



# Fixed Term Arrangement Adviser Service Fees (ASF) enhancements for OneAnswer

## Frequently Asked Questions and User Guide.

To be read in addition to the adviser email sent from IOOF on, or around, 26 April 2022.

### Frequently Asked Questions

Question	Response
<b>How can I request a Fixed Term Arrangement ASF?</b>	<p>From 26 April 2022 you can request a Fixed Term Arrangement ASF by:</p> <ul style="list-style-type: none"> <li>Logging into Account Access for an end-to-end online solution: <ul style="list-style-type: none"> <li>For new clients, you can apply within the OneAnswer Frontier New Business forms.</li> <li>For existing clients, go to the Adviser Service Fee Maintenance form.</li> <li>Note there is no Fixed Term Arrangement ASF online solution for ANZ OneAnswer or OptiMix products.</li> </ul> </li> <li>Completing an Adviser Service Fee Alteration and Consent form dated 26 April 2022.</li> <li>Completing a OneAnswer Frontier application form dated 26 April 2022.</li> </ul>
<b>How do I nominate a 'Start Date' for a Fixed Term Arrangement ASF?</b>	<p>Start Dates are now mandatory for Fixed Term Arrangement ASFs. The Start Date nominated can be forward dated to a maximum of 90 days.</p> <p>OnePath will not hold forms received more than 90 days prior to the Start Date or where the client signature date on the form exceeds 90 days prior to the processing date. We will return any forms where this occurs, and an Adviser Services representative will contact you to complete a new ASF form.</p>
<b>How do I nominate an 'End Date' for a Fixed Term Arrangement ASF?</b>	<p>You must specify a Fixed Term Arrangement ASF End Date of up to 12 months from the nominated Start Date.</p> <p>We will return any form where the End Date for the Fixed Term Arrangement ASF is more than 12 months from the nominated start date of the fee.</p>

<b>When are Fixed Term Arrangement ASFs paid to advisers?</b>	There is no change to the frequency we pay advisers.										
<b>What is the frequency of a Fixed Term Arrangement ASF deduction?</b>	Fixed Term Arrangement ASFs will be deducted monthly for the agreed period. Each payment will be deducted from your client's account on or about the day of the month corresponding to when your client's account commenced and will continue until the end date specified on the relevant form.										
<b>Can I change the End Date of an existing Fixed Term Arrangement ASF?</b>	No, the client must submit a new valid ASF form. The new ASF arrangements will replace any existing arrangements on the account from the Start Date of the new arrangement.										
<b>Will OnePath provide Fixed Term Arrangement ASF Start and End Dates to Xplan?</b>	<p>No. Client Fixed Term Arrangement ASF Start and End Dates are available under Policy Details in Account Access.</p> <div> <p><b>Policy details</b></p> <p>OneAnswer Personal Super, Policy No. [REDACTED] Policy details [Go]</p> <p><b>OnePath Custodians Pty Limited</b></p> <p>AFSL 238346</p> <p>[REDACTED]</p> <p>Policy Number: [REDACTED]</p> <p>Commencement Date: 07/02/2003</p> <p><b>Current Fixed Term Agreement Adviser service fee</b></p> <table> <tr> <td>Start Date</td><td>29 Mar 2022</td></tr> <tr> <td>End Date</td><td>05 May 2022</td></tr> <tr> <td>Percentage</td><td>1.00% p.a.</td></tr> <tr> <td>Frequency</td><td>Monthly</td></tr> <tr> <td>Paid from</td><td>Perpetual Australian Shares</td></tr> </table> </div>	Start Date	29 Mar 2022	End Date	05 May 2022	Percentage	1.00% p.a.	Frequency	Monthly	Paid from	Perpetual Australian Shares
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Frequency	Monthly										
Paid from	Perpetual Australian Shares										
<b>Can I see future dated Fixed Term Arrangement ASFs in Account Access?</b>	Yes. Both current and future dated Fixed Term Arrangement ASFs will be shown on the Policy details page and Client Report in Account Access.										

	<div> <b>Policy details</b> </div> <div> OneAnswer Pension, Policy No. [REDACTED] Policy details <b>Go</b> </div> <div> <b>OnePath Custodians Pty Limited</b>  <b>AFSL 238346</b>  <b>Policy Number: [REDACTED]</b>  <b>Commencement Date: 05/10/2012</b> </div> <div> <b>Current Fixed Term Agreement Adviser service fee</b> <table> <tr> <td>Start Date</td><td>29 Mar 2022</td></tr> <tr> <td>End Date</td><td>05 May 2022</td></tr> <tr> <td>Amount</td><td>321.00 p.a.</td></tr> <tr> <td>Frequency</td><td>Monthly</td></tr> <tr> <td>Paid from</td><td>OnePath Conservative Index TTR</td></tr> </table> </div> <div> <b>Future Fixed Term Agreement Adviser service fee</b> <table> <tr> <td>Start Date</td><td>06 May 2022</td></tr> <tr> <td>End Date</td><td>12 Dec 2022</td></tr> <tr> <td>Percentage</td><td>1.00% p.a.</td></tr> <tr> <td>Frequency</td><td>Monthly</td></tr> <tr> <td>Paid from</td><td>OnePath Conservative Index TTR</td></tr> </table> </div>	Start Date	29 Mar 2022	End Date	05 May 2022	Amount	321.00 p.a.	Frequency	Monthly	Paid from	OnePath Conservative Index TTR	Start Date	06 May 2022	End Date	12 Dec 2022	Percentage	1.00% p.a.	Frequency	Monthly	Paid from	OnePath Conservative Index TTR
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<b>Can I backdate a Fixed Term Arrangement?</b>	No. The Commencement Date for a Fixed Term Arrangement ASF will only be backdated due to a OnePath processing error.																				
<b>Does a Fixed Term Arrangement ASF include GST?</b>	Set dollar amount Fixed Term Arrangement ASFs and percentage-based Fixed Term Arrangement ASFs are GST inclusive.																				
<b>What are some reasons for rejecting a Fixed Term Arrangement ASF?</b>	<p>Some of the reasons a form will be rejected include:</p> <ul style="list-style-type: none"> <li>The Services provided have not been ticked.</li> <li>An estimated fee amount hasn't been provided when a percentage-based fee is selected.</li> <li>A set-dollar amount or percentage-based fee was not provided.</li> <li>The Fixed Term Arrangement ASF Start Date is greater than 90 days from the processing date.</li> <li>The ASF form was signed by the client more than 90 days prior to the processing date.</li> <li>The Fixed Term Arrangement ASF End Date is more than 12 months from the nominated start date.</li> <li>A client did not provide a signature.</li> </ul> <p>Incomplete forms will not be processed, and an Adviser Services representative will contact you to complete a new ASF form.</p>																				
<b>Can I charge a One-off ASF and a Fixed Term Arrangement ASF?</b>	For OneAnswer (including ANZ OneAnswer) products you can apply a One-off ASF in addition to a Fixed Term Arrangement ASF.																				
<b>Can I set up BOTH an Ongoing ASF and a Fixed Term Arrangement ASF on the same account?</b>	No, these two types of ASFs cannot be set up and charged simultaneously on client accounts.																				

<b>Do I need to outline the services I provide for a Fixed Term Arrangement ASF?</b>	Yes, for super and pension accounts you will need to select the services provided. This information is mandatory and if not completed, the relevant form will be invalid. If the form is incomplete, we cannot accept or process it. An Adviser Services representative will contact you, and you will need to complete a new ASF form or application form.
<b>Do I need to provide an estimated fee amount?</b>	Yes, for super and pension accounts you will need to provide an estimated fee amount when a percentage based fee is selected. This information is mandatory and if not completed, the relevant form will be invalid. If the form is incomplete, we cannot accept or process it. An Adviser Services representative will contact you, and you will need to complete a new ASF form or application form.
<b>Will OnePath be providing adviser reporting to assist with advice fee management?</b>	We are currently developing reporting functionality and are aiming to release this feature in the second half of 2022.
<b>How does the new Fixed Term ASF arrangement need to be recorded?</b>	Fixed Term Arrangement ASFs must be recorded and expressed on a per annum basis even if the fixed term is for a period less than 12 months (e.g. 6 months). This is because Fixed Term Arrangement ASFs are calculated on an annual basis and deducted monthly.  For example, a \$1,200 per annum dollar-based fee over a 6 month term will deduct a total of \$600 over the term, deducted in monthly instalments.
<b>Can a new Fixed Term ASF arrangement be set up on an account to replace an existing Ongoing ASF?</b>	Yes, Fixed Term Arrangement ASFs can be set up on an account to replace an existing Ongoing or Fixed Term Arrangement ASFs.  These new arrangements will take effect on either the specified date provided on the form or when the form is processed (depending on the selection made in the form).  If your client wishes to set a future dated Fixed Term Arrangement ASF but cancel the existing Ongoing or Fixed Term Arrangement ASF when the form is processed, they can do that by ticking the box in Section 5 of the form (ASF Cancellation). If this is not ticked, the existing ASF arrangement will remain until it's replaced by the future dated Fixed Term Arrangement ASF.
<b>Can I have different ASF deduction methods when multiple ASFs are on an account?</b>	No. If you have a current Ongoing ASF or Fixed Term Arrangement ASF and wish to add a future dated Fixed Term Arrangement, the ASF deduction method (all funds or single fund) must be the same for all ASFs recorded on the client's account.
<b>Can you provide some examples of scenarios and outcomes?</b>	<b>Scenario 1: Existing client. New Fixed Term Arrangement ASF</b>  A client's account anniversary is 28 <sup>th</sup> of the month. Their adviser meets with them 15/5/2022 and enters into a Fixed Term Arrangement ASF commencing 1/6/2022.  The adviser sends in the completed ASF form before the Fixed Term Arrangement ASF Commencement Date, with a monthly payment frequency and end date 31/5/23. The ASF form is processed on <b>26/5/2022</b> and the fee is loaded with a start date of 1/06/2022.  The first ASF payment is deducted from the client's account on 28/6/2022.

**Result:** in this scenario the Fixed Term Arrangement ASF will be loaded with a future starting date and the fee will be deducted for 12 months with the last payment being 28/5/2023.

### **Scenario 2: New client. New Fixed Term Arrangement ASF**

A client meets with their adviser on 1/6/2022 and agrees to open a new account with a Fixed Term Arrangement ASF commencing on 1/8/2022.

The adviser sends in the completed New Business form with a Fixed Term Arrangement ASF end date of 31/7/2023. The New Business form is processed **9/6/2022** therefore the client's anniversary is the 9<sup>th</sup> of the month.

The first ASF payment is deducted from the client's account on 9/8/2022.

**Result:** in this scenario the ASF fee will be deducted for 12 months with the last payment being 9/7/2023.

### **Scenario 3: New client. New Fixed Term Arrangement ASF**

A client meets with their adviser on 1/6/2022 and agrees to open a new account with a Fixed Term Arrangement ASF commencing when the new account is opened.

The adviser sends in the completed New Business form with a Fixed Term Arrangement ASF end date of 31/5/2023. The New Business form is processed **9/6/2022** therefore the client's anniversary is the 9<sup>th</sup> of the month.

The first ASF payment is deducted from the client's account 9/7/2022

**Result:** in this scenario the ASF fee will be deducted for 11 months with the last payment on 9/5/2023.

## User Guide

### Account Access: New Business online forms

The online New Business forms have been updated to allow you to choose Fixed Term Arrangements ASFs.

1. Applicant details	2. Contribution details	3. Investment details	4. Insurance details	5. ASF/Adviser details	6. Review & Submit	You're done
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All fields are mandatory unless specified otherwise

#### Ongoing Adviser Service Fee

Would you like to pay for an ongoing Adviser Service Fee? ☐ Yes ☐ No

#### Fixed Term Arrangement Adviser Service Fee

Would you like to pay a Fixed Term Adviser Service Fee? ☐ Yes ☐ No

#### One-off Adviser Service Fee

Would you like to pay a one-off Adviser Service Fee? ☐ Yes ☐ No

If you select 'Yes' to an Ongoing ASF, then the Fixed Term Arrangement ASF will automatically default to 'No' and will be disabled.

If you select 'Yes' to a Fixed Term Arrangement ASF, then the Ongoing ASF will automatically default to 'No' and will be disabled.

All relevant fields displayed for a Fixed Term Arrangement ASF are mandatory. The online forms have built in validations that will:

- only allow a start date of up to 90 days from the current date
- only allow an end date of up to 12 months from the start date selected
- require the services being provided (for Super & Pension accounts only)
- Require an estimated dollar amount when a percentage based Fixed Term Arrangement ASF has been selected (for Super & Pension accounts only).






1. Applicant details	2. Contribution details	3. Investment details	4. Insurance details	5. ASF/Adviser details	6. Review & Submit	You're done
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All fields are mandatory unless specified otherwise

### Ongoing Adviser Service Fee

Would you like to pay for an ongoing Adviser Service Fee?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
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### Fixed Term Arrangement Adviser Service Fee

Would you like to pay a Fixed Term Adviser Service Fee?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Start date 	<input type="text" value="dd/mm/yyyy"/> 	
End date 	<input type="text" value="dd/mm/yyyy"/> 	
Adviser Service Fee allocated by	<input type="radio"/> Dollar amount <input type="radio"/> Percentage	
Adviser Service Fee frequency	<input type="text" value="Monthly"/> 	
Deduct the Fixed Term ASF payment from	<input type="radio"/> All investment funds <input type="radio"/> Selected investment fund	
Services being provided	<input type="checkbox"/> Review of your account <input type="checkbox"/> Strategic superannuation advice <input type="checkbox"/> Investment advice on your account <input type="checkbox"/> Contribution strategy <input type="checkbox"/> Insurance in superannuation strategy <input type="checkbox"/> Withdrawal advice	

### One-off Adviser Service Fee

Would you like to pay a one-off Adviser Service Fee?	<input type="radio"/> Yes	<input type="radio"/> No
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1. Applicant details	2. Contribution details	3. Investment details	4. Insurance details	5. ASF/Adviser details	6. Review & Submit	You're done
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All fields are mandatory unless specified otherwise

### Ongoing Adviser Service Fee

Would you like to pay for an ongoing Adviser Service Fee? ☐ Yes ☒ No

### Fixed Term Arrangement Adviser Service Fee

Would you like to pay a Fixed Term Adviser Service Fee? ☒ Yes ☐ No

Start date i

End date i

Adviser Service Fee allocated by ☐ Dollar amount ☒ Percentage you cannot nominate a percentage based ASF if the balance is funded from borrowed money

Adviser Service Fee percentage (p.a. incl GST)  \$750.00

Adviser Service Fee frequency

Deduct the Fixed Term ASF payment from ☐ All investment funds ☒ Selected investment fund

Nominated investment fund

Services being provided

- ☒ Review of your account
- ☒ Strategic superannuation advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Insurance in superannuation strategy
- ☐ Withdrawal advice

The estimated fee is  for the term of the Fixed Term Arrangement

### One-off Adviser Service Fee

Would you like to pay a one-off Adviser Service Fee? ☐ Yes ☐ No

The Application form and Client Signature & Declarations PDFs generated as part of the online form have been updated to capture the relevant details entered into the online form.



### 13. Adviser Service Fee (ASF)

The amounts nominated below is what will be deducted from your account and are inclusive of GST. These are paid by OnePath Custodians under a separate contractual agreement OnePath Custodians has with your financial adviser.

#### Ongoing Adviser Service Fee (ASF)

*Not selected*

#### Fixed Term Arrangement Adviser Service Fee (ASF)

I have agreed to OnePath paying a Fixed Term ASF of  p.a.<sup>†</sup>

Please deduct the Fixed Term ASF payment from:

- ☐ all my investment funds or  
☒ the following investment fund

Frequency to deduct Fixed Term ASF payment at: ☒ Monthly

Start date <sup>\*</sup>

End date <sup>^</sup>

Services being provided:

- |  |   |  |
|--|---|--|
| <input checked="" type="checkbox"/> Review of your account | <input checked="" type="checkbox"/> Strategic superannuation advice | <input type="checkbox"/> Investment advice on your account |
| <input type="checkbox"/> Contribution strategy             | <input type="checkbox"/> Insurance in superannuation strategy       | <input type="checkbox"/> Withdrawal advice                 |

Your adviser has estimated a fee of  for the Fixed Term arrangement. This fee will be paid Monthly based on your account balance applied against the percentage entered above.

<sup>†</sup> You cannot nominate a percentage based ASF if the balance is funded from borrowed money.

<sup>\*</sup> The client must have signed within 90 days of the start date and the date we process this request.

<sup>^</sup> The end date cannot be more than 12 months after the fixed term arrangement ASF start date.

#### One-off Adviser Service Fee

*Not selected*

### Adviser Service Fee Maintenance online form

The Adviser Service Fee Maintenance online form has been updated to allow you to manage Fixed Term Arrangement ASF's on your client's accounts (excluding ANZ OneAnswer and OptiMix products).

When launching the ASF Maintenance form all ASFs currently recorded on your client accounts, and the status of these ASFs will be displayed.

Depending on the type of ASFs recorded on your client's account, the following combinations may be displayed:

- No ASF
- Current Ongoing ASF only
- Current Fixed Term Arrangement ASF only
- Future Fixed Term Arrangement ASF only
- Current Ongoing and Future Fixed Term Arrangement ASF
- Current Fixed Term ASF and Future Fixed Term Arrangement ASF.

## Adviser Service Fee Maintenance

1. ASF update

2. Review &amp; Submit

You're done

██████████ - OneAnswer Frontier Personal Super

All fields are mandatory unless specified otherwise

### Adviser Service Fee details

Type of Adviser Service Fee	Ongoing
Status	Current
Percentage	0.66 %
Frequency	Monthly
Paid from	T.Rowe Price Dynamic Global Bond
Consent end date	30 Jun 2022

Type of Adviser Service Fee	Fixed Term
Status	Future
Percentage	1.00 %
Frequency	Monthly
Paid from	T.Rowe Price Dynamic Global Bond
Start date	27 Jun 2022
End date	12 Dec 2022

### Ongoing Adviser Service Fee

Do you wish to update the ongoing Adviser Service Fee? ☐ Yes ☐ No

## Adviser Service Fee Maintenance

1. ASF update

2. Review &amp; Submit

You're done

██████████ - OneAnswer Investment Portfolio

All fields are mandatory unless specified otherwise

### Adviser Service Fee details

Type of Adviser Service Fee	Ongoing
Status	Current
Percentage	0.66 %
Frequency	Monthly
Paid from	OptiMix Property Securities
Consent end date	31 Oct 2022

All relevant fields displayed for a Fixed Term Arrangement ASF are mandatory.

The online form has built in validations that will:

- only allow a start date of up to 90 days from the current date
- only allow an end date of up to 12 months from the start date selected

- not allow a change to a Fixed Term Arrangement ASF. You will need to cancel the existing ASF arrangement and add a new Fixed Term Arrangement ASF
- not allow you to have an Ongoing ASF & Fixed Term Arrangement ASF charging at the same time
- ensure that the ASF deduction method for all ASFs on a clients account are the same
- require the services being provided (for Super & Pension accounts only)
- Require an estimated dollar amount when a percentage based Fixed Term Arrangement ASF has been selected (for Super & Pension accounts only).

Below are some common scenarios and what the behaviours are in the online form:

- When adding a Future Fixed Term Arrangement ASF and an Ongoing ASF already exists on the account, you can elect to cancel the Ongoing ASF at the time of processing. If you do not elect this option, the Ongoing ASF will continue until the Fixed Arrangement Term ASF reaches its Start Date.
- When adding an Ongoing ASF, and a Fixed Term Arrangement ASF already exists on the account, the Fixed Term Arrangement ASF will be cancelled as soon as the Ongoing ASF request is processed.
- When adding a Future Fixed Term Arrangement ASF and a Current Fixed Term Arrangement ASF already exists on the account, the start date of the Future Fixed Term ASF cannot overlap with the end date of the Current Fixed Term Arrangement ASF. For example: the current Fixed Term Arrangement is 28/3/22 – 31/12/22. The Start Date of any future Fixed Term Arrangement ASFs must be dated 1/1/23 or later.
- If you wish to start the Future Fixed Term Arrangement ASF before the end date of the Current Fixed Term Arrangement ASF, you will need to cancel the Current Fixed Term Arrangement ASF.

#### Adviser Service Fee details







Type of Adviser Service Fee	Ongoing
Status	Current
Percentage	0.66 %
Frequency	Monthly
Paid from	OptiMix Property Securities
Consent end date	31 Oct 2022

#### Ongoing Adviser Service Fee

Do you wish to update the ongoing Adviser Service Fee?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Do you wish to cancel the ongoing Adviser Service Fee?	<input type="radio"/> Yes	<input checked="" type="radio"/> No

The ongoing ASF will be deleted when the Fixed Term ASF starts

#### Fixed Term Arrangement Adviser Service Fee

Do you wish to add a Fixed Term Adviser Service Fee?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Start date 	<input type="text" value="29/04/2022"/> 	
End date 	<input type="text" value="09/01/2023"/> 	
Adviser Service Fee allocated by	<input checked="" type="radio"/> Dollar amount <input type="radio"/> Percentage	
Adviser Service Fee amount (p.a. incl GST)	<input type="text" value="\$1,000.00"/>	
Adviser Service Fee frequency	<input type="text" value="Monthly"/> 	
Deduct the Fixed Term ASF payment from	<input type="radio"/> All investment funds <input checked="" type="radio"/> Selected investment fund	
Nominated investment fund	<input type="text" value="OptiMix Property Securities"/> 	

The Application form and Client Signature & Declarations PDFs that are generated as part of the online form have been updated to capture the relevant details entered into the online form.

### Ongoing ASF

Deduct Ongoing ASF  %\* per annum or \$  per annum

Please note that for Term Allocated Pension accounts you can only nominate a percentage (%) amount.

To have the ongoing ASF deducted from a single fund, write the fund name here. <sup>†</sup>

Choose when to have the ASF deducted (choose one). If no frequency is nominated, it will be deducted monthly.

Monthly ☐ Quarterly <sup>‡</sup> ☐ Annually <sup>‡</sup> ☐

Consent end date <sup>^</sup>

### Fixed Term Arrangement ASF

Deduct Fixed Term ASF  %\* per annum or \$  per annum

Please note that for Term Allocated Pension accounts you can only nominate a percentage (%) amount.

To have the Fixed term ASF deducted from a single fund, write the fund name here. <sup>†</sup>

Choose when to have the ASF deducted (choose one). If no frequency is nominated, it will be deducted monthly.

Monthly ☒

1 of 2

© Demonstration Powered by Exstream Dialogue 03/31/2022, Version 6.1.012 -\*-

## 2. Adviser Service Fee (ASF) - continued

Start date <sup>#</sup>

End date <sup>©</sup>

### One-off ASF

Deduct One-off ASF  %\* or \$

Please note for Term Allocated Pension accounts you can only nominate a percentage (%) amount.

To have the one-off ASF deducted from a single fund, write the fund name here. <sup>†</sup>

\* You cannot nominate a percentage based ASF if the balance is funded from borrowed money.

<sup>†</sup> ASF cannot be deducted from ANZ Term Deposits or suspended funds. If no fund is nominated the ASF will be deducted proportionately across all funds except ANZ Term deposits and suspended funds.

<sup>‡</sup> The first updated Ongoing ASF will be deducted either in the following month (if monthly frequency), in three months (if quarterly) or in 12 months (if annually) following the commencement of the new arrangement.

<sup>^</sup> The consent end date is the date when all ongoing ASF's will end if we have not received your consent to continue.

<sup>#</sup> The client must have signed within 90 days of the start date and the date we process this request

<sup>©</sup> The end date cannot be more than 12 months after the fixed term arrangement ASF start date

## ANY QUESTIONS?

If you'd like further information, please:

- call Adviser Services on **1800 804 768**, weekdays between 8.30am and 6.30pm (AEST)
- email us at **[adviser@onepathsuperinvest.com.au](mailto:adviser@onepathsuperinvest.com.au)**
- speak with your IOOF Business Development Manager.

The information in this document has been prepared by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) (OPFM) and OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as issuers of superannuation, pension and investment products ('the Issuers'). This information is current as at April 2022 and may be subject to change.

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