**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 October 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 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**<br>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<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Investment Management Limited<br>  ○ Risk & Compliance Committee<br>  ○ Superannuation Trustee Investment Committee<br>• NULIS Nominees (Australia) Limited<br>  ○ Risk & Compliance Committee<br>  ○ Superannuation Trustee Investment Committee<br>• Oasis Fund Management Limited<br>  ○ Risk & Compliance Committee<br>  ○ Superannuation Trustee Investment Committee<br>• OnePath Custodians Pty Limited<br>  ○ Risk & Compliance Committee<br>  ○ Superannuation Trustee Investment Committee<br><br>**External Directorships**<br>• Income Asset Management Group Limited<br>• Infrastructure Specialist Asset Management Limited<br>• Unlocked Equity Group Pty Ltd<br>• HMC Private Credit Pty Ltd | Receives Director fees for services performed as a director of companies within the Insignia Financial Group<br><br>Interest held in Unlocked Equity Group Pty Ltd |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | • HMC Private Credit Funds Management Pty Ltd<br><br>**External Duties/Memberships**<br>• Customer Owned Banking Code Compliance Committee | |
| **Beth Veronica McConnell**<br>Independent Non-Executive Director | Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Investment Management Limited<br>  ○ Risk & Compliance Committee (Chair)<br>  ○ Insurance & Claims Committee (Chair)<br>  ○ Member Committee<br>• NULIS Nominees (Australia) Limited<br>  ○ Risk & Compliance Committee (Chair)<br>  ○ Insurance & Claims Committee (Chair)<br>  ○ Member Committee<br>• Oasis Fund Management Limited<br>  ○ Risk & Compliance Committee (Chair)<br>  ○ Insurance & Claims Committee (Chair)<br>  ○ Member Committee<br>• OnePath Custodians Pty Limited<br>  ○ Risk & Compliance Committee (Chair)<br>  ○ Insurance & Claims Committee (Chair) | Receives Director fees for services performed as a director of companies within the Insignia Financial Group<br><br>Shares in Quadwell Pty Ltd<br><br>Member of the MLC Super Fund |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | ○ Member Committee<br><br>**External Directorships**<br>• Quadwell Pty Limited<br>• Jesuit Education Australasia Limited<br><br>**External Duties/Memberships**<br>• Beth McConnell Consulting<br>• Jesuit Education Australasia Limited (Executive Chair) | |
| **Marianne Perkovic**<br>Independent Non-Executive Director | Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Investment Management Limited<br>○ Superannuation Trustee Investment Committee<br>○ Member Committee (Chair)<br>○ Audit Committee<br>• NULIS Nominees (Australia) Limited<br>○ Superannuation Trustee Investment Committee<br>○ Member Committee (Chair)<br>○ Audit Committee<br>• Oasis Fund Management Limited | Receives Director fees for services performed as a director of companies within the Insignia Financial Group |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | ○ Superannuation Trustee Investment Committee<br>○ Member Committee (Chair)<br>○ Audit Committee<br>• OnePath Custodians Pty Limited<br>○ Superannuation Trustee Investment Committee<br>○ Member Committee (Chair)<br>○ Audit Committee<br><br>**External Directorships**<br>• AFC Fashion Events Ltd<br>• Australian Fashion Council Ltd<br>• Buildcorp Foundation Ltd<br>• Clothing Stewardship Australia Limited<br>• Devlin Noble Pty Ltd<br>• Eticore Pty Ltd<br>• Perkovic Devlin Advisory Pty Ltd<br>• Ram Property Funds Management Ltd<br>• Teachers Mutual Bank Ltd<br>• TFIA Business Services Pty Ltd<br>• Your Choice Holdings Pty Ltd<br><br>**External Duties/Memberships**<br>• Future Generation Women Advisory Board Member<br>• Workday APAC International Advisory Board Member<br>• Paediatrio Limited (Luminesce Alliance) Audit & Risk Management Committee | |

| Name | Relevant Duties | Relevant Interests |
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| | | |
| **Mario John Pirone**<br>Independent Non-Executive Director | Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Investment Management Limited<br>  ○ Audit Committee (Chair)<br>  ○ Risk & Compliance Committee<br>  ○ Insurance & Claims Committee<br>• NULIS Nominees (Australia) Limited<br>  ○ Audit Committee (Chair)<br>  ○ Risk & Compliance Committee<br>  ○ Insurance & Claims Committee<br>• Oasis Fund Management Limited<br>  ○ Audit Committee (Chair)<br>  ○ Risk & Compliance Committee<br>  ○ Insurance & Claims Committee<br>• OnePath Custodians Pty Limited<br>  ○ Audit Committee (Chair)<br>  ○ Risk & Compliance Committee<br>  ○ Insurance & Claims Committee<br><br>**External Directorships**<br>• Auto and General Insurance Company Limited<br>• Capricorn Mutual Limited<br>• Capricorn Insurance Services Pty Ltd<br>• MIPS Insurance Pty Limited | Receives Director fees for services performed as a director of companies within the Insignia Financial Group |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | • Nusora Pty Limited<br>• Pirone Pty Limited<br>• StateCover Mutual Limited | |
| **Steven John Schubert**<br>Independent Non-Executive Director | Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Investment Management Limited<br>  ○ Audit Committee<br>  ○ Insurance & Claims Committee<br>  ○ Superannuation Trustee Investment Committee (Chair)<br>• NULIS Nominees (Australia) Limited<br>  ○ Audit Committee<br>  ○ Insurance & Claims Committee<br>  ○ Superannuation Trustee Investment Committee (Chair)<br>• Oasis Fund Management Limited<br>  ○ Audit Committee<br>  ○ Insurance & Claims Committee<br>  ○ Superannuation Trustee Investment Committee (Chair)<br>• OnePath Custodians Pty Limited<br>  ○ Audit Committee<br>  ○ Insurance & Claims Committee | Receives Director fees for services performed as a director of companies within the Insignia Financial Group |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | ○ Superannuation Trustee Investment Committee (Chair)<br><br>**External Directorships**<br>• M & S Schubert Pty Limited (Trustee of SMSF) | |
| **Rachna Gandhi-Arora**<br>Independent Non-Executive Director | Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>Insignia Financial Group Subsidiary Directorships<br>• IOOF Investment Management Limited<br>○ Member Committee<br>○ Risk & Compliance Committee<br>• NULIS Nominees (Australia) Limited<br>○ Member Committee<br>○ Risk & Compliance Committee<br>• Oasis Fund Management Limited<br>○ Member Committee<br>○ Risk & Compliance Committee<br>• OnePath Custodians Pty Limited<br>○ Member Committee<br>○ Risk & Compliance Committee<br><br>External Directorships<br>• Gandhi-Arora Pty Ltd | Receives Director fees for services performed as a director of companies within the Insignia Financial Group |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | • AIOI Nissay Dowa Insurance Company Australia Pty Ltd<br><br>**External Duties/Memberships**<br>• Chief Executive Women - NED<br>• Chief Strategy, Systems and Governance Officer - Ryman HealthCare<br>• Adjunct Associate Professor, University of Sydney | |
| **Internal Responsible Persons** | | |
| **Adrian Gore**<br>General Manager Group Internal Audit | Employee of IOOF Service Co Pty Ltd<br><br>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 Group employee incentive plans |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| **Andrew Howard**<br>Group Executive Strategy & People | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>Insignia Financial Group Subsidiary Directorships<br>• Australian Wealth Management Ltd<br>• MLC Wealth Ltd<br><br>External Directorships:<br>• Unlocked Equity Pty Ltd | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group executive incentive plan<br><br>Investment Account with MLC Expand<br>Superannuation interests with Rest Super<br><br>Holds shares in Unlocked Equity Group Pty Ltd |
| **Anvij Saxena**<br>Group Executive Legal, Risk & CoSec | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Directorships**<br>• Daintree MidCo Pty Ltd<br>• Daintree BidCo Pty Ltd<br>• Daintree HoldCo Pty Ltd<br>• Insignia Financial Ltd<br><br>**External Directorship**<br>• A K Saxena Pty Limited | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group executive incentive plans |

| Name | Relevant Duties | Relevant Interests |
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| | | |
| **Cangie Matera**<br>Head of Trustee Governance & Company Secretary | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management and One Path Custodians Pty Limited<br><br>Company Secretary for MLC Nominees Pty Limited (non-operating entity) | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans<br><br>Member of the MLC Super Fund |
| **Damien O'Donnell**<br>Chief Technology Officer | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited and Oasis Fund Management Limited and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Service Co Pty Ltd<br>• Oasis Asset Management Limited<br><br>**External directorships**<br>• Portfolio Cloud Pty Ltd | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans |
| **Daniel Farmer**<br>Chief Investments Officer | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | Fund Management Limited, and OnePath Custodians Pty Limited<br><br>Responsible Manager of IOOF Investment Services Limited, MLC Asset Management Pty Limited, MLC Asset Management Services Limited, and OnePath Funds Management Limited | Interest held with IOOF Employer Super |
| **Dave Woodall**<br>CEO – Superannuation | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>Responsible Manager for NULIS Nominees (Australia) Pty Ltd and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>Actuate Alliance Services Pty Ltd | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans |
| **Elizabeth McCarthy**<br>CEO – MLC Expand | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>Responsible Manager of IOOF Investment Management Limited and Oasis Fund Management Limited | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | **Insignia Financial Group Subsidiary Directorships**<br>• Managed Portfolio Services Limited (Chair) | |
| **Jason Sommer**<br>Chief Operating Officer | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Subsidiary Directorships**<br>• IOOF Service Co Pty Ltd<br>• MLC Lifetime Company Limited<br>• MLC Wealth Holdings Limited<br>• Oasis Asset Management Limited<br>• OnePath Administration Pty Limited | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee incentive plans<br><br>Member of MLC Super Fund |
| **Leah Perez**<br>Company Secretary | Employee of IOOF Service Co Pty Ltd<br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management and One Path Custodians Pty Limited<br><br>Company Secretary for MLC Nominees Pty Limited (non-operating entity) | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group employee discretionary incentive plans<br><br>Member of the MLC Super Fund |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| **Scott Hartley**<br>Chief Executive Officer | Employee of IOOF Service Co Pty Ltd<br><br>Responsible Person of IOOF Investment Management Limited, NULIS Nominees (Australia) Limited, Oasis Fund Management Limited, and OnePath Custodians Pty Limited<br><br>**Insignia Financial Group Directorships**<br>• Daintree TopCo Pty Ltd<br>• Insignia Financial Ltd<br>• Bridges Financial Services Pty Limited<br>• Shadforth Financial Group Limited<br>• Rhombus Advisory Pty Ltd<br><br>**External Directorships:**<br>• Financial Service Council<br><br>**External duties:**<br>Member of advisory board for Unlocked Home Equity | Remunerated by IOOF Service Co Pty Ltd and eligible for Insignia Financial Group executive incentive plan |
| **Sharon Suan**<br>Chief Member Officer | Employee of IOOF Service Co Pty Ltd<br><br>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 Group employee incentive plans<br><br>Superannuation interest held with Australian Retirement Trust |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| **External Responsible Persons** | | |
| **Andrew Boal**<br>Fund Actuary | Partner of Deloitte<br>Director of Deloitte Actuaries & Consulting Pty Ltd<br>Director of Actuaries Institute<br>Chair of Public Policy Council Committee for the Actuaries Institute<br>Director of ABGSR Services Pty Ltd | No relevant interests declared |
| **Chris Porter**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plan: Rentokil Initial Superannuation | Employee of Towers Watson Australia Pty Limited<br><br>RSE Actuary for sub-plans of MLC Super Fund, as determined by the Trustee<br><br>Consultant to employer sponsors of sub plans of MLC Super Fund<br><br>Director of Stewarda Pty Ltd<br><br>RSE Actuary of OnePath Custodians Pty Limited<br><br>Consultant to employer sponsors of sub plans of Retirement Portfolio Service Super Fund | No relevant interests declared |
| **Hayley Watson**<br>RSE Auditor | Partner of EY<br><br>Auditor of Insignia Financial Group<br><br>RSE Auditor and Responsible Person of the following entities (and RSEs where applicable) within the Insignia | No relevant interests declared |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | Financial Group:<br>• Oasis Fund Management Limited<br>• IOOF Investment Management Limited<br>• OnePath Custodians Pty Limited<br>• NULIS Nominees (Australia) Limited<br><br>Australian Ballet School - Member of audit committee (pro-bono)<br>Melbourne Chamber Orchestra - Member of board (pro-bono) | |
| **Hadas Danziger**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plan: Fluor Australia Retirement Benefit Plan | Employee of Towers Watson Australia Pty Limited<br><br>RSE Actuary for sub-plans of MLC Super Fund and Retirement Portfolio Service, as determined by the Trustee<br><br>Consultant to employer sponsors of sub plans of MLC Super Fund and Retirement Portfolio Service | No relevant interests declared |
| **Jacqueline Downham**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plan: Colgate Superannuation Plan | Director of Stewarda Pty Ltd<br><br>Employee of Towers Watson Australia Pty Limited<br><br>RSE Actuary for sub-plans of MLC Super Fund, as determined by the Trustee<br><br>Consultant to employer sponsors of sub plan of MLC Super Fund | No relevant interests declared |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | RSE Actuary of OnePath Custodians Pty Limited<br>Consultant to employer sponsors of sub plans of Retirement Portfolio Service Super Fund<br><br>Provides actuarial advice to the Trustee of Australian Retirement Trust, Russell Master Trust, Mercer Superannuation Trust and Equip Super | |
| **Jeffrey Humphreys**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plans:<br>• COSCO Shipping Lines Superannuation Plan<br>• Garuda Indonesia Staff Superannuation Fund | Director of Jeka and Associates Pty Limited<br><br>Actuary for:<br>• Actuaries in Super Pty Limited<br>• CHR Consulting Pty Limited<br><br>Employed by CHR Consulting | No relevant interests declared |
| **John Newman**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plans:<br>• Solvay Interox Superannuation Plan<br>• Team Global Express Pty Ltd Superannuation PlanCigweld Employees Superannuation Plan<br>• Vinidex Staff Superannuation Plan<br>• | Principal of PFS Consulting | No relevant interests declared |
| **Michael Berg**<br>Fund Actuary | Employed by Deloitte SRT Pty Ltd in a role that includes providing advice to various RSEs and other superannuation market participants | No relevant interests declared |

| Name | Relevant Duties | Relevant Interests |
|---|---|---|
| | | |
| **Surath Fernando**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plan:<br>• Smith & Nephew Superannuation Plan<br>• WPS Superannuation Plan | Employee of Towers Watson Australia Pty Limited<br><br>Provision of actuarial services to the employer linked to the Sub Plan of WPS Superannuation Plan | No relevant interests declared |
| **Su Li Sin**<br><br>• Mulawa Group<br>• Tokio Marine Superannuation Plan | Employee of Aon Risk Services Australia Limited<br><br>Actuary for:<br>• Equity Trustees Group<br>• Mercer Australia<br><br>Defined Benefit Sub Plan Actuary:<br>Relevant Plans:<br>• Mulawa Group<br>• Tokio Marine Superannuation Plan | No relevant interests declared |
| **Timothy Simon Jenkins**<br>Defined Benefit Sub Plan Actuary<br><br>Relevant Plans:<br>• Mazda Australia Superannuation Plan<br>• Corinthian Industries Superannuation Plan<br>• | Employee of Mercer (Australia) Pty Limited<br><br>Actuary for:<br>• Diversa Trustees Limited<br>• Aware Super<br>• NGS Super<br>• Prime Super<br>• Australian Retirement Trust<br>• Mercer Super Trust | No relevant interests declared |

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

| Entity | Duties | Interests |
|---|---|---|
| **OPC**<br>RSE Licensee | Trustee of the RSE (the Fund)<br>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.<br>Fees and expenses are charged to member accounts of the Fund as disclosed in Product Disclosure Statements and Significant Event Notices<br>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 |
|---|---|
| **Daintree Top Co Pty Ltd**<br>Parent Company and ultimate shareholder | Remunerated for services provided to OPC |
| **IOOF Service Co Pty Ltd**<br>Resources | Remunerated for services provided to OPC |
| **Oasis Asset Management Limited**<br>Administrator | Remunerated for services provided to OPC |
| **IFL Internal Audit Pty Ltd**<br>Internal Audit | Remunerated for audit services provided to OPC |
| **MLC Investments Limited**<br>Investment Manager | Remunerated for services provided to OPC |

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|---|---|
| **Actuate Alliance Services Pty Limited**<br>**Bridges Financial Services Pty Limited**<br>**Shadforth Financial Group Limited**<br>(related party Advice dealer groups) | Receive advice related fees paid from the Fund, at the direction of members |
| **MLC Asset Management Services Limited**<br>Investment Manager | Remunerated for services provided to OPC |
| **MLC Asset Management Pty Limited**<br>Investment Manager | Remunerated for services provided to OPC |