**CHANGES TO ADVISER FEES EFFECTIVE 1 JULY 2021**

Product Update | 1 July 2021

This Product Update provides important information on changes to adviser fees within certain OptiMix products.

**WHAT IS CHANGING?**

In 2019, the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry made some recommendations to strengthen the financial services system.

These changes impact the way members/investors pay advice fees from their super/pension/trust account/s. The purpose of the changes is to ensure members/investors are aware of, and consent to, all personal advice fees they pay within these products.

**WHAT DO THE CHANGES MEAN FOR MEMBERS/INVESTORS?**

From 1 July 2021, members/investors will need to provide written annual consent before any ongoing Adviser Service Fee or One-Off Adviser Service Fee for personal financial advice can be deducted and paid from their account.

If an ongoing Adviser Service Fee is already being deducted from your account on an ongoing basis, your financial adviser will be in contact to obtain your consent to this advice fee before 30 June 2022.

If we do not receive the required consent for the ongoing Adviser Service Fee, or One-Off Adviser Service Fee, we will cease deducting the fee from your account and paying the fee to your financial adviser (or their licensee).

Speak to your financial adviser for more information on the consent process.

**WHICH PRODUCTS DO THE CHANGES IMPACT?**

The changes apply to the OptiMix products listed below, which are closed to new members.

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<th>Product</th>
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<tr>
<td>OptiMix Superannuation</td>
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<td>OptiMix Allocated Pension</td>
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<td>OptiMix Term Allocated Pension</td>
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<td>OptiMix Trust</td>
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WE’RE HERE TO HELP

If you have any questions or require further information, please:

- speak to your financial adviser
- call Customer Services on 133 665, weekdays 8.30am to 6.30pm (AEST)
- email us at customer@onepath.com.au

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