



«Title» «Given names» «Surname»
«Address 1»
«Suburb» «State» «Postcode»
«Country»

Product Name: <Product_Name>
Member Number: <Member Number>
Reference: SI1195_3

<Print Date>

A NEW HOME FOR YOUR SUPER

DIFFERENT NAME, BETTER FEATURES, SAME SUPER FUND

Dear <Salutation>

We're writing to let you know that on 13 June 2022 your Integra Super account will transfer to a new superannuation product, ANZ Smart Choice Super for employers and their employees (ANZ Smart Choice Super).

ANZ Smart Choice Super is a more contemporary, digital super product supported by a modern technology platform. You'll have enhanced and easier online access to help you stay on top of your super, plus the advantage of low fees¹

This transfer to ANZ Smart Choice Super will apply to all current members of Integra Super, and Integra Super will close once the transfer is completed.

What's included in this pack

With this letter you'll find:

- **Important Information pages** – this includes detailed information about the transfer of your account, including a fee comparison, plus information about the transfer of your investments and insurance cover.
- **Reference Guide** – this includes more information about ANZ Smart Choice Super and about key differences between Integra Super and ANZ Smart Choice Super.
- **Transaction freeze postcard** – includes information about a short freeze on transactions to enable us to complete the transfer to ANZ Smart Choice Super.
- <variable included if member has insurance cover - **Permanent departure declaration form** – If you have permanently departed Australia and this letter indicates you will receive insurance cover, you will need to return the enclosed form. See the Important Information pages for more information.>

What to expect from ANZ Smart Choice Super

ANZ Smart Choice Super is about one thing – helping members grow their super to retire comfortably. It's a simple goal that guides all we do, including how we invest your retirement savings and the value we provide.

- ANZ Smart Choice Super's fees are in the lowest 25% of all super funds.¹
- You can choose your own investment mix to suit your needs, or a Lifestage investment option that adapts to suit no matter where you are in life.
- You have access to a range of insurance options to cover you if the unexpected happens.

- It's also easy to transfer later to an ANZ Smart Choice Pension to obtain a regular income in retirement.

ANZ Smart Choice Super is designed to go with you as you move through life. It's easy to take your account with you throughout your career and keep your hard-earned retirement savings all in one place.

It's your super, make the most of it. It's your independence and one of the easiest ways to achieve financial freedom in retirement.

What you need to do

We encourage you to carefully review the information in this letter and 'Important Information' pages, as well as the enclosed Reference Guide.

If you need to, talk to your financial adviser.

To find out more about ANZ Smart Choice Super for employers and their employees, see the Product Disclosure Statement (PDS), Additional Information Guide and the Insurance Guide – Standard Employer Plans, available from anz.com/smartchoicesuper under the 'Downloads – important documents', or free of charge by calling Customer Services.

If you don't wish to have your account transferred to ANZ Smart Choice Super, you have the option of rolling over your super to another super fund before 1 June 2022. We recommend that you speak to your financial adviser before doing this as you may lose benefits including insurance cover and may incur additional costs in transferring your superannuation investments.

Transaction freeze

To enable us to complete the transfer to ANZ Smart Choice Super, there will be a transaction freeze period when we won't be able to process transactions on your account. This will start on 3 June 2022 and end on 13 June 2022.

See the Timeline at the top of the 'Important Information' pages and the enclosed postcard for details, including last dates when we can accept certain transactions including applications for changes to your Integra Super account before the freeze period starts.

We'll process any contributions or rollovers received after 3 June 2022 in your new ANZ Smart Choice Super account from 6 June 2022. We'll process other transactions received during the freeze period from 13 June 2022 in your ANZ Smart Choice Super account. The effective date of the transaction and unit price will be the date we receive your request, based on normal cut-off times.

Your ANZ Smart Choice Super Welcome Pack

Once the transfer takes place, we'll send you an ANZ Smart Choice Super Welcome Pack. This will provide your new account information including how to access your account online so you can:

- Nominate a beneficiary to receive your super in the event of your death or amend your beneficiary nomination.
- Add your personal email address and mobile number, so we can contact you with any important information about your super.
- Check that your contributions are being paid into your account by your employer.
- Ensure we have your Tax File Number (TFN) on record (not compulsory).
- See how your money is invested.
- Search for other super in your name. If you want to you can bring it all together via the ATO SuperMatch service.
- Check your insurance cover.

We're here to help

We want to make this transfer of your Integra Super account to ANZ Smart Choice Super as smooth as possible. If you have any questions or would like further information:

- call Customer Services on **1800 353 667**, weekdays 8.30am to 6.30pm (AEST)
- email us at client@onepathsuperinvest.com.au
- speak to a financial adviser.

<VARIABLE INCLUDED IF PRODUCT FEE COMPARISON TABLE IN LETTER SHOWS AN INCREASE Greater than \$1 – Offer of general intra fund advice

Our **Direct Advice team** can also provide general advice about ANZ Smart Choice Super, including about the investment and insurance options available. To take advantage of this free service, call Customer Services for a referral.>

We look forward to continuing to help you grow and manage your retirement savings.

Yours sincerely



Frank Lombardo
Chief Operating Officer
Insignia Financial Ltd

¹ Source: Fee analysis research by SuperRatings Pty Ltd. For a copy of the latest SuperRatings research go to anz.com.au/superfeesgraph or call us on 13 12 87.

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of Integra Super and ANZ Smart Choice Super for employers and their employees. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (formerly known as IOOF Holdings 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.

The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the Insignia Financial Group are not related bodies corporate. ANZ does not stand behind or guarantee the issuer or these products.

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 the Product Disclosure Statement (PDS) and any product updates relating to the financial products mentioned in this communication and consider them before making any decision about whether to acquire or continue to hold the products. Target Market Determinations (TMDs) for relevant products are also required to be made available and considered by distributors/members. Copies of the PDSs (or other disclosure documents) and the TMD for ANZ Smart Choice Super for employers and their employees are available upon request by phoning 13 12 87 or by searching for the applicable product on our website at onepathsuperinvest.com.au and anz.com

Integra Super Moving from		ANZ Smart Choice Super Moving to	
<Investment option>	\$< >	<Investment option>	\$< >
Total balance	\$< >	Total balance	\$< >

You can change your investments at any time after the transfer to ANZ Smart Choice Super.

For information about investment options in ANZ Smart Choice Super, see the enclosed Reference Guide and the ANZ Smart Choice Super for employers and their employees Additional Information Guide, available at anz.com/smartchoicesuper under 'Downloads—important documents'

We'll transfer any investment in the OnePath Capital Stable investment option in Integra Super to the OnePath Capital Stable investment option in ANZ Smart Choice Super. However, as this investment option is closed to new investment, any future investments after the transfer date will be directed instead to the ANZ Smart Choice Conservative investment option.

Simple, easy to understand fees

We want your super to represent great value and be less complicated. The fees for ANZ Smart Choice Super are part of doing this.

To illustrate the overall impact on the fees you pay, we've set out below estimated annual fees for Integra Super and ANZ Smart Choice Super based on your account balance and investments on 23 April 2022.

This is an estimate only as fees are calculated daily, so changes to your account balance and investments will determine the actual fees you pay. This comparison **excludes** the cost of any insurance cover (premiums/insurance fee).

<VARIABLE INCLUDED FOR MEMBERS WITH INSURANCE COVER IN INTEGRA SUPER TRANSFERRED TO ANZ SMART CHOICE SUPER

See 'Insurance cover' below for information about the cost of your insurance cover.>

Integra Super Moving from		ANZ Smart Choice Super Moving to	
	Dollar amount		Dollar amount
Member fee	\$< >	Member fee	N/A
Administration fee rebate (The base Administration fee* is included in the Investment Management fee shown below. The amount shown here is any rebate on this fee based on either your account balance or the total employer plan balance.)	(\$< >)	Administration fee	\$60 plus \$< >
		Total Administration fee	\$< >
Investment Management fee (Includes base Administration fee)		Investment fee	
<Investment option>	\$< >	Lifestage investments <1940s><1950s> <1960s><1970s> <1980s><1990s><2000s>	\$< >
<Investment option>	\$< >	<Investment option>	\$< >
<Investment option>	\$< >	<Investment option>	\$< >

Integra Super		ANZ Smart Choice Super	
Moving from	Dollar amount	Moving to	Dollar amount
Total Investment Management fee	\$< >	Total Investment fee	\$< >
Indirect costs	\$< >	Indirect costs	\$< >
Total fees	\$< >	Total fees	\$< >

* The base Administration fee is 0.99% p.a. for all options except OnePath Cash. For OnePath Cash, the base Administration fee is 0% p.a.

For most members, ANZ Smart Choice Super product fees will be less than those in Integra Super. Where this comparison shows an increase, this may arise from special fee arrangements in Integra Super applying to your account. This includes rebates, which won't transfer to ANZ Smart Choice Super.

It's important to remember that ANZ Smart Choice Super is a more contemporary, digital super product supported by a modern technology platform providing enhanced and easier online access to help you better stay on top of your super. The overall fees for ANZ Smart Choice Super are also in the lowest 25% of all super funds.¹

<VARIABLE INCLUDED FOR MEMBERS HOLDING INVESTMENT OPTIONS IMPACTED BY ONE-OFF TRANSACTION COST

One-off transition cost - In addition to the estimated change to your ongoing total fees shown above, a one-off transition cost will apply. You'll see this in your transaction history in ANZ Smart Choice Super after the transfer.

As this transition cost will reflect only the net investment transaction cost of transferring investments within certain investment options, it will be less than the transaction costs normally incurred in transferring from one investment option to another. It will be calculated as a share of the overall investment transaction costs, based on your account balance in impacted investment options when your account is transferred.>

Insurance cover

<VARIABLE INCLUDED FOR MEMBERS WITH NO CURRENT INSURANCE COVER IN INTEGRA SUPER

As you don't currently have insurance cover in Integra Super, we won't establish insurance cover for you in ANZ Smart Choice Super.

If you're considering taking up insurance cover in ANZ Smart Choice Super, see the ANZ Smart Choice Super for employers and their employees Insurance Guide – Standard Employer Plans, available at anz.com/smartchoicesuper under 'Downloads – important documents'.>

<VARIABLE INCLUDED FOR MEMBERS WITH INSURANCE COVER IN INTEGRA SUPER – THAT WILL BE TRANSFERRED TO ANZ SMART CHOICE SUPER

We'll establish insurance cover for you in ANZ Smart Choice Super and then cancel your insurance cover in Integra Super.

If you currently have Death cover or Death and Total and Permanent Disablement (TPD) cover in Integra Super, you'll receive a fixed amount of Choose Your Own Death cover or Death and TPD cover in ANZ Smart Choice Super equal to the amount of cover held in Integra Super before the transfer of your account.

Insurance benefit designs within Integra Super where the insured Death and TPD amount adjusts based on factors such as age, years of service, years to retirement age, account balance, or a fixed premium, will no longer apply.

If you have an agreed Death or Death and TPD benefit (Agreed Benefit) that includes your account balance, the level of any insurance cover will vary with your account balance. This means that if your account balance is greater than your Agreed Benefit, you won't have an insured component within this benefit. Any Choose our Own cover established for you in ANZ Smart Choice Super will equal only the insured component (if any) of your Agreed Benefit.

If you hold Group Salary Continuance cover in Integra Super, we'll transfer this to ANZ Smart Choice Super as Income Protection cover.

Your Welcome Pack will confirm the details of your insurance cover within ANZ Smart Choice Super.

See also 'Insurance in ANZ Smart Choice Super' on page 8 of the enclosed Reference Guide for information about Choose Your Own cover.

The Reference Guide also sets out on pages 14-18 some of the main differences in the terms and conditions for TPD cover and Group Salary Continuance cover (called Income Protection cover in ANZ Smart Choice Super) between Integra Super and ANZ Smart Choice Super.

The transfer to ANZ Smart Choice Super won't impact the assessment of any current claim on members' insurance cover.

Important notes on the table below

This compares your insurance cover in Integra Super and the insurance cover that would be established for you in ANZ Smart Choice Super based on your age and insurance cover in Integra Super on 23 April 2022. It doesn't take into account any change to your insurance cover since this date.>

<VARIABLE INCLUDED IF MEMBER HAS DEATH & TPD COVER IN INTEGRA SUPER – WILL REACH AGE 64 BEFORE TRANSFER DATE

Although you currently have TPD cover through Integra Super, this cover will expire before the date your Integra Super account is transferred to ANZ Smart Choice Super, which means that we won't establish TPD cover for you in ANZ Smart Choice Super. Under the policy terms, as you will reach the benefit expiry age for your TPD cover (age 64) your Integra Super cover will cease.>

Integra Super Moving from		ANZ Smart Choice Super Moving to	
Insurer remains OnePath Life Limited			
Death cover	<N/A>\$<INTEG - Death benefit>	Choose Your Own Death cover	\$< >
TPD cover	<N/A>\$<INTEG - \$TPD benefit>	Choose Your Own TPD cover*	\$< >
Death / Death and TPD annual insurance fee	<N/A>\$<INTEG Death /TPD annual insurance fee>	Death / Death and TPD annual insurance fee	\$< >
Group Salary Continuance cover		Choose Your Own Income Protection cover	
Monthly benefit	<N/A>\$<INTEG -GSC sum insured>	Monthly benefit	\$< >
Waiting Period:	<Wait Period>	Waiting Period:	<Wait Period >
Benefit Payment Period:	<Benefit Period>	Benefit Period:	<Benefit Period >
Group Salary Continuance benefit annual insurance fee	<N/A>\$<INTEG -GCS annual insurance fee>	Income Protection annual insurance fee	\$< >

* Tapering applies to Choose Your Own cover in ANZ Smart Choice Super. This means that, once your Age Next Birthday reaches age 62, the amount of your TPD cover will reduce each year by 20%. See 'TPD tapering' on page 11 of the Reference Guide for more information. If you will be age 62 or more next birthday, the table will show a reduced amount of TPD cover in ANZ Smart Choice Super.

You can change or cancel your insurance cover any time after the transfer to ANZ Smart Choice Super.

Important note: If you currently reside outside of Australia and have permanently departed Australia, you may not be eligible to claim on your insurance cover. If you return the enclosed 'Permanent departure declaration' form, and we receive it by 30 May 2022, we won't establish insurance cover for you in ANZ Smart Choice Super.

See 'If you're living overseas' on page 12 of the Reference Guide for more information and the enclosed 'Permanent departure declaration' form.

<VARIABLE INCLUDED FOR MEMBERS WITH INSURANCE COVER IN INTEGRA SUPER – TURNING AGE 65 BEFORE TRANSFER DATE

Although you currently have insurance cover through Integra Super, this cover will expire before the date your Integra Super account is transferred to ANZ Smart Choice Super, which means that we won't establish insurance cover for you in ANZ Smart Choice Super. Under the policy terms, as you will reach the benefit expiry age for your insurance cover (age 65), your Integra Super cover will cease.

The transfer to ANZ Smart Choice Super won't impact the assessment of any current claim on members' insurance cover.>

Your beneficiary nomination

<VARIABLE INCLUDED FOR 'BINDING' OR 'NON-BINDING' BENEFICIARY NOMINATION IN INTEGRA SUPER

We'll convert your 'binding' or 'non-binding' beneficiary nomination in Integra Super on transfer to ANZ Smart Choice Super as a 'non-lapsing' beneficiary nomination.

This nomination will be binding on the Trustee if it remains valid at the time of your death and will be used to pay your death benefit to your nominated beneficiary. Your nomination will remain in place unless you revoke or change it.

Certain events (known as 'life events') may invalidate a 'non-lapsing' beneficiary nomination. See 'Nominating a beneficiary' on page 22 of the Reference Guide for information about 'non-lapsing' beneficiary nominations.

If have a 'binding' beneficiary nomination in Integra Super that has expired and isn't renewed before 3 June 2022, you'll need to make a new 'non-lapsing' beneficiary nomination in ANZ Smart Choice Super.

If you need to, you can make a new beneficiary nomination in your ANZ Smart Choice Super account, online at any time.>

<VARIABLE INCLUDED IF NO BENEFICIARY NOMINATION IN INTEGRA SUPER

As you haven't made a beneficiary nomination, we strongly recommend that you make a beneficiary nomination for your superannuation benefits once your account is transferred to ANZ Smart Choice Super. You can do this online at any time.

See 'Nominating a beneficiary' on page 22 of the Reference Guide for more information.>

For more details about the transfer see the enclosed Reference Guide.

¹ Source: Fee analysis research by SuperRatings Pty Ltd. For a copy of the latest SuperRatings research go to anz.com.au/superfeesgraph or call us on 13 12 87.



Permanent departure declaration

If you have permanently departed from Australia, you may not be eligible to claim on any insurance cover we establish for you.

Complete this form and return it to us by 30 May 2022 to avoid insurance being established and fees being deducted from your account.

Integra Super member number: <Member Number>

Member name and address: «Given names» «Surname»

«Address»

«Suburb» «State» «Postcode»

«Country»

Date of birth (please provide): _____

If these details aren't correct, please contact us on +612 8366 1505 (overseas) or 1800 353 667 (within Australia) so we can update our records.

If you don't return this form by 30 May 2022, we'll establish new insurance cover for you in your ANZ Smart Choice Super and insurance fees will be deducted from your account. If you return this form confirming that you have permanently departed from Australia, we won't establish new insurance cover for you in your ANZ Smart Choice Super account.

Under the terms of the insurance policy, your insurance cover ceases from the date of your permanent departure. If you have permanently departed Australia and don't return this form, although insurance cover will be established and insurance fees deducted, you won't be eligible to claim on this insurance cover.

Please provide here the date you permanently departed from Australia.

Date: _____

By signing below, you:

- confirm that your details shown above are correct
- declare that you have permanently departed Australia; and
- have no intention to return to Australia.

Member declaration

I confirm that this information is true and correct.

Signature: _____ Date: _____

Returning this form

You can return this form via email or post to:

Email: anzsmartchoice@anz.com

Post: GPO Box 5107 Sydney NSW 2001

For more information, please refer to the PDS available on our website (www.anz.com/smartchoicesuper) or by contacting us via:

Email: anzsmartchoice@anz.com

Phone: +612 8366 1505 weekdays between 8.30am and 6.30pm (AEST)

If you're within Australia, please call 1800 353 667