

Register of Relevant Duties and Relevant Interests | Responsible Persons

**OnePath Custodians Pty Limited ABN 12 008 508 496 (OPC), AFSL 238346
as Trustee of Retirement Portfolio Service (RPS) ABN 61 808 189 263 RSE R1000986**

1 January 2026

The table below is the register of duties and interests which have been determined to be 'Relevant Duties' and 'Relevant Interests' for the purposes of APRA's Prudential Standard SPS 521 Conflicts of Interest. The Relevant Duties and Relevant Interests listed are those of the Trustee and its Responsible Persons.

A Relevant Duty or a Relevant Interest is one that might reasonably be considered to have the potential to have a significant impact on the capacity of the RSE licensee, the associate of the RSE licensee or the Responsible Person with the relevant duty or holding the relevant interest, to act in a manner that is consistent with the best financial interests of beneficiaries.

The Register is published to comply with OPC's Conflicts Management Policy obligations, fiduciary responsibilities, relevant legal and regulatory obligations.

OPC recognises that managing conflicts of interest and conflicts of duties is integral to its reputation and business objectives. This involves providing professional financial services and products which are in the best financial interests of members. The Insignia Financial Group *Conflicts Management Policy* outlines the mechanisms in place for the Group, which includes OPC, to manage conflicts under its licensing regimes, legislative, common law and fiduciary obligations. A summary of the Policy can be found on the OPC website.

Name	Relevant Duties	Relevant Interests
Directors		
Danielle Faye Press Independent Non-Executive Director and Chair	<p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Risk & Compliance Committee ◦ Superannuation Trustee Investment Committee ◦ Insurance & Claims Committee ◦ Member Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Risk & Compliance Committee ◦ Superannuation Trustee Investment Committee ◦ Insurance & Claims Committee ◦ Member Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Risk & Compliance Committee ◦ Superannuation Trustee Investment Committee ◦ Insurance & Claims Committee ◦ Member Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Risk & Compliance Committee ◦ Superannuation Trustee Investment Committee ◦ Insurance & Claims Committee ◦ Member Committee 	<p>Receives Director fees for services performed as a director of companies within the Insignia Financial Group</p> <p>Interest held in White Sands Private Equity Pty Ltd, Trading as - Unlocked Home Equity</p>

Name	Relevant Duties	Relevant Interests
	<p>External Directorships</p> <ul style="list-style-type: none"> • Income Asset Management Group Limited • Infrastructure Specialist Asset Management Limited • HMC Private Credit Pty Ltd • HMC Private Credit Funds Management Pty Ltd <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Customer Owned Banking Code Compliance Committee • Chair of Risk Oversight Committee for Interprac, subsidiary of Sequoia 	
<p>Beth Veronica McConnell Independent Non-Executive Director</p>	<p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ◦ Risk & Compliance Committee (Chair) ◦ Insurance & Claims Committee (Chair) ◦ Member Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ◦ Risk & Compliance Committee (Chair) ◦ Insurance & Claims Committee (Chair) ◦ Member Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ◦ Risk & Compliance Committee (Chair) ◦ Insurance & Claims Committee (Chair) 	<p>Receives Director fees for services performed as a director of companies within the Insignia Financial Group</p> <p>Member of the MLC Super Fund</p>

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> ○ Member Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ○ Risk & Compliance Committee (Chair) ○ Insurance & Claims Committee (Chair) ○ Member Committee <p>External Directorships</p> <ul style="list-style-type: none"> • Quadwell Pty Limited <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Beth McConnell Consulting • Jesuit Education Australasia Limited (Executive Director) 	
Marianne Perkovic Independent Non-Executive Director	<p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Committee (Chair) • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Committee (Chair) • Oasis Fund Management Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Committee (Chair) • OnePath Custodians Pty Limited 	Receives Director fees for services performed as a director of companies within the Insignia Financial Group

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Committee (Chair) <p>External Directorships</p> <ul style="list-style-type: none"> • AFC Fashion Events Ltd • Australian Fashion Council Ltd • Buildcorp Foundation Ltd • Clothing Stewardship Australia Limited • Devlin Noble Pty Ltd • Eticore Pty Ltd • Perkovic Devlin Advisory Pty Ltd • Ram Property Funds Management Ltd • Teachers Mutual Bank Ltd • TFIA Business Services Pty Ltd • Your Choice Holdings Pty Ltd <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Future Generation Women Advisory Board Member • Workday APAC International Advisory Board Member • Paediatric Limited (Luminesce Alliance) Audit & Risk Management Committee 	
Mario John Pirone Independent Non-Executive Director	<p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ○ Audit Committee (Chair) 	Receives Director fees for services performed as a director of companies within the Insignia Financial Group

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> ○ Risk & Compliance Committee ○ Insurance & Claims Committee ● NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ○ Audit Committee (Chair) ○ Risk & Compliance Committee ○ Insurance & Claims Committee ● Oasis Fund Management Limited <ul style="list-style-type: none"> ○ Audit Committee (Chair) ○ Risk & Compliance Committee ○ Insurance & Claims Committee ● OnePath Custodians Pty Limited <ul style="list-style-type: none"> ○ Audit Committee (Chair) ○ Risk & Compliance Committee ○ Insurance & Claims Committee <p>External Directorships</p> <ul style="list-style-type: none"> ● Auto and General Insurance Company Limited ● Capricorn Mutual Limited ● Capricorn Society Limited ● Capricorn Insurance Services Pty Ltd ● MIPS Insurance Pty Limited ● Nusora Pty Limited ● Pirone Pty Limited ● StateCover Mutual Limited 	
Steven John Schubert Independent Non-Executive Director	Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited	Receives Director fees for services performed as a director of companies within the Insignia Financial Group

Name	Relevant Duties	Relevant Interests
	<p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Superannuation Trustee Investment Committee (Chair) ◦ Member Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Superannuation Trustee Investment Committee (Chair) ◦ Member Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Superannuation Trustee Investment Committee (Chair) ◦ Member Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ◦ Audit Committee ◦ Superannuation Trustee Investment Committee (Chair) ◦ Member Committee <p>External Directorships</p> <ul style="list-style-type: none"> • M & S Schubert Pty Ltd 	
Rachna Gandhi-Arora Independent Non-Executive Director	Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited	Receives Director fees for services performed as a director of companies within the Insignia Financial Group

Name	Relevant Duties	Relevant Interests
	<p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> • IOOF Investment Management Limited <ul style="list-style-type: none"> ◦ Member Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ◦ Member Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ◦ Member Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ◦ Member Committee <p>External Directorships</p> <ul style="list-style-type: none"> • Gandhi-Arora Pty Ltd • AIOI Nissay Dowa Insurance Company Australia Pty Ltd <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Chief Executive Women - NED & Finance and Risk Committee member • ServiceGen Pty Ltd, Advisory Board Member • World50 Group member • Adjunct Associate Professor, University of Sydney 	

Internal Responsible Persons

Adrian Gore General Manager Group Internal Audit	Employee of IOOF Service Co Pty Ltd Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans
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Name	Relevant Duties	Relevant Interests
Anvij Saxena Chief Risk Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>External Directorship</p> <ul style="list-style-type: none"> • A K Saxena Pty Limited 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans
Cangie Matera Head of Trustee Governance & Company Secretary	<p>Employee of MLC Wealth Limited</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management and One Path Custodians Pty Limited</p> <p>Company Secretary for MLC Nominees Pty Limited (non-operating entity)</p>	<p>Remunerated by MLC Wealth Limited and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Ownership interests in Insignia Financial Ltd</p> <p>Member of the MLC Super Fund</p>
Damien O'Donnell Chief Technology Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited and Oasis Fund Management Limited and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Equity Performance Rewards (vested and unvested) in Insignia Financial Ltd</p> <p>Ownership interests in Insignia Financial Ltd</p>

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> • IOOF Service Co Pty Ltd • Oasis Asset Management Limited <p>External directorships</p> <ul style="list-style-type: none"> • Portfolio Cloud Pty Ltd 	
Daniel Farmer Chief Investments Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Responsible Manager of IOOF Investment Management Limited, IOOF Investment Services Limited, MLC Asset Management Pty Limited, MLC Asset Management Services Limited, and OnePath Funds Management Limited</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Ownership interests in Insignia Financial Ltd</p> <p>Interest held in IOOF Employer Super</p>
Dave Woodall CEO – Superannuation	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p>
Elizabeth McCarthy CEO – MLC Expand	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p>

Name	Relevant Duties	Relevant Interests
	<p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> Managed Portfolio Services Limited (Chair) 	
Jason Sommer Chief Operating Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>Insignia Financial Group Subsidiary Directorships</p> <ul style="list-style-type: none"> IOOF Service Co Pty Ltd MLC Lifetime Company Limited MLC Wealth Holdings Limited Oasis Asset Management Limited OnePath Administration Pty Limited 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans
Leah Perez Company Secretary	<p>Employee of MLC Wealth Limited</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management and One Path Custodians Pty Limited</p> <p>Company Secretary for MLC Nominees Pty Limited (non-operating entity)</p>	<p>Remunerated by MLC Wealth Limited and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Member of the MLC Super Fund</p>

Name	Relevant Duties	Relevant Interests
Melissa Walls Chief People Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Interest held with IOOF Employer Super and ownership interests in Insignia Financial Ltd</p>
Sharon Suan Chief Member Officer	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p>	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Superannuation interest held with Australian Retirement Trust</p>
Sharyn Cowley Company Secretary	<p>Employee of IOOF Service Co Pty Ltd</p> <p>Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited</p> <p>External Duties</p> <ul style="list-style-type: none"> • RMBL Investments Limited, Audit, Risk & Compliance Committee member • Monash Business Awards Inc, Committee member 	<p>Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee incentive plans</p> <p>Ownership interests in Insignia Financial Ltd</p>
External Responsible Persons		
Andrew Boal Fund Actuary	<p>Partner of Deloitte</p> <p>Director of Deloitte Actuaries & Consulting Pty Ltd</p> <p>Director of Actuaries Institute</p>	No relevant interests declared

Name	Relevant Duties	Relevant Interests
	Chair of Public Policy Council Committee for the Actuaries Institute	
Chris Porter Defined Benefit Sub Plan Actuary Relevant Plan: Rentokil Initial Superannuation	Employee of Towers Watson Australia Pty Limited RSE Actuary for sub-plans of MLC Super Fund, as determined by the Trustee Consultant to employer sponsors of sub plans of MLC Super Fund Director of Towers Watson Superannuation Pty Ltd RSE Actuary of OnePath Custodians Pty Limited Consultant to employer sponsors of sub plans of Retirement Portfolio Service Super Fund	No relevant interests declared
Hayley Watson RSE Auditor	Partner of EY Auditor of Insignia Financial Ltd RSE Auditor and Responsible Person of the following entities (and RSEs where applicable) within the Insignia Financial Group: <ul style="list-style-type: none"> • Oasis Fund Management Limited • IOOF Investment Management Limited • OnePath Custodians Pty Limited • NULIS Nominees (Australia) Limited Australian Ballet School - Member of audit committee (pro-bono)	No relevant interests declared

Name	Relevant Duties	Relevant Interests
	Melbourne Chamber Orchestra - Member of board (pro-bono)	
Geoff Morley Defined Benefit Sub Plan Actuary Relevant Plan: Calista Superannuation Plan	Director of GM Actuaries Pty Limited and Verus Actuaries Pty Limited Employed by GM Actuaries Pty Limited Provision of actuarial services to the employer linked to the Sub Plans	No relevant interests declared
Hadas Danziger RSE Actuary	Employee of Towers Watson Australia Pty Limited RSE Actuary for sub-plans of MLC Super Fund and Retirement Portfolio Service, as determined by the Trustees Consultant to employer sponsors of sub plans of MLC Super Fund and Retirement Portfolio Service	No relevant interests declared
Jacqueline Downham Defined Benefit Sub Plan Actuary Relevant Plan: Colgate Superannuation Plan	Director of Towers Watson Superannuation Pty Limited Employee of Towers Watson Australia Pty Limited RSE Actuary for sub-plans of MLC Super Fund, as determined by the Trustee Consultant to employer sponsors of sub plan of MLC Super Fund RSE Actuary of OnePath Custodians Pty Limited Consultant to employer sponsors of sub plans of Retirement Portfolio Service Super Fund	No relevant interests declared

Name	Relevant Duties	Relevant Interests
	Provides actuarial advice to the Trustee of Australian Retirement Trust, Russell Master Trust, Mercer Superannuation Trust and Equip Super	
Jeffrey Humphreys Defined Benefit Sub Plan Actuary Relevant Plans: <ul style="list-style-type: none">• COSCO Shipping Lines Superannuation Plan• Garuda Indonesia Staff Superannuation Fund	Director of Jeka and Associates Pty Limited Actuary for: <ul style="list-style-type: none">• Actuaries in Super Pty Limited• CHR Consulting Pty Limited Employed by CHR Consulting	No relevant interests declared
John Newman Defined Benefit Sub Plan Actuary Relevant Plans: <ul style="list-style-type: none">• Solvay Interox Superannuation Plan• TOLL Group Superannuation Plan• Cigweld Employees Superannuation Plan• The Merck Superannuation Plan• The Décor Superannuation Plan	Director of, and employed by PFS Consulting	No relevant interests declared

Name	Relevant Duties	Relevant Interests
Michael Berg Fund Actuary	Employed by Deloitte SRT Pty Ltd	No relevant interests declared
Surath Fernando Defined Benefit Sub Plan Actuary Relevant Plan: WSS Superannuation Plan	Employee of Towers Watson Australia Pty Limited Provision of actuarial services to the employer linked to the Sub Plan of WSS Superannuation Plan Provision of actuarial services to the employer linked to the Sub Plan of Smith and Nephew	No relevant interests declared
Su Li Sin Defined Benefit Sub Plan Actuary: Relevant Plans: <ul style="list-style-type: none">• Mulawa Group• Tokio Marine Superannuation Plan	Employee of Aon Risk Services Australia Limited Actuary for: <ul style="list-style-type: none">• Equity Trustees Group• Mercer Australia	No relevant interests declared
Timothy Simon Jenkins Defined Benefit Sub Plan Actuary Relevant Plans: <ul style="list-style-type: none">• Mazda Australia Superannuation Plan	Employee of Mercer (Australia) Pty Limited Actuary for: <ul style="list-style-type: none">• Diversa Trustees Limited• Aware Super• NGS Super• Prime Super• Australian Retirement Trust	No relevant interests declared

Name	Relevant Duties	Relevant Interests
<ul style="list-style-type: none">• Corinthian Industries Superannuation Plan• AFS Superannuation Plan	<ul style="list-style-type: none">• Mercer Super Trust	

Register of Relevant Duties and Relevant Interests | OPC as RSE licensee and Associated Entities

Entity	Duties	Interests
OPC RSE Licensee	Trustee of the RSE (the Fund) Comply with terms of agreements to which it is a party, including service agreements entered with related parties	Duty to act in the best financial interests of members of the Fund. Fees and expenses are charged to member accounts of the Fund as disclosed in Product Disclosure Statements and Significant Event Notices Payments from fund managers for investment options available within the Fund, and payments from related parties as disclosed in relevant Product Disclosure Statements

Register of Relevant Interests | Associated Entities of OPC

Entity(s)	Interests
Insignia Financial Ltd Parent Company and ultimate shareholder	Remunerated for services provided to OPC The Fund invests in Insignia Financial Ltd for members
IOOF Service Co Pty Ltd Resources	Remunerated for services provided to OPC
Oasis Asset Management Limited Administrator	Remunerated for services provided to OPC
IFL Internal Audit Pty Ltd Internal Audit	Remunerated for audit services provided to OPC
IOOF Investment Services Limited Investment Manager	Remunerated for services provided to OPC

OnePath Funds Management Limited (OPFM) Investment Manager	Remunerated for services provided to OPC Some expenses incurred by OPFM are reimbursed by the OPC
MLC Investments Limited Investment Manager	Remunerated for services provided to OPC
Actuate Alliance Services Pty Limited Bridges Financial Services Pty Limited Shadforth Financial Group Limited (related party Advice dealer groups)	Receive advice related fees paid from the Fund, at the direction of members
MLC Asset Management Services Limited Investment Manager	Remunerated for services provided to OPC
MLC Asset Management Pty Limited Investment Manager	Remunerated for services provided to OPC