

ONEANSWER – INVESTMENT UPDATES

Product Disclosure Statement (PDS) Update and Continuous Disclosure Notice | 25 September 2026

This PDS update amends the following documents, dated 5 December 2025:

- OneAnswer Investment Portfolio - Pre July 2013 - Product Disclosure Statement
- OneAnswer Investment Portfolio //Select Fees and Charges Guide
- OneAnswer Frontier Investment Portfolio Product Disclosure Statement
- OneAnswer Frontier Investment Portfolio Additional Information Guide
- OneAnswer Buy-Sell Spread Guide
- OneAnswer Investment Funds Guide
- OneAnswer Frontier Personal Super and Pension - Additional Information Guide
- OneAnswer Frontier Personal Super Fees Guide

This notice provides important information in relation to:

- OneAnswer Investment Portfolio (including //Select) - Pre July 2013
- OneAnswer Frontier Investment Portfolio
- OneAnswer Frontier Personal Super
- OneAnswer Frontier Pension
- OneAnswer Term Allocated Pension (closed product)

WHAT'S CHANGING?

From 25 September 2026, the 3-year and 5-year ANZ Term Deposits will no longer be available for new investments, and there will be a fee reduction and investment changes to the OnePath Blue Chip Imputation investment option in OneAnswer Frontier Personal Super and Pension, OneAnswer Frontier Investment Portfolio, and OneAnswer Investment Portfolio (including //Select) - Pre July 2013.

In addition, there will be a fee reduction to OnePath Multi Asset Income and the following investment options will no longer be available for new investments in OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013:

- Altrinsic Global Equities
- Ardea Real Outcome
- Investors Mutual Australian Shares
- MFS Global Equity
- Perennial Value Shares
- Schroder Sustainable Growth
- OnePath Property Securities (termination only applicable to OneAnswer Investment Portfolio (including //Select) - Pre July 2013)

This PDS update amends the following documents, dated 5 December 2025:

Document	Update
OneAnswer Investment Portfolio – Pre July 2013 - Product Disclosure Statement	Key features: page reference: 4 Current content (to 24 September 2026): ANZ Term Deposits – access to six ANZ Term Deposit options with competitive interest rates and terms ranging from 3 months to 5 years . Updated content (from 25 September 2026): ANZ Term Deposits – access to four ANZ Term Deposit options with competitive interest rates and terms ranging from 3 months to 2 years .
	Investing in ANZ Term Deposit options: page reference: 6 Current content (to 24 September 2026): You can access a range of ANZ Term Deposit options. These offer competitive interest rates and a choice of 3, 6 and 12 months, or 2-, 3-, and 5-year investment terms. Updated content (from 25 September 2026): You can access a range of ANZ Term Deposit options. These offer competitive interest rates and a choice of 3, 6 and 12 months and 2-year investment terms.
	Cost of product: page reference: 15 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.
	Cost of product: page reference: 15 Current content (to 24 September 2026) OnePath Multi Asset Income \$635 Updated content (from 25 September 2026): OnePath Multi Asset Income \$615
	Cost of product: page reference: 15 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.
	Cost of product: page reference: 16 Reference: Investors Mutual Australian Shares ^{&} Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.
	Cost of product: page reference: 16 Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.
	Cost of product: page reference: 16 Current content (to 24 September 2026) OnePath Blue Chip Imputation \$695 Updated content (from 25 September 2026): OnePath Australian Shares Income \$585
	Cost of product: page reference: 16 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.
	Cost of product: page reference: 16 Reference: OnePath Property Securities Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted.
	Cost of product: page reference: 16 Reference: MFS Global Equity*** Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted
	Ongoing annual fees and costs for each investment fund: page reference: 18

Reference: Ardea Real Outcome

Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 18

Reference: Investors Mutual Australian Shares^{>>}

Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 18

Reference: Schroder Sustainable Growth^{ll}

Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 18

Current wording:

Investment Fund	Management Fees and Costs (A)					(A) + (B) + (C) = (D) Total Fees and Costs	
	Ongoing Fee (% p.a.) ^{††}						
	Entry Fee option [*]	Nil Entry Fee option [†]	Estimated Other investment costs	Estimated Performance fees (B)	Estimated Transaction costs (C)	Entry Fee option	Nil Entry Fee option [†]
OnePath Multi Asset Income [§]	1.24	2.09	0.00	0.00	0.03	1.27	2.12

Updated wording (from 25 September 2026):

Investment Fund	Management Fees and Costs (A)					(A) + (B) + (C) = (D) Total Fees and Costs	
	Ongoing Fee (%) p.a.) ^{††}						
	Entry Fee option [*]	Nil Entry Fee option [†]	Estimated Other investment costs	Estimated Performance fees (B)	Estimated Transaction costs (C)	Entry Fee option	Nil Entry Fee option [†]
OnePath Multi Asset Income [§]	1.20	2.05	0.00	0.00	0.03	1.23	2.08

Ongoing annual fees and costs for each investment fund: page reference: 18

Current wording:

Investment Fund	Management Fees and Costs (A)					(A) + (B) + (C) = (D) Total Fees and Costs	
	Ongoing Fee (% p.a.) ^{††}						
	Entry Fee option [*]	Nil Entry Fee option [†]	Estimated Other investment costs	Estimated Performance fees (B)	Estimated Transaction costs (C)	Entry Fee option	Nil Entry Fee option [†]
OnePath Blue Chip Imputation ^{^§}	1.24	2.09	0.00	0.00	0.15	1.39	2.24

[^] For example, for every \$1,000 invested in OnePath Blue Chip Imputation (Entry Fee option), an Ongoing Fee of \$12.40 will be charged each year. This example is for illustrative purposes only.

Updated wording (from 25 September 2026):

Investment Fund	Management Fees and Costs (A)					(A) + (B) + (C) = (D) Total Fees and Costs	
	Ongoing Fee (% p.a.) ^{††}	Entry Fee option [†]	Nil Entry Fee option [†]	Estimated Other investment costs	Estimated Performance fees (B)	Estimated Transaction costs (C)	Entry Fee option
OnePath Australian Shares Income ^{^††}		1.14	1.99	0.00	0.00	0.03	1.17
							2.02

[^] For example, for every \$1,000 invested in OnePath Australian Shares Income (Entry Fee option), an Ongoing Fee of \$11.40 will be charged each year. This example is for illustrative purposes only.

^{††} Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.

Ongoing annual fees and costs for each investment fund: page reference: 19

Reference: Perennial Value Shares^{ll}

Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 19

Reference: Altrinsic Global Equities^{**}

Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 19

Reference: MFS Global Equity[~]

Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted

Ongoing annual fees and costs for each investment fund: page reference: 20

Reference: OnePath Property Securities[§]

Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted.

Maximum fees and charges: page reference: 26

Reference: OnePath Property Securities Trust

Instructions (from 25 September 2026): OnePath Property Securities Trust is deleted.

Transaction Costs for each investment fund: page reference: 27

Reference: Ardea Real Outcome

Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.

Transaction Costs for each investment fund: page reference: 28

Current wording:

Investment Fund	Transaction Costs		
	(A) Estimated Gross Costs (% p.a.)	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)
OnePath Blue Chip Imputation	0.16	0.01	0.15

Updated wording (from 25 September 2026):

Investment Fund	Transaction Costs		
	(A) Estimated Gross Costs	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)

	(% p.a.)		
	OnePath Australian Shares Income***	0.05	0.02 0.03
	*** Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.		
	Transaction Costs for each investment fund: page reference: 28 Reference: Investors Mutual Australian Shares ^{&} Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.		
	Transaction Costs for each investment fund: page reference: 28 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.		
	Transaction Costs for each investment fund: page reference: 28 Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.		
	Transaction Costs for each investment fund: page reference: 28 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.		
	Transaction Costs for each investment fund: page reference: 28 Reference: MFS Global Equity* Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted.		
	Transaction Costs for each investment fund: page reference: 29 Reference: OnePath Property Securities Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted.		
OneAnswer Investment Portfolio//Select Fees and Charges Guide	Cost of product for 1 year: page reference: 6 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted		
	Cost of product: page reference: 7 Current content (to 24 September 2026) OnePath Multi Asset Income \$590 Updated content (from 25 September 2026): OnePath Multi Asset Income \$570		
	Cost of product: page reference: 7 Current content (to 24 September 2026) OnePath Blue Chip Imputation \$650 Updated content (from 25 September 2026): OnePath Australian Shares Income \$540		
	Cost of product for 1 year: page reference: 7 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.		
	Cost of product for 1 year: page reference: 7 Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.		
	Cost of product for 1 year: page reference: 7 Reference: Investors Mutual Australian Shares		

Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.

Cost of product for 1 year: page reference: 7

Reference: MFS Global Equity***

Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted.

Cost of product for 1 year: page reference: 7

Reference: Perennial Value Shares

Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.

Cost of product for 1 year: page reference: 7

Reference: OnePath Property Securities

Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted.

Ongoing annual fees and costs for each investment fund: page reference: 9

Current wording:

Investment Fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Management Fees and Costs (A) Ongoing Fee (% p.a.)††	Other Investment Costs (% p.a.)	(B) Performance fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
OnePath Multi Asset Income†	2.09	0.94	1.15	0.00	0.00	0.03	1.18

Updated wording (from 25 September 2026):

Investment Fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Management Fees and Costs (A) Ongoing Fee (% p.a.)††	Other Investment Costs (% p.a.)	(B) Performance fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
OnePath Multi Asset Income†	2.05	0.94	1.11	0.00	0.00	0.03	1.14

Ongoing annual fees and costs for each investment fund: page reference: 9

Current wording:

Investment Fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Management Fees and Costs (A) Ongoing Fee (% p.a.)††	Other Investment Costs (% p.a.)	(B) Performance fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
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OnePath Blue Chip Imputation†	2.09	0.94	1.15	0.00	0.00	0.15	1.30
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Updated wording (from 25 September 2026):

Investment Fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Ongoing Fee (% p.a.)††	Management Fees and Costs (A) Other Investment Costs (% p.a.)	(B) Performance fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
OnePath Australian Shares Income ^{†^}	1.99	0.94	1.05	0.00	0.00	0.03	1.08

^{^^} Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.

Ongoing fees and costs for each investment fund: page reference: 9

Reference: Ardea Real Outcome

Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.

Ongoing fees and costs for each investment fund: page reference: 9

Reference: Schroder Sustainable Growth

Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.

Ongoing fees and costs for each investment fund: page reference: 9

Reference: Investors Mutual Australian Shares

Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.

Ongoing fees and costs for each investment fund: page reference: 9

Reference: Perennial Value Shares

Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.

Ongoing fees and costs for each investment fund: page reference: 10

Reference: Altrinsic Global Equities†

Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.

Ongoing fees and costs for each investment fund: page reference: 10

Reference: OnePath Property Securities†

Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted.

Maximum fees and charges: page reference: 14

Reference: OnePath Property Securities Trust

Instructions (from 25 September 2026): OnePath Property Securities Trust is deleted.

Transaction Costs for each investment fund: page reference: 15

Reference: Ardea Real Outcome

Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.

Transaction Costs for each investment fund: page reference: 16

	Current wording: <table><tr><th rowspan="2">Investment Fund</th><th colspan="3">Transaction Costs</th></tr><tr><th>(A) Estimated Gross Costs (% p.a.)</th><th>(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)</th><th>(C = A – B) Estimated Costs affecting returns (% p.a.)</th></tr><tr><td>OnePath Blue Chip Imputation</td><td>0.16</td><td>0.01</td><td>0.15</td></tr></table> Updated wording (from 25 September 2026): <table><tr><th rowspan="2">Investment Fund</th><th colspan="3">Transaction Costs</th></tr><tr><th>(A) Estimated Gross Costs (% p.a.)</th><th>(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)</th><th>(C = A – B) Estimated Costs affecting returns (% p.a.)</th></tr><tr><td>OnePath Australian Shares Income^{^^}</td><td>0.05</td><td>0.02</td><td>0.03</td></tr></table> ^{^^} Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.	Investment Fund	Transaction Costs			(A) Estimated Gross Costs (% p.a.)	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)	OnePath Blue Chip Imputation	0.16	0.01	0.15	Investment Fund	Transaction Costs			(A) Estimated Gross Costs (% p.a.)	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)	OnePath Australian Shares Income ^{^^}	0.05	0.02	0.03
Investment Fund	Transaction Costs																						
	(A) Estimated Gross Costs (% p.a.)	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)																				
OnePath Blue Chip Imputation	0.16	0.01	0.15																				
Investment Fund	Transaction Costs																						
	(A) Estimated Gross Costs (% p.a.)	(B) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(C = A – B) Estimated Costs affecting returns (% p.a.)																				
OnePath Australian Shares Income ^{^^}	0.05	0.02	0.03																				
	Transaction Costs for each investment fund: page reference: 16 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.																						
	Transaction Costs for each investment fund: page reference: 16 Reference: Investors Mutual Australian Shares[^] Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.																						
	Transaction Costs for each investment fund: page reference: 16 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.																						
	Transaction Costs for each investment fund: page reference: 17 Reference: Altrinsic Global Equities[†] Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.																						
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	offer competitive interest rates and a choice of 3, 6 and 12 months, or 2, 3, and 5 year investment terms. Updated content (from 25 September 2026): You can access a range of ANZ Term Deposit options. These offer competitive interest rates and a choice of 3, 6 and 12 months and 2 year investment terms.		
	Cost of product: page reference: 14 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.		
	Cost of product: page reference: 14 Current content (to 24 September 2026) OnePath Multi Asset Income \$515 Updated content (from 25 September 2026): OnePath Multi Asset Income \$495		
	Cost of product: page reference: 14 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.		
	Cost of product: page reference: 14 Reference: Investors Mutual Australian Shares Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.		
	Cost of product: page reference: 14 Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.		
	Cost of product: page reference: 14 Current content (to 24 September 2026) OnePath Blue Chip Imputation \$600 Updated content (from 25 September 2026): OnePath Australian Shares Income \$490		
	Cost of product: page reference: 14 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.		
	Cost of product: page reference: 14 Reference: MFS Global Equity*** Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted		
	Ongoing fees and costs for each investment fund: page reference: 16 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.		
	Ongoing fees and costs for each investment fund: page reference: 17 Reference: Investors Mutual Australian Shares Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.		
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	Ongoing fees and costs for each investment fund: page reference: 17 Current wording: <table border="1"> <tr> <td>Investment Fund</td><td>Management Fees and Costs (A)</td></tr> </table>	Investment Fund	Management Fees and Costs (A)
Investment Fund	Management Fees and Costs (A)		

	Ongoing Fee (% p.a.) [^]	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.) (B)	Estimated Transaction costs (% p.a.) (C)	(A) + (B) + (C) = (D) Total (% p.a.)
OnePath Multi Asset Income	1.00	0.00	0.00	0.03	1.03

Updated wording (from 25 September 2026):

Management Fees and Costs (A)					
Investment Fund	Ongoing Fee (% p.a.) [^]	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.) (B)	Estimated Transaction costs (% p.a.) (C)	(A) + (B) + (C) = (D) Total (% p.a.)
OnePath Multi Asset Income	0.96	0.00	0.00	0.03	0.99

Ongoing fees and costs for each investment fund: page reference: 17

Current wording:

Management Fees and Costs (A)					
Investment Fund	Ongoing Fee (% p.a.) [^]	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.) (B)	Estimated Transaction costs (% p.a.) (C)	(A) + (B) + (C) = (D) Total (% p.a.)
OnePath Blue Chip Imputation	1.05	0.00	0.00	0.15	1.20

Updated wording (from 25 September 2026):

Management Fees and Costs (A)					
Investment Fund	Ongoing Fee (% p.a.) [^]	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.) (B)	Estimated Transaction costs (% p.a.) (C)	(A) + (B) + (C) = (D) Total (% p.a.)
OnePath Australian Shares Income ^{^^}	0.95	0.00	0.00	0.03	0.98

^{^^} Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.

Ongoing fees and costs for each investment fund: page reference: 17

Reference: Perennial Value Shares

Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.

Ongoing fees and costs for each investment fund: page reference: 17

Reference: Altrinsic Global Equities

Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.

Ongoing fees and costs for each investment fund: page reference: 17

Reference: MFS Global Equity[~]

Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted.

Transaction Costs for each investment fund: page reference: 23

	Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted. Transaction Costs for each investment fund: page reference: 24 Current wording: <table><tr><th>Investment Fund</th><th colspan="3">Transaction Costs</th></tr><tr><th></th><th>(D) Estimated Gross Costs (% p.a.)</th><th>(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)</th><th>(F = D – E) Estimated Costs affecting returns (% p.a.)</th></tr><tr><td>OnePath Blue Chip Imputation</td><td>0.16</td><td>0.01</td><td>0.15</td></tr></table> Updated wording (from 25 September 2026): <table><tr><th>Investment Fund</th><th colspan="3">Transaction Costs</th></tr><tr><th></th><th>(D) Estimated Gross Costs (% p.a.)</th><th>(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)</th><th>(F = D – E) Estimated Costs affecting returns (% p.a.)</th></tr><tr><td>OnePath Australian Shares Income[^]</td><td>0.05</td><td>0.02</td><td>0.03</td></tr></table> [^] Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.	Investment Fund	Transaction Costs				(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)	OnePath Blue Chip Imputation	0.16	0.01	0.15	Investment Fund	Transaction Costs				(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)	OnePath Australian Shares Income [^]	0.05	0.02	0.03
Investment Fund	Transaction Costs																								
	(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)																						
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	Transaction Costs for each investment fund: page reference: 24 Reference: Investors Mutual Australian Shares Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted.																								
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OneAnswer Frontier Investment Portfolio	Single-manager funds: page reference: 14 Reference: Investors Mutual Australian Shares⁶ 105 698 904 OneAnswer – Investors Mutual Australian Share Trust [Frontier] Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is																								

Additional Information Guide	deleted.
	Single-manager funds: page reference: 14 Reference: Ardea Real Outcome 135 334 940 OneAnswer – Ardea Real Outcome Trust Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted.
	Single-manager funds: page reference: 14 Reference: Schroder Sustainable Growth 105 698 744 OneAnswer – Schroder Sustainable Growth Trust Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted.
	Single-manager funds: page reference: 15 Reference: Altrinsic Global Equities ³ 142 356 625 OneAnswer – Altrinsic Global Equities Trust [Frontier] Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted.
	Single-manager funds: page reference: 15 Reference: MFS Global Equity 094 016 690 OneAnswer – MFS Global Equity Trust [Frontier] Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted.
	Single-manager funds: page reference: 15 Reference: Perennial Value Shares 110 606 418 OneAnswer – Perennial Value Shares Trust [Frontier] Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted.
	Single-manager funds: page reference: 15 Reference: OnePath Blue Chip Imputation 088 881 449 ANZ OA OnePath Blue Chip Imputation Trust [Frontier] 089 938 992 Blue Chip Imputation Trust Updated content (from 25 September 2026): OnePath Australian Shares Income 088 881 449 ANZ OA OnePath Australian Shares Income Trust [Frontier] 089 938 992 Australian Shares Income Trust
OneAnswer Buy-Sell Spread Guide	Reference: OnePath Blue Chip Imputation Updated content (from 25 September 2026): OnePath Australian Shares Income
OneAnswer Investment Funds Guide	HOW TO READ AN INVESTMENT PROFILE: page reference: 14 Current content (to 24 September 2026): For example, the OneAnswer – Perennial Value Shares Trust will invest and hold units in the Perennial Value Shares Wholesale Trust. Updated content (from 25 September 2026): For example, the OneAnswer – Schroder Australian Equity Trust will invest and hold units in the Schroder Wholesale Australian Equity Fund
	Single-manager Investment Funds: page reference: 22 Reference: Altrinsic Global Advisors, LLC Instructions (from 25 September 2026): All content relating to Altrinsic Global Advisors, LLC is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Single-manager Investment Funds: page reference: 23 Reference: Ardea Investment Management Instructions (from 25 September 2026): All content relating to Ardea Investment Management is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013

	Single-manager Investment Funds: page reference: 24 Reference: Investors Mutual Limited Instructions (from 25 September 2026): All content relating to Investors Mutual Limited is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Single-manager Investment Funds: page reference: 25 Reference: MFS® Investment Management Instructions (from 25 September 2026): All content relating to MFS® Investment Management is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Single-manager Investment Funds: page reference: 26 Reference: Perennial Value Management Limited Instructions (from 25 September 2026): All content relating to Perennial Value Management Limited is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 3 – Moderate: page reference: 33 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating Ardea Real Outcome is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 4 – Growth: page reference: 38 Current content (to 24 September 2026): OnePath Multi Asset Income Managed on behalf of OnePath, for cash by Insignia Financial, Australian fixed interest by Western Asset Management, property securities by Renaissance Property Securities Pty Ltd and Australian shares by Tyndall Asset Management (Tyndall AM), an investment team within the YCM Group. Updated content (from 25 September 2026): OnePath Multi Asset Income Managed on behalf of OnePath, for cash by Insignia Financial, Australian fixed interest by Western Asset Management, property securities by Renaissance Property Securities Pty Ltd and Australian shares managed on behalf of OnePath by Invesco Asset Management.
	Investor Profile 4 – Growth: page reference: 39 Reference: Schroder Sustainable Growth* Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 5 – High growth: page reference: 43 Reference: Investors Mutual Australian Shares† Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 5 – High growth: page reference: 45

	Current content (to 24 September 2026): OnePath Blue Chip Imputation Investment objective The fund aims to outperform the gross return of the S&P/ASX 100 Total Return Index, including franking credits (but before investment fees and taxes) over periods of at least five years. The fund also targets a gross dividend yield, including franking credits that exceeds the gross dividend yield of the benchmark. Managed on behalf of OnePath by Tyndall Asset Management (Tyndall AM), an investment team within the YCM Group. Updated content (from 25 September 2026): OnePath Australian Shares Income Investment objective The fund aims to outperform the gross return of the S&P/ASX 200 Total Return Index, including franking credits (but before investment fees and taxes) over periods of at least five years. The fund also targets a gross dividend yield, including franking credits that exceeds the gross dividend yield of the benchmark. Managed on behalf of OnePath by Invesco Asset Management.
	Investor Profile 5 – High growth: page reference: 48 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 5 – High growth: page reference: 50 Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 5 – High growth: page reference: 53 Reference: MFS Global Equity Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Investor Profile 5 – High growth: page reference: 57 Reference: OnePath Property Securities Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted for OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Early withdrawal of your ANZ Term Deposit: page reference: 62 Current content (to 24 September 2026): For 2, 3 and 5 year ANZ Term Deposit options, if the deposit is broken after an annual interest payment has been credited but before maturity, the following amounts will be compared: Updated content (from 25 September 2026): For 2 year ANZ Term Deposit options, if the deposit is broken after an annual interest payment has been credited but before maturity, the following amounts will

	be compared:
	Our approach to responsible investment: page reference: 65 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	Our approach to responsible investment: page reference: 72 -75 Reference: Schroder Sustainable Growth Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 77 Reference: Ardea Real Outcome Instructions (from 25 September 2026): All content relating to Ardea Real Outcome is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 77 Reference: Schroder Sustainable Growth* Instructions (from 25 September 2026): All content relating to Schroder Sustainable Growth is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78 Reference: Investors Mutual Australian Shares[†] Instructions (from 25 September 2026): All content relating to Investors Mutual Australian Shares is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78 Reference: MFS Global Equity Instructions (from 25 September 2026): All content relating to MFS Global Equity is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78 Current content (to 24 September 2026): OnePath Blue Chip Imputation Updated content (from 25 September 2026): OnePath Australian Shares Income
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78 Reference: Perennial Value Shares Instructions (from 25 September 2026): All content relating to Perennial Value Shares is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78

	Reference: Altrinsic Global Equities Instructions (from 25 September 2026): All content relating to Altrinsic Global Equities is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013																																				
	WHAT INVESTMENT FUNDS ARE OFFERED THROUGH ONEANSWER?: page reference: 78 Reference: OnePath Property Securities Instructions (from 25 September 2026): All content relating to OnePath Property Securities is deleted for OneAnswer Frontier Investment Portfolio and OneAnswer Investment Portfolio (including //Select) - Pre July 2013																																				
OneAnswer Frontier Personal Super - Additional Information Guide	Key features: page reference: 5 Current content (to 24 September 2026): ANZ Term Deposits – access to six ANZ Term Deposit options with competitive interest rates and terms ranging from 3 months to 5 years. Updated content (from 25 September 2026): ANZ Term Deposits – access to four ANZ Term Deposit options with competitive interest rates and terms ranging from 3 months to 2 years.																																				
OneAnswer Frontier Personal Super Fees Guide	Cost of product: page reference: 11 Current content (to 24 September 2026) OnePath Blue Chip Imputation \$615 Updated content (from 25 September 2026): OnePath Australian Shares Income \$505 Investment fees and costs and Transactions costs for each investment fund: page reference: 13 Current wording: <table><tr><th colspan="6">Investment Fees and Costs (A)</th></tr><tr><th>Investment Fund</th><th>Ongoing Fee (% p.a.)^</th><th>Estimated other costs (% p.a.)</th><th>Estimated Performance Fees (% p.a.)</th><th>Estimated Transaction costs (% p.a.) (B)</th><th>(A) + (B) = (C) Total (% p.a.)</th></tr><tr><td>OnePath Blue Chip Imputation</td><td>1.05</td><td>0.00</td><td>0.00</td><td>0.15</td><td>1.20</td></tr></table> Updated wording (from 25 September 2026): <table><tr><th colspan="6">Investment Fees and Costs (A)</th></tr><tr><th>Investment Fund</th><th>Ongoing Fee (% p.a.)^</th><th>Estimated other costs (% p.a.)</th><th>Estimated Performance Fees (% p.a.)</th><th>Estimated Transaction costs (% p.a.) (B)</th><th>(A) + (B) = (C) Total (% p.a.)</th></tr><tr><td>OnePath Australian Shares Income^^</td><td>0.95</td><td>0.00</td><td>0.00</td><td>0.03</td><td>0.98</td></tr></table> ^^ Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.	Investment Fees and Costs (A)						Investment Fund	Ongoing Fee (% p.a.)^	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)	OnePath Blue Chip Imputation	1.05	0.00	0.00	0.15	1.20	Investment Fees and Costs (A)						Investment Fund	Ongoing Fee (% p.a.)^	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)	OnePath Australian Shares Income^^	0.95	0.00	0.00	0.03	0.98
Investment Fees and Costs (A)																																					
Investment Fund	Ongoing Fee (% p.a.)^	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)																																
OnePath Blue Chip Imputation	1.05	0.00	0.00	0.15	1.20																																
Investment Fees and Costs (A)																																					
Investment Fund	Ongoing Fee (% p.a.)^	Estimated other costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)																																
OnePath Australian Shares Income^^	0.95	0.00	0.00	0.03	0.98																																
	Transaction Costs for each investment fund: page reference: 18 Current wording: <table><tr><th colspan="3">Transaction Costs</th></tr><tr><th>Investment Fund</th><th>(D) Estimated Gross Costs (% p.a.)</th><th>(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)</th><th>(F = D – E) Estimated Costs affecting returns (% p.a.)</th></tr></table>	Transaction Costs			Investment Fund	(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)																													
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Investment Fund	(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)																																		

	OnePath Blue Chip Imputation	0.16	0.01	0.15
	Updated wording (from 25 September 2026):			
	Investment Fund	Transaction Costs		
		(D) Estimated Gross Costs (% p.a.)	(E) Estimated costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
	OnePath Australian Shares Income ^{^^}	0.05	0.02	0.03
	^{^^} Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.			

ANY QUESTIONS?

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

- Speak with your financial adviser
- Call us on **133 665** weekdays between 8.30am and 6.30pm (AEST) or international on **+61 3 7049 3126**
- Email client@onepathsuperinvest.com.au

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