## Sample client letter



<Title> <Given names> <Surname> <address> <Suburb> <State> <Postcode> <COUNTRY>

Product: OneAnswer Frontier Pension
Member Name: < Member Name

Member Number: < Member No>

Reference: SI1397

<date>

Dear < Title > < Surname >

## Additional payment to your OneAnswer Frontier Pension account

We're writing to you regarding your previous investment in the OnePath Capital Guaranteed Fund (the Fund), which was redeemed as part of the transfer of your OneAnswer Pension account to OneAnswer Frontier Pension in June 2023.

After the transfer of your account, the final interest rate for the 2022/23 financial year was declared by Zurich Australia Limited (Zurich) and paid to other investors who remained invested in the Fund. This was higher than the interim interest rate applied to your investment when your account was transferred.

While your balance was transferred prior to the final interest rate being declared, we've worked with Zurich so that we can also pass this same interest on to you.

## What does this mean for you?

On your next statement, you'll see this payment as an 'Adjustment' transaction type.

## We're here to help

If you have any questions or would like further information, please:

- call Customer Services on 133 665, weekdays 8.30am to 6.30pm (AEST/AEDT)
- email us at client@onepathsuperinvest.com.au
- speak to your financial adviser.

Yours sincerely

Frank Lombardo

Chief Operating & Technology Officer

On behalf of OnePath Custodians Pty Limited

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of OneAnswer Frontier Pension. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and this product is part of the RPS.

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 product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) for relevant products are also required to be made available and considered by distributors/members/investors. A copy of the PDS (or other disclosure documents) and TMD (where relevant) are available upon request by phoning 133 665 or by searching for the applicable product on our website at onepathsuperinvest.com.au

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

