

# SAMPLE

## REFERENCE GUIDE

OneAnswer Frontier Pension works a bit differently to  
Integra Pension and the ANZ Allocated Pension Plan.  
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:

- Integra Pension, or
- ANZ Allocated Pension Plan

to OneAnswer Frontier Pension.

It includes key information on how these pension 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 Pension, you should also refer to the Product Disclosure Statement (PDS), Additional Information Guide, OneAnswer Frontier Super and Pension Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and OneAnswer Hedge Funds Guide, available from [www.onepathsuperinvest.com.au](http://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 Pension is available free of charge from [www.onepathsuperinvest.com.au](http://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 Integra Pension, ANZ Allocated Pension Plan and OneAnswer Frontier Pension.

## Contact details

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

Email: [client@onepathsuperinvest.com.au](mailto:client@onepathsuperinvest.com.au)

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# WELCOME TO ONEANSWER FRONTIER PENSION

OneAnswer Frontier Pension is a contemporary pension account that keeps your super invested and pays you a tax-effective income for your retirement. It 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 balances.

## YOUR NEW INVESTMENT OPTIONS

The 'What do the changes mean for me?' pages show how your Integra Pension or ANZ Allocated Pension Plan account balance will be invested when transferred to OneAnswer Frontier Pension.

### 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 Pension. 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 Pension is provided for reference.

#### Integra Pension

Current investment option	Growth/Defensive assets (%)*	Future investment option	Growth/Defensive assets (%)*
First Sentier Wholesale Leaders	100% Growth	Fidelity Australian Equities	95% Growth/5% Defensive
OnePath Balanced	50% Growth/50% Defensive	MultiSeries 50	50% Growth/50% Defensive
OnePath Capital Stable	20% Growth/80% Defensive	MultiSeries 30	30% Growth/70% Defensive
OnePath Cash	100% Defensive	ANZ Cash Advantage	100% Defensive
OnePath Growth	70% Growth/30% Defensive	MultiSeries 70	70% Growth/30% Defensive
OptiMix Balanced	68% Growth/32% Defensive	MultiSeries 70	70% Growth/30% Defensive
OptiMix Conservative	33% Growth/67% Defensive	MultiSeries 30	30% Growth/70% Defensive
OptiMix Growth	85% Growth/15% Defensive	MultiSeries 90	90% Growth/10% Defensive
Pendal Active Balanced	72.5% Growth/27.5% Defensive	Perpetual Balanced Growth	71% Growth/29% Defensive
Pendal Sustainable Conservative	32.5% Growth/67.5% Defensive	Perpetual Conservative Growth	31% Growth/69% Defensive

\* Based on strategic asset allocations as at 17 March 2023.

#### ANZ Allocated Pension Plan

Current investment option	Growth/Defensive assets (%)*	Future investment option	Growth/Defensive assets (%)*
ANZ Capital Guaranteed	100% Defensive	ANZ Cash Advantage	100% Defensive
ANZ Diversified Stable	33% Growth/67% Defensive	MultiSeries 30	30% Growth/70% Defensive
ANZ Growth	67% Growth/33% Defensive	MultiSeries 70	70% Growth/30% Defensive
ANZ International Equities Index	100% Growth	OnePath International Shares Index	100% Growth
ANZ Money Market Plus	100% Defensive	ANZ Cash Advantage	100% Defensive
ANZ Russell Australian Bond	100% Defensive	OptiMix Australian Fixed Interest	100% Defensive
ANZ Russell Australian Shares	100% Growth	OptiMix Australian Shares	100% Growth
ANZ Russell International Share \$A Hedged	97% Growth/3% Defensive	Arrowstreet Global Equity (Hedged)	95% Growth/5% Defensive
ANZ Russell International Share	97% Growth/3% Defensive	OptiMix Global Shares	100% Growth

Current investment option	Growth/Defensive assets (%)*	Future investment option	Growth/Defensive assets (%)*
ANZ Wholesale Balanced	50% Growth/50% Defensive	MultiSeries 50	50% Growth/50% Defensive
BlackRock Wholesale Imputation	100% Growth	First Sentier Imputation	100% Growth
First Sentier Wholesale Leaders	100% Growth	Fidelity Australian Equities	95% Growth/5% Defensive
Legg Mason Diversified	70% Growth/30% Defensive	MultiSeries 70	70% Growth/30% Defensive
OnePath Wholesale Balanced	50% Growth/50% Defensive	MultiSeries 50	50% Growth/50% Defensive
OnePath Wholesale Capital Stable	20% Growth/80% Defensive	MultiSeries 30	30% Growth/70% Defensive
Pendal Balanced Wholesale	72.5% Growth/27.5% Defensive	Perpetual Balanced Growth	71% Growth/29% Defensive
Pendal Wholesale Asian Share	100% Growth	Platinum Asia	90% Growth/10% Defensive
Pendal Wholesale Australian Share	100% Growth	Pendal Australian Shares	100% Growth
Pendal Wholesale Balanced Returns	70% Growth/30% Defensive	Perpetual Balanced Growth	71% Growth/29% Defensive
Perpetual Wholesale Industrial Share	100% Growth	Perpetual Australian Shares	100% Growth

\* Based on strategic asset allocations as at 17 March 2023

### ANZ Capital Guaranteed Fund (applies to ANZ Allocated Pension members)

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

This option is not available through OneAnswer Frontier Pension. This means on transfer to OneAnswer Frontier Pension, investments in ANZ 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, 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](http://www.onepathsuperinvest.com.au) > Super & Investments > Forms & Brochures.

If you would like to select a different investment option, you can do so after the transfer. Note: capital guaranteed investment options are not available through OneAnswer Frontier Pension.

## Reviewing your investment options



Your new investment options may be different in terms of investment fees or investment profile (including objectives, strategies, asset allocations and risks) to those you had in Integra Pension or the ANZ Allocated Pension Plan. 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 Pension Buy-Sell Spread Guide available from [www.onepathsuperinvest.com.au](http://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](http://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 the total ongoing fees and costs that apply in Integra Pension or the ANZ Allocated Pension Plan, compared to OneAnswer Frontier Pension over a 12-month period based on your account balance.

### Investment fees and costs

The tables below set out the differences in total investment fees and costs for each investment option available in Integra Pension and the ANZ Allocated Pension Plan. The below includes transaction costs and is based on the latest cost information available.

#### Integra Pension

From Integra Pension investment option	Total investment fees and costs* (% p.a.)	To OneAnswer Frontier Pension investment option	Total investment fees and costs* (% p.a.)
First Sentier Wholesale Leaders	2.38	Fidelity Australian Equities	1.05
OnePath Balanced	2.29	MultiSeries 50	0.84
OnePath Capital Stable	1.98	MultiSeries 30	0.79
OnePath Cash	0.45	ANZ Cash Advantage	0
OnePath Growth	2.32	MultiSeries 70	0.89
OptiMix Balanced	2.45	MultiSeries 70	0.89
OptiMix Conservative	2.27	MultiSeries 30	0.79
OptiMix Growth	2.38	MultiSeries 90	1.01
Pendal Active Balanced	2.97	Perpetual Balanced Growth	1.42
Pendal Sustainable Conservative	2.69	Perpetual Conservative Growth	1.27

\* Includes Transaction Costs.

#### ANZ Allocated Pension Plan

From ANZ Allocated Pension Plan investment option	Total investment fees and costs* (% p.a.)	To OneAnswer Frontier Pension investment option	Total investment fees and costs* (% p.a.)
ANZ Australian Equities	0.89	OnePath Australian Shares	1.09
ANZ Capital Guaranteed	0.53	ANZ Cash Advantage	0
ANZ Diversified Stable	1.14	MultiSeries 30	0.79
ANZ Growth	1.14	MultiSeries 70	0.89
ANZ International Equities Index	0.91	OnePath International Shares Index	0.30
ANZ Money Market Plus	0.45	ANZ Cash Advantage	0
ANZ Russell Australian Bond	0.91	OptiMix Australian Fixed Interest	0.77
ANZ Russell Australian Shares	1.08	OptiMix Australian Shares	1.06
ANZ Russell International Share \$A Hedged	1.43	Arrowstreet Global Equity (Hedged)	1.28
ANZ Russell International Share	1.42	OptiMix Global Shares	1.20
ANZ Wholesale Australian Imputation	1.09	OnePath Blue Chip Imputation	1.19
ANZ Wholesale Balanced	1.45	MultiSeries 50	0.84
ANZ Wholesale Diversified Fixed Interest	0.78	OnePath Diversified Fixed Interest	0.77
ANZ Wholesale Property Securities	0.99	OnePath Property Securities	1.03
BlackRock Wholesale Imputation	1.02	First Sentier Imputation	1.16

From ANZ Allocated Pension Plan investment option	Total investment fees and costs* (% p.a.)	To OneAnswer Frontier Pension investment option	Total investment fees and costs* (% p.a.)
BlackRock Wholesale Tactical Growth	1.52	BlackRock Tactical Growth	1.77
First Sentier Wholesale Imputation	1.28	First Sentier Imputation	1.16
First Sentier Wholesale Leaders	1.14	Fidelity Australian Equities	1.05
Legg Mason Diversified	1.25	MultiSeries 70	0.89
Magellan Global	1.76	Magellan Global	1.74
OnePath Wholesale Australian Share	1.14	OnePath Australian Shares	1.09
OnePath Wholesale Balanced	1.46	MultiSeries 50	0.84
OnePath Wholesale Capital Stable	1.08	MultiSeries 30	0.79
OnePath Wholesale Fixed Interest Securities	0.65	OptiMix Australian Fixed Interest	0.77
Pendal Balanced Wholesale	1.70	Perpetual Balanced Growth	1.42
Pendal Smaller Companies Wholesale	1.70	Pendal Smaller Companies	1.61
Pendal Wholesale Asian Share	1.51	Platinum Asia	2.02
Pendal Wholesale Australian Share	0.96	Pendal Australian Shares	1.02
Pendal Wholesale Balanced Returns	1.61	Perpetual Balanced Growth	1.42
Perpetual Wholesale Industrial Share	1.24	Perpetual Australian Shares	1.25

\* Includes Transaction Costs

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

## Rebates (applies to Integra Pension members)

Different rebates apply in Integra Pension and OneAnswer Frontier Pension, 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 Pension. 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.

## Administration Fees

The Administration Fees that may apply in your current Integra Pension or ANZ Allocated Pension Plan account are different to the Administration Fee that applies in OneAnswer Frontier Pension.

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

Integra Pension		OneAnswer Frontier Pension	
Member Fee	\$51.96 p.a.	Member Fee	\$115 p.a. on balances below \$50,000*
Trustee Fee	\$1 p.a. (members who joined from 1 July 2000)		\$0 p.a. on balances of \$50,000* and above

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

ANZ Allocated Pension Plan			OneAnswer Frontier Pension	
Member Fee	Up to \$65.05 p.a.		Member Fee	\$115 p.a. on balances below \$50,000*
Management Fee	Account balance	Fee (p.a.)		\$0 p.a. on balances of \$50,000* and above
	\$0 – \$100,000	0.9%		
	\$100,000 – \$250,000	0.7%		
	Over \$250,000	0.4%		

\* 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. Call Customer Services for this request.

## ONLINE ANYTIME, ANYWHERE

Keep track of your OneAnswer Frontier Pension 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](http://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 Pension 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 Allocated Pension Plan 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 Integra Pension, ANZ Allocated Pension Plan and OneAnswer Frontier Pension products. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are 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) where required for relevant products have to be available for consideration by distributors/members/investors. Copies of the PDS and TMD are available upon request by phoning 1800 036 190, or by searching for the applicable product at [onepathsuperinvest.com.au](http://onepathsuperinvest.com.au)

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