

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

Product Disclosure Statement (PDS) Update | November 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

1. Managing your OneAnswer Frontier account

OneAnswer Frontier Personal Super and Pension – Additional Information Guide page reference: 14

Reference: sub-heading labelled 'What you need to know about phone withdrawals'

Instructions: replace the 5th and 6th bullet points with the following updated information.

- You release, discharge and indemnify us from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Trustee acting properly in accordance with an instruction given to us by phone, except that this release, discharge and indemnity does not apply to the extent that any such demands, actions, proceedings, claims, losses, liabilities and costs are caused or contributed to by fraud, negligence or wilful default of the Trustee (or their agents, employees, officers or contractors).
- We reserve the right to cancel or vary these arrangements at any time. In the event we cancel or make materially adverse changes to these arrangements, we will give you at least 30 days' notice (or no notice if immediate cancellation or variation is considered to be in the best interests of members and reasonably necessary to manage a material and immediate risk).

WHY ARE WE MAKING THESE CHANGES?

We are making these changes after a review of the application of the unfair contract terms laws to the documents governing OneAnswer Frontier Personal Super and Pension.

ARE THERE ANY OTHER CHANGES?

No.

WHEN WILL THE CHANGES TAKE PLACE?

The changes are effective from 11 November 2023.

ANY QUESTIONS?

If you have any questions, please:

- Call Customer Services on **133 665** weekdays between 8.30 and 6.30pm (AEST/AEDT)
- Email client@onepathsuperinvest.com.au

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