

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION - UPDATE TO LEVIES AND EXPENSE RECOVERIES

Product Disclosure Statement (PDS) Update | 23 May 2025

This PDS Update amends the following documents issued on 1 December 2024:

- OneAnswer Frontier Personal Super and Pension PDS
- OneAnswer Frontier Personal Super and Pension Fees Guide

WHAT IS CHANGING?

The above disclosure documents are being amended to update the estimated levies and expense recoveries from 0.02% p.a. to 0.03% p.a. for the 12 months to 30 June 2025.

Product Disclosure Statement (PDS) reference

On page 6 of the PDS document listed above, the final sentence of the footnote marked with an asterisk * below the table under the heading 'Example of annual fees and costs for a superannuation product' is deleted and replaced with the following footnote reference:

* The levies and expense recoveries are estimated to be 0.03% p.a. for the 12 months to 30 June 2025.

Fees Guide reference

On page 8 of the Fees Guide document listed above, the final sentence of the paragraph under the heading 'Levies and expense recoveries' is deleted and replaced with the following text:

Levies and expense recoveries

The levies and expense recoveries are estimated to be 0.03% p.a. for each investment fund (excluding investments in ANZ Term Deposits and ANZ Cash Advantage which will be 0% p.a.) for the 12 months to 30 June 2025.

Note: Past costs are not a reliable indicator of future costs.

ANY QUESTIONS?

If you have any questions or require further information, please:

- speak to your financial adviser
- call Customer Services on **133 665**, weekdays between 8.30am and 6.30pm (AEST/AEDT)
- email client@onepathsuperinvest.com.au

This Product Disclosure Statement (PDS) Update is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and issuer of OneAnswer Frontier Personal Super and Pension which is part of the RPS.

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. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members. A copy of the PDS (or other disclosure documents) and TMD (where relevant) are available upon request by calling 133 665 or by searching for the applicable product at www.onepathsuperinvest.com.au

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of, an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.