



<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\_4a

<date>

Dear <Title> <Surname>

**Your <product name> account is moving to OneAnswer Frontier Personal Super**

We're writing to let you know that over the weekend of 10 June 2023 your <product name> 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 <product name> 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 <product name> 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 <product name> 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
<b>MEMBER HAS DEATH &amp; TPD COVER IN SOURCE PRODUCT &amp; WILL REACH AGE 65 BEFORE TRANSFER DATE</b>	<p><b>What this means for your insurance cover</b></p> <p>Although you currently have Death and Total and Permanent Disability (TPD) cover on your &lt;product name&gt; account, you will reach the expiry age for your TPD cover (age 65) before the date your &lt;product name&gt; account is transferred to OneAnswer Frontier Personal Super. This means 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>

<b>MEMBER HAS DEATH ONLY COVER IN &amp; WILL REACH AGE 70 BEFORE TRANSFER DATE</b>	<p><b>What this means for your insurance cover</b></p> <p>Although you currently have Death Only insurance cover on your &lt;product name&gt; 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>
<b>MEMBER HAS INSURANCE COVER IN SOURCE PRODUCT TO BE TRANSFERRED TO ONEANSWER FRONTIER PERSONAL SUPER &lt;65 or DEATH ONLY COVER &lt;70</b>	<p><b>What this means for your insurance cover</b></p> <p>As you currently have insurance cover on your &lt;product name&gt; 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>
<b>MEMBER HAS OPTIMIX INSURANCE COVER IN SOURCE PRODUCT TO BE TRANSFERRED TO ONEANSWER FRONTIER PERSONAL SUPER &lt;65 or DEATH ONLY COVER &lt;70</b>	<p>As you currently have insurance cover on your OptiMix Superannuation 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> <p>On transfer to OneAnswer Frontier Personal Super some different terms and conditions will apply. This means there may be differences in the circumstances under which you can claim on your insurance cover in OneAnswer Frontier Personal Super. Some of the main differences between the terms and conditions that apply to OptiMix Superannuation, and OneAnswer Frontier Personal Super are outlined in 'Some of the main differences in insurance policy terms and conditions' in the 'What do the changes mean for me?' pages enclosed with this Letter.</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), Additional Information Guide available from [www.onepathsuperinvest.com.au](http://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
<b>WHERE MEMBER HAS DIRECT DEBITS</b>	<p><b>Your contributions via direct debit</b></p> <p>Any arrangements for regular monthly or quarterly contributions via direct debit for your &lt;product name&gt; account will be transferred to your OneAnswer Frontier Personal Super account.</p> <p>The last date direct debits will be processed from your nominated financial institution to your &lt;product name&gt; 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.</p>

### Cut-off date for contributions and rollovers

Super contributions and rollovers into your <product name> 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 <product name> 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](http://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.

### 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 <Product Name> and OneAnswer Frontier Personal Super.

Conditional Text Rule	Text to display
<b>MEMBERS WITH OVERSEAS ADDRESS &amp; GROUP</b>	<ul style="list-style-type: none"><li>• <b>Permanent departure declaration form</b> – 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.</li></ul>

<b>INSURANCE COVER</b>	
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### 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](mailto: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

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of the OneAnswer Personal Super, OptiMix Superannuation 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 (or other disclosure documents) and TMD are available upon request by phoning 1800 036 190 or by searching for the applicable product on our website at [onepathsuperinvest.com.au](http://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.

## 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 <Product Name> 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.

<Product Name> 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>	\$< >
<b>Total balance</b>	<b>\$&lt; &gt;</b>	<b>Total balance</b>	<b>\$&lt; &gt;</b>

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
<b>MEMBERS INVESTED IN - ONEPATH CAPITAL GUARANTEED INVESTMENT OPTION, AND/OR ONEPATH CAPITAL STABLE</b>	<b>Investment options with a capital guarantee or capital protection</b>  If you are invested in any of the following investment options, on transfer you will be invested in an investment option that does not have a capital guarantee or capital protection: <ul style="list-style-type: none"><li>• OnePath Capital Guaranteed</li><li>• OnePath Capital Stable.</li></ul> See 'Your new investment options' in the Reference Guide for additional information and to find out what this means for your investments.

Conditional Text Rule	Text to display
<b>WHERE MEMBER IS IN ANZ CASH ADVANTAGE</b>	<b>ANZ Cash Advantage (ACA)</b>  The interest rate for ACA in <product name> 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](http://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](http://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 <Product Name> 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).

<product name> Moving from		OneAnswer Frontier Personal Super Moving to	
<b>Administration fees and costs</b>	<b>\$&lt;total&gt;</b>	<b>Administration fees and costs</b>	<b>\$&lt;total&gt;</b>
Member fee	\$<Member fee>	Member fee	\$< >
Administration fee (other)	\$< >	Administration fee (other)	\$< >
Levies and expense recoveries	\$< >	Levies and expense recoveries	\$< >
<b>Investment fees and costs plus transaction costs</b>	<b>\$&lt;total &gt;</b>	<b>Investment fees and costs plus transaction costs</b>	<b>\$&lt;total&gt;</b>
<Investment option>	\$< >	<Investment option>	\$< >
<Investment option>	\$< >	<Investment option>	\$< >
<Investment option>	\$< >	<Investment option>	\$< >
<b>Rebates</b>	<b>(\$&lt; &gt;)</b>	<b>Rebates</b>	<b>(\$&lt; &gt;)</b>
Ongoing fee rebate	(\$< >)	Ongoing fee rebate	(\$< >)
Nil Entry Fee rebate	(\$< >)	Nil 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](http://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](http://www.onepathsuperinvest.com.au) >Super & Investments >Forms & Brochures.

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

If you have a financial adviser, your relationship continues in 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](http://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><b>Group insurance cover</b></p> <p>This table following shows the insurance cover you currently have in &lt;product name&gt; as at &lt;data extract date&gt;. 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>&lt;VARIABLE FOR NON OPTIMIX PRODUCTS: There is no change to your insurance cover terms and conditions on transfer.&gt;</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> <div> <p><b>Insurance cover transferring to OneAnswer Frontier Personal Super</b></p> <p><b>Insurer</b> Zurich Australia Limited</p> </div>

	<div> <div>&lt;Death cover&gt;</div> <div>\$ &lt; &gt;</div> </div> <div> <div>TPD cover</div> <div>\$ &lt; &gt;</div> </div> <div> <div>Death Only/Death and TPD annual insurance fee</div> <div>(\$ &lt; &gt;)</div> </div> <p>You can change your insurance cover any time after the transfer to OneAnswer Frontier Personal Super by calling Customer Services. 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><b>Important:</b> If you currently reside outside of Australia and have permanently departed Australia, you may not be eligible to claim on your insurance cover. If you return the enclosed 'Permanent departure declaration' form, and we receive it no later than 2 June 2023, we won't establish insurance cover for you in OneAnswer Frontier Personal Super.</p> <p><b>VARIABLE IF OVERSEAS ADDRESS:</b> 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>
<b>WHERE MEMBER HOLDS ONECARE INSURANCE</b>	<p><b>OneCare Super insurance cover</b></p> <p>If you hold OneCare Super insurance cover with a standing instruction to pay your insurance fees from your &lt;product name&gt; 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>

Conditional Text Rule	Text to display						
OPTIMIX EF and NEF INSURANCE COVER IN SOURCE PRODUCT TO BE TRANSFERRED TO ONEANSWER FRONTIER PERSONAL SUPER <65 or DEATH ONLY COVER <70 >	<div>Some of the main differences in Insurance Policy Terms and Conditions</div> <table><tr><th>Insurance feature</th><th>OptiMix Superannuation</th><th>OneAnswer Frontier Personal Super</th></tr><tr><td><b>Payment of TPD benefit</b> For the Insurer to pay a TPD insured benefit, you must become Totally and Permanently Disabled according to TPD Definition 1 or TPD Definition 2 while your cover is in force.</td><td><b>You qualify for assessment under TPD definition 1 if you are:</b><ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul></td><td><b>You qualify for assessment under TPD definition 1 if you are:</b><ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul></td></tr></table>	Insurance feature	OptiMix Superannuation	OneAnswer Frontier Personal Super	<b>Payment of TPD benefit</b> For the Insurer to pay a TPD insured benefit, you must become Totally and Permanently Disabled according to TPD Definition 1 or TPD Definition 2 while your cover is in force.	<b>You qualify for assessment under TPD definition 1 if you are:</b> <ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul>	<b>You qualify for assessment under TPD definition 1 if you are:</b> <ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul>
Insurance feature	OptiMix Superannuation	OneAnswer Frontier Personal Super					
<b>Payment of TPD benefit</b> For the Insurer to pay a TPD insured benefit, you must become Totally and Permanently Disabled according to TPD Definition 1 or TPD Definition 2 while your cover is in force.	<b>You qualify for assessment under TPD definition 1 if you are:</b> <ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul>	<b>You qualify for assessment under TPD definition 1 if you are:</b> <ul style="list-style-type: none"><li>permanently employed and have worked for an average of 15 hours or more per week over a period of 6 consecutive months, in the period immediately prior to the date giving rise to the disablement, or</li><li>permanently employed and have worked for a period of less than 6 consecutive months, since being accepted for TPD</li></ul>					



		cover, provided you have worked an average of 15 hours or more per week in the period immediately prior to the date giving rise to the disablement.	cover, provided you have worked an average of 15 hours or more per week in the period immediately prior to the date giving rise to the disablement, or <ul style="list-style-type: none"> <li>on paid or unpaid leave of 12 months or less.</li> </ul>
	<b>Unpaid leave provisions</b>	<p>If you commence leave without pay to travel, undertake full time study, maternity/paternity or other extended leave you may continue to be covered under this policy for a period of up to 12 months, subject to the following conditions:</p> <ul style="list-style-type: none"> <li>Before unpaid leave commences, unless the Insurer agrees otherwise, you must request and the Insurer must agree in writing to continue your cover. The Insurer may apply restrictions or special conditions in relation to the cover or may decline to continue cover. The request must include the following information – <ul style="list-style-type: none"> <li>the date leave is to commence,</li> <li>the date the insured person is expected to return to work, and</li> <li>details of any leave involving travel.</li> </ul> </li> </ul>	Your cover will continue under this policy if you are on unpaid leave.
	<b>Life Events cover</b>	Not available	<p>Future insurability option</p> <p>You may apply for an increase in existing insurance cover without submitting to underwriting once in any 12 month period on the occurrence of the following life events:</p> <ul style="list-style-type: none"> <li>marriage (one application with respect to marriage),</li> <li>the birth or adoption of a child,</li> <li>child starting secondary school,</li> <li>taking out a mortgage for the purchase of your first home,</li> </ul>

			<ul style="list-style-type: none"> <li>your salary package increases by 20% or more.</li> </ul> <p>The increase in Death Only or Death and TPD cover is the lesser of:</p> <ul style="list-style-type: none"> <li>25% of your sum insured (as at the start date of cover),</li> <li>\$200,000, and</li> <li>the maximum benefit level.</li> </ul>
	<b>Cover during overseas employment</b>	If you are an Australian resident, who is temporarily employed overseas you will be provided cover, subject to the Insurer's prior written approval.	If you are an Australian resident, who is temporarily residing and employed overseas, you will be provided cover for up to 3 years without prior written approval.

#### 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](http://www.onepathsuperinvest.com.au) >Super & Investments >Forms & Brochures, or speak to your financial adviser.

#### Transaction freeze

To ensure the smooth transition of your <product name> account to your new OneAnswer Frontier Personal Super account, transactions on your <product name> 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, 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 in. 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 Personal 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 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 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.

<Product Name> member number: <Member Number>  
Member name and address <Given names> <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 1505 (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 5306 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 1505 (weekdays between 8.30am and 6.30pm (AEST/AEDT))

If you're within Australia, please call **1800 036 190**