

OnePath Custodians Pty Limited

Significant Event notices issued by OnePath Custodians Pty Limited as Trustee of the Retirement Portfolio Service.

August 2023

Notice date	Nature of event or change	Impact of the change
01.08.2023	Plan termination	Employer establishing a new super plan
28.07.2023	Plan change	To notify members of a change of Insurer
28.07.2023	Plan termination	Employer establishing a new super plan
22.06.2023	Plan change	To notify members of a change of Insurer.
01.06.2023	Fund change	To notify changes to the OnePath Alternatives Growth fund
31.05.2023	Insurance correction	To notify members of new or updated insurance and fees.
01.05.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
27.04.2023	Plan change	To notify members of a change of Insurer and of changes to Plan
20.04.2023	Product update	To notify members regarding electronic communications
17.04.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
13.04.2023	Insurance correction	To notify members of new or updated insurance and fees.
23.03.2023	Product update	To notify members of an increase in Administration fees
06.03.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
01.03.2023	Plan change	To notify members of the decrease in Administration fees
28.02.2023	Product update	To notify members regarding electronic communications
24.02.2023	New plan and change of insurer	To notify members of a change of Plan and insurer.
06.02.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
31.01.2023	Product update	To notify members of the decrease in Administration fees
18.01.2023	Insurance update	To notify members of change Total and Permanent Disablement (TPD) definition
21.12.2022	Insurance correction	To notify members of new or updated insurance and fees.
14.12.2022	Plan change	To notify members of a change of insurer.
28.11.2022	Plan change	To notify members of a change of insurer.
25.11.2022	Plan change	To notify members of a change of insurer.
03.11.2022	Plan change	To notify 8members of a change of insurer.
01.11.2022	Product update	To notify members that the Ongoing Fee is reducing for the OptiMix Global Emerging Markets Shares fund.
28.10.2022	Product update	To notify members of the SAA change to the Capital Stable investment option.
27.10.2022	Plan change	To notify members that employer will no longer cover the cost of default death cover insurance premiums.

30.09.2022	Plan change	To notify members of an insurance re-rate and changes to TPD definitions.
23.09.2022	Product update	To notify members of the ANZ Prime Cash Management Account termination.
31.08.2022	PDS update	To notify change of manager for OnePath Emerging Companies investment option.
29.08.2022	Plan change	To notify members of insurance re-rate and changes to terms and conditions.
26.08.2022	Product update	To notify members of closure of investment option and switch to new investment option.
08.08.2022 - 31.08.2022	Planned system outage	Members unable to access their online account during the planned system outage period.
26.07.2022	Product notice	To notify MySuper members of a partial fee waiver and refund.
27.06.2022	Product update	To notify members of closure of investment options and switch to new investment options.
20.06.2022	Plan change	To notify members that their employer has decided to close their ANZ Smart Choice employer plan.
02.05.2022	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
22.03.2022	Plan change	To notify members of a benefit redesign and re-rate, and Income Protection changes.
03.03.2022	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
01.03.2022	Plan change	To notify members of an insurance re-rate.
01.03.2022	Plan change	Plan termination – employer establishing a new super plan.
25.02.2022	Plan change	To notify members of new insurer and insurance benefit redesign and re-rate.
24.01.2022	Plan change	Plan termination – employer establishing a new super plan.
21.01.2022	Plan change	Plan termination – employer establishing a new super plan.
19.01.2022	Plan change	To notify members of a benefit redesign and re-rate.
19.11.2021	Plan change	To notify members of a change to the Administration fee.
15.11.2021	Plan change	Plan termination – employer establishing a new super plan.
12.11.2021	Product update	Decrease of Ongoing Fee for 10 X index investment options available through OneAnswer including ANZ OneAnswer and OneAnswer Frontier. Plus launch of the OnePath Global Listed Infrastructure Index fund in OneAnswer Frontier.
10.11.2021	Fee change	To notify delinked members of an increase to the Administration fee.
29.10.2021	Plan change	To notify of a change of Insurer and an increase to insurance fees – effective 1 December 2021.
27.10.2021	Plan change	To notify of a change of Insurer, an increase /decrease to insurance fees and changes to terms and conditions – effective 1 December 2021.
20.09.2021	PDS reissue	OneAnswer Frontier Personal Super and Pension PDS reissue OA sustainability.

10.09.2021	PDS update	OneAnswer Personal Super and Pension (including Frontier and //Select), ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees - changes to OnePath Diversified Fixed Interest Trust manager, strategy and investment objective
10.09.2021	PDS update	OneAnswer Personal Super and Pension (including Frontier and //Select) - changes to OnePath Diversified Credit Trust manager and strategy
26.08.2021	Plan change	To notify impacted members of the establishment of a new 'insurance only' membership category.
24.08.2021	Plan change	Plan termination – employer establishing a new super plan.
23.08.2021	Plan change	To notify of a change of Insurer, an increase in insurance fees and changes to terms and conditions – effective 1 October 2021.
11.08.2021	Product updates and PDS updates	<p>To notify of the Flexibility in Super changes and any impact these have on open product PDSs.</p> <p>For super members of OneAnswer, ANZ OneAnswer, Integra Super, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.</p>
20.07.2021	PDS updates	Due to two new underlying funds being added as approved investments for the OnePath Alternatives Growth Fund. PDS update for OneAnswer Frontier Personal Super and Pension, and another for ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd.
19.07.2021	Product update	Two new underlying funds added as approved investments for the OnePath Alternatives Growth Fund offered through OneAnswer (including Frontier), ANZ OneAnswer
01.07.2021	PDS update	OneAnswer Frontier Personal Super and Pension - Minimum Pension Relief Continues into 2021/22
01.07.2021	Product and PDS update	ANZ Smart Choice Pension - Reduction of the minimum pension continues into 2021/22
25.06.2021	Budget update	2021 Federal Budget Update
04.06.2021	Plan change	Insurance re-rate
24.05.2021	PDS reissue	OneAnswer Frontier Personal Super and Pension - PDS reissue.
24.05.2021	Fund name changes	OneAnswer Frontier Personal Super and Pension – fund name changes and new investment managers.
24.05.2021	Strategic Asset Allocation Changes	Strategic Asset Allocation Changes to OptiMix and OnePath Diversified fund and addition of a new asset class.
11.05.2021	Plan change	Plan termination – employer establishing new super plan.
10.05.2021	Product update	The underlying manager of Vanguard and OnePath index funds have changed from Vanguard to Invesco; fund names changed from 'Vanguard' to 'OnePath' – impacted products OneAnswer Frontier Personal Super, OneAnswer Personal Super, Integra Super, ANZ Super Advantage, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
01.05.2021	Product change	OneAnswer Frontier Personal Super and Pension and OneCare Super – ceasing super transfers to Eligible Rollover Funds.

23.04.2021	Premium increase	Integra products.
12.04.2021	Product update	Ongoing Fee arrangements in MySuper products no longer accepted.
31.03.2021	PDS reissue	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
24.03.2021	Premium increase	Premium increase.
11.03.2021	Fund termination and replacement	Janus Henderson Global Fixed Interest fund terminated and replaced by Ardea Real Outcome fund.
10.03.2021	Plan change	Insurance change.
17.02.2021	Plan change	New insurer for employer plan.
10.02.2021	Fee changes	Change to fees including introduction of a percentage-based Admin fee for ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
21.01.2021	Plan change	Insurance re-rate.
11.12.2020	Fee changes	OneAnswer Frontier Personal Super and Pension – indirect fee updates.
07.12.2020	‘Ending Grandfathered Conflicted Remuneration’	Ending Grandfathered Conflicted Remuneration Oasis Fund Management (OFM) and OnePath Custodians (OPC) Wrap Products.
01.12.2020	Annual Member Meetings	Notify all members of the Annual Member Meetings.
01.12.2020	PDS reissue	OneAnswer Frontier Personal Super and Pension PDS reissue.
01.12.2020	Fund profile changes	OneAnswer Frontier Personal Super - T Rowe Price Dynamic Global Bond, Colonial First State Imputation, Pandal Core Hedged Global Shares.
01.12.2020	PDS reissue	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
30.11.2020	PDS reissue	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
17.11.2020	SRM update	SRM updates for OneAnswer Frontier Personal Super and Pension, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
02.11.2020	Plan change	Plan Change – re-rate. Toll’s rate guarantee period has expired and OPL has re-rated the plan with a significant increase in Death/TPD/IP.
22.10.2020	Plan change	Plan Change – Re-rate. CFC’s rate guarantee period expired and OPL has re-rated the plan with a significant increase in Death/TPD/IP.
12.10.2020	Transition of PortfolioOne (excluding Term Allocated Pensions) accounts to Grow Wrap	Super and Pension (excluded Term Allocated Pensions) members in PortfolioOne were notified that their product would be closed, and their accounts transitioned to Grow Wrap effective 1 December 2020.

23.09.2020	Plan change	Insurance re-rate.
09.09.2020	Cash Fund Rationalisation	OnePath Cash & OptiMix Enhanced Cash terminations.
01.08.2020	Standard Risk Measure (SRM) Update	SRM updates for OneAnswer Frontier Personal Super and Pension, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
01.07.2020	Product update	OneAnswer Frontier Personal Super and Pension.

The information in this Product Update is current as at November 2022 but may be subject to change. This Product Update is issued by OnePath Custodians Pty Limited (OPC) (ABN 12 008 508 496, AFSL 238346) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263). The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial circumstances 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/s mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product/s. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS (or other disclosure documents) and TMD are available upon request by phoning 133 665 or by searching for the applicable product on our website at onpathsUPERinvest.com.au or anz.com. 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.