ONEANSWER – JANUS HENDERSON DIVERSIFIED CREDIT

Product Disclosure Statement (PDS) Update | 2 September 2024

This PDS Update amends the following documents issued on 1 December 2023:

- OneAnswer Frontier Investment Portfolio PDS Part One Product Book
- OneAnswer Frontier Personal Super and Pension PDS

WHAT ARE THE CHANGES?

The following changes to the PDS documents noted above are effective from 2 September 2024.

There's nothing you need to do, but it's important you're aware of the changes so we've set them out below.

Available for new investment

Further to the Continuous Disclosure Notice issued on 26 June 2024, the Janus Henderson Diversified Credit fund is now available for new investors in the following products:

- OneAnswer Frontier Investment Portfolio
- OneAnswer Frontier Personal Super
- OneAnswer Frontier Pension (including Transition to Retirement (TTR))

Product Disclosure Statement references

In the PDS documents listed below, the Janus Henderson Diversified Credit fund is now available for new investments. The fund name 'Janus Henderson Diversified Credit' is inserted in the following sections:

Document	Page Number	Section Heading
OneAnswer Frontier Investment Portfolio PDS – Product Book – Application Form	Page 11	Investor Profile 3 - Moderate
OneAnswer Frontier Personal Super PDS – Application Form	Page 7	Investor Profile 3 - Moderate
OneAnswer Frontier Pension PDS – Application Form	Page 10	Investor Profile 3 - Moderate



WHY ARE WE MAKING THESE CHANGES?

As outlined in previous notices, the First Sentier Global Credit Income Fund, the underlying fund into which the OneAnswer Fund invested, was terminated. The Janus Henderson Diversified Credit Fund was selected as the replacement underlying fund and is now available for applications from new investors.

ANY QUESTIONS?

If you have any questions, please:

- speak with your financial adviser
- call Customer Services on 133 665 weekdays 8.30am to 6.30pm (AEST/AEDT)
- email client@onepathsuperinvest.com.au

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