



<Title> <Given Names> <Surname>
<address 1>
<address 2>
<address 3>
<Suburb> <State> <Postcode>
<COUNTRY>

Product: ANZ Personal
Superannuation Bond
Member Name: <Member Name>
Member Number: <Member No>
Ref: SI1302_2b

<date>

Dear <Title> <Surname>

Your ANZ Personal Superannuation Bond account is moving to OneAnswer Frontier Personal Super

In early March 2023 we wrote to you about your upcoming ANZ Personal Superannuation Bond account transfer to OneAnswer Frontier Personal Super.

As part of our commitment to our members, we have reviewed our products to ensure that they continue to meet our members' needs. This review took into consideration factors such as investment fees and costs, investment options and account features.

As a result of this review, we have determined that OneAnswer Frontier Personal Super is a more appropriate and contemporary product to help our members achieve their financial goals. The majority of members will pay lower ongoing fees and costs, while being able to access new investment options such as MultiSeries.

All ANZ Personal Superannuation Bond accounts will be closed once the transfer to OneAnswer Frontier Personal Super is completed.

Your investment options and fees and costs may change

Your account balance as at the date of transfer will either be invested in the same investment option/s, where available, or the most appropriate alternative to your current ANZ Personal Superannuation Bond investment option/s.

After the transfer your future contributions will be invested in the new investment option/s in line with the way in which contributions were received into your ANZ Personal Superannuation Bond account.

There will be changes to your ongoing fees and costs. To find out what this means for you, refer to the 'What do the changes mean for me?' pages enclosed with this Letter.

What do I need to do?

We encourage you to carefully review the information in this Letter and the 'What do the changes mean for me?' pages, as well as the enclosed Reference Guide. **In particular, you should consider the impact of the transfer on your investments and fees.**

We recommend that you speak to your financial adviser about the changes outlined in this Letter.

To find out more about OneAnswer Frontier Personal Super, see the Product Disclosure Statement (PDS) and Additional Information Guide available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures, or free of charge by calling Customer Services.

What if you don't wish to transfer to OneAnswer Frontier Personal Super?

If you don't wish to have your account transferred to OneAnswer Frontier Personal Super, you have the option of rolling over your super to another super fund **before 5pm (AEST/AEDT) 2 June 2023**. We recommend that you speak to your financial adviser before doing this as you may incur costs in transferring your superannuation investments.

Key dates you need to know

Conditional Text Rule	Text to display
WHERE MEMBER HAS DIRECT DEBITS	Your contributions via direct debit Any arrangements for regular monthly or quarterly contributions via direct debit for your ANZ Personal Superannuation Bond account will be transferred to your OneAnswer Frontier Personal Super account. The last date direct debits will be processed from your nominated financial institution to your ANZ Personal Superannuation Bond account is 2 June 2023. Direct debits after this date will be redirected to your OneAnswer Frontier Personal Super account once the transfer is complete.

Cut-off date for contributions and rollovers

Super contributions and rollovers into your ANZ Personal Superannuation Bond account will continue to be accepted until 5pm (AEST/AEDT) Friday 2 June 2023. After this date contributions will be redirected to your new OneAnswer Frontier Personal Super account.

Transaction freeze

To enable us to complete the transfer to OneAnswer Frontier Personal Super, there will be a transaction freeze period when you and our Customer Services team won't be able to process certain transactions or make changes to your ANZ Personal Superannuation Bond account. This transaction freeze period will start at 5pm (AEST/AEDT) on Friday 2 June 2023 and end at 9am (AEST/AEDT) on Tuesday 13 June 2023. See 'What do the changes mean for me?' for more details.

Your Transfer Confirmation and OneAnswer Frontier Personal Super Welcome Pack

Once the transfer takes place, we'll send you a Transfer Confirmation along with your OneAnswer Frontier Personal Super Welcome Pack. Your Welcome Pack will provide your new account information including your new member number, investment options and standing instructions on your account. It will also provide details on how to access your My OnePath account online at www.onepathsuperinvest.com.au

Can you access OneAnswer Frontier Personal Super online?

If you already have online access to My OnePath, your new OneAnswer Frontier Personal Super account will appear in your My OnePath account once the transfer has been completed. Alternatively, if you don't have access to My OnePath, your new account registration details will be sent to you separately, along with instructions on how to set up your online My OnePath account. When your ANZ Personal Superannuation Bond account is closed you will no longer be able to view or access your online ANZ Investor Access account.

Where can you find more information about the transfer?

With this Letter you'll find:

- **'What do the changes mean for me?' pages** – this includes detailed information about the transfer of your account, including a fees and costs comparison, plus information about the transfer of your investments.
- **Reference Guide** – this includes more information about OneAnswer Frontier Personal Super and key differences between ANZ Personal Superannuation Bond and OneAnswer Frontier Personal Super.

We're here to help

If you have any questions or would like further information, please:

- speak to your financial adviser
- email us at **client@onepathsuperinvest.com.au**
- call Customer Services on **1800 036 190**, weekdays 8.30am to 6.30pm (AEST/AEDT).

Yours sincerely



Frank Lombardo
Chief Operating & Technology Officer
On behalf of OnePath Custodians Pty Limited

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of ANZ Personal Superannuation Bond and OneAnswer Frontier Personal Super. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

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 a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS and TMD are available upon request by phoning 1800 036 190 or by searching for the applicable product at onepathsuperinvest.com.au

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WHAT DO THE CHANGES MEAN FOR ME?

Your account balance and investment options

The table below shows which investment options you are currently invested in through ANZ Personal Superannuation Bond and which investment options you will be transferred into through OneAnswer Frontier Personal Super.

The details in the table below are as at <Data extract date>. Changes to your investments, or to your account balance as the result of contributions, withdrawals, earnings or deductions since this date are not reflected here. The amounts transferred to OneAnswer Frontier Personal Super will reflect your investments and account balance on the transfer date.

ANZ Personal Superannuation Bond		OneAnswer Frontier Personal Super	
Moving from		Moving to	
Investment option	Balance per option	Investment option	Balance per option
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
Total balance	\$ < >	Total balance	\$ < >

For more information on the changes to your investments refer to 'Your new investment options' in the Reference Guide.

Conditional Text Rule	Text to display
MEMBERS INVESTED IN ANZ CAPITAL GUARANTEED INVESTMENT OPTION	<p>Investment option with a capital guarantee</p> <p>If you are invested in the ANZ Capital Guaranteed investment option, on transfer you will be invested in an investment option that does not have a capital guarantee. See 'Your new investment options' in the Reference Guide for more information and to find out what this means for your investments.</p>

Changing your investment options

You can change your investments at any time after the transfer to OneAnswer Frontier Personal Super. Refer to the OneAnswer Investment Funds Guide for information on the range of investment options available and their investment profiles at www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures.

Ongoing fees and costs

To illustrate the overall impact of the transfer on ongoing fees and costs, we've set out below a comparison of the estimated annual ongoing fees and costs for ANZ Personal Superannuation Bond and OneAnswer Frontier Personal Super based on your account balance and investments as at <Data extract date>. These ongoing fees and costs assume no further changes to your investments such as investment switches, additions, deductions or changes in investment values over a 12-month period.

ANZ Personal Superannuation Bond	OneAnswer Frontier Personal Super
Moving from	

		Moving to	
Administration fees and costs	\$<total>	Administration fees and costs	\$<total >
Administration charges	Nil	Member fee	\$ < >
Levies and expense recoveries	\$ < >	Levies and expense recoveries	\$ < >
Investment fees and costs plus transaction costs	\$<total>	Investment fees and costs plus transaction costs	\$<total>
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
<Investment option>	\$ < >	<Investment option>	\$ < >
Rebates*	(\$ < >)	Rebates	(\$ < >)
Total fees and costs per annum	\$ < >	Total fees and costs per annum	\$ < >

* Some members in ANZ Personal Superannuation Bond may receive a rebate of up to 3.53% on each contribution to their account.

Investment costs and transaction costs noted in the above table are based on the amounts estimated for the year ending 30 June 2022 and may vary in the future.

For more information about the fees and costs in OneAnswer Frontier Personal Super refer to the OneAnswer Frontier Personal Super and Pension Fees Guide available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures.

One-off transaction cost

If currently you hold investment option/s that are not available on the OneAnswer Frontier Personal Super investment menu, your existing investment options will be transitioned to the most appropriate alternative investment option/s. To make the transfer as seamless as possible, we will adjust some aspects of the existing investment option/s before the transfer, such as their asset allocations, underlying investment managers and/or underlying investment fund/s. We're doing this to align to the investment option/s that your account balance will be moving to.

While we won't be charging buy-sell spreads at the time of transfer, the adjustments (outlined above) will incur transaction costs which will be reflected in the unit price of the existing investment option/s. We expect that these costs will not be higher than the disclosed buy-sell spread of the new investment option/s. You can view the buy-sell spread for the new investment option/s in the OneAnswer Frontier Personal Super Buy-Sell Spread Guide available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures.

What happens to adviser service fees if you have a financial adviser?

Your relationship continues with your financial adviser when you transfer to your new OneAnswer Frontier Personal Super account. If you do not instruct us otherwise, we will carry over the arrangements you have in place with your adviser, including any current Ongoing or Fixed Term Adviser Service Fee

arrangements and adviser transaction authorities. To make any changes to your Adviser Service Fee arrangement, complete an Adviser Service Fee form available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures, or speak to your financial adviser.

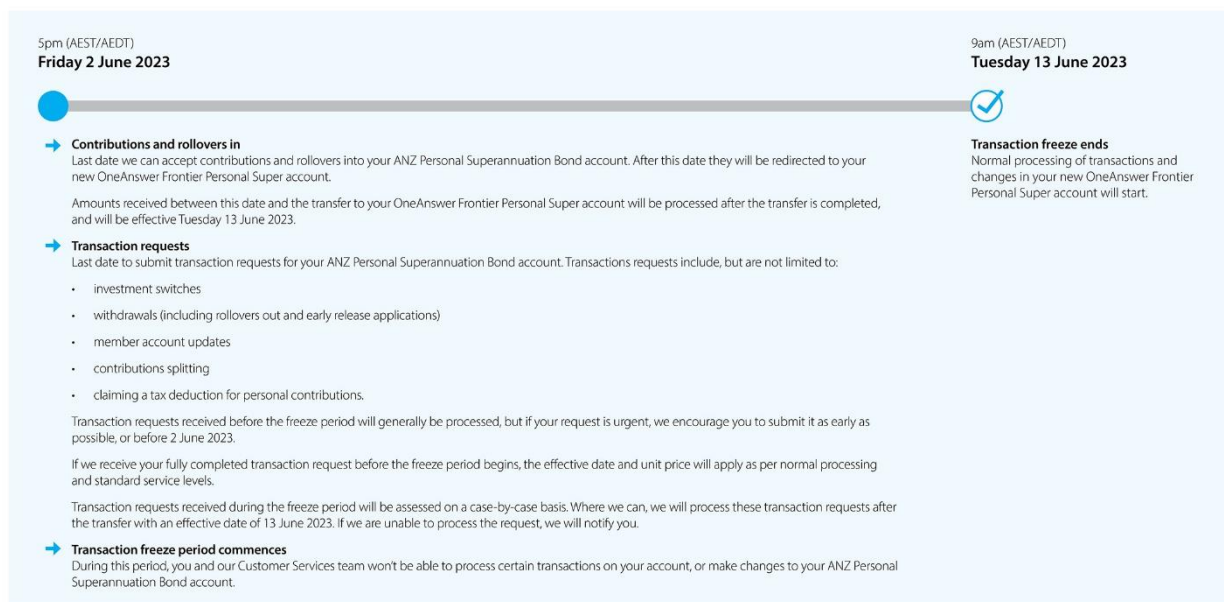
What happens to your beneficiary nomination?

If you currently have a valid Non-lapsing Beneficiary nomination, it will remain in place on transfer to OneAnswer Frontier Personal Super unless you revoke or change it.

We recommend that you regularly review your beneficiary nomination to ensure that it remains appropriate to your circumstances. If you need to, you can make a new beneficiary nomination in your OneAnswer Frontier Personal Super account by completing a Nomination of Beneficiary form available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures, or speak to your financial adviser.

Transaction freeze

To ensure the smooth transition of your ANZ Personal Superannuation Bond account to your new OneAnswer Frontier Personal Super account, transactions on your ANZ Personal Superannuation Bond account will be suspended from 5pm (AEST/AEDT) Friday 2 June 2023 until 9am (AEST/AEDT) Tuesday 13 June 2023.



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