

OneAnswer Personal Super and Pension

Product Disclosure Statement

27 February 2012

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Contact details

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ABN 12 008 508 496 AFSL 238 346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238 341



1. About OneAnswer Personal Super and Pension

OneAnswer Personal Super (Personal Super) is a personal superannuation account that helps you to accumulate and grow your super savings in a tax effective way as you progress through your working life and towards your retirement. As you approach retirement and would like the security of a regular income stream, we also offer pension and transition to retirement pension accounts through OneAnswer Pension (Pension). When you invest in OneAnswer Personal Super or Pension you become a member of the OnePath MasterFund. OnePath Custodians Pty Limited is the trustee of the Fund.

The Trustee invests all contributions in a master life policy issued by OnePath Life which then invests in selected investment funds. This policy is governed by the *Life Insurance Act 1995* and is a contract between the Trustee and OnePath Life.

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. We have been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and more recently as ING Australia.

This Product Disclosure Statement (PDS) is a summary of significant information about investing in OneAnswer Personal Super and Pension and contains a number of references to important information contained in the following guides (each of which forms part of this PDS):

- OneAnswer Personal Super and Pension Fees Guide; and
- OneAnswer Investment Funds Guide (Incorporation by Reference document); and
- OneAnswer Personal Super and Pension Additional Information Guide (Incorporation by Reference document).

You should consider all that information before making a decision about OneAnswer Personal Super and Pension. If you invest in OneAnswer Personal Super and Pension, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at onepath.com.au. Alternatively, you can request a copy of this information free of charge by contacting Customer Services. This PDS has been prepared in accordance with the shorter PDS regime. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Now as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as part of ANZ's specialist wealth business.

ANZ operates in 32 markets globally with representation in Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. ANZ provides products and services to more than 8 million retail customers worldwide and employs over 48,000 people.

2. How super works

Super is a tax effective long-term savings plan that enables you to save money for your retirement and is, in part, compulsory.

There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super account (known as compulsory super or Super Guarantee). Generally, you have the right to choose the super fund to which these contributions are made. You, your spouse or your employer may also be eligible to make voluntary contributions. Sometimes even the Federal Government may make contributions to your super account.

The Federal Government also provides incentives (including tax savings) for you to contribute towards your super. However, there are some limits on the contributions that you can make to super. There are also restrictions around when you can access your super. However, when you reach age 65 or your preservation age and have retired, you can access your super savings as a lump sum or receive a regular income stream through a pension account.

A pension account allows you to draw a regular income from your super savings while taking advantage of tax concessions for income streams. Of course, there may be other circumstances when you can access your super.

Material incorporated by reference into this PDS:

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the OneAnswer Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to different types of contributions available to a person and the limitations on contributions to, and withdrawals from, superannuation may have changed during the period from the day you acquired the product and the time when you read this PDS.

3. Benefits of investing with OneAnswer Personal Super and Pension

OneAnswer Personal Super and Pension enables you and your financial adviser to tailor an investment solution to help you achieve your retirement goals by offering you:

- **Choice and flexibility** through an extensive range of carefully selected investment funds and other features. Our wide range of investment funds enables you to diversify your investment and gain exposure to a range of asset classes, fund managers and investment styles. You can build your portfolio by investing or switching into investment funds managed by a range of leading Australian and international fund managers. OneAnswer also offers the OptiMix investment funds where a number of complementary investment managers are selected and combined to manage the underlying funds within each asset class.

- **Convenience and control** through extensive services, including regular portfolio management plans such as a regular investment plan (Personal Super only), auto-rebalancing and dollar cost averaging plans. In OneAnswer Pension you also have access to convenient pension payment options. You can choose to receive regular pension payments or access your pension payments 'At Call' through our ANZ Prime Cash Management Account. You can also track and manage your OneAnswer account online. Upon joining OneAnswer, you will be automatically registered for OnePath's Account Access.
- **Protection for those closest to you** by tax effectively packaging insurance cover within your superannuation with a choice of Death Only or Death and Total and Permanent Disablement (TPD) cover through OneAnswer Personal Super. You can also pay for Death and/or TPD, Income Secure and Extra Care cover offered through OneCare Super from your OneAnswer account.

As you approach retirement and would like the security of a regular income stream you may be able to commence a pension, or transition to retirement pension, by rolling over funds from your existing Personal Super account, or from another superannuation fund, into a OneAnswer Pension account.

Material incorporated by reference into this PDS:

You should read the important information about 'Benefits of investing with OneAnswer Personal Super and Pension' before making a decision. Go to the section 'Benefits of investing with OneAnswer Personal Super and Pension' in the OneAnswer Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to the key benefits of OneAnswer Personal Super and Pension includes how your account works, switching and how family members and you can benefit from being a member. The material also provides information in relation to accessing up-to-date information and what happens to your super if you die. This information may have changed during the period from the day you acquired the product and the time when you read this PDS.

4. Risks of super

All investments carry risk and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long-term returns may also carry the highest level of short-term risk. Before investing, you should consider the level of risk involved with a particular investment and whether the potential returns justify those risks.

When considering risk associated with your superannuation investment, it is important to keep the following in mind:

- The value of investments can rise and fall.
- The returns you receive from your investment will vary and future returns may be different to past returns.
- Returns are not guaranteed and you may lose some of your money.
- You may outlive your retirement assets if the value of your investments is insufficient to adequately meet your retirement needs.
- Your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation and superannuation laws
- You may not be able to withdraw your money at the time you want to, as the law restricts when you can withdraw your funds.

The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance and what other investments you hold.

Other risks associated with investing through OneAnswer Personal Super and Pension will depend on the particular investment funds you choose. This includes risks associated with:

- Investing internationally, including currency risks.
- Alternative assets that behave differently to traditional assets such as shares, fixed interest and cash.
- Gearing – where a fund borrows money in order to invest a greater amount.
- Derivatives that are used to gain exposure to an investment market or to protect against changes in the values of financial products.
- Securities lending practices where some fund managers may engage in lending of securities to third parties at a fee.
- Short-selling strategies used by some fund managers – the selling of the stock which the investment manager does not hold.
- Long/short strategies used by some fund managers – where the manager will short-sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value.
- Liquidity risk – where an investment may not be able to be sold to realise enough cash to fund a withdrawal.
- Counterparty risk – where the other party in a derivative transaction may not be able to meet its financial obligations.
- Changes to investment funds – where an investment fund is added or removed or an existing fund's characteristics may be changed.

All super products are generally subject to some or all of the risks described above. For more information on risks, refer to 'What are my investment risks?' in the OneAnswer Investment Funds Guide. Your financial adviser can help you establish an investment profile that suits your needs to manage these risks.

5. How we invest your money

OneAnswer Personal Super and Pension offers you access to a wide range of investment funds, asset managers and asset classes. There are over 80 carefully selected investment options that you can choose to invest in. These options include access to a range of ANZ cash and term deposit options.

To complete your investment, you must choose the investment option(s) you wish to invest in; we will not select one for you. We cannot proceed with your application if an investment option is not selected.

In choosing your investments, you should consider the level of risk involved with a particular investment, the level of likely investment return and your timeframe for investment. Your financial adviser can help you establish an investment profile that suits your needs and achieves your retirement goals.

We regularly undertake a review of the investment funds available through OneAnswer Personal Super and Pension. We may change, add, close or terminate an investment fund at any time. For up-to-date information about the investment funds, please visit the Product Updates page at onepath.com.au

As your financial objectives change over time you can switch to other investment funds. You can switch between investment funds online any time using Account Access at onepath.com.au or by completing a Switch Form which is also available at onepath.com.au. You can switch as many times as required, as your needs change.

A description of each investment fund available is contained in the OneAnswer Investment Funds Guide. An example of the information for the OnePath Balanced fund is shown below.

OnePath Balanced

Investment objective

The fund aims to achieve returns (before fees, charges and taxes) that on average exceed inflation by at least 4.5% p.a., over periods of four years or more.

Description

The fund is suitable for investors seeking medium term returns through investing in a diversified range of asset classes balancing growth and defensive assets offering capital growth as well as yield.

Investment strategy

The fund invests in a diversified mix of Australian and international assets spread across growth and defensive asset classes. The fund blends active and passive management styles from a selection of leading investment managers.

Minimum time horizon

4 years

Risk Profile

Moderate – moderate investment funds are more likely to suit you if you seek higher medium-term returns and are willing to accept the possibility of negative returns and/or capital losses over shorter periods.

Asset allocation*

Asset class	Benchmark (%)	Range (%)
Australian shares	20	10–30
International shares	19	9–29
Australian property securities	2	0–9
International property securities	4	0–11
Australian fixed interest	15	0–35
International fixed interest	20	5–35
Cash	8	0–28
Alternative assets	12	6–20

* The maximum asset allocation to growth assets is 75%. A portion of the assets in this asset class may be invested in a long/short strategy. International equities may include exposure to emerging market and/or global small cap securities. Fixed interest may include exposure to government, corporate, inflation protected and/or other securities.

Material incorporated by reference into this PDS:

You should read the important information about 'How we invest your money' before making a decision. Go to the section 'How we invest your money' in the OneAnswer Investment Funds Guide at onepath.com.au > Forms & brochures > OneAnswer Personal Super.

The material relating to each investment fund available in OneAnswer Personal Super and Pension, switching, the extent to which labour standards or environmental, social or ethical considerations are taken into account and additional information about investment options, including choosing an investment strategy, may have changed during the period from the day you acquired the product and the time when you read this PDS.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

This section provides summary information about the main fees and costs applicable to your OneAnswer Personal Super and Pension investment and provides an example using the OnePath Balanced fund. These fees and costs are the maximum amounts. Full details of all fees and costs are contained within the OneAnswer Personal Super and Pension Fees Guide.

You can use the information in the tables below to compare the fees and costs of OneAnswer Personal Super and Pension with those for other superannuation products. Fees or costs will be deducted from investment returns while other fees and costs will be paid directly from your account.

Unless stated otherwise, the fees and costs disclosed in this PDS include the net effect of Goods and Services Tax (GST), which is GST at the applicable rate less any reduced input tax credit available to the Fund.

OneAnswer Personal Super – OnePath Balanced fund

TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the fund	
Establishment fee	Nil
Contribution fee	Entry Fee option: 4.71% of each contribution Nil Entry Fee option: Nil
Withdrawal fee	Entry Fee option: Nil Nil Entry Fee option: 3.53% of each withdrawal (within three years of each contribution)
Termination fee	Nil

TYPE OF FEE OR COST	AMOUNT
Management costs	
The fees and costs for managing your investment	<p>Ongoing Fee</p> <p>Entry Fee option: 1.95% p.a. of the amount invested in the fund. This fee may be reduced in accordance with the Ongoing Fee rebate set out below.</p> <p>Nil Entry Fee option: 2.70% p.a. of the amount invested in the fund for the first 4 years, and 1.95% p.a. for every other year in respect of each investment and may be further reduced in accordance with the Ongoing Fee rebate set out below.</p>
Ongoing Fee Rebate	
Account Balance	Rebate (p.a.)
First \$100,000	Nil
Next \$100,000	0.235%
Next \$100,000	0.471%
Over \$300,000	0.706%
Member Fee	
A Member Fee of \$56.47 p.a. (\$1.09 per week) applies where balances are under \$10,000.	

OneAnswer Pension – OnePath Balanced fund

TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the fund	
Establishment fee	Nil
Contribution fee	Entry Fee option: 4.00% of the initial investment. Nil Entry Fee option: Nil
Withdrawal fee	Entry Fee option: Nil Nil Entry Fee option: 3.00% of each withdrawal (within three years of the initial investment)
Termination fee	Nil
Management costs	
The fees and costs for managing your investment	<p>Ongoing Fee</p> <p>Entry Fee option: 1.80% p.a. of the amount invested in the fund. This fee may be reduced in accordance with the Ongoing Fee rebate set out below.</p> <p>Nil Entry Fee option: 2.55% p.a. of the amount invested in the fund. for the first 4 years, and 1.80% p.a. for every other year and may be further reduced in accordance with the Ongoing Fee rebate set out below.</p>

TYPE OF FEE OR COST	AMOUNT
Management costs	
Ongoing Fee rebate	
Account Balance	Rebate (p.a.)
First \$100,000	Nil
Next \$100,000	0.20%
Next \$100,000	0.40%
Over \$300,000	0.60%
Member Fee	
A Member Fee of \$48 p.a. (\$0.92 per week) applies where balances are under \$10,000.	

Material incorporated by reference into this PDS:

You should read the important information about 'Fees and costs' before making a decision. Go to the OneAnswer Personal Super and Pension Fees Guide at onpath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to each investment fund, including additional information about performance fees, service fees and ongoing fees, may have changed during the period from the day you acquired the product and the time when you read this PDS.

Other investment funds

The fees and costs charged on OnePath Balanced fund will differ from those charged on other investment funds offered through OneAnswer Personal Super and Pension. Other fees and charges may apply that are specific to other investment funds.

Ongoing Fees

Ongoing Fees are deducted from the assets of each investment fund and included in the unit price. This fee includes OneAnswer's cost of administration and the underlying fund manager's Investment Management Fee. Performance fees may also be applicable to the specific investment funds.

Investment Management Fees

Each investment fund's Investment Management Fee (IMF) charged by the underlying manager, includes the fees, charges and expense recoveries, which relate specifically to the management of each investment fund and are part of the Ongoing Fee of each investment fund. IMFs are an expense of the Fund and are therefore not a fee or charge of the Trustee. The IMFs are current at the time of the preparation of this PDS and are subject to change by the fund manager without notice and can vary over time. This may affect the Ongoing Fee and rate of return of an investment fund.

Transaction Cost Factors (buy/sell spreads)

You may also incur a transaction cost factor (buy/sell spread) when your money moves in or out of an investment fund. For example when you make a transaction, for every \$1,000 you invest in OnePath Balanced, the transaction cost factor incurred is 0.16% or \$1.60. This amount is reflected in the 'buy' (issue) unit price at the time of your transaction. The transaction cost factors for each investment fund are available at onpath.com.au > Performance & updates or by contacting Customer Services.

Financial adviser payments

Commissions

We may pay your financial adviser (or their organisation) initial or ongoing commission for providing you with this product. The commissions are already incorporated into the Entry and Ongoing Fees outlined in the tables above. Financial adviser commissions are not charged directly to your OneAnswer account.

You can negotiate a partial or full rebate of initial and ongoing commissions with your financial adviser. In certain circumstances, your adviser may have already agreed with us to a partial or full rebate of initial or ongoing commission. Any rebate of initial commission will be reflected as a reduced Entry Fee in the Entry Fee option and as additional units added to your account in the Nil Entry Fee option. Any rebate of ongoing commission in the Entry Fee and Nil Entry Fee option, is calculated and credited as additional units to your OneAnswer account monthly.

Adviser Service Fees

Additional fees may be paid to a financial adviser if they are consulted. This is an optional fee agreed between you and your adviser for your financial adviser's services in relation to your investment. Please refer to the statement of advice given to you by your adviser for details about the fees applicable.

Material incorporated by reference into this PDS:

You should read the important information about financial adviser payments. Go to the OneAnswer Personal Super and Pension Fees Guide at onpath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to financial adviser payments, whether any additional fees may be paid and how any payments are determined may have changed during the period from the day you acquired the product and the time when you read this PDS.

Example of annual fees and costs for the OnePath Balanced fund – OneAnswer Personal Super

These tables give an example of how the fees and costs in the OnePath Balanced fund can affect your superannuation investment over a one-year period. You should use these tables to compare this product with other superannuation products.

Entry Fee option

EXAMPLE – OnePath Balanced fund	BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR	
Contribution fees	4.71%	For every \$5,000 you put in, you will be charged \$235.
PLUS Management costs	1.95% p.a.	And , for every \$50,000 you have in the fund you will be charged \$975 each year.
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of \$1,210 . What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

Nil Entry Fee option

EXAMPLE – OnePath Balanced fund		
BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR		
Contribution fees	Nil	Not applicable
PLUS Management costs	2.70% p.a.	And , for every \$50,000 you have in the fund you will be charged \$1,350 each year.
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of \$1,350 . What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

Example of annual fees and costs for the OnePath Balanced fund – OneAnswer Pension

These tables give an example of how the fees and costs in the OnePath Balanced fund can affect your pension investment over a one-year period. You should use these tables to compare this product with other pension products.

Entry Fee option

EXAMPLE – OnePath Balanced fund		
BALANCE OF \$50,000		
Management costs	1.80% p.a.	For every \$50,000 you have in the fund you will be charged \$900 each year.
EQUALS Cost of fund		If your balance was \$50,000 during a year, then for that year you would be charged fees of \$900 . What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

Nil Entry Fee option

EXAMPLE – OnePath Balanced fund		
BALANCE OF \$50,000		
Management costs	2.55% p.a.	For every \$50,000 you have in the fund you will be charged \$1,275 each year.
EQUALS Cost of fund		If your balance was \$50,000 during a year, then for that year you would be charged fees of \$1,275 . What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

Note: There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au

Changes to any fees and costs

Keep in mind that the level of fees and costs can change from time to time without your consent. We will provide you with 30 days prior written notice of any increase.

Material incorporated by reference into this PDS:

You should read the important information about 'Fees and costs' before making a decision. Go to the OneAnswer Personal Super and Pension Fees Guide at onpath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to fees and costs charged on other investment funds and fee changes may have changed during the period from the day you acquired the product and the time when you read this PDS.

7. How super is taxed

The tax you pay on monies invested in a superannuation fund is generally lower than the tax you would pay outside a superannuation fund; however, many factors can influence the way your super is taxed.

Tax may apply to your super at the contribution stage, during the investment earning stage and at the withdrawal stage. The amount of tax payable will depend on your age and individual circumstances.

Tax on concessional contributions and investment earnings is paid by the Trustee to the Australian Taxation Office (ATO) on a quarterly basis, with an annual payment made if required. Tax collected from withdrawal payments is paid to the ATO twice a week.

Tax on contributions

Concessional contributions which include employer (e.g. Super Guarantee and salary sacrifice contributions) and personal contributions claimed as a tax deduction are taxed at 15% in the Fund. Non-concessional contributions which include spouse, government co-contributions and personal contributions not claimed as a tax deduction are not subject to tax in the Fund. You should be aware that annual caps apply to both concessional and non-concessional contributions and **if you exceed these caps in the relevant financial year there will be taxation consequences**, including that 'excess contributions tax' may be payable on the amounts that exceed the caps. You should monitor the amount of contributions to your super to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at a maximum rate of 15% during the superannuation phase; however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains. Investment earnings are not taxed during pension phase.

Tax on withdrawals

Your OneAnswer Personal Super or Pension account will generally consist of taxable and tax free components. You are required to draw down proportionately from these components.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and income stream payments.

Tax is not payable on:

- the tax free component
- lump sum payments if paid as a terminal medical condition payment, regardless of age
- withdrawals of lump sum and income stream payments if you are aged 60 and over.

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. **However, you should provide your TFN when you join the Fund.** If you do not provide your TFN we will not be able to accept member contributions, you may be liable to pay additional tax on concessional contributions (additional 31.5%), you may be liable to pay additional tax on withdrawal payments, you could miss out on any government co-contributions (if eligible), and it may be difficult to locate or amalgamate your super benefits in the future.

Tax law in relation to superannuation is complex and the above information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent tax advice taking into account your individual circumstances.

Material incorporated by reference into this PDS:

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the OneAnswer Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to what tax applies when you contribute to, and withdraw from, your super, the super contribution caps, salary sacrificing and other taxation matters relating to superannuation products may have changed during the period from the day you acquired the product and the time when you read this PDS.

8. Insurance in your super

Protect those closest to you by tax effectively packaging insurance cover within your superannuation.

Cover through OneAnswer Personal Super

When you join OneAnswer Personal Super you may access basic Death and TPD insurance cover (subject to eligibility) determined by your age. Alternatively, you can choose customised insurance cover, including:

- Death Only cover; or
- Death and TPD cover.

Death cover includes cover for terminal illness.

Basic Cover

The level of cover you are entitled to is determined by your age when you join OneAnswer Personal Super, as set out below:

Age next birthday*	Death and TPD cover
16 to 30	\$250,000
31 to 35	\$300,000
36 to 40	\$200,000
41 to 45	\$125,000
46 to 50	\$70,000
51 to 55	\$40,000

* New OneAnswer Personal Super members aged older than 55 years of age are not eligible to receive basic cover.

To apply for basic cover you must complete the questions under the heading 'Basic cover' in the Insurance section of the OneAnswer Personal Super application form.

Customised Cover

The table below outlines the type and maximum level of customised insurance cover available through OneAnswer Personal Super.

Age next birthday	Maximum insurance cover (sum insured)
Death Only cover (including terminal illness)	
Eligible if you are aged between 15 and 69 at the date of commencement of cover.	No limit*
Death and TPD cover	
Eligible if you are aged between 15 and 64 at the date of commencement of cover.	Death cover – no limit* TPD cover \$3,000,000.

* Note that a maximum benefit of \$2,500,000 applies to Limited Cover, which applies while members of OneAnswer Personal Super have their application for cover, or increase in cover, assessed. A terminal illness limit of \$2,500,000 (with any balance payable on death) also applies.

If eligible, you may apply for up to \$1.5 million of new insurance cover using the Short Form Insurance Application Form or complete the Insurance Transfer Form if transferring up to \$1.5 million of insurance cover from another super fund. Alternatively, you will need to complete a Life Insurance Personal Statement.

There are costs associated with insurance cover. These costs are called premiums. Premiums for any life insurance cover offered through OneAnswer Personal Super are debited from your account monthly in arrears. The premium is calculated on factors including the amount and type of cover selected, your age on your next birthday, sex, occupation (TPD cover only), and smoking status. A minimum annual premium of \$150 applies.

Increases in cover due to life events

OneAnswer Personal Super offers you the opportunity to apply for a limited increase in your cover without providing medical evidence, provided you apply within 30 days of the life event (such as your marriage, the birth or adoption of your child, the taking out of your first mortgage on your principal residence) occurring. Other terms and conditions may apply.

Material incorporated by reference into this PDS:

You should read the important information about 'Insurance in your super' before making a decision. Go to the section 'Insurance in your super' in the OneAnswer Personal Super and Pension Additional Information Guide at onepath.com.au > Forms and brochures > OneAnswer Personal Super. The material relating to the level and type of insurance cover available through OneAnswer Personal Super, the benefits, actual costs of the cover, eligibility, termination of cover, any conditions and exclusions that may apply and other information about insurance cover through OneAnswer Personal Super, may have changed during the period from the day you acquired the product and the time when you read this PDS. **You should read this information before deciding whether the insurance is appropriate as it may affect your entitlement to insurance cover.**

OneCare Super cover

Insurance cover is also available through OnePath's OneCare Super which is provided by OnePath Life. OneCare Super provides Death and/or TPD, Income Secure and Extra Care Cover.

Premiums are payable for cover provided through OneCare Super and you can nominate to have them directly transferred from your OneAnswer Personal Super account. You can apply for this cover by following the instructions in the OneCare PDS.

For full terms and conditions about OneCare Super, refer to the OneCare PDS which is available at onepath.com.au > Forms & brochures > Life Insurance, from your financial adviser or by contacting Customer Services.

9. How to open an account

Before deciding to apply for membership in OneAnswer Personal Super and Pension, you should read this PDS and any information applied, adopted or incorporated into this PDS.

To apply you should complete the application form which accompanies this PDS and submit that form to OnePath at GPO Box 5306, Sydney NSW 2001.

OneAnswer Personal Super

You can commence your account with a rollover from another superannuation fund or an initial investment for as little as \$2,000. You can make your initial and additional investments by cheque, direct debit, internet banking (EFT) or BPAY®.

* Registered to BPAY Pty Ltd ABN 69 079 137 518.

OneAnswer Pension

You can make your initial investment with as little as \$20,000 by rolling over a superannuation balance from your OneAnswer Personal Super account or from another superannuation fund. Once you have set up your OneAnswer Pension account, you cannot make any further investments into your pension.

Cooling-off period

When you initially invest in OneAnswer Personal Super or OneAnswer Pension you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off'

period. If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive a confirmation from us
- the end of the fifth day after we first issue you with units in your investment option(s).

If you cancel your investment within the cooling-off period, you may have it rolled over to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

If you want to cancel your initial application, please notify us in writing.

Customer concerns

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should address your enquiry or complaint to:

The Complaints Resolution Manager

OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

Phone 133 665

Email yourfeedback@onepath.com.au

If you are not satisfied with the outcome of your complaint, you can contact the Superannuation Complaints Tribunal (SCT):

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001

Phone 1300 884 114

Fax 03 8635 5588

Email info@sct.gov.au

Website www.sct.gov.au

Material incorporated by reference into this PDS:

You should read the important information about making an enquiry or complaint about your benefit. Go to the section 'How to open an account' in the OneAnswer Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Personal Super. The material relating to making an enquiry or complaint about your benefit may have changed during the period from the day you acquired the product and the time you read this PDS.

Additional Information

An investment in OneAnswer Personal Super and Pension is neither a deposit nor liability of ANZ (ABN 11 005 357 522) or any of its related corporations and none of them stands behind or guarantees the issuer or OneAnswer Personal Super and Pension. An investment in OneAnswer Personal Super and Pension is subject to investment risk, including possible delays and loss of income and principal invested.

Application Forms

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au



Did you know that it's faster and more secure completing this form online? Visit onepath.com.au to see all of the online transactions available.

Open OneAnswer Pension online

Your financial adviser can open a OneAnswer Pension account for you using our easy to use online application forms.

or

Mail your completed Application Form, cheque (if required) and other relevant documentation to:

OneAnswer, OnePath Life Limited, GPO Box 5306, Sydney NSW 2001

Instructions for this booklet

What do I need to do?	Complete
To apply for a new OneAnswer Pension account and	Sections 1 to 8 and 13 must be completed and provide any 'Know your customer-identification requirements' (page 2).
To rollover funds from a non-OnePath superannuation account	
	Complete a Transfer Form (page 19) and send it with our Letter of Compliance to your other superannuation provider.
To nominate a reversionary pensioner	Complete section 11.
To nominate a binding or non-binding beneficiary	Complete the Nomination of Beneficiary Form (page 13) and attach with this application. For binding nominations the form must be signed in the presence of two witnesses.
To have 'At-Call Access' to your Pension from the ANZ Prime Cash Management Account (ANZ Prime CMA)	Nominate 'At-Call Access' in section 7 of the Application Form. Attach a completed Identification Form (page 15) and two certified copies of your identification documents.
To declare your tax file number (TFN)	Complete the Tax File Number Declaration (page 25).

Important information

Claiming a tax deduction on amounts transferred to OneAnswer Pension – If you intend to lodge a notification that you will be claiming a tax deduction on a superannuation contribution to be used (in part or in full) to commence your new pension account, you must lodge the notification with your current superannuation provider prior to commencing this pension account. You will be unable to claim a tax deduction on that amount once you have commenced this pension account.

If you are transferring from a superannuation fund not administered by OnePath, then you must lodge a Notice of Intent to Claim a Tax Deduction Form with that provider. If you are transferring from a OnePath administered superannuation fund, please obtain the Notice of Intent to Claim a Tax Deduction Form from Customer Services, onepath.com.au or your financial adviser and submit it prior to commencing your pension account.

Contributions Splitting – If you intend to request a contributions split, you must submit a Superannuation Contributions Splitting Application Form before you roll your balance over from your existing superannuation account.

To apply for OneAnswer Pension you must complete the Application Form which accompanies the current PDS or complete an application online. The PDS may be withdrawn and/or replaced at any time. An Application Form that is faxed or from a withdrawn PDS will be declined. The application to invest is available to persons receiving this PDS in Australia. It is not made directly or indirectly to persons in other countries.

Know your customer – identification requirements

OneAnswer Pension

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity before we can provide you with certain prescribed services. However, for convenience, we will confirm and verify your identity when you purchase your pension.

The information outlined below relates to individuals and sole traders only.

Please note that if you are applying for the ANZ Prime CMA with At-Call Access facility there are additional requirements and these are covered in the Identification Form within this pack.

Individuals/sole traders

You can do one of two things to provide evidence of client identity verification to us:

- Advisers only** – complete our Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or conforming dealer group branded identification forms.
- or
- Advisers and individuals not using the services of an adviser** – send in original certified copies* (not original documents) of the following:
- One or more primary photographic identification document, or
 - one primary non-photographic identification document and one secondary identification document.
- Please note:** We cannot accept certified copies by fax or email. Please see below for more details regarding certified copies.

Primary photographic identification document	
One of:	Or, if none of these documents can be provided, both:
<ul style="list-style-type: none">• Current Australian driver's licence• Australian passport (current or expired less than two years ago)• Proof of Age document issued by a State or Territory• Foreign government issued passport or similar travel document containing the person's signature*.	<ul style="list-style-type: none">• Current foreign driver's licence that contains the person's date of birth* and• Foreign government issued identity card containing the person's signature*.

Primary photographic identification document	
<ul style="list-style-type: none">• Australian Birth Certificate or Birth Extract• Australian Citizenship Certificate• Centrelink Pension Card	<ul style="list-style-type: none">• Foreign government issued birth certificate*• Foreign government issued certificate of citizenship*.

Secondary identification document	
<ul style="list-style-type: none">• Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person's name and residential address.• Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.	<ul style="list-style-type: none">• Local Government body or utilities provider issued document dated within the last three months that records the provision of services to that address or that person and which contains the person's name and residential address.• If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.

- * Documents not in English must be accompanied by an English translation prepared by an accredited translator.

A certified copy is a document that has been certified as a true copy of the original. Examples of who can certify documents are:

 - a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
 - a judge, registrar or deputy registrar of a court
 - a magistrate
- a chief executive officer of a Commonwealth court
 - a Justice of the Peace
 - a notary public
 - a police officer
 - an agent of Australia Post in charge of supplying postal services to the public
 - a permanent employee of Australia Post with two years' continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
 - a bank or building society officer with two or more years of continuous service
 - a finance company officer with two years' continuous service
 - an officer or authorised representative of an AFSL holder with two years' continuous service
 - a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants.

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date. A full list of persons who can certify documents is available from onepath.com.au

Application Form

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen

All sections marked * must be completed

1. Applicant details*

Title*	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname*	<input type="text"/>					
Given name(s)*	<input type="text"/>					
Date of birth* (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>					

2. Contact details*

Residential address* (this cannot be a PO Box)	<input type="text"/>		
Suburb/Town*	<input type="text"/>	State* <input type="text"/>	Postcode* <input type="text"/>
Country*	<input type="text"/>		
Phone*	Home <input type="text"/>	Business <input type="text"/>	
	Mobile <input type="text"/>	Fax <input type="text"/>	
Email	<input type="text"/>		
Postal address (complete if different from above)	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>		

3. Tax file number (TFN)*

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Personal Super and Pension PDS before providing your TFN. If you are under 60 years of age an original Tax File Number Declaration Form (page 25) must be completed and submitted with this application.

Your TFN* - -

4. Eligibility to commence a pension*

Are you a permanent resident or citizen of Australia or New Zealand or a temporary resident with a Subclass 405 (Investor Retirement) visa or a Subclass 410 (Retirement) visa?

☐ Yes ☐ No (You may apply for a pension under specific circumstances†)

What type of pension do you want to establish? (select one)

- ☐ Transition to retirement pension and I am between age 55 and 64 (inclusive)
- ☐ Pension – I am aged 55 or over and permanently retired from the workforce on / / (dd/mm/yyyy)
- ☐ Pension – I am aged 60 to 64 (inclusive) and ceased an arrangement of gainful employment since attaining age 60
- ☐ Pension – I am aged 65 or older
- ☐ Pension – Disability (due to permanent incapacity)
- ☐ Pension – Terminal medical condition
- ☐ Death Benefit pension

† If you are not a permanent resident or citizen of Australia or New Zealand or a temporary resident with a Subclass 405 (Investor Retirement) visa or a Subclass 410 (Retirement) visa a pension may be applied for due to permanent incapacity, terminal medical condition or upon death.

5. Contribution/Rollover details*

Superannuation consolidation – If you do not already have a OneAnswer Personal Super account and you have more than one rollover and/or wish to make a superannuation contribution prior to commencing your pension, we will consolidate these amounts in the ANZ Cash Advantage fund in a OneAnswer Personal Super account. We will rollover your superannuation into your OneAnswer Pension after all documentation and funds have been received and processed.

a. Transfers from OnePath accounts

Are you claiming a tax deduction on contributions made to a OnePath superannuation account? ☐ Yes ☐ No

If you answered yes, you must submit a Notice of Intent to Claim a Tax Deduction before we can proceed with this application.

Member number	Partial transfer amount	Tick if full transfer
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	or <input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	or <input type="checkbox"/>

If more than two transfers indicate the total number here Provide details in the special instructions section of this form.

Seamless transfers from OneAnswer accounts (no buy/sell spreads) – A seamless transfer (no buy/sell spreads) can occur if you are transferring the same funds (and allocations for full transfers) from OneAnswer, ANZ OneAnswer or OptiMix superannuation and pension accounts. Multiple accounts must be combined into an existing account for a seamless transfer to occur.

- **Full seamless transfer** – Do not complete the investment amounts in section 8.
- **Partial seamless transfer** – Funds will be deducted as per the investment amounts supplied in section 8.

b. Rollovers from non-OnePath accounts

Name of rollover institution	Approximate amount per rollover
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

Complete a Transfer Form (page 19) for each rollover and send it with our Letter of Compliance to your other super provider.

If more than three rollovers, indicate the total number here Provide details in the special instructions section of this form.

c. Superannuation contribution

In order to contribute to super you need to be eligible to do so based on age and employment status. Choose one of the options below.

Choose one of the following:

- a. ☐ Under age 65
or
b. ☐ Age 65–74 and ☐ Tick here to confirm that you have been gainfully employed for at least 40 hours during any 30 consecutive day period in the current financial year or your contributions are compulsory employer contributions only.
or
c. ☐ Age 75+ or over – you can have compulsory employer contributions only.

How would you like to make your investment? (contributions by credit card are not accepted)

Cheque ☐ Make the cheque payable to '**OnePath Life – <your name>**'

Direct debit ☐ Please complete your bank account details in section 6

Direct debit amount \$. .

BPAY® or Direct Credit ☐ Contribution details will be provided with your Welcome Letter. You have 45 days to provide us with funds.

Contribution amounts

Personal contributions \$,,.

Spouse contributions \$, , .

[illegible]

Employer additional \$, , .

Salary sacrifice contributions \$, , .

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- Provide your Australian bank account details for your pension payments and super contributions (if applicable). This must be a personal account in your name. This section must be completed, even if you are receiving your pension 'At-Call' via the ANZ Prime CMA.
- **For Super contributions** – If your super contribution is to be direct debited from an account held in joint names, is in the name of a third party or is different from that to which the pension payment is to be made, please also complete the Direct debit authority Form on page 23 and attach it with this application.

Name of financial institution	
-------------------------------	--

Branch where account is held	
------------------------------	--

Account name (pensions cannot be paid to an account in another person's name)	
--	--

BSB number -

Account number

7. Pension payments*

a. Annual pension amount

How much would you like to receive? (choose one)

- ☐ Minimum annual payment or
- ☐ Maximum annual payment (transition to retirement pensions and/or Nil Entry Fee option only) or

Specify annual amount \$, . or regular payment of \$, .

Index this amount by % each year (optional)

b. When do you want your pension paid?

Choose one selection from the following:

☐ At Call Access – only for use with ANZ Prime Cash Management Account (60 years of age and over)

or

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually (not available for payments in July)

Choose a day of the month for each payment to be made. If no date is nominated, we will choose the 21st.

☐ 7th ☐ 14th ☐ 21st ☐ 28th

Choose the month of the first pension payment (mm/yyyy) /

For pensions commenced in June, you can defer your first payment to the next financial year. If no date is nominated, we will pay your first payment in the following month.

c. MoneyForLife Payments

Only complete for payments from MoneyForLife funds. This is only available to members transferring their existing MoneyForLife investment funds to OneAnswer Pension. We may be required to pay an additional amount from your investments to ensure you meet minimum payment requirements.

Pay my MoneyForLife Maximum Annual income in full ☐

or

Nominate a percentage of MoneyForLife Maximum Annual Income to be paid % (up to 100%)

8. Investment details*

For transfers from a OneAnswer superannuation account or rollovers from other accounts, please complete the % column only. For full Seamless Transfers from a OneAnswer superannuation or pension account do not complete the initial investment columns. For partial seamless transfers your fund will be transferred as per the amounts detailed in the initial investment column below. If you are taking your pension from ANZ Prime CMA with 'At-Call' Access do not complete the regular pension payment column.

Fund name	Fund code	Initial investment (\$)	or	Initial investment (%)	Regular pension payment
Cash Management Account					
Profile 1 – Defensive					
ANZ Prime CMA	YIXI, YIXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	At Call Access only
Multi-manager investment funds					
Profile 1 – Defensive					
OptiMix Australian Fixed Interest	OPFI, OPFH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 2 – Conservative					
OnePath Stable	APSI, APSH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Conservative	OPCI, OPCH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 3 – Moderate					
OnePath Balanced	APPI, APPH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Moderate	OPDI, OPDH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 4 – Growth					
OnePath Active Growth	APOI, APOH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Managed Growth	APGI, APGH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Balanced	OPBI, OPBH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Growth	OPGI, OPGH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Fund name	Fund code	Initial investment (\$)	or	Initial investment (%)	Regular pension payment
Profile 5 – High growth					
Property					
OptiMix Property Securities	OPPI, OPPH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian shares					
OptiMix Australian Shares	OPEI, OPEH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Geared Australian Shares	OPJI, OPJH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Global shares					
OptiMix Global Emerging Markets Shares	YDXI, YDXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Shares	OPII, OPIH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Smaller Companies Shares	OPSI, OPSH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Multi-sector					
OnePath High Growth	APHI, APHH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix High Growth	OPHI, OPHH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager investment funds					
Profile 1 – Defensive					
ANZ Cash Advantage	YVXI, YVXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ANZ Term Deposit – 3 months	TP01, TP07	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	Pension payments cannot be made from ANZ Term Deposits
ANZ Term Deposit – 6 months	TP02, TP08	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	
ANZ Term Deposit – 12 months	TP03, TP09	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	
ANZ Term Deposit – 2 years	TP04, TP10	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	
ANZ Term Deposit – 3 years	TP05, TP11	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	
ANZ Term Deposit – 5 years	TP06, TP12	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	
BlackRock Monthly Income	MLXI, MLXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Credit Income	CFXI, CFXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Cash	APMI, APMH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Diversified Fixed Interest	APVI, APVH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Fixed Income	AKXE, AKXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Diversified Fixed Income	ZXXI, ZXXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Index Diversified Bond	YTXI, YTXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 2 – Conservative					
Bentham Syndicated Loan	CSXI, CSXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Goldman Sachs Income Plus	YLXI, YLXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Legg Mason Global Multi Sector Bond	YOXI, YOXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Diversified High Yield	APYI, APYH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Conservative Growth	ZGXI, ZGXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Defensive	ZDXI, ZDXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Conservative Index	AAXE, AAXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 3 – Moderate					
Schroder Balanced	ZQXI, ZQXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Balanced	ZUXI, ZUXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Balanced Index	ABXE, ABXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 4 – Growth					
BlackRock Balanced	ZCXI, ZCXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific Diversified Growth	YBXI, YBXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Diversified	ZSXI, ZSXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Tax Effective Income	APWI, APWH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Protected AUS 50	YWXI, YWXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Fund name	Fund code	Initial investment (\$)	or	Initial investment (%)	Regular pension payment
Perpetual Balanced Growth	ZBXI, ZBXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Growth Index	AZXE, ACXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 5 – High growth Property					
Challenger Property	ZLXI, ZLXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Global Property Securities	GPJI, GPJH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Property Securities	APDI, APDH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Property Securities Index	VPXI, VPXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian shares					
AMP Capital Responsible Investment Leaders Australian Shares	YKXI, YKXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Ausbil Australian Emerging Leaders	ADXJ, ADXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific Australian Equity	YAXI, YAXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Core Australian Shares	YOXI, YOXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Smaller Companies	YEXI, YEXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Core Australian Shares	YYXI, YYXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Imputation	ZFXI, ZFXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities	YPXI, YPXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Investors Mutual Australian Shares	ZJXI, ZJXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Merlon Australian Share Income	YMXI, YMXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Australian Shares	APAI, APAH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Blue Chip Imputation	APNI, APNH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Emerging Companies	APEI, APEH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Select Leaders	APZI, APZH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Sustainable Investments – Australian Shares	APUI, APUH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Growth Shares	YXXI, YXXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Value Shares	YCXI, YCXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Australian Shares	ZKXI, ZKXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Australian Equity	ZOXI, ZOXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Australian Shares Index	VAXI, VAXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Global shares					
AMP Capital Responsible Investment Leaders International Shares	YJXI, YJXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
AXA Global Equity Value	ZAXI, ZAXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific International Equity	ZHXI, ZHXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Capital International Global Equities (Hedged)	ZIXI, ZIXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Legg Mason Global Value Equity	AXXE, AXXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
MFS Global Equity	APFI, APFH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Global Emerging Markets Shares	APKI, APKH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Global Shares	APII, APIH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual International Shares	ZNXI, ZNXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum Asia	AJXE, AJXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International	ZMXI, ZMXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
T. Rowe Price Global Equity	YSXI, YSXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard International Shares Index	APRI, APRH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Fund name	Fund code	Initial investment (\$)	or	Initial investment (%)	Regular pension payment
Vanguard International Shares Index (Hedged)	VIXI, VIXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Walter Scott Global Equity (Hedged)	AMXE, AMXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Zurich Investments Global Thematic Shares	APJI, APJH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Multi-sector					
BlackRock Asset Allocation Alpha	AGXI, AGXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard High Growth Index	ADXE, ADXJ	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure					
RARE Infrastructure Value	YRXI, YRXH	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Other investment funds					
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Total		\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	

9. Rebates

To have any fee or commission rebates credited to a single fund, write the fund name here. Otherwise they will be credited proportionately across all funds (except ANZ Term Deposits).

10. Auto-Rebalance/Dollar Cost Averaging Plans

Complete this section if you want to auto-rebalance the account (minimum two funds) back to your initial investment allocation, or have a regular amount switched from one investment option to a selection of other funds (Dollar Cost Averaging).

Note: The Auto-Rebalance Plan cannot be used in conjunction with a Dollar Cost Averaging Plan. Neither are available for ANZ Term Deposits or suspended funds.

Auto-Rebalance Plan

I want my account to be auto-rebalanced (select one):

☐ Quarterly

☐ Half-yearly

☐ Yearly

The tolerance level is 5% unless you state another tolerance level here: %

or

Dollar Cost Averaging Plan

I want a Dollar Cost Averaging (DCA) switch to occur (select one):

☐ Monthly

 or

☐ Quarterly

Start date of DCA (dd/mm/yyyy): / /

End date (optional) (dd/mm/yyyy): / /

Fund name	Switch out (\$ amount per switch)	Switch in (\$ amount per switch) or (% per switch)
Switch from <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Switch to <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

11. Nomination of reversionary pensioner

To do the following:	Complete
To nominate a reversionary pensioner	Complete this section. You can only nominate your spouse (same or different sex). A reversionary pensioner cannot be added or changed at a later date.
To nominate a binding beneficiary or non-binding beneficiary	Complete the Nomination of Beneficiary Form on page 13.

Name of spouse

Spouse's date of birth⁵ (dd/mm/yyyy)

/

/

Sex

☐ Male

☐ Female

⁵ You must confirm the date of birth of your reversionary pensioner when you are invested in MoneyForLife investment funds by providing a copy of their identification to OnePath.

12. Adviser Service Fee

If you have agreed to pay your financial adviser an Adviser Service Fee (ASF) from your account balance (by redeeming units) please provide the details below. The amounts are inclusive of GST.

Ongoing ASF

Deduct Ongoing ASF

% per annum

or

\$

per annum

To have the ongoing ASF deducted from a single fund, write the fund name here[†].

One-off ASF

Deduct One-off ASF

%

or

\$

To have the one-off ASF deducted from a single fund, write the fund name here[†].

[†] 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.

13. Declaration and signature*

Before you sign this Application Form, the Trustee or your financial adviser is obliged to give you a current PDS which accompanies this Application Form. The PDS will help you to understand the product and decide whether it is appropriate for your needs. Please note that the Trustee has complete discretion whether or not to accept your application.

By completing the application, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS
- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide and Additional Information Guide which may assist me in making an investment decision
- consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Additional Information Guide. I further consent to ANZ or any of its related group companies (including the Trustee) sending me information about its financial products from time to time
- declare that the information completed on this form is true and correct
- agree to be bound by the provisions of the Trust Deed and rules of the OnePath MasterFund (Fund)
- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my instructions in relation to my investment will not result in ANZ or any of its related group companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Custodians may be required to pass on my personal information or information about my *investment to the relevant regulatory authority in compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and we can delay or decline to process a transaction and report it to the relevant regulatory authority if we are required to do so under the law
- acknowledge that an investment in the Fund is not a deposit or liability of ANZ or its related group companies and none of them stands behind or guarantees the Trustee or the capital or performance of an investment in the Fund, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- acknowledge that, if I have requested At-Call Access, I have received the ANZ Savings & Transaction Product Terms and Conditions and ANZ Personal Banking Account Fees & Charges booklets and have read them and consent to be bound by the terms and conditions of the ANZ Prime CMA contained within these documents

13. Declaration and signature* (continued)

- understand that any ASF nominated will be deducted from my account balance and paid to the financial adviser nominated in section 16
- understand that any ASF nominated will be deducted by redeeming units from my investment and where it is payable as a percentage, I understand that it will be calculated on my total account balance
- understand that where an Ongoing ASF is nominated the ASFs will be deducted monthly by redeeming units from my investment
- acknowledge that where a direct debit arrangement is in place it is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Personal Super and Pension Additional Information Guide, and I agree to be bound by, consent to and acknowledge such terms and that where a direct debit arrangement is in place a processing fee may be charged by my financial institution when a contribution is made.

By signing this Application Form, I, the applicant, whose signature appears below, confirm that I have read the above declarations.

Signature of applicant

X

Date
(dd/mm/yyyy)

/

/

14. Adviser transaction authority

By signing this authority, I:

- authorise the financial adviser named in section 16 to submit transaction requests on my behalf and authorise this adviser to delegate such authority to any other person authorised by them in writing under the same dealer group and licensee
- acknowledge that, if OnePath Custodians or its related group companies reasonably believe that a person is my authorised adviser or their authorised delegate, then anything they do on my behalf will be treated as if I have done it personally
- acknowledge that OnePath Custodians and its related group companies will treat my authorised adviser (and their delegates) as being properly appointed unless I tell OnePath Custodians in writing otherwise
- acknowledge that OnePath Custodians or its related group companies may refuse to accept an authority, permit a person to transact or carry out a transaction
- agree to release, discharge and indemnify OnePath Custodians or its related group companies from and against any liability, cost or loss that is incurred as a result of OnePath Custodians or its related group companies acting on this authority except if OnePath Custodians or its related group companies have acted fraudulently or have wilfully defaulted in its obligations
- acknowledge that neither I, nor any person claiming through me, has any claim against OnePath Custodians or its related group companies for a transaction executed in accordance with this authority.

Signature of applicant

X

Date
(dd/mm/yyyy)

/

/

Financial adviser use only

15. Fee option and financial adviser commission*

You must choose a fee option and nominate the commission to be paid to you or back to your client. If no nomination is made then we will invest the account in the Entry Fee option with maximum commission paid.

Transfers from Nil Entry Fee options to Nil Entry Fee options. If you are transferring into a Nil Entry Fee (NEF) option from another OneAnswer Personal Super or Pension Nil Entry Fee option and you do not wish to be charged an exit fee and have commission paid to you or rebated to your client, then choose NEF Product Transfer below.

Choose a fee option and nominate commission below.

<input type="checkbox"/> Entry Fee option	<input type="checkbox"/> Nil Entry Fee option
a. Initial commission to be rebated:	a. Initial commission to be rebated:
No rebate (pay 4.4% commission incl GST) <input type="checkbox"/>	NEF Product Transfer (nil exit fee, nil commission) <input type="checkbox"/>
Rebate 25% (pay 3.3% commission incl GST) <input type="checkbox"/>	No rebate (pay 3.3% commission incl GST) <input type="checkbox"/>
Rebate 50% (pay 2.2% commission incl GST) <input type="checkbox"/>	Rebate 33% (pay 2.2% commission incl GST) <input type="checkbox"/>
Rebate 75% (pay 1.1% commission incl GST) <input type="checkbox"/>	Rebate 66% (pay 1.1% commission incl GST) <input type="checkbox"/>
Rebate 100% (pay 0% commission incl GST) <input type="checkbox"/>	Rebate 100% (pay 0% commission incl GST) <input type="checkbox"/>
or	or
Specify rebate proportion (up to 100%) <input type="text"/> <input type="text"/> <input type="text"/> %	Specify rebate proportion (up to 100%) <input type="text"/> <input type="text"/> <input type="text"/> %
b. Ongoing commission	b. Ongoing commission
Specify the proportion of ongoing commission to rebate (up to 100%) <input type="text"/> <input type="text"/> <input type="text"/> %	Specify the proportion of ongoing commission to rebate (up to 100%) <input type="text"/> <input type="text"/> <input type="text"/> %

16. Financial adviser details

Master sales account no. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sales account no. (if applicable) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Seller code 2 (if applicable) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Seller code 3 (if applicable) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company name <input type="text"/>	
Name of financial adviser <input type="text"/>	
Phone Business <input type="text"/>	Fax <input type="text"/>
Mobile <input type="text"/>	
Email address <input type="text"/>	

Financial adviser's stamp

AUSTRALIAN INVESTMENT EXCHANGE LTD
AFSL 241400

Phone: (08) 9282 8400
Sales Account Number: 2028280

Special instructions

Nomination of Beneficiary Form

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen

All sections (1, 2 and 3) and all items marked * must be completed for this form to be valid.

To nominate a binding beneficiary the applicant and two witnesses must sign this form in section 3.

To nominate a non-binding beneficiary only the applicant is required to sign in section 3.

1. Applicant details*

Title*	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname*	<input type="text"/>					
Given name(s)*	<input type="text"/>					
Date of birth* (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>	Member number (if known)* <input type="text"/>		
Residential address* (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town*	<input type="text"/>			State*	<input type="text"/>	
Phone*	<input type="text"/>			Postcode*	<input type="text"/>	

2. Beneficiary nominations*

Beneficiary payment details

Full name of nominated beneficiary	Relationship to member (pick one)	Date of birth (dd/mm/yyyy)	Proportion of death benefit to be paid
1. My Legal Personal Representative (My Estate)	Not applicable	Not applicable	<input type="text"/> <input type="text"/> <input type="text"/> %
and/or nominated beneficiaries below			
2. <input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial Dependancy <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
3. <input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial Dependancy <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
4. <input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial Dependancy <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
5. <input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial Dependancy <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Total			<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

Note: You can only nominate your estate or a person(s) who is a dependant to receive your death benefit. If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from your financial adviser before completing this form.

Please ensure section 3 overleaf is signed.

3. Declaration and signatures*

By completing the form, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS
- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide and Additional Information Guide which may assist me in making a decision to nominate a beneficiary
- consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Additional Information Guide. I further consent to ANZ or any of its related group companies (including the Trustee) sending me information about its financial products from time to time
- declare that the information completed on this form is true and correct.

Signature of applicant

(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Witness declaration – must be completed to have a binding death benefit

Declaration:

I am 18 years or over, I am not a named beneficiary on this form, and the member’s signature was signed and dated by the member in the presence of us both.

Full name of witness 1

Signature of witness 1

(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Must be same date as applicant signature

Full name of witness 2

Signature of witness 2

(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Must be same date as applicant signature

Identification Form

Individuals

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 292916944

347 Kent Street, Sydney NSW 2000

Adviser Services

Phone 1800 804 768

Email adviser@onepath.com.au

Website onepath.com.au

Instructions

This form should only be completed if you are applying for the OneAnswer Pension.

- Complete all applicable sections of this form in CAPITAL LETTERS using a black or blue pen.
- Complete one form for each individual and either fax or forward to: OneAnswer, OnePath Life Limited GPO Box 5306, Sydney NSW 2001.
- Contact OnePath Adviser Services on 1800 804 768, weekdays between 8.30am and 6.30pm (Sydney time) if you have any queries.
- Should you wish to apply for ANZ Prime CMA, this form will also assist ANZ in verifying your identity as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

1. Personal details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/>				Male <input type="checkbox"/>	Female <input type="checkbox"/>
Phone	Home <input type="text"/>	Business <input type="text"/>				
	Mobile <input type="text"/>	Fax <input type="text"/>				
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>			
Country	<input type="text"/>					
Occupation	<input type="text"/>					

2. If foreign address, reason for seeking banking services in Australia

This is required as part of verification under *Anti-money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Please select one of the following (if applicable)

- | | | |
|---|---|---|
| <input type="checkbox"/> Investing in Australia | <input type="checkbox"/> Import/export trade agreements | <input type="checkbox"/> Borrowing in Australia |
| <input type="checkbox"/> Preparing for holiday travel | <input type="checkbox"/> Preparing to migrate | |

3a. Verification procedure

Verify the individual's full name and either their date of birth or residential address using the combinations below.

OneAnswer Pension	OneAnswer Pension with At-Call Access to the ANZ Prime CMA
Acceptable combinations of Identification (ID) documents One or more ID from Part I or One ID from Part II and Part III	Acceptable combinations of ID documents Two forms of ID from Part I or One ID from Part I and one from Part II or III or IV or V or One ID from Part II and one from Part III or IV It is not acceptable to produce two forms of the same ID type e.g. an Australian and British passport.

Contact your licensee if the individual is unable to provide the required documents.

Part I – Primary photographic identification document

- Select one valid option from this section only
- ☐ Current Australian driver’s licence
- ☐ Australian passport (current or expired less than two years ago)
- ☐ Proof of Age document issued by a State or Territory
- ☐ Foreign government issued passport or similar travel document containing the person’s signature*.
- Or, if none of these documents can be provided, select both:
- ☐ Current foreign driver’s licence that contains the person’s date of birth*
and
- ☐ Foreign government issued identity card containing the person’s signature*.

Part II – Primary non-photographic identification document

- Select one valid option from this section only
- ☐ Australian Birth Certificate or Birth Extract
- ☐ Australian Citizenship Certificate
- ☐ Centrelink Pension Card
- ☐ Foreign government issued birth certificate*
- ☐ Foreign government issued certificate of citizenship*

Part III – Secondary identification document

- Select one valid option from this section only
- ☐ Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person’s name and residential address.
- ☐ Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person’s name and residential address.
- ☐ Local Government body or utilities provider issued document dated within the last 3 months that records the provision of services to that address or that person and which contains the person’s name and residential address.
- ☐ If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person’s name and residential address and the period of attendance at that school.

Part IV – Acceptable forms of foreign ID documents

- Both documents from this section must be presented – should only be completed if the individual does not own a document from Part I.
- ☐ Current foreign driver’s licence that contains a photograph of the person in whose name it is issued and the individual’s date of birth.*
- ☐ Current national ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued.*

* documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Part V – Acceptable forms of other documents

- ☐ Current other Australian bank passbook
- ☐ Current other Australian bank debit card
- ☐ Current other Australian bank credit card
- ☐ Current Medicare card

Note: ‘Other Australian bank’ specifically excludes overseas banks without Australian branch representation and non-bank financial institutions (e.g. building societies, credit unions, finance companies, etc.). Refer to the Australian Bankers Association website (www.bankers.asn.au) for the list of eligible banks.

3b. Record of verification procedure

Important:

- Attach a legible certified copy of the ID documentation used to verify the individual (and any required transaction). Please note if you are investing in the ANZ Prime CMA with At-Call Access (or you think you may invest in ANZ Prime CMA in the future), you will need to provide two forms of certified ID.
- Alternatively, if you are not applying for At-Call Access to the ANZ Prime CMA, and not providing certified copies of ID, complete the ID document details below, and do not attach copies of the ID documents.

ID document details	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*
Document issuer	<input type="text"/>	<input type="text"/>
Issue date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Expiry date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

* If you are investing in ANZ Prime CMA, certified copies are only accepted. It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to produce false or misleading information, produce a false or misleading document or forged document for use in an applicable customer identification procedure.

4. Identification and verification conducted by:

Date verified (dd/mm/yyyy)	<input type="text"/>
Full name	<input type="text"/>
Phone	<input type="text"/> Title <input type="text"/>
Qualification	<input type="text"/>
AFS Licensee name (if any)	<input type="text"/>
AFSL No. (if any)	<input type="text"/>

By completing and signing this record of verification procedure the financial adviser declares that they have verified the identity of the customer as required by this form. The financial adviser also confirms that they are a current AFSL holder or an authorised representative of a current AFSL holder.

Signature	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/>
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5. Access Card Authority (if applicable)

I request an ANZ Access Card to have At-Call Access to the ANZ Prime CMA.

Signature of applicant	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/>
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Transfer Form

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

Instructions

- Please forward this form to your existing financial institution to transfer funds from a non-OnePath superannuation or rollover fund to the OnePath MasterFund.
- If you want to transfer more than one fund, please photocopy this form. You may be requested by your existing fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their fund. There may also be delays in having your money transferred from your existing fund.
- To prevent delays in your transfer, please ensure all details are completed and attach your most recent statement from your existing fund as well as proof of identity (see section 2).

Important information: If you intend to lodge a notification that you will be claiming a tax deduction for the superannuation product from which you are transferring, you will need to do so before you transfer to the OnePath MasterFund. Please contact the financial institution from which you are transferring to request the appropriate form.

If you intend to request a contributions split, you must submit a Superannuation Contributions Splitting Application Form before you roll over from your existing fund.

1. Applicant details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>					
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State	<input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>			Contact phone	<input type="text"/>	
Tax file number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>					

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Personal Super and Pension PDS before providing your TFN.

2. Proof of identity

☐ I have attached a certified copy of my current driver's licence or passport **or**

I have attached certified copies of **both**:

☐ Birth/Citizenship Certificate or Centrelink Pension Card **and**

☐ Centrelink payment letter or Government notice[§] (less than one year old) with name/address.

[§] Notice issued by Commonwealth, State or Territory within the past 12 months that contains your name and residential address. For example:

- Tax office Notice of Assessment
- Rates notice from local council.

From

total value **or** partial value \$, . Approximate amount

Fund details – paying institution

Financial institution	
Fund name	
Member/Policy number	<input type="text"/>
Address of paying institution	
Suburb/Town	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Country	
Phone number of paying institution	<input type="text"/>

Name of employer

Date ceased employment / / (dd/mm/yyyy)

To

Fund details – receiving institution

Financial institution	ONEPATH LIFE LIMITED		
Fund name	ONEPATH MASTERFUND		
Address of receiving institution	GPO BOX 5306		
Suburb/Town	SYDNEY	State	NSW
		Postcode	2001
Country	AUSTRALIA		
Phone number of receiving institution	133 665		

- I hereby give authority to you to provide all relevant information and any other documentation to the Trustee of the OnePath MasterFund and my financial adviser regarding the transfer and to forward a cheque for the transfer amount.
- I understand that the trustee of my previous fund is discharged from any liability in respect of any amount transferred.
- I approve the deduction of any applicable transfer fees, exit fees and taxes from the benefit being transferred (subject to legislative restrictions).
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I authorise the transfer of any contribution still to be made by my previous employer that may be received after my benefits have been transferred to the OnePath MasterFund.
- I understand that, in certain circumstances, the Trustee of the OnePath MasterFund may be required to deduct tax from the untaxed element of any amount transferred.
- To the best of my knowledge, my other superannuation fund(s) is a complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.
- OnePath MasterFund is a regulated and complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.

Signature of applicant X Date (dd/mm/yyyy) / /

Letter of Compliance

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited
347 Kent Street
Sydney NSW 2000

To whom it may concern,

I confirm the following statements on behalf of OnePath Custodians Pty Limited (**Trustee**), the trustee of OnePath MasterFund (**Fund**).

Complying superannuation fund

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. The Fund is not subject to a direction under section 63 of the *SIS Act*, nor does it expect to receive such a direction.

Contributions

The Fund is able to accept superannuation guarantee contributions as well as other additional employer contributions.

The trust deed governing the Fund also allows benefits to be transferred from other resident regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident regulated funds.

Members may only cash preserved benefits in circumstances permitted by the *SIS Act*.

The trustee of the transferring fund or life company is required to make its cheque payable to 'OnePath Life <customer name> <member number (if known)>.'

Further details

Further details relating to the Fund appear in the table below.

Fund details	
Fund name	OnePath MasterFund
Australian Business Number (ABN)	53 789 980 697
Superannuation Fund Number (SFN)	2929 169 44
Superannuation Product Identification Number (SPIN) – OneAnswer Pension	MMF0333AU
Fund contact details	Customer Services GPO Box 5306 Sydney NSW 2001 Telephone 133 665 weekdays between 8:30am and 6:30pm (Sydney time) Email customer@onepath.com.au Website onepath.com.au

Yours sincerely



Craig Brackenrig
Director
OnePath Custodians Pty Limited
Trustee of OnePath MasterFund

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Direct debit authority Form

OneAnswer Pension

27 February 2012

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

This form is only to be completed if the account from which a super contribution is to be direct debited from is different from that to which the pension payment is to be made, held in joint names or is in the name of a third party.

1. Member details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member number (if known)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Account details

Name of financial institution	<input type="text"/>					
Branch where account is held	<input type="text"/>					
Account name	<input type="text"/>					
BSB Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Initial direct debit amount	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

For a jointly held bank account or an account not in your name – all account holders must sign below.

- I/We request and advise OnePath Life Limited (user ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us
- I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Personal Super and Pension Additional Information Guide, and I/we agree to be bound by, consent to and acknowledge such terms.

Name of account holder A (print)	<input type="text"/>
Signature of account holder A	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/>
Name of account holder B (print)	<input type="text"/>
Signature of account holder B	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/>

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This declaration is not an application for a tax file number.

- [illegible]

Tax file number declaration

The information you provide in this declaration will enable your payer to work out how much to withhold from payments made to you.

Complete a Tax file number declaration before you start to receive payments from a new payer, for example, when you start a new job or become entitled to a superannuation pension. Your payer must notify the Tax Office within 14 days of the start of the new arrangement.

You do not need to complete a new Tax file number declaration if you have one with your payer (or an Employment declaration or Annuity and superannuation pension declaration completed before 1 July 2000).

This declaration covers:

- payments for work and services, including payments to employees, company directors and office holders; payments under return-to-work schemes and labour hire arrangements; and payments specified by regulation
- benefit and compensation payments, and
- superannuation benefits.

The information in these instructions is current to 30 June 2010.

You do not need to complete a new declaration unless your situation changes. You must lodge a new declaration if:

- you leave your current payer and start to receive payments from a new payer, or
- your circumstances change.

You may need other forms as well

You also need to complete a Withholding declaration if you want to:

- advise of a change to your tax offset or family tax benefit entitlement
- claim the tax-free threshold with a new payer and discontinue claiming the threshold with other payers
- advise that you have become, or are no longer, an Australian resident for tax purposes

or

- advise your payer of Higher Education Loan Programme (HELP) or Financial Supplement repayment obligations or changes.

If you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge, you can vary the amount your payer withholds from your payments by completing a Medicare levy variation declaration. See 'More information' overleaf.

This is not a TFN application form

This declaration is not an application for a tax file number (TFN). If you have never had a TFN and want to provide your payer with a TFN, you will need to complete a Tax file number application or enquiry for an individual.

If you need more information or help, you can:

- visit www.ato.gov.au
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Section A – to be completed by PAYEE

The following instructions will help you complete the attached declaration.

Question 1

What is your tax file number (TFN)?

It is not an offence not to quote your TFN. However, your payer is required to withhold the top rate of tax plus the Medicare levy (or the top rate of tax if you are not an Australian resident for tax purposes) from all payments made to you if you do not:

- provide your payer with a completed *Tax file number declaration* (NAT 3092)
- quote your TFN
- claim an exemption from quoting your TFN.

You may claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application or enquiry form for individuals or made a phone or shopfront enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax plus the Medicare levy from future payments
- are claiming an exemption from quoting a TFN because you are:
 - under 18 years of age and do not earn enough to pay tax
 - an applicant or recipient of certain pensions, benefits or allowances from:
 - Centrelink – however you will need to quote your TFN if you receive Austudy, Newstart, sickness or parenting allowance
 - Department of Veterans' Affairs – a service pension under the Veterans' Entitlement Act 1986
 - the Military Rehabilitation and Compensation Commission.

Provision of your TFN to your superannuation fund

Giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund can accept all types of contributions to your account(s)
- additional tax will not be imposed on contributions as a result of failing to provide your TFN to your superannuation fund
- there will be no additional tax to be deducted when you start drawing down your superannuation benefits, other than the tax that may ordinarily apply
- you can trace different superannuation accounts in your name so that you receive all your superannuation when you retire.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for purposes of the superannuation laws. The trustee of your superannuation fund may disclose your TFN to another superannuation provider if your benefits are being transferred.

You may write to the trustee of your superannuation fund and ask them not to disclose your TFN to any other trustee. For more information about privacy, see 'Privacy of information' overleaf.

You will find your TFN on:

- your income tax notice of assessment
- correspondence sent to you by the Tax Office, or
- a payment summary issued by your payer.

If you have a tax agent, they may also be able to tell you your TFN. If you cannot find your TFN or are not sure you have one phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. You will be asked for information about your identity and, if you have a TFN, the ATO will tell you what it is. If you have never had a TFN (or are not sure if you have one), you can also complete a Tax file number application or enquiry for an individual.

Question 2, 3, 4 and 5 – Fill in your personal information.

Question 6 On what basis are you paid?

Check with your payer if you are not sure.

Question 7 Are you an Australian resident for tax purposes?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- have been in Australia continuously for six months or more and for most of that time you worked in the one job and lived in the same place
- will be or have been in Australia for more than half of the financial year (unless your usual home is overseas and you do not intend to live in Australia).

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

The criteria we use to determine residency are not the same as used by the Department of Immigration and Citizenship or Centrelink.

NON-RESIDENT TAX RATES ARE DIFFERENT

A higher rate of tax applies to non-residents' taxable income and non-residents are not entitled to a tax-free threshold.

You are not entitled to claim the tax-free threshold and tax offsets if you are not an Australian resident for tax purposes. However, there is an exception with zone or overseas forces tax offsets - see question 10.

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Answer 'NO' to this question if you are not an Australian resident for tax purposes. You must also answer 'NO' at questions 8, 9 and 10 (unless you are a non-resident claiming a senior Australians, zone or overseas forces tax offset).

Question 8

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each year that is not taxed. It is available only to people who are Australian residents for tax purposes (that is, people who answered YES at question 7).

DO YOU HAVE MORE THAN ONE JOB OR PAYER?

You can claim the tax-free threshold from only one payer at a time, generally, from the payer you expect to pay you the most during the income year. To change the payer you are currently claiming the tax-free threshold from, you must complete a *Withholding declaration* (NAT 3093) to advise the payer you no longer want to claim it from them. If you are already claiming the tax-free threshold from Centrelink you cannot also claim it from another payer.

Answer YES if you:

- are an Australian resident for tax purposes
- are not currently claiming the tax-free threshold from another payer
- want to claim the tax-free threshold.

WITHHOLDING FOR LOW INCOME TAX OFFSET

If you answer YES your payer will reduce your withholding to allow a claim for 50% of the low income tax offset amount where your payment is at the relevant level.

Answer NO if you either:

- answered NO to question 7
- have claimed the tax-free threshold from another payer
- do not wish to claim the tax-free threshold.

For more information on your entitlement, which payer you should claim it from, or how to vary your withholding rate:

- visit www.ato.gov.au/declarationguide
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Question 9

Do you want to claim the senior Australians tax offset by reducing the amount withheld from payments made to you?

CLAIM BENEFITS AND TAX OFFSETS WITH ONLY ONE PAYER

You are not entitled to reduce your withholding amounts, or claim the senior Australians tax offset with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone 1300 360 221 between 8.00am and 6.00pm, Monday to Friday.

How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive the senior Australians tax offset. Your rebate income, not your taxable income, determines the amount, if any, of senior Australians tax offset you will receive.

Answer YES if you are eligible and choose to receive the senior Australians tax offset. You can reduce the amount withheld from payments made to you during the year by completing a Withholding declaration (NAT 3093). If your payer does not have copies of the form, see 'More information, Forms and publications' overleaf.

Answer NO if you are either:

- not eligible for the senior Australians tax offset
- eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

For more information on your eligibility to claim the tax offset or rebate income:

- visit www.ato.gov.au/declarationguide
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Question 10

Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?

CLAIM TAX OFFSETS WITH ONLY ONE PAYER

You are not entitled to claim tax offsets from more than one payer at the same time.

You may be eligible for:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- a special tax offset for a dependent invalid relative, dependent parent, housekeeper caring for an invalid spouse or a dependent child-housekeeper.

Answer YES to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you. You also need to complete a Withholding declaration (NAT 3093).

Answer NO to this question if you are not eligible or choose to receive any of these tax offsets as an end-of-year lump sum through the tax system.

NON-RESIDENT

If you are not a resident of Australia for tax purposes, you are not entitled to claim a dependent spouse tax offset or a special tax offset. You may be entitled to claim the zone or overseas forces tax offset.

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Question 11(a)

Do you have an accumulated Higher Education Loan Program (HELP) debt?

Answer **Yes** if you have an accumulated HELP debt.

Answer **No** if you do not have an accumulated HELP debt, or you have repaid your HELP debt in full.

You have a HELP debt if either:

- the Australian Government lends you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Question 11(b)

Do you have an accumulated Financial Supplement debt?

Answer **Yes** if you have an accumulated Financial Supplement debt.

Answer **No** if you do not have an accumulated Financial Supplement debt, or you have repaid all your Financial Supplement debt.

For information on repaying your Financial Supplement debt:

- visit **www.ato.gov.au/declarationguide**
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement debt, you must complete a new Withholding declaration (NAT 3093).

SIGN AND DATE THE DECLARATION

Make sure you have answered all the questions in Section A and signed and dated the declaration. Give your completed declaration to your payer.

More information

Internet

- Visit **www.ato.gov.au/declarationguide** for more information about residency, tax-free threshold, HELP, Financial Supplement debt or your entitlement to claim tax offsets
- If you are a permanent migrant or temporary visitor to Australia apply for a TFN online at **www.iar.ato.gov.au**

Phone

- Payee - for more information phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users, phone **13 36 77** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 7799**)
- Speak and Listen (speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 8000**)
- internet relay users, connect to the NRS on **www.relayservice.com.au** and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email **helpdesk@relayservice.com.au**

If you phone we need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you, or someone you have authorised, would know. An authorised contact is someone who you have previously told us can act on your behalf.

Forms and publications

You can get the following forms and publications from ATO shopfronts or our website at **www.ato.gov.au/onlineordering** or by phoning **1300 720 092** (some products are also available from most newsagents):

- *Withholding declaration* (NAT 3093)
- *Medicare levy variation declaration* (NAT 0929)
- *Withholding declaration - upwards variation* (NAT 5367)
- *Repaying your HELP debt* (NAT 3913)
- *Tax file number - application or enquiry for individuals* (NAT 1432)
- *Tax file number - application or enquiry for individuals living outside Australia* (NAT 2628)
- *Tax file number - application or enquiry for Aboriginals or Torres Strait Islanders* (NAT 1589).

Privacy of information

The Tax Office is authorised by tax laws, including the *Income Tax Assessment Act 1936*, to ask for information on this declaration. The Tax Office needs this information to help administer those laws.

Where authorised by law to do so, the Tax Office may give this information to other government agencies. These agencies could include Centrelink, Australian Federal Police, Child Support Agency, Departments of Families, Housing, Community Services and Indigenous Affairs, Veterans' Affairs, and Education, Employment and Workplace Relations.

Only certain people and organisations can ask for your TFN. These include employers, some Australian Government agencies, including Child Support Agency, trustees for superannuation funds, payers under the PAYG system, higher education providers and investment bodies such as banks. The Tax Office is authorised by the *Taxation Administration Act 1953* to collect your TFN. You are not required by law to provide you TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld.

If you need more information about how the tax laws protect your personal information, or have any concerns about how the Tax Office has handled your personal information, phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.