

# ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

## Product Disclosure Statement (PDS) Update | 28 April 2023

This PDS Update provides important information and amends the following documents, dated 25 July 2022:

- OneAnswer Frontier Personal Super and Pension – Product Disclosure Statement
- OneAnswer Frontier Personal Super and Pension – Fees Guide
- OneAnswer Hedge Funds Guide
- OneAnswer Investment Funds Guide

### What is changing?

The following changes will apply:

- Ongoing transaction costs and other investment cost estimates have been updated for some investment funds
- The underlying investment structure of the MultiSeries 30, 50, 70 and 90 investment options has been updated to reflect a new approach
- Enhanced fee and cost disclosure for the MoneyForLife investment funds (closed to new investors)

### When will the changes take place?

The changes are effective from 28 April 2023.

## UPDATED INFORMATION

### Fees and costs

Investments costs are required to be updated annually and have been updated in relation to costs incurred for the financial year ended 30 June 2022.

#### 1. Fees and costs summary

**OneAnswer Frontier Personal Super and Pension Fees Guide** page reference: 4

**Reference:** row labelled 'Investment fees and costs<sup>2</sup>' and 'Transaction costs'

**Instructions:** replace the text with the following updated information.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs		
Investment fees and costs <sup>2</sup>	<p>Ongoing Fee – ANZ Term Deposits and ANZ Cash Advantage – nil. Other investment funds – 0.30% p.a. to 1.98% p.a. of the amount invested in the investment fund, depending on the investment fund.</p> <p>Rebates effectively reduce the Ongoing Fee charged. The following rebates only apply to account balances* over \$300,000:</p> <ul style="list-style-type: none"><li>• Personal Super – 0.118% p.a.</li><li>• Pension – 0.10% p.a. (0.118% p.a. before tax for TTR Pension).</li></ul> <p>Plus:</p> <p>5 year average performance fees for the period to 30 June 2022 estimated to range from 0.00% p.a. to 0.49% p.a., depending on the investment fund.</p>	<p>The Ongoing Fee is deducted from the assets of the investment fund and included in the daily unit price.</p> <p>Rebates are calculated and credited as additional units to your account balance on or about the monthly anniversary of your account.</p> <p>Performance fees are deducted from the underlying assets of the investment fund when due and payable. The performance fee methodology for relevant investment funds is shown in page 9 of this Guide.</p>

Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup> (continued)</b>		
Investment fees and costs <sup>2</sup>	<p>Plus: Other costs estimated to range from 0.00% p.a. to 0.31% p.a. for the 12 months to 30 June 2022, depending on the investment fund.</p> <p><b>Past costs are not a reliable indicator of future costs.</b></p> <p>Please refer to Investment fees and costs and Transactions costs for each investment fund on pages 12 to 16 of this guide for the ongoing fees, performance fees and other costs for each investment fund.</p>	<p>Other costs (where relevant) are variable and are deducted from the underlying assets of the investment option as and when they are incurred. They are reflected in the returns payable from the underlying investments and as such are included in the unit price.</p> <p>Examples of other costs include expense recoveries and over the counter (OTC) derivative management costs.</p>
Transaction costs	<p>Estimated to range from 0.00% p.a. to 0.55% p.a. of the investment fund for the 12 months to 30 June 2022, depending on the investment fund.</p> <p><b>Past costs are not a reliable indicator of future costs.</b> Please refer to Investment fees and costs and Transaction costs for each investment fund on pages 12 to 16 of this guide.</p>	<p>Transaction costs are an additional cost to you and are deducted from the assets of the investment fund at the time they are incurred and are reflected in the unit price of each investment fund.</p>

## 2. Example of annual fees and costs for a superannuation product

**OneAnswer Frontier Personal Super and Pension PDS** page reference: 6

**Reference:** table under 'Example of annual fees and costs for a superannuation product'

**Instructions:** replace the table with the following updated information.

Example – OnePath Growth Index Fund		Balance of \$50,000
Administration fees and costs	0.01% p.a.*	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment <b>\$5</b> in administration fees and costs regardless of your balance
<b>PLUS</b> Investment fees and costs	0.30% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$150</b> in investment fees and costs
<b>PLUS</b> Transaction costs	0.00% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$0</b> in transaction costs
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$155</b> for the superannuation product**.

### 3. Cost of product for 1 year

**OneAnswer Frontier Personal Super and Pension Fees Guide** page reference: 10-11

**Reference:** table under 'Cost of product for 1 year'

**Instructions:** replace the table with the following updated information.

Investment fund	Cost of product
<b>Multi-manager investment funds</b>	
<b>Investor Profile 2 – Conservative</b>	
MultiSeries 30	\$400
OptiMix Australian Fixed Interest	\$390
<b>Investor Profile 3 – Moderate</b>	
MultiSeries 50	\$425
<b>Investor Profile 4 – Growth</b>	
MultiSeries 70	\$450
MultiSeries 90	\$510
<b>Investor Profile 5 – High growth</b>	
<b>Australian shares</b>	
OptiMix Australian Shares	\$535
<b>Global shares</b>	
OptiMix Global Emerging Markets Shares	\$750
OptiMix Global Shares	\$605
<b>Property</b>	
OptiMix Property Securities	\$490
<b>Single-manager investment funds</b>	
<b>Investor Profile 1 – Defensive</b>	
ANZ Cash Advantage	NIL
ANZ Term Deposits	NIL
<b>Investor Profile 2 – Conservative</b>	
Kapstream Absolute Return Income	\$455
OnePath Conservative Index	\$155
OnePath Diversified Bond Index	\$155
OnePath Diversified Fixed Interest	\$390
Pendal Monthly Income Plus	\$435
Perpetual Conservative Growth	\$640
Schroder Fixed Income	\$470
UBS Diversified Fixed Income	\$515
<b>Investor Profile 3 – Moderate</b>	
Ardea Real Outcome	\$465
First Sentier Global Credit Income	\$405
OnePath Balanced Index	\$155
Schroder Real Return	\$535
T. Rowe Price Dynamic Global Bond	\$525
UBS Defensive	\$630
<b>Investor Profile 4 – Growth</b>	
Bentham Global Income	\$655
BlackRock Diversified ESG Growth	\$675
BlackRock Tactical Growth	\$885
OnePath Alternatives Growth	\$1,040
OnePath Growth Index	\$155
Perpetual Balanced Growth	\$715
Schroder Strategic Growth	\$705

Investment fund	Cost of product
UBS Balanced	\$675
<b>Investor Profile 5 – High Growth</b>	
<b>Multi-sector</b>	
OnePath High Growth Index	\$155
<b>Australian shares</b>	
Ausbil Australian Emerging Leaders	\$705
Bennelong Australian Equities	\$490
BlackRock Advantage Australian Equity	\$510
Fidelity Australian Equities	\$530
First Sentier Imputation	\$585
Greencap Broadcap	\$840
Investors Mutual Australian Shares	\$605
Merlon Australian Share Income	\$595
Nikko AM Australian Shares	\$505
OnePath Australian Shares	\$550
OnePath Australian Shares Index	\$155
OnePath Blue Chip Imputation	\$600
OnePath Emerging Companies	\$690
OnePath Geared Australian Shares Index	\$855
OnePath Select Leaders	\$560
OnePath Sustainable Investments – Australian Shares	\$565
Pendal Australian Shares	\$515
Pendal Smaller Companies	\$810
Perennial Value Shares	\$560
Perpetual Australian Shares	\$630
Perpetual Ethical SRI	\$720
Schroder Australian Equity	\$505
<b>Global shares</b>	
Altrinsic Global Equities	\$695
Antipodes Global (Long only)	\$690
Arrowstreet Global Equity (Hedged)	\$645
BlackRock Advantage International Equity	\$665
Magellan Global	\$870
MFS Global Equity	\$605
OnePath Global Emerging Markets Shares	\$750
OnePath Global Shares	\$620
OnePath Global Smaller Companies Shares	\$830
OnePath International Shares Index	\$155
OnePath International Shares Index (Hedged)	\$155
Pendal Concentrated Global Shares Hedged	\$775
Platinum Asia	\$1,015
Platinum International	\$1,000
Stewart Investors WorldWide Sustainability	\$775
T. Rowe Price Global Equity	\$705
Walter Scott Global Equity (Hedged)	\$720

Investment fund	Cost of product
<b>Single-managed investment funds</b>	
<b>Property</b>	
OnePath Australian Property Securities Index	\$155
OnePath Global Property Securities Index	\$155
OnePath Property Securities	\$520
<b>Infrastructure</b>	
ClearBridge RARE Infrastructure Value Hedged	\$725
First Sentier Global Listed Infrastructure	\$1,035
OnePath Global Listed Infrastructure Index	\$155

#### 4. Investment fees and costs and Transaction costs for each investment fund

**OneAnswer Frontier Personal Super and Pension Fees Guide** page reference: 12-14

**Reference:** table under 'Investment fees and costs and Transaction costs for each investment fund'

**Instructions:** replace the table with the following updated information.

Investment fund	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A)+(B)=(C) Total (% p.a.)
	Ongoing Fee (% p.a.) <sup>^</sup>	Estimated Other costs (% p.a.)	Estimated Performance Fees (% p.a.)		
<b>Multi-manager investment funds</b>					
<b>Investor Profile 2 – Conservative</b>					
MultiSeries 30	0.75	0.00	0.00	0.04	0.79
OptiMix Australian Fixed Interest	0.75	0.00	0.00	0.02	0.77
<b>Investor Profile 3 – Moderate</b>					
MultiSeries 50	0.80	0.00	0.00	0.04	0.84
<b>Investor Profile 4 – Growth</b>					
MultiSeries 70	0.85	0.00	0.00	0.04	0.89
MultiSeries 90	0.90	0.00	0.00	0.11	1.01
<b>Investor Profile 5 – High growth</b>					
<b>Australian shares</b>					
OptiMix Australian Shares	1.00	0.00	0.00	0.06	1.06
<b>Global shares</b>					
OptiMix Global Emerging Markets Shares	1.25	0.00	0.00	0.24	1.49
OptiMix Global Shares	1.20	0.00	0.00	0.00	1.20
<b>Property</b>					
OptiMix Property Securities	0.90	0.00	0.00	0.07	0.97

Investment fund	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A)+(B)=(C) Total (% p.a.)
	Ongoing Fee (% p.a.) <sup>^</sup>	Estimated Other costs (% p.a.)	Estimated Performance Fees (% p.a.)		
Single-manger investment funds					
Investor Profile 1 – Defensive					
ANZ Cash Advantage	Nil	Nil	Nil	Nil	Nil
ANZ Term Deposits	Nil	Nil	Nil	Nil	Nil
Investor Profile 2 – Conservative					
Kapstream Absolute Return Income	0.90	0.00	0.00	0.00	0.90
OnePath Conservative Index	0.30	0.00	0.00	0.00	0.30
OnePath Diversified Bond Index	0.30	0.00	0.00	0.00	0.30
OnePath Diversified Fixed Interest	0.75	0.00	0.00	0.02	0.77
Pendal Monthly Income Plus	0.85	0.00	0.00	0.01	0.86
Perpetual Conservative Growth	1.15	0.03	0.00	0.09	1.27
Schroder Fixed Income	0.85	0.00	0.00	0.08	0.93
UBS Diversified Fixed Income	0.98	0.00	0.00	0.04	1.02
Investor Profile 3 – Moderate					
Ardea Real Outcome	0.80	0.00	0.00	0.12	0.92
First Sentier Global Credit Income	0.65	0.07	0.00	0.08	0.80
OnePath Balanced Index	0.30	0.00	0.00	0.00	0.30
Schroder Real Return	1.00	0.00	0.00	0.06	1.06
T. Rowe Price Dynamic Global Bond	0.82	0.00	0.00	0.22	1.04
UBS Defensive	1.15	0.00	0.00	0.10	1.25
Investor Profile 4 – Growth					
Bentham Global Income	1.30	0.00	0.00	0.00	1.30
BlackRock Diversified ESG Growth	1.15	0.01	0.00	0.18	1.34
BlackRock Tactical Growth	1.25	0.05	0.00	0.46	1.76
OnePath Alternatives Growth	1.30	0.08	0.49	0.20	2.07
OnePath Growth Index	0.30	0.00	0.00	0.00	0.30
Perpetual Balanced Growth	1.20	0.04	0.00	0.18	1.42
Schroder Strategic Growth	1.25	0.00	0.00	0.15	1.40
UBS Balanced	1.25	0.00	0.00	0.09	1.34
Investor Profile 5 – High Growth					
<b>Multi-sector</b>					
OnePath High Growth Index	0.30	0.00	0.00	0.00	0.30
<b>Australian shares</b>					
Ausbil Australian Emerging Leaders	1.25	0.00	0.00	0.15	1.40
Bennelong Australian Equities	0.97	0.00	0.00	0.00	0.97

Investment fund	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A)+(B)=(C) Total (% p.a.)
	Ongoing Fee (% p.a.) <sup>^</sup>	Estimated Other costs (% p.a.)	Estimated Performance Fees (% p.a.)		
BlackRock Advantage Australian Equity	1.00	0.00	0.00	0.01	1.01
Fidelity Australian Equities	1.05	0.00	0.00	0.00	1.05
First Sentier Imputation	1.00	0.00	0.00	0.16	1.16
Greencap Broadcap	1.15	0.00	0.40	0.12	1.67
Investors Mutual Australian Shares	1.20	0.00	0.00	0.00	1.2
<b>Investor Profile 5 – High Growth (continued)</b>					
Merlon Australian Share Income	1.16	0.00	0.00	0.02	1.18
Nikko AM Australian Shares	1.00	0.00	0.00	0.00	1.00
OnePath Australian Shares	1.00	0.00	0.00	0.09	1.09
OnePath Australian Shares Index	0.30	0.00	0.00	0.00	0.3
OnePath Blue Chip Imputation	1.05	0.00	0.00	0.14	1.19
OnePath Emerging Companies	1.05	0.00	0.00	0.32	1.37
OnePath Geared Australian Shares Index <sup>‡</sup>	1.65	0.00	0.00	0.05	1.7
OnePath Select Leaders	1.00	0.00	0.00	0.11	1.11
OnePath Sustainable Investments – Australian Shares	1.00	0.00	0.00	0.12	1.12
Pendal Australian Shares	1.00	0.00	0.00	0.02	1.02
Pendal Smaller Companies	1.32	0.00	0.00	0.29	1.61
Perennial Value Shares	1.00	0.00	0.00	0.11	1.11
Perpetual Australian Shares	1.25	0.00	0.00	0.00	1.25
Perpetual Ethical SRI	1.40	0.00	0.00	0.03	1.43
Schroder Australian Equity	1.00	0.00	0.00	0.00	1.00
<b>Global shares</b>					
Altrinsic Global Equities	1.37	0.00	0.00	0.01	1.38
Antipodes Global (Long only)	1.28	0.00	0.00	0.09	1.37
Arrowstreet Global Equity (Hedged)	1.28	0.00	0.00	0.00	1.28
BlackRock Advantage International Equity	1.30	0.00	0.00	0.02	1.32
Magellan Global	1.65	0.00	0.07	0.01	1.73
MFS Global Equity	1.20	0.00	0.00	0.00	1.2
OnePath Global Emerging Markets Shares	1.25	0.00	0.00	0.24	1.49
OnePath Global Shares	1.15	0.00	0.00	0.08	1.23
OnePath Global Smaller Companies Shares	1.55	0.00	0.00	0.10	1.65
OnePath International Shares Index	0.30	0.00	0.00	0.00	0.30
OnePath International Shares Index (Hedged)	0.30	0.00	0.00	0.00	0.30
Pendal Concentrated Global Shares Hedged	1.20	0.00	0.00	0.34	1.54

Investment fund	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A)+(B)=(C) Total (% p.a.)
	Ongoing Fee (% p.a.) <sup>^</sup>	Estimated Other costs (% p.a.)	Estimated Performance Fees (% p.a.)		
Platinum Asia	1.98	0.01	0.00	0.03	2.02
Platinum International	1.80	0.06	0.00	0.13	1.99
Stewart Investors WorldWide Sustainability	1.45	0.00	0.00	0.09	1.54
T. Rowe Price Global Equity	1.40	0.00	0.00	0.00	1.4
Walter Scott Global Equity (Hedged)	1.43	0.00	0.00	0.00	1.43
<b>Investor Profile 5 – High Growth (continued)</b>					
<b>Property</b>					
OnePath Australian Property Securities Index	0.30	0.00	0.00	0.00	0.30
OnePath Global Property Securities Index	0.30	0.00	0.00	0.00	0.30
OnePath Property Securities	1.00	0.00	0.00	0.03	1.03
<b>Infrastructure</b>					
ClearBridge RARE Infrastructure Value Hedged	1.40	0.00	0.00	0.04	1.44
First Sentier Global Listed Infrastructure	1.25	0.26	0.00	0.55	2.06
OnePath Global Listed Infrastructure Index	0.30	0.00	0.00	0.00	0.30

**OneAnswer Hedge Funds Guide** page reference: 7

**Reference:** table under 'Additional explanation of fees and costs'

**Instructions:** replace the table with the following updated information.

Fund	Underlying Fund	Estimated Other Investment Cost	Estimated Performance Fees	Estimated Transaction Costs
<b>OneAnswer BlackRock Tactical Growth Fund</b>	BlackRock Tactical Growth Fund	0.05	0	0.46
<b>OneAnswer Platinum Asia Fund</b>	Platinum Asia Fund	0.01	0	0.03
<b>OneAnswer Platinum International Fund</b>	Platinum International Fund	0.06	0	0.13
<b>OneAnswer Alternatives Growth Fund</b>		0.08	0.49	0.20

## 5. Transaction Costs for each investment fund

**OneAnswer Frontier Personal Super and Pension Fees Guide** page reference: 17-20

**Reference:** table under 'Transaction Costs for each investment fund'

**Instructions:** replace the table with the following updated information.

Investment fund	Transaction Costs		
	(D) Estimated Gross costs (% p.a.)	(E) Estimated Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
<b>Multi-manager investment funds</b>			
<b>Investor Profile 2 – Conservative</b>			
MultiSeries 30	0.07	0.03	0.04
OptiMix Australian Fixed Interest	0.03	0.01	0.02
<b>Investor Profile 3 – Moderate</b>			
MultiSeries 50	0.08	0.04	0.04
<b>Investor Profile 4 – Growth</b>			
MultiSeries 70	0.06	0.02	0.04
MultiSeries 90	0.17	0.06	0.11
<b>Investor Profile 5 – High growth</b>			
<b>Australian shares</b>			
OptiMix Australian Shares	0.07	0.01	0.06
<b>Global shares</b>			
OptiMix Global Emerging Markets Shares	0.30	0.06	0.24
OptiMix Global Shares	0.00	0.00	0.00
<b>Property</b>			
OptiMix Property Securities	0.08	0.01	0.07

<b>Single-manager investment funds</b>			
<b>Investor Profile 1 – Defensive</b>			
ANZ Cash Advantage	0.00	0.00	0.00
ANZ Term Deposits	0.00	0.00	0.00
<b>Investor Profile 2 – Conservative</b>			
Kapstream Absolute Return Income	0.00	0.00	0.00
OnePath Conservative Index	0.00	0.00	0.00
OnePath Diversified Bond Index	0.01	0.01	0.00
OnePath Diversified Fixed Interest	0.04	0.02	0.02
Pendal Monthly Income Plus	0.05	0.04	0.01
Perpetual Conservative Growth	0.11	0.02	0.09
Schroder Fixed Income	0.12	0.04	0.08
UBS Diversified Fixed Income	0.08	0.04	0.04
<b>Investor Profile 3 – Moderate</b>			
Ardea Real Outcome	0.18	0.06	0.12
First Sentier Global Credit Income	0.15	0.07	0.08
OnePath Balanced Index	0.01	0.01	0.00
Schroder Real Return	0.12	0.06	0.06



Investment fund	Transaction Costs		
	(D) Estimated Gross costs (% p.a.)	(E) Estimated Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
T. Rowe Price Dynamic Global Bond	0.31	0.09	0.22
UBS Defensive	0.18	0.08	0.10
<b>Investor Profile 4 – Growth</b>			
Bentham Global Income	0.02	0.02	0.00
BlackRock Diversified ESG Growth	0.21	0.03	0.18
BlackRock Tactical Growth	0.49	0.03	0.46
OnePath Alternatives Growth	0.21	0.01	0.20
OnePath Growth Index	0.00	0.00	0.00
Perpetual Balanced Growth	0.22	0.04	0.18
Schroder Strategic Growth	0.19	0.04	0.15
UBS Balanced	0.12	0.03	0.09
<b>Investor Profile 5 – High growth</b>			
<b>Multi-sector</b>			
OnePath High Growth Index	0.00	0.00	0.00
<b>Australian shares</b>			
Ausbil Australian Emerging Leaders	0.21	0.06	0.15
Bennelong Australian Equities	0.02	0.02	0.00
BlackRock Advantage Australian Equity	0.05	0.04	0.01
Fidelity Australian Equities	0.01	0.01	0.00
First Sentier Imputation	0.19	0.03	0.16
Greencape Broadcap	0.19	0.07	0.12
Investors Mutual Australian Shares	0.04	0.04	0.00
Merlon Australian Share Income	0.08	0.06	0.02
Nikko AM Australian Shares	0.04	0.04	0
OnePath Australian Shares	0.10	0.01	0.09
OnePath Australian Shares Index	0.00	0.00	0.00
OnePath Blue Chip Imputation	0.15	0.01	0.14
OnePath Emerging Companies	0.36	0.04	0.32
OnePath Geared Australian Shares Index	0.06	0.01	0.05
OnePath Select Leaders	0.12	0.01	0.11
OnePath Sustainable Investments – Australian Shares	0.13	0.01	0.12
Pendal Australian Shares	0.08	0.06	0.02
Pendal Smaller Companies	0.35	0.06	0.29
Perennial Value Shares	0.18	0.07	0.11
Perpetual Australian Shares	0.02	0.02	0.00
Perpetual Ethical SRI	0.08	0.05	0.03
Schroder Australian Equity	0.05	0.05	0.00

Investment fund	Transaction Costs		
	(D) Estimated Gross costs (% p.a.)	(E) Estimated Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
<b>Global shares</b>			
Altrinsic Global Equities	0.05	0.04	0.01
Antipodes Global (Long only)	0.15	0.06	0.09
Arrowstreet Global Equity (Hedged)	0.02	0.02	0.00
BlackRock Advantage International Equity	0.06	0.04	0.02
Magellan Global	0.04	0.03	0.01
MFS Global Equity	0.02	0.02	0.00
OnePath Global Emerging Markets Shares	0.30	0.06	0.24
OnePath Global Shares	0.09	0.01	0.08
OnePath Global Smaller Companies Shares	0.12	0.02	0.10
OnePath International Shares Index	0.00	0.00	0.00
OnePath International Shares Index (Hedged)	0.00	0.00	0.00
Pendal Concentrated Global Shares Hedged	0.37	0.03	0.34
Platinum Asia	0.09	0.06	0.03
Platinum International	0.16	0.03	0.13
Stewart Investors WorldWide Sustainability	0.21	0.12	0.09
T. Rowe Price Global Equity	0.02	0.02	0.00
Walter Scott Global Equity (Hedged)	0.01	0.01	0.00
<b>Property</b>			
OnePath Australian Property Securities Index	0.01	0.01	0.00
OnePath Global Property Securities Index	0.01	0.01	0.00
OnePath Property Securities	0.05	0.02	0.03
<b>Infrastructure</b>			
ClearBridge RARE Infrastructure Value Hedged	0.07	0.03	0.04
First Sentier Global Listed Infrastructure	0.58	0.03	0.55
OnePath Global Listed Infrastructure Index	0.00	0.00	0.00

## MultiSeries fund changes

### 6. Investment strategy for MultiSeries funds

The MultiSeries investment options will no longer invest in the IOOF MultiSeries Trusts. Instead, these investment options will now replicate the investment strategy of the IOOF MultiSeries Trusts to the extent possible.

**OneAnswer Investment Funds Guide** page reference: 71

**Reference:** Paragraphs beneath the table footnotes in Column 2 on page 71

**Instructions:** Delete the paragraphs and replace with information below

## MultiSeries options Investment Strategy

The following is applicable for the Investment Strategy for all MultiSeries options:

The MultiSeries options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible).

## MoneyForLife fund disclosure changes

### 7. Enhanced fee and cost disclosure for MoneyForLife investment funds

In this section we outline all of the ongoing fees and costs applicable to MoneyForLife funds (only available to members already invested through these options). Additionally, the changes in this section relocate fee and cost information for the MoneyForLife investment options under the MoneyForLife funds section of the PDS. Updated investment costs for these investment options are included as at 30 June 2022.

**OneAnswer Frontier Personal Super and Pension Fees Guide** page reference: 16

**Reference:** 2<sup>nd</sup> paragraph and table appearing in the section 'MoneyForLife funds'

**Instructions:** Replace the text and table with the below

### MoneyForLife Fee

A MoneyForLife fee applies to each MoneyForLife investment fund. These are shown in the table below. This fee is in addition to the Ongoing Fee referred to in the MoneyForLife investment fees and costs in the section below.

MoneyForLife Fee (% p.a.)		
Investment fund	OneAnswer Frontier Personal Super and Pension (without a reversionary pensioner)	OneAnswer Frontier Pension (with a reversionary pensioner)
MoneyForLife Index Conservative	1.15	1.62
MoneyForLife Index Balanced	1.45	1.92
MoneyForLife Index Moderate	1.29	1.76

### MoneyForLife Investment Fees and Costs

The table below details the investment related fees and costs specific to the MoneyForLife investment fund.

Investment fund	Investment Fees and Costs (A)				(A)+(B)=(C) Total (% p.a.)
	Ongoing Fee (% p.a.) <sup>^</sup>	Estimated Other costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction Costs (% p.a.) (B)	
MoneyForLife Index Conservative	0.75	0.00	0.00	0.01	0.76
MoneyForLife Index Balanced	0.85	0.00	0.00	0.01	0.86
MoneyForLife Index Moderate	0.80	0.00	0.00	0.01	0.81

## Cost of Product

The table below details the cost of product information specific to the MoneyForLife investment funds. This includes the MoneyForLife fee.

Closed Investment Funds	
Money for Life Funds – without a reversionary pensioner	
MoneyForLife Index Conservative	\$960
MoneyForLife Index Balanced	\$1,160
MoneyForLife Index Moderate	\$1,055
Money for Life Funds – with a reversionary pensioner	
MoneyForLife Index Conservative	\$1,195
MoneyForLife Index Balanced	\$1,395
MoneyForLife Index Moderate	\$1,290

## Transaction Costs

The table below details the transaction cost information specific to the MoneyForLife investment funds.

Investment fund	Transaction Costs		
	(D) Estimated Gross costs (% p.a.)	(E) Estimated Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
MoneyForLife Index Conservative	0.01	0.00	0.01
MoneyForLife Index Balanced	0.01	0.00	0.01
MoneyForLife Index Moderate	0.01	0.00	0.01

## ANY QUESTIONS?

If you have any questions, please:

- Call Customer Services on 133 665 weekdays between 8:30am and 6:30pm (AEST/AEDT)
- Email [client@onepathsuperinvest.com.au](mailto:client@onepathsuperinvest.com.au)

This Product Disclosure Statement Update is issued by OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OPC) as Trustee of the Retirement Portfolio Service (RPS) and the issuer of the OneAnswer Frontier Personal Super and Pension.

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