

NEW ADVISER SERVICE FEE TYPE ADDED FOR ONEANSWER FRONTIER

PDS Update | 1 September 2021

This Product Disclosure Statement (PDS) Update amends the following:

Product	Product Disclosure Statement dated
OneAnswer Frontier Pension	24 May 2021
OneAnswer Frontier Pension TTR	24 May 2021
OneAnswer Frontier Investment Portfolio	24 May 2021
OneAnswer Frontier Personal Super and Pension PDS and OneAnswer Frontier Personal Super and Pension Fees Guide	24 May 2021

WHY ARE THESE PDS' BEING AMENDED?

To support financial adviser service fee flexibility, we are introducing a Fixed Term Arrangement Adviser Service Fee (ASF) effective 1 September 2021 in the OneAnswer Frontier products listed in the afore mentioned table.

An Adviser Service Fee is an agreed deduction between yourself and your financial adviser for financial advice and related services about your super, pension or investment account/s.

WHAT IS CHANGING?

OneAnswer Frontier Personal Super and Pension PDS (including OneAnswer Frontier Pension TTR) dated 24 May 2021

Replace the text in the 'Other fees and costs' row in the 'How and when paid' column on page 5 with the following text.

An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on, or about, the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. Fixed Term Arrangement ASFs are calculated and deducted on, or about, the day of the month corresponding to when your account commenced for a period of 12 months or less on a monthly basis and have a specified end date in that period. One-off ASFs can be deducted as a fixed dollar amount or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time.

The dishonour fee is charged on your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured.

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OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342)

OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346, RSE L0000673



OneAnswer Frontier Personal Super and Pension Fees Guide dated 24 May 2021

1. Replace the text in the 'Other fees and costs' row in the 'How and when paid' column on page 4 with the following text.

An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on, or about, the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. Fixed Term Arrangement ASFs are calculated and deducted on, or about, the day of the month corresponding to when your account commenced for a period of 12 months or less on a monthly basis and have a specified end date in that period. One-off ASFs can be deducted as a fixed dollar amount or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time.

The dishonour fee is charged on your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured.

2. Under the heading 'Adviser Service Fees', insert a new bullet point after the bullet point 'Ongoing Adviser Service Fee' and replace the paragraph immediately following on page 13.
 - Fixed Term Arrangement Adviser Service Fee – This fee may be charged for a period of 12 months or less, as a percentage of your account balance or as a set dollar amount per annum. This fee will be calculated on the date it is deducted from your account on, or about, the date of the month that your account commenced, on a monthly basis. You can terminate this fee at any time by notifying us in writing.

In the event of your death, we'll cease deducting any ASFs upon receiving notification (e.g. an original certified copy of the death certificate or Grant of Probate document). We'll then refund any ASFs deducted since the date of death back into your account.

OneAnswer Frontier Investment Portfolio PDS dated 24 May 2021

Under the heading 'Financial Adviser Payments', insert a new bullet point after the bullet point after 'Ongoing Adviser Service Fee' on page 19.

- Fixed Term Arrangement Adviser Service Fee* – This fee may be charged for a period of 12 months or less as a percentage of your account balance or as a set dollar amount per annum. This fee is calculated on the date it is deducted from your account on, or about, the monthly anniversary of your investment, on a monthly basis. You can terminate this fee at any time by notifying us in writing. On your death, we'll cease deducting any ASFs upon receiving notification (e.g. an original certified copy of the death certificate or Grant of Probate document). We'll then refund any ASFs deducted since the date of death back into your account

ANY QUESTIONS?

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

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

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