

MEMBER OUTCOMES ASSESSMENT

The information in this document relates to

OneCare Super
OnePath Accumulation Products
OnePath Income Stream Products
Whole of Life & Endowment Products

Year end 30 June 2025

ABOUT THIS DOCUMENT

Each year OnePath Custodians Pty Limited (**OPC**) is required to assess whether we have promoted the financial interests of members. The Member Outcomes Assessment (**MOA**) is a measure of our products' performance against key factors prescribed by legislation such as investment strategy, fees and costs, and scale.

As the Administrator and Insurer or Guarantor, Zurich Australia Limited (**Zurich**) has provided information and supporting documentation to assist OPC in conducting the assessment for all the product categories covered in this document.

On 1 October 2025, these products were successfully transferred to Brighter Super. As such, the outcomes assessment for FY2025 has been conducted differently from previous years, to incorporate the work that was required to complete the transition.



ONEPATH RISK ONLY INSURANCE AND LEGACY PRODUCTS

The retail insurance products are offered to members through their advisers with the application process requiring underwriting directly with the insurer.

The products covered in this section are:

- OneCare Super,
- OnePath Accumulation, and
- Whole of Life and Endowment (Traditional), and
- OnePath Income Stream.

OPC previously acted as trustee for members holding risk-only and legacy products (collectively referred to as Retail Products) within the Retirement Portfolio Service (RPS) Fund, including life insurance, investment policies, and annuities.

Following a strategic decision to exit this role, OPC initiated a Successor Fund Transfer (SFT) to transition these products to a new trustee. An independent consultant was engaged to conduct a market scan and identify a suitable trustee with the capability and willingness to accept the transfer. After a thorough due diligence process, Brighter Super was selected as the destination Trustee.

The SFT was completed on 1 October 2025 after OPC completed an equivalent rights assessment to ensure that transferring members received rights equivalent to those they held under the RPS Fund.

Additionally, OPC confirmed that the SFT was in members' financial interests because it reduced risk and complexity for OPC and enabled resources to be redirected towards higher-value strategic priorities for the broader RPS Fund.

Overall determination

We have determined that overall, the OnePath Risk Only and Heritage Products are promoting members' financial interests.

OPC is confident it has acted in members' financial interests, and subsequently promoting their outcomes by:

- Securing a trustee aligned with the ongoing operation of the Retail Products, and
- Ensuring members retained equivalent rights as part of the transfer to Brighter Super.

¹ APRA Life Insurance Claims and Disputes statistics December 2023 (issued April 2024).

We're here to help

If you have any questions or would like further information about your account, please contact us or your financial adviser.

Contact details

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Website **onepath.com.au**

This document has been prepared on behalf of OnePath Custodians Pty Limited, ABN 12 008 508 496, AFSL 238346 (OPC) as Trustee of Retirement Portfolio Service, ABN 61 808 189 263. OPC is part of the group of companies comprising Insignia Financial Ltd, ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

The information in this document is general in nature and does not consider your objectives, financial situation or individual needs. Before acting on any of this information, you should consider whether it is appropriate for you. It is important that you read the relevant Product Disclosure Statement and other disclosure documents or consider obtaining financial advice before making any decisions based on this information. Past performance is not a reliable indicator of future performance. Awards and ratings are only factors to consider when deciding to invest your super.

References to 'we', 'us' or 'our' are references to the Trustee, unless otherwise stated.

Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and the relevant insurance policy, which governs your rights and obligations as a member.