

# Fund Summary

OnePath Capital Guaranteed

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

September 2025

## 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	\$0.10
Integra Super	Terminated
Wholesale Super	Terminated
Invest. Savings Bond	\$23.60
OnePath Deferred Annuity	\$3.35

## 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
OneAnswer Term Alloc. Pens.	2.55	1.27	1.18	1.34	1.62	2.15
Wholesale Super	2.95	1.46	1.26	1.28	1.51	1.97

## Current declared rates

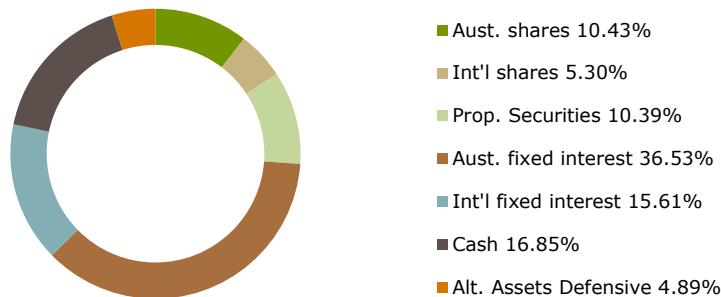
OneAnswer Term Alloc. Pens.	2.55% per annum
Wholesale Super	2.95% per annum
Investment Savings Bond	1.30% per annum
OnePath Deferred Annuity	2.05% per annum

## 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



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.

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