

ONEANSWER FRONTIER PERSONAL SUPER & PENSION

Product Disclosure Statement (PDS) Update | 16 December 2022

This PDS Update provides important information and amends the OneAnswer Frontier Personal Super and Pension – Additional Information Guide, issued on 25 July 2022.

UPDATED INFORMATION

1. WHO CAN MAKE CONTRIBUTIONS INTO YOUR SUPER ACCOUNT?

OneAnswer Frontier Personal Super and Pension – Additional Information Guide page reference: 21

Reference: Who can make contributions into your super account?

Instructions: replace the table with the following updated information.

The following table outlines the rules relating to who can make super contributions.

Your age	Who can contribute?
Under 55	You, your spouse, your employer and a third party.
55 to under 75	You (including downsizer contributions), your spouse, your employer and a third party.
75 [†] and over	You may make downsizer contributions and your employer may make 'mandated employer contributions' [#] .

† Personal and employer contributions may be accepted if they are made on or before the 28th day after the end of the month in which you turn 75.

Mandated employer contributions' are contributions:

- that reduce an employer's potential liability for the SG charge
- that are a payment of a shortfall component, or
- in or towards satisfaction of the employer's obligation under an agreement certified, or award made, on or after 1 July 1986 by an industrial authority.

OneAnswer Frontier Personal Super and Pension – Additional Information Guide page reference: 22

Reference: sub-heading labelled 'Downsizer contributions to super'

Instructions: replace the section with the following updated information.

Downsizer contributions to super

Individuals aged 55 and over who meet eligibility requirements will be able to make contributions of up to \$300,000 to their super fund from the proceeds of selling their home. Both members of a couple will be able to take advantage of this measure for the same home enabling up to \$600,000 to be contributed to super.

Downsizer contributions will not count towards the contributions caps and can be made regardless of the total superannuation balance or if age 75 and over.

Downsizer contributions apply to the proceeds from the sale of your main residence. The home must have been owned for at least 10 years and the contribution made within 90 days (or longer period, if allowed) after settlement. Eligible individuals must notify the super fund in the approved form of a downsizer contribution. Other conditions may also apply.

Downsizer contributions are not tax deductible.

For more information, please speak to your financial adviser or visit the ATO website.

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OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673)
as trustee of the Retirement Portfolio Service (ABN 61 808 189 263)



ARE THERE ANY OTHER CHANGES?

No.

WHEN WILL THE CHANGES TAKE PLACE?

The changes are effective from 1 January 2023.

ANY QUESTIONS?

If you have any questions, please:

- Call Customer Services on 133 665 weekdays between 8:30am and 6.30pm (AEST/AEDT)
- Email client@onepathsuperinvest.com.au

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