

SAMPLE

REFERENCE GUIDE

OneAnswer Frontier Personal Super works a bit differently to OneAnswer Personal Super, ANZ OneAnswer Personal Super and OptiMix Superannuation. Learn more in this Guide.

June 2023

WHAT IS THIS REFERENCE GUIDE ABOUT?

This Reference Guide (Guide) contains important information about the transfer of your account balance from:

- OneAnswer Personal Super (Entry Fee, Nil Entry Fee and //Select)
- ANZ OneAnswer Personal Super (Entry Fee, Nil Entry Fee, Deferred Entry Fee and //Select)
- OptiMix Superannuation (Entry Fee and Nil Entry Fee).

to OneAnswer Frontier Personal Super.

It includes key information on how these super products differ and how you may be affected by the changes.

Please ensure you read your enclosed Letter, including the 'What do the changes mean for me?' pages, as they contain important information specific to how the transfer will affect your account.

To find out more about OneAnswer Frontier Personal Super, you should also refer to the Product Disclosure Statement (PDS), Additional Information Guide, Investment Funds Guide, Fees Guide, Buy-Sell Spread Guide and OneAnswer Hedge Funds Guide, available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures, or free of charge by calling Customer Services on 1800 036 190.

A Target Market Determination (TMD) for OneAnswer Frontier Personal Super is available free of charge from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures, or free of charge by calling Customer Services.

The information provided in this Guide is general information only, and does not take into account your personal objectives, financial situation or needs. We encourage you to obtain financial advice tailored to your personal circumstances.

Terms used in this Guide

Where we refer to 'Trustee', 'us', 'we', and 'our', we mean the Trustee, OnePath Custodians Pty Limited, who is the issuer of OneAnswer Personal Super, ANZ OneAnswer Personal Super, OptiMix Superannuation and OneAnswer Frontier Personal Super.

Contact details

Call: Customer Services on 1800 036 190 weekdays between 8.30am and 6:30pm (AEST/AEDT)

Email: client@onepathsuperinvest.com.au

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WELCOME TO ONEANSWER FRONTIER PERSONAL SUPER

OneAnswer Frontier Personal Super is a contemporary super account, which provides a simple way to access a range of investments designed to help you invest for retirement in a tax-effective way, and has the following key features:

- access to over 80 investment options
- competitively priced OnePath index funds
- MultiSeries multi-manager funds
- easy to understand fees with discounts for larger account balance.

YOUR NEW INVESTMENT OPTIONS

The 'What do the changes mean for me?' pages show how your OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation account balance will be invested when transferred to OneAnswer Frontier Personal Super.

Growth/Defensive assets

If you are invested in one of the investment options listed in the table below, there is no identical option available in OneAnswer Frontier Personal Super, this means your balance in that option will be transferred to the most appropriate alternative investment option.

The split of growth and defensive assets for both the current investment option and the future alternative investment option in OneAnswer Frontier Personal Super is provided for reference.

Current investment option	Growth/Defensive assets (%) [*]	Future investment option	Growth/Defensive assets (%) [*]
OnePath Conservative	37% Growth / 63% Defensive	MultiSeries 30	30% Growth / 70% Defensive
OnePath Balanced	55% Growth / 45% Defensive	MultiSeries 50	50% Growth / 50% Defensive
OnePath Managed Growth	76% Growth / 24% Defensive	MultiSeries 70	70% Growth / 30% Defensive
OnePath Active Growth	No current strategic benchmark applies	MultiSeries 70	70% Growth / 30% Defensive
OnePath High Growth	99% Growth / 1% Defensive	MultiSeries 90	90% Growth / 10% Defensive
OnePath Diversified Credit	100% Defensive	OnePath Diversified Fixed Interest	100% Defensive
OnePath Tax Effective Income	70% Growth / 30% Defensive	MultiSeries 70	70% Growth / 30% Defensive
OptiMix Conservative [^]	37% Growth / 63% Defensive	MultiSeries 30	30% Growth / 70% Defensive
OptiMix Moderate [^]	55% Growth / 45% Defensive	MultiSeries 50	50% Growth / 50% Defensive
OptiMix Balanced [^]	76% Growth / 24% Defensive	MultiSeries 70	70% Growth / 30% Defensive
OptiMix Growth [^]	91.5% Growth / 8.5% Defensive	MultiSeries 90	90% Growth / 10% Defensive
OptiMix High Growth [^]	99% Growth / 1% Defensive	MultiSeries 90	90% Growth / 10% Defensive
OnePath Performance Guaranteed	55% Growth / 45% Defensive	MultiSeries 50	50% Growth / 50% Defensive
OptiMix Cash	100% Defensive	ANZ Cash Advantage	100% Defensive
OnePath Income	20% Growth / 80% Defensive	MultiSeries 30	30% Growth / 70% Defensive
OnePath Capital Guaranteed (OnePath OneAnswer members)	30% Growth / 70% Defensive	MultiSeries 30	30% Growth / 70% Defensive
OnePath Capital Guaranteed (ANZ OneAnswer members)	100% Defensive	ANZ Cash Advantage	100% Defensive
OnePath Capital Stable	20% Growth / 80% Defensive	MultiSeries 30	30% Growth / 70% Defensive
AMP Capital Equity	100% Growth	OnePath Australian Shares Index	100% Growth

^{*} Based on strategic asset allocations as at 17 March 2023.

[^] Where these investment options are available through OptiMix Superannuation, they do not include "OptiMix" in the investment option name.

Note: The MLC Platinum Global investment option is not included in the table above as members will be transferred to Platinum International, which has the same underlying investment strategy.

Capital guaranteed or capital protected investment options

If you are invested in a capital guaranteed or capital protected investment option, note that the replacement investment options do not offer a capital guarantee or capital protection.

If you would like to change your investment option/s, you can do so after the transfer. Note capital guaranteed and capital protected options are not available through OneAnswer Frontier Personal Super.

OnePath Capital Guaranteed (applies to OneAnswer Personal Super members)

The OnePath Capital Guaranteed investment option guarantees the net amount of a member's investment plus interest once it is credited to their account.

On transfer to OneAnswer Frontier Personal Super, investments in OnePath Capital Guaranteed will be transferred to the MultiSeries 30 investment option.

MultiSeries 30 does not have a capital guarantee, however it was chosen after considering factors such as:

- similar asset allocation (it is invested across a range of asset classes with a defensive asset bias), and
- lower investment fees and costs.

If you would like more information on MultiSeries 30 refer to the OneAnswer Investment Funds Guide available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures.

OnePath Capital Guaranteed (applies to ANZ OneAnswer Personal Super members)

The OnePath Capital Guaranteed investment option guarantees that the unit price of the investment option will not fall.

On transfer to OneAnswer Frontier Personal Super, investments in OnePath Capital Guaranteed will be transferred to the ANZ Cash Advantage (ACA) investment option.

ACA does not have a capital guarantee, however it was chosen after considering factors such as:

- similar defensive asset allocation of cash and/or fixed interest, and
- lower investment fees and costs.

If you would like more information on ANZ Cash Advantage refer to the OneAnswer Investment Funds Guide available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures.

OnePath Capital Stable

The OnePath Capital Stable investment option may provide a capital protection payment to the member where the member makes a withdrawal and the unit price has fallen below a certain level. Other conditions apply, for example the amount of the payment will depend on the amount of time the units have been held, and when the initial investment was made.

On transfer to OneAnswer Frontier Personal Super, investments in OnePath Capital Stable will be transferred to the MultiSeries 30 investment option.

MultiSeries 30 does not provide capital protection, however it was chosen after considering factors such as:

- similar asset allocation (it is invested across a range of asset classes with a defensive asset bias), and
- lower investment fees and costs.

If you would like more information on MultiSeries 30 refer to the OneAnswer Investment Funds Guide available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures.

Reviewing your investment options



Your new investment options may not be identical in terms of investment fees or investment profile (including objectives, strategies, asset allocations and risks) to those you had in OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation. We encourage you to review them to consider whether they meet your investment needs.

You have the flexibility to change your investment options at any time. Buy and sell spreads will apply when you switch investments, refer to the OneAnswer Frontier Personal Super Buy-Sell Spread Guide available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures.

To change your investment options any time after the transfer, log into your My OnePath online account at www.onepathsuperinvest.com.au or call Customer Services.

FEES AND COSTS CHANGES

The 'What do the changes mean for me?' pages enclosed with your Letter provide an estimate of total ongoing fees and costs that apply in OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation, compared to OneAnswer Frontier Personal Super over a 12-month period.

Investment fees and costs

The tables below set out the differences in total investment fees and costs (including transaction costs), on a percentage basis, based on the latest cost information available.

OneAnswer Personal Super and ANZ OneAnswer Personal Super

From OneAnswer Personal Super / ANZ OneAnswer Personal Super investment option	Total investment fees and costs* //Select (% p.a.)^	Total investment fees and costs* Entry Fee (% p.a.)	Total investment fees and costs*† Nil / Deferred Entry Fee (% p.a.)	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
Altrinsic Global Equities#	1.58	1.72	2.47	Altrinsic Global Equities	1.38
AMP Capital Equity#	0.96	1.10	1.85	OnePath Australian Shares Index	0.30
Antipodes Global (Long only)	1.45	1.59	2.33	Antipodes Global (Long only)	1.37
ANZ Cash Advantage	Nil	Nil	Nil	ANZ Cash Advantage	Nil
ANZ Term Deposit	Nil	Nil	Nil	ANZ Term Deposit	Nil
Ardea Real Outcome	1.13	1.27	2.02	Ardea Real Outcome	0.92
Arrowstreet Global Equity (Hedged)	1.42	1.56	2.31	Arrowstreet Global Equity (Hedged)	1.28
Ausbil Australian Emerging Leaders	1.48	1.62	2.37	Ausbil Australian Emerging Leaders	1.40
Bennelong Australian Equities#	1.35	1.49	2.24	Bennelong Australian Equities	0.97
Bentham Global Income	1.39	1.53	2.28	Bentham Global Income	1.30
BlackRock Advantage Australian Equity	1.29	1.43	2.18	BlackRock Advantage Australian Equity	1.01
BlackRock Advantage International Equity	1.40	1.54	2.29	BlackRock Advantage International Equity	1.32
BlackRock Diversified ESG Growth	1.47	1.61	2.36	BlackRock Diversified ESG Growth	1.34
BlackRock Tactical Growth#	1.90	2.04	2.79	BlackRock Tactical Growth	1.77
ClearBridge RARE Infrastructure Value Hedged#	1.60	1.74	2.49	ClearBridge RARE Infrastructure Value Hedged	1.45
Fidelity Australian Equities	1.40	1.54	2.29	Fidelity Australian Equities	1.05
First Sentier Global Credit Income	1.23	1.37	2.12	First Sentier Global Credit Income	0.80
First Sentier Global Listed Infrastructure	2.21	2.35	3.10	First Sentier Global Listed Infrastructure	2.06
First Sentier Imputation	1.53	1.67	2.42	First Sentier Imputation	1.16
Greencape Broadcap	1.90	2.04	2.79	Greencape Broadcap	1.67
Investors Mutual Australian Shares	1.37	1.51	2.26	Investors Mutual Australian Shares	1.20
Kapstream Absolute Return Income	1.08	1.22	1.97	Kapstream Absolute Return Income	0.90
Magellan Global	1.99	2.13	2.87	Magellan Global	1.74

From OneAnswer Personal Super / ANZ OneAnswer Personal Super investment option	Total investment fees and costs* //Select (% p.a.)^	Total investment fees and costs* Entry Fee (% p.a.)	Total investment fees and costs*+1 Nil / Deferred Entry Fee (% p.a.)	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
Merlon Australian Share Income	1.47	1.61	2.36	Merlon Australian Share Income	1.18
MFS Global Equity	1.40	1.54	2.29	MFS Global Equity	1.20
MLC Platinum Global#	2.64	2.78	3.43	Platinum International	1.99
MoneyForLife Index Balanced	1.06	1.20	1.95	MoneyForLife Index Balanced	0.86
MoneyForLife Index Conservative	0.96	1.10	1.85	MoneyForLife Index Conservative	0.76
MoneyForLife Index Moderate	1.01	1.15	1.90	MoneyForLife Index Moderate	0.81
Nikko AM Australian Shares	1.37	1.51	2.26	Nikko AM Australian Shares	1.00
OnePath Active Growth	1.75	1.89	2.64	MultiSeries 70	0.89
OnePath Alternatives Growth	2.23	2.37	3.12	OnePath Alternatives Growth	2.08
OnePath Australian Property Securities Index	0.43	0.57	1.32	OnePath Australian Property Securities Index	0.30
OnePath Australian Shares	1.34	1.48	2.23	OnePath Australian Shares	1.09
OnePath Australian Shares Index	0.47	0.61	1.36	OnePath Australian Shares Index	0.30
OnePath Balanced	1.74	1.88	2.63	MultiSeries 50	0.84
OnePath Balanced Index	0.41	0.55	1.30	OnePath Balanced Index	0.30
OnePath Blue Chip Imputation	1.39	1.53	2.28	OnePath Blue Chip Imputation	1.19
OnePath Capital Guaranteed (OneAnswer)#	2.29	n/a	n/a	MultiSeries 30	0.79
OnePath Capital Guaranteed (ANZ OneAnswer)**	1.30	1.44	2.19	ANZ Cash Advantage	Nil
OnePath Capital Stable#	1.63	1.77	2.52	MultiSeries 30	0.79
OnePath Conservative**	1.50	1.64	2.39	MultiSeries 30	0.79
OnePath Conservative Index	0.44	0.58	1.33	OnePath Conservative Index	0.30
OnePath Diversified Bond Index	0.45	0.59	1.34	OnePath Diversified Bond Index	0.30
OnePath Diversified Credit	1.10	1.24	1.99	OnePath Diversified Fixed Interest	0.77
OnePath Diversified Fixed Interest	1.12	1.26	2.01	OnePath Diversified Fixed Interest	0.77
OnePath Emerging Companies#	1.57	1.71	2.46	OnePath Emerging Companies	1.37
OnePath Geared Australian Shares Index	1.70	1.84	2.59	OnePath Geared Australian Shares Index	1.70
OnePath Global Emerging Markets	1.59	1.73	2.48	OnePath Global Emerging Markets Shares	1.49
OnePath Global Property Securities Index	0.60	0.74	1.49	OnePath Global Property Securities Index	0.30
OnePath Global Shares	1.43	1.57	2.32	OnePath Global Shares	1.23
OnePath Global Smaller Companies Shares	1.84	1.98	2.73	OnePath Global Smaller Companies Shares	1.65
OnePath Growth Index	0.45	0.59	1.34	OnePath Growth Index	0.30

From OneAnswer Personal Super / ANZ OneAnswer Personal Super investment option	Total investment fees and costs* //Select (% p.a.)^	Total investment fees and costs* Entry Fee (% p.a.)	Total investment fees and costs*+ Nil / Deferred Entry Fee (% p.a.)	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
OnePath High Growth	1.55	1.69	2.44	MultiSeries 90	1.01
OnePath High Growth Index	0.45	0.59	1.34	OnePath High Growth Index	0.30
OnePath Income	1.10	1.24	1.99	MultiSeries 30	0.79
OnePath International Shares Index	0.41	0.55	1.30	OnePath International Shares Index	0.30
OnePath International Shares Index (Hedged)	0.41	0.55	1.30	OnePath International Shares Index (Hedged)	0.30
OnePath Managed Growth	1.77	1.91	2.66	MultiSeries 70	0.89
OnePath Performance Guaranteed#	–	–	2.56	MultiSeries 50	0.84
OnePath Property Securities	1.28	1.42	2.17	OnePath Property Securities	1.03
OnePath Select Leaders	1.36	1.50	2.25	OnePath Select Leaders	1.11
OnePath Sustainable Investments – Australian Shares	1.27	1.41	2.16	OnePath Sustainable Investments – Australian Shares	1.12
OnePath Tax Effective Income	1.34	1.48	2.23	MultiSeries 70	0.89
OptiMix Australian Fixed Interest	1.19	1.33	2.08	OptiMix Australian Fixed Interest	0.77
OptiMix Australian Shares	1.49	1.63	2.38	OptiMix Australian Shares	1.06
OptiMix Balanced	1.88	2.02	2.77	MultiSeries 70	0.89
OptiMix Conservative	1.70	1.84	2.59	MultiSeries 30	0.79
OptiMix Global Emerging Markets Share	1.69	1.83	2.58	OptiMix Global Emerging Markets Share	1.49
OptiMix Global Shares	1.64	1.78	2.53	OptiMix Global Shares	1.20
OptiMix Growth	1.83	1.97	2.72	MultiSeries 90	1.01
OptiMix High Growth	1.83	1.97	2.72	MultiSeries 90	1.01
OptiMix Moderate	1.84	1.98	2.73	MultiSeries 50	0.84
OptiMix Property Securities	1.50	1.64	2.39	OptiMix Property Securities	0.97
Pendal Australian Shares	1.37	1.51	2.26	Pendal Australian Shares	1.02
Pendal Concentrated Global Shares Hedged	1.69	1.83	2.58	Pendal Concentrated Global Shares Hedged	1.54
Pendal Monthly Income Plus	1.31	1.45	2.20	Pendal Monthly Income Plus	0.86
Pendal Smaller Companies	1.82	1.96	2.71	Pendal Smaller Companies	1.61
Perennial Value Shares	1.48	1.62	2.37	Perennial Value Shares	1.11
Perpetual Australian Shares	1.50	1.64	2.39	Perpetual Australian Shares	1.25
Perpetual Balanced Growth	1.72	1.86	2.61	Perpetual Balanced Growth	1.42
Perpetual Conservative Growth	1.52	1.66	2.41	Perpetual Conservative Growth	1.27
Perpetual Ethical SRI	1.70	1.84	2.59	Perpetual Ethical SRI	1.43
Platinum Asia#	2.13	2.27	3.02	Platinum Asia	2.02
Platinum International	2.28	2.42	3.17	Platinum International	1.99
Schroder Australian Equity	1.37	1.51	2.26	Schroder Australian Equity	1.00
Schroder Fixed Income	1.11	1.25	2.00	Schroder Fixed Income	0.93
Schroder Real Return	1.43	1.57	2.32	Schroder Real Return	1.06

From OneAnswer Personal Super / ANZ OneAnswer Personal Super investment option	Total investment fees and costs* //Select (% p.a.)^	Total investment fees and costs* Entry Fee (% p.a.)	Total investment fees and costs*† Nil / Deferred Entry Fee (% p.a.)	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
Schroder Strategic Growth	1.54	1.68	2.43	Schroder Strategic Growth	1.40
SG Hiscock Property	1.31	1.45	2.20	SG Hiscock Property	1.15
Stewart Investors Worldwide Sustainability	1.79	1.93	2.68	Stewart Investors Worldwide Sustainability	1.54
T. Rowe Price Global Equity	1.70	1.84	2.59	T. Rowe Price Global Equity	1.40
T.Rowe Price Dynamic Global Bond	1.22	1.36	2.11	T.Rowe Price Dynamic Global Bond	1.04
UBS Balanced	1.57	1.71	2.46	UBS Balanced	1.34
UBS Defensive	1.48	1.62	2.37	UBS Defensive	1.25
UBS Diversified Fixed Income	1.16	1.30	2.05	UBS Diversified Fixed Income	1.02
Walter Scott Global Equity (Hedged) #	1.73	1.87	2.62	Walter Scott Global Equity (Hedged)	1.43

* Includes Transaction Costs.

**Investment option is not available on OneAnswer Personal Super.

Investment option is not available on ANZ OneAnswer Personal Super.

^ Effective Total investment fees and costs after //Select Fee rebate.

† An ongoing fee rebate may be payable after 4 years (generally for accounts opened after December 2006), or immediately for contributions made after April 2019. These rebates are called Nil Entry Fee rebates or Deferred Entry Fee rebates.

OptiMix Superannuation

From OptiMix Superannuation investment option	Total investment fees and costs* Entry Fee (% p.a.)	Total investment fees and costs* Nil Entry Fee (% p.a.)	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
OnePath Geared Australian Shares Index	1.83	2.58	OnePath Geared Australian Shares Index	1.70
OnePath Global Smaller Companies Shares	2.08	2.83	OnePath Global Smaller Companies Shares	1.65
OptiMix Australian Fixed Interest	1.42	2.17	OptiMix Australian Fixed Interest	0.77
OptiMix Australian Share	1.74	2.48	OptiMix Australian Shares	1.06
OptiMix Balanced	2.12	2.87	MultiSeries 70	0.89
OptiMix Cash	0.45	0.45	ANZ Cash Advantage	Nil
OptiMix Conservative	1.94	2.69	MultiSeries 30	0.79
OptiMix Growth	2.06	2.82	MultiSeries 90	1.01
OptiMix High Growth	2.06	2.82	MultiSeries 90	1.01
OptiMix Moderate	2.08	2.83	MultiSeries 50	0.84
OptiMix Property Securities	1.75	2.49	OptiMix Property Securities	0.97
OptiMix Global Shares	1.88	2.63	OptiMix Global Shares	1.20

* Includes Transaction Costs.

To find out about the investment options offered through OneAnswer Frontier Personal Super, see the Product Disclosure Statement (PDS), Fees Guide, Additional Information Guide and Investment Funds Guide, available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures or free of charge by calling Customer Services on 1800 036 190.

Rebates

Different rebates apply in OneAnswer Personal Super, ANZ OneAnswer Personal Super, OptiMix Superannuation, and OneAnswer Frontier Personal Super. In particular, the Ongoing Fee rebate is different. The estimated dollar value of rebates on your account are outlined in the 'What do the changes mean for me?' pages enclosed with your Letter.

In most cases, any reduction in rebates you currently receive will be offset by reduced ongoing investment fees and costs in OneAnswer Frontier Personal Super. However, some exceptions apply. These exceptions generally apply for members who are receiving Ongoing Fee rebates. We encourage you to speak to a financial adviser about the changes to fees and costs to make sure your investments are aligned with your needs and investment goals.

Member Fee

The Member Fee that may apply in your current OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation account is different to the Member Fee that applies in OneAnswer Frontier Personal Super.

The Member Fee is an account keeping fee, see below for details on the Member Fee that will apply.

OneAnswer Personal Super ANZ OneAnswer Personal Super OptiMix Superannuation		OneAnswer Frontier Personal Super	
Member Fee	Members who joined before 20 September 2004 – \$23.53 p.a. on balances less than \$20,000* Members who joined from 20 September 2004 – \$56.47 p.a. on balances less than \$10,000*	Member Fee	\$135.29 p.a. on account balances below \$50,000*

* Balance excludes amounts invested in ANZ Term Deposits and ANZ Cash Advantage.

If you have more than one OneAnswer Frontier account, you may be able to avoid being charged the Member Fee by requesting that we link your accounts for the purposes of calculating the Member Fee. Contact Customer Services for this request.

Additionally, if you have other super accounts in other products or super funds, you may wish to consider consolidating these accounts to increase your account balance above the Member Fee threshold amount. We recommend that you speak to a financial adviser before consolidating your accounts to understand if:

- you will incur additional costs in transferring your investments or
- there are any impacts to benefits/entitlements, such as the loss of insurance cover.

Insurance fees

Any insurance fee arrangements, including frequency, will carry over from your OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation account to your new OneAnswer Frontier Personal Super account.

Adviser Service Fees

If you have a financial adviser with an active Adviser Service Fee (ASF) arrangement at the date of transfer, the ASF will continue to be deducted from your OneAnswer Frontier Personal Super account on the same date each month as it was deducted in your OneAnswer Personal Super, ANZ OneAnswer Personal Super, or OptiMix Superannuation account.

Any future ASF arrangement commencing after 10 June 2023 will be deducted on or about the 10th day of each month, corresponding with the date your new OneAnswer Frontier Personal Super account was opened.

ONLINE ANYTIME, ANYWHERE

Keep track of your OneAnswer Frontier Personal Super account online, 24/7. You can register online in a few minutes. Access your My OnePath account from your desktop, tablet, iPad or smartphone at www.onepathsuperinvest.com.au to:

- update personal details and contact preferences
- manage your account by submitting transactions such as switching investments
- view your transaction history.

If you already have a My OnePath account, your new OneAnswer Frontier Personal Super account will appear in your account once the transfer has been completed. Alternatively, if you don't have a My OnePath account your new account registration details will be sent to you separately, along with instructions on how to set up your My OnePath account.

If you have an ANZ OneAnswer Personal Super account, you will no longer be able to view or access your online ANZ Investor Access account after the transfer.

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of the OneAnswer Personal Super, ANZ OneAnswer Personal Super, OptiMix Superannuation and OneAnswer Frontier Personal Super products. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

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