

Fund Summary

OnePath Capital Guaranteed

OnePath OneAnswer Super/Pension, Integra Super, Investment Savings Bond, Wholesale Super & OnePath Deferred Annuity

March 2026

Investment objective

The fund aims to deliver declared interest rates that exceed the return on cash (after fees, charges and taxes) and the rate of change in inflation over periods of three years or more. Declared interest rates are guaranteed not to be negative.

Investment strategy

The fund invests in a diversified portfolio of assets including cash, fixed interest, property and shares.

Inception dates

| | |
|--------------------------|------------|
| OA Pension | April 1989 |
| OA Personal Super | June 1989 |
| OA Term Alloc. Pension | Oct. 2004 |
| Integra Super | Oct. 1995 |
| Wholesale Super | June 1989 |
| Invest. Savings Bond | Sept. 1993 |
| OnePath Deferred Annuity | Oct. 1995 |

Funds under management

| | \$ million |
|--------------------------|------------|
| OA Pension | Terminated |
| OA Personal Super | Terminated |
| OA Term Alloc. Pension | Terminated |
| Integra Super | Terminated |
| Wholesale Super | Terminated |
| Invest. Savings Bond | \$22.19 |
| OnePath Deferred Annuity | \$2.56 |

Fund performance

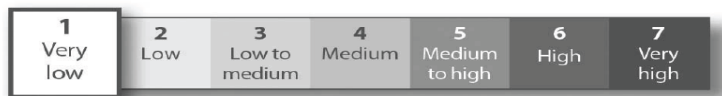
| | 1 yr % | 2 yrs % pa | 3 yrs % pa | 5 yrs % pa | 7 yrs % pa | 10 yrs % pa |
|--------------------------|-----------|---------------|---------------|---------------|---------------|----------------|
| Investment Savings Bond | 1.30 | 0.65 | 0.43 | 0.59 | 0.71 | 1.03 |
| OnePath Deferred Annuity | 2.05 | 1.02 | 0.68 | 0.87 | 1.10 | 1.54 |

Current declared rates

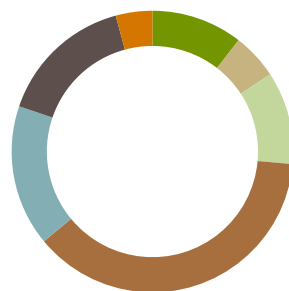
| | |
|--------------------------|-----------------|
| Investment Savings Bond | 1.30% per annum |
| OnePath Deferred Annuity | 2.05% per annum |

Standard risk measure

The Standard Risk Measure (SRM) is based on industry guidance to allow investors to compare funds that are expected to deliver a similar number of negative annual returns over any 20 year period. The SRM for this fund is shown below:



Actual asset allocation



| | |
|-------------------------|--------|
| ■ Aust. shares | 10.48% |
| ■ Int'l shares | 5.29% |
| ■ Prop. Securities | 10.66% |
| ■ Aust. fixed interest | 37.57% |
| ■ Int'l fixed interest | 16.21% |
| ■ Cash | 15.59% |
| ■ Alt. Assets Defensive | 4.20% |

OnePath Funds Management Limited (OnePath Funds Management) ABN 21 003 002 800 AFSL 238342, OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496 AFSL 238346 and OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341 are the issuers of this Fund Summary and the products stated within this material. Except as set out in the relevant Product Disclosure Statement (PDS), the products are not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuers or their products. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

From 1 June 2019 OnePath Life Limited will not be a related body corporate of OnePath Custodians Pty Limited and OnePath Funds Management Limited.

Updated information will be available free of charge by contact Client Services on 133 665. The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Past performance is not indicative of future performance. The future value of investments may rise and fall with changes in the market. You should read the relevant PDS available at onepath.com.au and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.