NEW ADVISER SERVICE FEE TYPE ADDED FOR ONEANSWER

Product Update | 1 September 2021

This Product Update provides important information on a change to adviser fee structures within the below OneAnswer products.

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<th>Product</th>
<th>Product Disclosure Statement dated</th>
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<tbody>
<tr>
<td>OneAnswer Investment Portfolio</td>
<td>Closed to new investors</td>
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<tr>
<td>OneAnswer Allocated Pension</td>
<td>Closed to new members</td>
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<td>OneAnswer Allocated Pension TTR</td>
<td>Closed to new members</td>
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<tr>
<td>OneAnswer Term Allocated Pension</td>
<td>Closed to new members</td>
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<td>OneAnswer Personal Super</td>
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WHAT IS THE CHANGE?

To support financial adviser service fee flexibility, we are introducing a Fixed Term Arrangement Adviser Service Fee effective 1 September 2021 for OneAnswer products listed in the table above.

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 DOES THE CHANGE MEAN?

As an alternative to an Ongoing Adviser Service Fee and a One-off Adviser Service Fee, the OneAnswer products above also offer the flexibility of a Fixed Term Arrangement Adviser Service Fee for personal financial advice.

A Fixed Term Arrangement Adviser Service 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 a Fixed Term Arrangement Adviser Service Fee at any time by notifying us in writing.

Depending on the advice you receive, you may agree with your adviser to pay:

- a Fixed Term Arrangement Adviser Service Fee, or
- an Ongoing Adviser Service Fee, or
- a One-off Adviser Service Fee, or
- a Fixed Term Arrangement Adviser Service Fee and a One-off Adviser Service Fee, or
- an Ongoing Adviser Service Fee and a One-off Adviser Service Fee.
A Fixed Term Arrangement Adviser Service Fee and an Ongoing Adviser Service Fee cannot be deducted from an account at the same time.

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