

END OF FINANCIAL YEAR – CONTRIBUTION CUT-OFF DATES

May 2023

With the end of 2022/23 fast approaching, don't forget to make your super contributions in time for them to be accepted for this financial year. How you can do this is detailed below.

CONTRIBUTIONS

To ensure contributions for the 2022/23 financial year are received in time, please forward all contributions as soon as possible and no later than the cut-off times specified in the 'Payment cut-off dates and times' section on the next page. There are different cut-off times applying depending on how contributions are paid.

Contributions received after these cut-off times, will be processed in the following 2023/24 financial year.

SOME IMPORTANT THINGS TO KNOW:

- Contributions cannot be made in person at any of our offices.
- Cash is not accepted as a method of payment for contributions.
- Contributions made by cheque must be posted to: GPO Box 5306, Sydney NSW 2001. Please make cheques payable to 'OnePath Custodians'.
- Contributions must include all associated documentation.
- Employers are required to make contributions that are compliant with the SuperStream Data and Payment Standards (SuperStream). Please refer to the Australian Taxation Office (ATO) website ato.gov.au for more information.
- All contributions must include the correct Contribution Code for Electronic Funds Transfer (EFT) and BPAY® (Registered to BPAY Pty Ltd ABN 69 079 137 518).
- If a participating employer in a default plan is not registered with EasyTransact and would like to be in order to make employer contributions for this financial year, we must receive an application by 5pm on 12 June 2023.

Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2023 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY*^	EasyTransact†
OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No
ANZ Smart Choice Super for employers and their employees	Yes	No	No	Yes	Yes

* Employers are required to make contributions that are compliant with SuperStream. We can accept contributions via BPAY and EFT (depending on the Product) but they may only be considered SuperStream compliant if they are accompanied by a contribution transaction request message in the required SuperStream format. Employers cannot submit cheques.

^ Please note there is no need to forward your BPAY receipt number.

† EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans.

Payment cut-off dates and times

All OnePath products

Payment Method	Cut-off dates and times for 2023
EasyTransact Direct Debit payments	Submit AND Pay on EasyTransact no later than 4pm on Wednesday 21 June 2023 .
EasyTransact Internet banking (EFT) payments	Submit AND Pay on EasyTransact no later than 4pm on Wednesday 21 June 2023 .
Cheques and associated documentation	Must be received* by us by 5pm on Friday 30 June 2023 .
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Tuesday 27 June 2023 .
BPAY and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received* before the end of the financial year, BPAY and EFT instructions must be submitted no later than 4pm [#] on Tuesday 27 June 2023 . Otherwise, contributions may not be received until the new financial year. Some financial institutions may take more than 3 business days to process BPAY transactions. You need to consider this when making last minute contributions.

* Note, cheques and associated documentation must be posted in a timely manner to ensure they are received by us by the cut-off time. **Otherwise, the contributions will be processed in the next financial year.**

[#] You need to check with your financial institution for their cut-off time.

New business applications

For OneAnswer Frontier Personal Super accounts started with contributions (not internal transfers), new business applications with all associated paperwork and requirements must be received by mail **before 5pm on Wednesday 28 June 2023**. Mail to: GPO Box 5306 Sydney NSW 2001.

If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend all correctly completed documentation be received by us no later than **5pm on Tuesday 27 June 2023**.

What effective date will contribution(s) be processed?

The effective date contribution(s) will be processed are disclosed as follows:

- OneAnswer Frontier Personal Super - in the Product Disclosure Statement (PDS) or Member Guide (Additional Information), available online at onepathsuperinvest.com.au under the 'Forms & Brochures' section.
- ANZ Smart Choice Super for employers and their employees – in the Additional Information Guide, available online at anz.com/smartchoicesuper under the 'Downloads – important documents' section.

You can also contact Customer Services for a copy.

A reminder about contributions caps

It is important that you are aware of your contributions limits and ensure that they don't exceed the caps. We recommend you speak to your financial adviser for details or refer to the ATO website at ato.gov.au.

Note: employer payments to cover members' insurance fees will count towards their concessional contributions cap.

CONTACT US

If you have any questions or require further information, please contact Customer Services:

Product	Phone number	Hours (weekdays, AEST/AEDT)	Email address
OneAnswer Frontier Personal Super	133 665	8.30am – 6.30pm	client@onepathsuperinvest.com.au
EasyTransact (Employers Only)	13 47 43 (options 1,1)	8.30am – 6.00pm	EmployerSuper@insigniafinancial.com.au
ANZ Smart Choice Super for employers and their employees	13 12 87	8.30am – 6.30pm	smartchoice@insigniafinancial.com.au

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The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial products mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold those products. Target Market Determinations (TMDs) for relevant products are also required to be available for consideration by distributors/members. A copy of the PDS (or other disclosure documents) and TMD (where relevant) are available upon request by Customer Services or by searching for the applicable product on our website at onepathsuperinvest.com.au or www.anz.com.au/smartchoicesuper

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