ONEANSWER FRONTIER PERSONAL SUPER & PENSION

Product Disclosure Statement (PDS) Update | 30 June 2023

This PDS Update provides important information and amends the OneAnswer Frontier Personal Super and Pension – Additional Information Guide, issued on 25 July 2022.

UPDATED INFORMATION

WHAT ARE THE KEY FEATURES?

OneAnswer Frontier Personal Super and Pension - Additional Information Guide page reference: 8

Reference: row labelled 'Convenient insurance cover'

Instructions: replace the 'Convenient insurance cover' row with the following updated information.

Insurance cover to suit your needs

Convenient insurance cover

A choice of Life, Total and Permanent Disablement (TPD), Income Secure and Extra Care Cover offered through OneCare Super and have your insurance fees paid from your OneAnswer Frontier Personal Super account. Please refer to the OneCare Super Product Disclosure Statement and Target Market Determination for further information on the cover available and the insurance fees payable. Alternatively, you can instruct us to process a regular rollover to pay insurance premiums to other insurance providers.

2. INSURANCE OPTIONS TAILORED TO SUIT YOUR LIFESTYLE

OneAnswer Frontier Personal Super and Pension - Additional Information Guide page reference: 10

Reference: sub-heading 'Insurance options tailored to suit your lifestyle'

Instructions: replace content under this sub-heading with the following updated information.

Insurance options tailored to suit your lifestyle

Help provide for those closest to you by tax effectively packaging insurance cover with your superannuation.

Insurance is available through OneCare Super. Alternatively, you can instruct us to process a regular rollover to pay insurance premiums to other insurance providers. OneCare Super can provide Life, TPD, Income Secure and Extra Care Cover. Insurance fees can be directly transferred from your OneAnswer Frontier Personal Super account. For further information on the cover available and the insurance fees payable, please refer to the OneCare Super Product Disclosure Statement (PDS) and Target Market Determination, which is available at onepathsuperinvest.com.au/forms-and-brochures, from your financial adviser or by contacting Customer Services.

You should read the PDS and Target Market Determination before deciding whether to acquire or continue to hold cover through OneCare Super. The information in respect of OneCare Super has been prepared without taking into account your personal objectives, financial situation or needs and you should consider its appropriateness with regard to these factors before acting on it. It is important that you read the separate OneCare Super PDS and Target Market Determination carefully before deciding to apply for insurance cover. The OneCare Super PDS and Target Market Determination will help you to properly understand the features and benefits available, the costs and when an insurance benefit is payable. It also sets out in more detail the circumstances in which the various insurance benefits become payable, the exclusions that apply to those benefits, and explains the times at which insurance cover commences and when it ceases.



3. PROVIDING YOUR INFORMATION TO OTHERS

OneAnswer Frontier Personal Super and Pension - Additional Information Guide page reference: 36

Reference: sub-heading 'Providing your information to others' **Instructions**: delete first dot point under this sub-heading.

Providing your information to others

OnePath Life as group insurer, to provide you with the insurance you have requested

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

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The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. A Target Market Determination (TMD) has to be available for consideration by distributors/members/investors. A copy of the PDS and TMD are available upon request by phoning 133 665 or by searching for the applicable product at onepathsuperinvest.com.au

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