

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 July 2025

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	Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited Insignia Financial Group Subsidiary Directorships <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 Transfers Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ○ Audit Committee ○ Risk & Compliance Committee ○ Superannuation Trustee Investment Committee ○ Member Transfers Committee ○ Insurance & Claims Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ○ Audit Committee ○ Risk & Compliance Committee ○ Superannuation Trustee Investment Committee ○ Insurance & Claims Committee ○ Member Transfers Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ○ Audit Committee ○ Risk & Compliance Committee ○ Insurance & Claims Committee ○ Member Transfers Committee ○ Superannuation Trustee Investment Committee 	Receives Director fees for services performed as a director of companies within the Insignia Financial Group

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 <p>External Duties/Memberships</p> <ul style="list-style-type: none"> Customer Owned Banking Code Compliance Committee 	
<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 (Director) <ul style="list-style-type: none"> Risk & Compliance Committee (Chair) Insurance & Claims Committee (Chair) Member Transfers Committee NULIS Nominees (Australia) Limited (Director) <ul style="list-style-type: none"> Risk & Compliance Committee (Chair) Insurance & Claims Committee (Chair) Member Transfers Committee Oasis Fund Management Limited (Director) <ul style="list-style-type: none"> Risk & Compliance Committee (Chair) Insurance & Claims Committee (Chair) Member Transfers Committee OnePath Custodians Pty Limited (Director) 	<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"> ○ Risk & Compliance Committee (Chair) ○ Insurance & Claims Committee (Chair) ○ Member Transfers Committee <p>External Directorships</p> <ul style="list-style-type: none"> • Quadwell Pty Limited (Director) • Jesuit Education Australasia Limited (Chair) <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Beth McConnell Consulting 	
<p>Marianne Perkovic 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"> ○ Superannuation Trustee Investment Committee ○ Member Transfers Committee (Chair) • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Transfers Committee (Chair) • Oasis Fund Management Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Transfers Committee (Chair) • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ○ Superannuation Trustee Investment Committee ○ Member Transfers Committee (Chair) 	<p>Receives Director fees for services performed as a director of companies within the Insignia Financial Group</p>

Name	Relevant Duties	Relevant Interests
	<p>External Directorships</p> <ul style="list-style-type: none"> • Australian Fashion Council Executive Chair • AFC Fashion Events • Devlin Noble Pty Ltd • Eticore Pty Ltd Chair/Non-Executive Director • Perkovic Devlin Advisory Pty Ltd • Ram Property Funds Management Ltd & Risk and Compliance Committee • Teachers Mutual Bank Ltd Board Risk & Compliance Committee <p>External Duties/Memberships</p> <ul style="list-style-type: none"> • Future Generation Women Advisory Committee Member • Workday APAC International Advisory Board • Paediatrico Limited (Luminesce Alliance) Audit & Risk Management Committee 	
<p>Mario John Pirone 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"> ◦ Audit Committee (Chair) ◦ Risk & Compliance Committee • NULIS Nominees (Australia) Limited <ul style="list-style-type: none"> ◦ Audit Committee (Chair) ◦ Risk & Compliance Committee • Oasis Fund Management Limited <ul style="list-style-type: none"> ◦ Audit Committee (Chair) 	<p>Receives Director fees for services performed as a director of companies within the Insignia Financial Group</p>

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> ○ Risk & Compliance Committee • OnePath Custodians Pty Limited <ul style="list-style-type: none"> ○ Audit Committee (Chair) ○ Risk & Compliance Committee <p>External Directorships</p> <ul style="list-style-type: none"> • Auto and General Insurance Company Limited • Capricorn Society Limited • Capricorn Mutual Limited • Pirone Pty Limited • Nusora Pty Limited • StateCover Mutual • Medical Indemnity Protection Society Insurance 	
<p>Steven John Schubert 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 (Director) <ul style="list-style-type: none"> ○ Audit Committee ○ Member Transfers Committee ○ Superannuation Trustee Investment Committee (Chair) • NULIS Nominees (Australia) Limited (Director) <ul style="list-style-type: none"> ○ Audit Committee ○ Member Transfers Committee ○ Superannuation Trustee Investment Committee (Chair) • Oasis Fund Management Limited (Director) 	<p>Receives Director fees for services performed as a director of companies within the Insignia Financial Group</p>

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> ○ Audit Committee ○ Member Transfers Committee ○ Superannuation Trustee Investment Committee (Chair) • OnePath Custodians Pty Limited (Director) <ul style="list-style-type: none"> ○ Audit Committee ○ Member Transfers Committee ○ Superannuation Trustee Investment Committee (Chair) <p>External Directorships</p> <ul style="list-style-type: none"> • M & S Schubert Pty Limited (Trustee of SMSF) 	
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 discretionary incentive plans
Anvij Saxena Chief Risk Officer	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 External Directorship <ul style="list-style-type: none"> • A K Saxena Pty Limited 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd executive incentive plans

Name	Relevant Duties	Relevant Interests
Christopher Tay Head of OPC and IIML Company Secretary	Employed by IOOF Service Co Pty Ltd Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited	Ownership interests in Insignia Financial Ltd Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee discretionary incentive plans
Damien O'Donnell Chief Technology Officer	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 Insignia Financial Group Subsidiary Directorships <ul style="list-style-type: none"> • IOOF Service Co Pty Ltd • Oasis Asset Management Limited 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd executive discretionary incentive plans Equity Performance Rewards (vested and unvested) in Insignia Financial Limited. Ownership interests in Insignia Financial Ltd ordinary shares
Daniel Farmer Chief Investments Officer	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 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	Ownership interests in Insignia Financial Ltd Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd executive incentive plans Interest held in IOOF Employer Super

Name	Relevant Duties	Relevant Interests
	Insignia Financial Group Subsidiary Directorships <ul style="list-style-type: none"> IOOF New Zealand Limited 	
Dave Woodall CEO – Superannuation	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 executive discretionary incentive plans
Elizabeth McCarthy CEO – MLC Expand	Employee of IOOF Service Co Pty Ltd Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited Insignia Financial Group Subsidiary Directorships <ul style="list-style-type: none"> Managed Portfolio Services Limited (Chair) 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd executive discretionary incentive plans
Jason Sommer Chief Operating Officer	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 Insignia Financial Group Subsidiary Directorships <ul style="list-style-type: none"> IOOF Service Co Pty Ltd MLC Lifetime Company Limited MLC Wealth Holdings Limited 	Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd executive discretionary incentive plans

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> Oasis Asset Management Limited OnePath Administration Pty Limited Select Managed Funds Ltd 	
Melissa Walls Chief People Officer	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 executive incentive plans Interest held in IOOF Employer Super and holds Insignia Financial Ltd shares.
Sharon Suan Chief Member Officer	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 executive discretionary incentive plans Superannuation interest held with Australian Retirement Trust
Sharyn Cowley Company Secretary	Employee of IOOF Service Co Pty Ltd Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited Company Secretary for IOOF Life Pty Ltd External Duties <ul style="list-style-type: none"> RMBL Investments Limited, Audit, Risk & Compliance Committee member Monash Business Awards, Committee member 	Ownership interests in Insignia Financial Ltd Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Ltd employee discretionary incentive plans

Name	Relevant Duties	Relevant Interests
External Responsible Persons		
Andrew Boal Fund Actuary	Partner of Deloitte Chair of Public Policy Council Committee for the Actuaries Institute	No relevant interests declared
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 WyComp Pty Limited 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
Dean Waters Auditor	Partner of KPMG Auditor of Insignia Financial Ltd Auditor and Responsible Person of the following entities (and RSEs where applicable) within the Insignia Financial Group: <ul style="list-style-type: none"> OnePath Custodians Pty Limited 	No relevant interests declared

Name	Relevant Duties	Relevant Interests
	<ul style="list-style-type: none"> • IOOF Investment Management Limited • Oasis Fund Management Limited • NULIS Nominees (Australia) Limited 	
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	No relevant interests declared

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

Name	Relevant Duties	Relevant Interests
<ul style="list-style-type: none"> The Décor Superannuation Plan 		
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:	Employee of Mercer (Australia) Pty Limited Actuary for: <ul style="list-style-type: none"> Diversa Trustees Limited Aware Super 	No relevant interests declared

Name	Relevant Duties	Relevant Interests
<ul style="list-style-type: none"> • Mazda Australia Superannuation Plan • Corinthian Industries Superannuation Plan • AFS Superannuation Plan 	<ul style="list-style-type: none"> • NGS Super • Prime Super • Australian Retirement Trust • 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