ONEANSWER FRONTIER PERSONAL SUPER AND PENSION PDS UPDATE – CHANGE OF OWNERSHIP

PDS Update | 1 June 2019

This Product Disclosure Statement Update (PDS Update) amends the following documents:

- OneAnswer Frontier Personal Super and Pension Product Disclosure Statement dated 13 April 2019 (PDS)
- OneAnswer Frontier Personal Super and Pension Additional Information Guide dated 13 April 2019 (AIG)
- OneAnswer Frontier Personal Super and Pension Fees Guide dated 13 April 2019 (Fees Guide)

WHY ARE THESE DOCUMENTS BEING AMENDED?

OnePath Life Limited ABN 33 009 657 176 AFSL 238341 (OnePath Life) was a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) as at 13 April 2019, the issue date of the PDS.

On 31 May 2019 and as contemplated in the PDS, OnePath Life became a company within the Zurich Financial Services Australia Group.

Given this change, OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 issues this PDS Update.

UPDATED INFORMATION

OneAnswer Frontier Personal Super and Pension Product Disclosure Statement dated 13 April 2019
The 'About OnePath' section on page 2 of the PDS, is updated such that the fourth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.

OneAnswer Frontier Personal Super and Pension Additional Information Guide dated 13 April 2019
The 'Important Information' section on page 2 of the AIG, is updated such that the third and fourth paragraphs in this section are to be disregarded and the following paragraphs should be read as a replacement of that information:

OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341 is the insurer for OneCare Super.

OneCare Super is a superannuation product issued by OnePath Custodians as trustee of the Fund. When you join OneCare Super, OnePath Custodians contracts with OnePath Life to provide the insured benefits.

OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.

OneAnswer Frontier Personal Super and Pension Fees Guide dated 13 April 2019
The 'Important Information' section on page 2 of the Fees Guide, is updated such that fourth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.

ANY QUESTIONS?

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

- call Customer Services on 133 665, weekdays between 8.30am and 6.30pm (AEST).
- speak with your financial adviser.

This PDS Update is issued by OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496, AFSL 238346 as the issuer of OneAnswer Frontier Personal Super and Pension. The information provided in this PDS Update is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should read the relevant PDS available at onepath.com.au and any relevant Product Updates for updated information about the relevant product before making a decision to acquire, withdraw or continue to hold that product. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. The information is current as of 1 June 2019 but may be subject to change. For more information, please contact your financial adviser or call Customer Services on 133 665.

onepath.com.au

OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346