



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

Product: <Product name>
Member Name: <Member Name>
Member Number: <Member No>
Ref: SI1302_3a

<date>

Dear <Title> <Surname>

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

We're writing to let you know that over the weekend of 10 June 2023 your ANZ OneAnswer Personal Super account will transfer to a new superannuation account, 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 OneAnswer Personal Super 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 OneAnswer Personal Super 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 OneAnswer Personal Super 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.

Conditional Text Rule	Text to display
MEMBER WITH DEATH & TPD COVER & WILL REACH AGE 65 BEFORE	What this means for your insurance cover Although you currently have Death and Total and Permanent Disability (TPD) cover on your ANZ OneAnswer Personal Super account, you will reach the expiry age for your TPD cover (age 65) before the date your ANZ OneAnswer Personal Super account is transferred to OneAnswer Frontier Personal Super. This means

TRANSFER DATE	<p>that we will establish Death Only cover for you in OneAnswer Frontier Personal Super.</p> <p>The transfer to OneAnswer Frontier Personal Super will not affect any current insurance claim.</p>
MEMBER WITH DEATH ONLY COVER & WILL REACH AGE 70 BEFORE TRANSFER DATE	<p>What this means for your insurance cover</p> <p>Although you currently have Death Only cover on your ANZ OneAnswer Personal Super account, this insurance cover will expire before the date your account is transferred to OneAnswer Frontier Personal Super. This means we won't establish Death Only insurance cover for you in OneAnswer Frontier Personal Super. Under the policy terms, as you will reach the benefit expiry age for your Death Only cover (age 70), this insurance cover will expire.</p> <p>The transfer to OneAnswer Frontier Personal Super will not affect any current insurance claim.</p>
MEMBER WITH INSURANCE COVER TO BE TRANSFERRED TO ONEANSWER FRONTIER PERSONAL SUPER <65 or DEATH Only Cover <70	<p>What this means for your insurance cover</p> <p>As you currently have insurance cover on your ANZ OneAnswer Personal Super account, we'll establish the same type and amount of insurance cover for you in OneAnswer Frontier Personal Super.</p> <p>See 'Insurance cover' in the following 'What do the changes mean for me?' pages for details.</p> <p>The transfer to OneAnswer Frontier Personal Super will not affect any current insurance claim.</p>

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 lose benefits including insurance cover and 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 OneAnswer Personal Super 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 OneAnswer Personal Super 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 OneAnswer Personal Super 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 OneAnswer Personal Super 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 a 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 OneAnswer Personal Super 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 and insurance cover (if any).
- **Reference Guide** – this includes more information about OneAnswer Frontier Personal Super and key differences between ANZ OneAnswer Personal Super and OneAnswer Frontier Personal Super.

Conditional Text Rule	Text to display
MEMBERS WITH OVERSEAS ADDRESS & GROUP INSURANCE COVER	<ul style="list-style-type: none"> • Permanent departure declaration form – you may need to return this form if you have permanently departed from Australia and the 'What do the changes mean for me?' pages tell you that you are receiving insurance cover in OneAnswer Frontier Personal Super. See 'Insurance cover' following for more information.

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 the ANZ OneAnswer Personal Super and OneAnswer Frontier Personal Super products. 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

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

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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 OneAnswer Personal Super 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 aren't reflected here. The amounts transferred to OneAnswer Frontier Personal Super will reflect your investments and account balance on the transfer date.

ANZ OneAnswer Personal Super Moving from		OneAnswer Frontier Personal Super 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>	\$< >
<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 ONEPATH CAPITAL GUARANTEED INVESTMENT OPTION	Investment option with a capital guarantee If you are invested in the OnePath 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.

Conditional Text Rule	Text to display
WHERE MEMBER IS IN ANZ CASH ADVANTAGE	ANZ Cash Advantage (ACA) investment option The interest rate for ACA in ANZ OneAnswer Personal Super currently includes a commission rebate of 0.30% p.a. This is not payable through OneAnswer Frontier Personal Super. For the current ACA interest rate in OneAnswer Frontier Personal Super refer to www.onepathsuperinvest.com.au >Super & Investments >Performance & updates >Current interest rates.

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 OneAnswer Personal Super 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.

If you hold insurance cover, this comparison excludes the cost of any insurance cover (premiums/insurance fees).

ANZ OneAnswer Personal Super Moving from		OneAnswer Frontier Personal Super Moving to	
Administration fees and costs	\$<total>	Administration fees and costs	\$<total>
Member fee	\$<Member fee>	Member fee	\$< >
Administration fee (other)	\$< >	Administration fee (other)	\$< >
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	(\$< >)
Ongoing fee rebate	(\$< >)	Ongoing fee rebate	(\$< >)
Deferred Entry Fee rebate	(\$< >)	Deferred Entry Fee rebate	N/A
Investment option fee rebate	(\$< >)	Investment option fee rebate	N/A
Select fee rebate	(\$< >)	Select fee rebate	N/A
Ongoing commission rebate	(\$< >)	Ongoing commission rebate	N/A

Total fees and costs per annum	\$ < >	Total fees and costs per annum	\$ < >
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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.

Conditional Text Rule	Text to display
WHERE MEMBER HOLDS GROUP INSURANCE	<p>Group insurance cover</p> <p>The table following shows the insurance cover you currently have in ANZ OneAnswer Personal Super as at <Data extract date>. This insurance cover will be carried over on transfer to OneAnswer Frontier Personal Super. It doesn't take into account any change to your insurance cover since this date.</p> <p>Note if your birthday occurs within three months of the date of transfer this may impact your insurance fees.</p> <p>Insurance cover details will be confirmed in the Welcome Pack that you'll receive on transfer to OneAnswer Frontier Personal Super.</p> <p>There is no change to your insurance cover terms and conditions on transfer.</p> <p>The transfer to OneAnswer Frontier Personal Super will not affect any current insurance claim.</p> <p>We encourage you to review your insurance needs regularly to ensure that your insurance cover continues to meet your needs.</p>

	Insurance cover transferring to OneAnswer Frontier Personal Super	
	Insurer	Zurich Australia Limited
	<Death cover>	\$< >
	TPD cover	\$< >
	Death Only/Death and TPD annual insurance fee	(\$< >)
	<p>You can change your insurance cover any time after the transfer to OneAnswer Frontier Personal Super. We encourage you to speak to a financial adviser before making a change to your insurance cover. A financial adviser can assist you to consider the appropriate insurance cover for your needs taking into account your personal circumstances.</p> <p>Important: If you currently reside outside of Australia and have permanently departed Australia, you may not be eligible to claim on your insurance cover.</p> <p>VARIABLE IF OVERSEAS ADDRESS: If you return the enclosed 'Permanent departure declaration' form confirming that you have permanently departed Australia, and we receive it no later than 2 June 2023, we won't establish insurance cover for you in OneAnswer Frontier Personal Super.</p>	
WHERE MEMBER HOLDS ONECARE INSURANCE	<p>OneCare Super insurance cover</p> <p>If you hold OneCare Super insurance cover with a standing instruction to pay your insurance fees from your ANZ OneAnswer Personal Super account, these instructions will be carried over to your OneAnswer Frontier Personal Super account.</p> <p>There is no change to your insurance cover terms and conditions on transfer.</p>	

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

5pm (AEST/AEDT)

Friday 2 June 2023



→ **Insurance changes**

If you hold insurance cover through ANZ OneAnswer Personal Super this is the last date to submit applications for an increase or reduction to insurance cover for your account.

→ **Super contributions and rollovers**

Last date we can accept contributions and rollovers into your ANZ OneAnswer Personal Super account. After this date they will be redirected to your new OneAnswer Frontier Personal Super account.

Amounts received between this date and the transfer to your OneAnswer Frontier Super account will be processed after the transfer is completed and will be effective 13 June 2023.

→ **Transaction requests**

Last date to submit transaction requests for your ANZ OneAnswer Personal Super account. Transactions requests include, but are not limited to:

- a completed Adviser Service Fee Form to arrange a one-off Adviser Service Fee (ASF) to be deducted from your account for personal financial advice
- investment switches
- withdrawals (including rollovers out and early release applications)
- member account updates
- contributions splitting
- claiming a tax deduction for personal contributions.

Transaction requests received will generally be processed before the freeze period, but if your request is urgent, we encourage you to submit it as early as possible, or before 2 June 2023.

If we receive your fully completed transaction request before the freeze period begins, the effective date and unit price will apply as per normal processing and standard service levels.

Transaction requests received during the freeze period will be assessed on a case-by-case basis. Where we can, we will process these transaction requests after the transfer with an effective date of 13 June 2023. If we are unable to process the request, we will notify you.

→ **Transaction freeze period commences**

During this period, you and our Customer Services team won't be able to process certain transactions on your account or make changes to your ANZ OneAnswer Personal Super account.

9am (AEST/AEDT)

Tuesday 13 June 2023



Transaction freeze ends

Normal processing of transactions and changes in your new OneAnswer Frontier Personal Super account will start.

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



PERMANENT DEPARTURE DECLARATION

Return this form to us by 2 June 2023 to declare if you have permanently departed Australia.

ANZ OneAnswer Personal Super member number: **<Member Number>**

Member name and address **«Given name» «Surname»**

«Address 1»

«Address 2»

«Address 3»

«Suburb» «State» «Postcode»

«Country»

Date of birth (please provide): _____

If these details aren't correct, please contact us on +61 2 8366 1510 (overseas) or 1800 036 190 (within Australia) so we can update our records.

If you don't return this form by 2 June 2023, we'll establish insurance cover for you in OneAnswer Frontier Personal Super and insurance fees will be deducted from your account. If you return this form confirming that you have permanently departed from Australia, we won't establish insurance cover for you in your OneAnswer Frontier Personal Super account.

Under the terms of the insurance policy, your insurance cover ceases from the date of your permanent departure. If you have permanently departed Australia and don't return this form, although insurance cover will be established and insurance fees deducted, this may impact on any claim for an insurance benefit you submit to the Insurer.

Please provide here the date you permanently departed from Australia

Date: _____

By signing below, you:

- confirm that your details shown above are correct
- declare that you have permanently departed Australia; and
- have no intention to return to Australia.

Member declaration

I confirm that this information is true and correct.

Signature: _____ Date: _____

Returning this form

You can return this form via email or post to:

Email: client@onepathsuperinvest.com.au

Post: GPO Box 4028 Sydney NSW 2001

For more information, please refer to the PDS available on our website (www.onepathsuperinvest.com.au) or by contacting us via:

Email: client@onepathsuperinvest.com.au

Phone: +61 2 8366 1510 (weekdays between 8.30am and 6.30pm (AEST/AEDT))
If you're within Australia, please call **1800 036 190**