

IMPORTANT INFORMATION AND UPDATES

– AS AT 30 JUNE 2024

It's that time of year again to take a moment to catch up on some product and legislative updates over the past year, that may impact your term allocated pension account.

Significant Event Notification: Changes to the ANZ Cash Advantage Investment fund

ANZ Cash Advantage (the Fund) has exposure to bank deposits held by the Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). It currently has an Ongoing Fee of 0.00% per annum (p.a.), and as at 30 June 2024 the interest rate was 4.97% p.a. (before fees and tax).

From 1 December 2024 we'll introduce a 0.30% p.a. Ongoing Fee. This fee will cover underlying costs and support the ongoing sustainability of the Fund. It will be deducted from the Fund's gross interest rate return. All other fees and costs for your product, and for the Fund, remain the same.

To give more certainty and clarity to members, on 1 December 2023 we changed the investment objective for the Fund to target a return after Ongoing Fees are deducted.

	From	To
Investment objective	The fund aims to provide investors with a high level of capital security while achieving returns in line with cash management accounts by investing in ANZ bank deposits.	The fund aims to provide investors with a high level of capital security while achieving returns generally in line with the Reserve Bank of Australia Cash Rate Target (after fees and before tax) by investing in bank deposits.

The investment strategy of investing in a portfolio of cash held with ANZ remains the same.

In November 2023, ANZ provided a 0.10% p.a. improvement to the interest rate for the Fund. A further improvement was provided in December 2023 with an increase of 0.25% p.a. in line with the interest rate rise by the RBA in November 2023. We'll continue to work with ANZ to meet the investment objective.

Note that interest rates are subject to change. You can obtain current interest rates at any time at onepathsuperinvest.com.au > **Performance & Updates > Current interest rates** or by calling Customer Services.

As previously disclosed, a related party of the OnePath Custodians Pty Limited may receive payments from ANZ of up to 0.28% p.a. (plus any applicable GST) of the amounts held in the ANZ Cash Advantage fund invested with ANZ. These payments are not currently an additional charge to you and are expected to cease from 1 December 2024.

Changes to tax refunds on adviser service fees

If you pay an adviser service fee from your account, you may notice a change in the amount from 1 July 2024.

From 1 July 2024, the ATO stopped allowing Reduced Input Tax Credits (75% of the GST) to be claimed by superannuation funds on adviser service fees. This means that any adviser service fees you pay may increase by 7.32% as the GST refund (or Reduced Input Tax Credit) is no longer available. The adviser service fee received by your financial adviser should not change.

Planning for the future – introducing 'intra-fund' advice service

We understand everyone is on a different financial journey. Your financial goals and aspirations are unique and the advice you receive should be too.

You can now contact our team who can provide you with non-ongoing personal advice about your investment in the super fund. This type of advice is called 'intra-fund' advice and is limited to certain topics, such as your selection of available investment options. The cost of providing intra-fund advice is not an additional cost to you and forms part of the administration fees and costs shown in the Fees and Costs Summary and the Fees Guide in the PDS. This cost is different from adviser service fees for personal advice, which are agreed between you and your financial adviser (if you have one) and are charged directly (if agreed by you).



INVESTMENT FUND UPDATES

Fund updates

Changes were made to the following funds during the period.

ClearBridge RARE Infrastructure Value Hedged

The fund's minimum time horizon changed from 1 December 2023 as outlined below.

	Previous	New
Minimum time horizon	5 years	3–5 years

First Sentier Global Credit Income

The fund's investment objective and investment strategy changed from 1 December 2023 as outlined below.

	Previous	New
Investment objective	The fund aims to provide income-based returns and to outperform the Bloomberg AusBond Bank Bill Index over rolling three-year periods before fees and taxes by investing in a diversified portfolio of relatively higher yielding Australian and international fixed interest investments.	The fund aims to provide income-based returns and to outperform the Bloomberg AusBond Bank Bill Index (before fees and taxes) over rolling three-year periods by investing in a diversified portfolio of Australian and international fixed interest investments.
Investment strategy	The fund invests in a portfolio of predominantly global credit securities. The fund's strategy is to earn an income return from its investments, controlling risk through careful selection and monitoring, combined with broad diversification. The increased credit risk of credit securities means that these investments have the potential to deliver higher returns over the medium term compared to cash. Derivatives may be used for risk management or return enhancement. The fund aims to hedge currency exposure.	<p>The fund's strategy is to invest in a portfolio of predominantly global credit investments. The fund aims to deliver an income return from its investments. The fund aims to control risk through the Investment Manager's investment selection and monitoring, combined with broad diversification. Generally, the increased credit risk of credit securities means that these investments have the potential to deliver higher returns over the medium term compared to cash.</p> <p>The Investment Manager undertakes a credit risk assessment process as part of the fund's investment decision process, which produces an Internal Credit Rating (ICR). The ICR represents the Investment Manager's best judgement about the probability of an entity defaulting over the next one to three years. As part of this assessment, the Investment Manager identifies ESG risks specific to an entity that it considers are likely to have the greatest impact on the entity's credit profile and assesses how well the entity is managing these material ESG risks. Derivatives may be used for risk management, return enhancement or hedging purposes. The Fund aims to hedge currency exposure.</p>

Investors Mutual Australian Shares

The fund's investment strategy changed from 1 December 2023 as outlined below.

	Previous	New
Investment strategy	The fund will invest in a diversified portfolio of quality ASX listed Australian and New Zealand industrial and resource shares, where these shares are identified by our investment team as being undervalued.	The fund will invest in a diversified portfolio of quality ASX listed Australian industrial and resource shares, where these shares are identified by our investment team as being undervalued.

Pendal Concentrated Global Shares Hedged

Name change – Pendal Concentrated Global Shares Hedged changed to Barrow Hanley Concentrated Global Shares Hedged

The name of this fund changed from 1 December 2023. This change aligns to the changes made to the underlying fund by the underlying fund manager effective from 31 October 2023.

The investment process and strategy have also changed as outlined in the PDS update dated November 2023 which can be found at onepathsuperinvest.com.au > **performance & updates** > **product updates**

Perpetual Australian Shares

The fund's investment strategy changed from 1 December 2023 as outlined below.

	Previous	New
Investment strategy	Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria: conservative debt levels, sound management, quality business and recurring earnings. The Fund may have up to 20% exposure to investments in international shares. Derivatives may be used in managing the fund.	Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria: conservative debt levels, sound management, quality business and recurring earnings. The Fund may have up to 20% exposure to investments in international shares where we believe there are opportunities to enhance return. Derivatives may be used in managing the fund.

Schroder Strategic Growth

Name change - Schroder Strategic Growth changed to Schroder Sustainable Growth

The name of this fund changed from 1 December 2023. This change aligns to the changes made to the underlying fund by the underlying fund manager. Please note this investment option terminated in April 2024.

The investment strategy, asset allocation and approach to responsible investing have also changed as outlined below.

Fund profile

	Previous	New																																																																														
Investment strategy	The fund adopts a traditional multi-asset investment approach, investing in a diversified mix of Australian and international assets with a bias towards growth assets. The fund is actively managed, incorporating a Strategic Asset Allocation (SAA) based on a long run absolute risk-return framework, and Tactical Asset Allocation (TAA) shifts which take into account shorter term considerations. Schroder's approach to managing investments is based on the principle that risk and return are of equal importance. This means that understanding risk and how to allocate it across the portfolio is crucial to successful investment management over time. While Schroder's research also seeks to identify assets that are mispriced relative to medium-term fundamentals, their preference is to find and hold assets that deliver consistent returns over time – in effect, assets that pay the holder to own them.	The Schroder Sustainable Growth fund is an active, sustainable investment strategy which adopts a traditional multi-asset investment approach using a growth biased asset allocation. The Fund may invest across a broad range of globally diversified asset classes that include growth assets such as equities and listed property, diversifying assets such as high yield credit and alternatives and defensive assets like government bonds. The Fund has a long-term Strategic Asset Allocation but has the flexibility to tactically allocate to different asset classes over the shorter term, based on Schroder's forward-looking valuation, cycle and liquidity framework, which helps manage risk. The fund is managed within a Sustainable Investment Framework, which guides asset allocation and security selection decisions, with the following two sustainability objectives; 1) achieve a portfolio sustainability score (Sustainability Score) of at least 2% better than the Fund's SAA benchmark (Sustainability Objective) and 2) achieve a portfolio carbon intensity score (Carbon Intensity Score) of less than 60% of the Fund's SAA benchmark (Carbon Intensity Objective).																																																																														
Asset Allocation	<table> <tr> <th>Asset class</th><th>Benchmark (%)</th><th>Range (%)</th></tr> <tr> <td>Growth Assets</td><td>62</td><td>40–70</td></tr> <tr> <td>Australian Shares</td><td>34</td><td>20–40</td></tr> <tr> <td>International Shares</td><td>28</td><td>20–40</td></tr> <tr> <td>Diversifying Assets</td><td>18</td><td>0–30</td></tr> <tr> <td>Higher Yield Credit</td><td>8</td><td>0–15</td></tr> <tr> <td>Objective Based</td><td>10</td><td>0–20</td></tr> <tr> <td>Alternatives</td><td>0</td><td>0–10</td></tr> <tr> <td>Defensive Assets</td><td>20</td><td>10–60</td></tr> <tr> <td>Australian Fixed Income</td><td>8</td><td>5–35</td></tr> <tr> <td>Global Investment Grade Credit</td><td>5</td><td>0–15</td></tr> <tr> <td>Cash</td><td>7</td><td>0–30</td></tr> </table>	Asset class	Benchmark (%)	Range (%)	Growth Assets	62	40–70	Australian Shares	34	20–40	International Shares	28	20–40	Diversifying Assets	18	0–30	Higher Yield Credit	8	0–15	Objective Based	10	0–20	Alternatives	0	0–10	Defensive Assets	20	10–60	Australian Fixed Income	8	5–35	Global Investment Grade Credit	5	0–15	Cash	7	0–30	<table> <tr> <th>Asset class</th><th>SAA Targets (%)</th><th>Range (%)</th></tr> <tr> <td>Growth Assets</td><td>67</td><td>40–80</td></tr> <tr> <td>Australian Shares</td><td>34</td><td>20–40</td></tr> <tr> <td>International Shares</td><td>33</td><td>20–40</td></tr> <tr> <td>Diversifying Assets</td><td>8</td><td>0–30</td></tr> <tr> <td>Australian High Yield Credit</td><td>4</td><td>0–15</td></tr> <tr> <td>Global High Yield Credit</td><td>4</td><td>0–15</td></tr> <tr> <td>Emerging Market Sovereign Debt</td><td>0</td><td>0–15</td></tr> <tr> <td>Alternatives/Objective Based</td><td>0</td><td>0–20</td></tr> <tr> <td>Defensive Assets</td><td>20</td><td>10–60</td></tr> <tr> <td>Australian Fixed Income</td><td>10</td><td>5–35</td></tr> <tr> <td>Global Fixed Income</td><td>10</td><td>0–30</td></tr> <tr> <td>Global Investment Grade Credit</td><td>0</td><td>0–15</td></tr> <tr> <td>Cash</td><td>5</td><td>0–20</td></tr> </table>	Asset class	SAA Targets (%)	Range (%)	Growth Assets	67	40–80	Australian Shares	34	20–40	International Shares	33	20–40	Diversifying Assets	8	0–30	Australian High Yield Credit	4	0–15	Global High Yield Credit	4	0–15	Emerging Market Sovereign Debt	0	0–15	Alternatives/Objective Based	0	0–20	Defensive Assets	20	10–60	Australian Fixed Income	10	5–35	Global Fixed Income	10	0–30	Global Investment Grade Credit	0	0–15	Cash	5	0–20
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Further information on the fund's approach to Responsible Investment is outlined in our Investment Funds Guide which can be found at onepathsuperinvest.com.au

UBS Balanced

The fund description changed from 1 December 2023 as outlined below. Please note this fund terminated in April 2024.

	Previous	New
Description	The fund is best suited to investors who seek to achieve returns from a mix of growth, income and alternative assets. Due to the inherent volatility of markets, investment returns will fluctuate and may be negative in some periods.	The fund is intended to be suitable for investors with at least a five year investment timeframe and with a medium risk and return profile. More specifically, the fund is intended to be suitable for investors who seek to achieve returns from a mix of growth, income and alternative assets.

UBS Defensive

The fund description changed from 1 December 2023 as outlined below. Please note this fund terminated in April 2024.

	Previous	New
Description	The fund is best suited to investors who seek to achieve returns from a mix of growth, income and alternative assets. Due to the inherent volatility of markets, investment returns will fluctuate and may be negative in some periods.	The fund is intended to be suitable for investors with at least a five year investment timeframe and with a medium risk and return profile. More specifically, the fund is intended to be suitable for investors who seek to achieve returns from a mix of growth, income and alternative assets.

UBS Diversified Fixed Income

The fund description and investment strategy changed from 1 December 2023 as outlined below.

	Previous	New
Investment strategy	The strategy is managed by employing both top-down macroeconomic research and bottom-up security specific analysis to build a portfolio with the core defensive characteristics of the fixed interest asset class. Whilst the fund seeks to be fully hedged to Australian dollars, we may invest in strategic foreign currency exposures that will not exceed 10% of the total portfolio.	The fund's investment strategy is to invest in a portfolio of Australian and global fixed income securities. The fund is actively managed, based on fundamental research that draws upon the investment insights of our fixed income teams. The approach employs both "top-down" research, including analysis of economic factors, market data and macro credit themes and "bottom-up" research in respect of particular securities including analysis of earnings and cash flow stability, balance sheet strength, industry and valuation.

Nikko AM Australian Shares

Name change – Nikko AM Australian Shares changed to Tyndall Australian Shares

The name of this fund changed from 19 August 2023. This change is the result of a change of ownership of Nikko Asset Management's Australian business. Yarra Capital Management (Yarra) has assumed ownership of Nikko AM Limited (Nikko AM) and its associated entities, including Tyndall Asset Management (Tyndall AM).

OnePath Tax Effective Income changed to OnePath Multi Asset Income

Name change – OnePath Tax Effective Income changed to OnePath Multi Asset Income

The name of this fund changed from 19 August 2023 to better reflect its underlying investment strategy. Please note this investment option terminated in April 2024.

Changes to the Blackrock Tactical Growth Fund and Blackrock Diversified ESG Growth Fund

The following changes to the BlackRock Tactical Growth Fund and the BlackRock Diversified ESG Growth Fund are effective from the dates noted below.

Buy-Sell Spread (effective 20 May 2024) Page 4 of the Buy-Sell Spread Guide	From	To
BlackRock Tactical Growth Fund	Buy 0.18% Sell 0.12%	Buy 0.12% Sell 0.12%
BlackRock Diversified ESG Growth Fund	Buy 0.16% Sell 0.10%	Buy 0.09% Sell 0.09%

BlackRock Tactical Growth Fund Structure

The fund structure on page 16 of the Hedge Funds Guide was updated on 28 March 2024. For more information, please refer to the Continuous Disclosure Notice at onepathsuperinvest.com.au > **Product updates**.

Asset allocation changes

The asset allocations in the Investment Funds Guide (IFG) and the Hedge Funds Guide (HFG) for the BlackRock Tactical Growth Fund (IFG page 39 and HFG page 11) and BlackRock Diversified ESG Growth Fund (IFG page 38) are changed effective 28 March 2024 as set out in the tables below.

BlackRock Tactical Growth Fund†

From			To		
Asset class	Benchmark (%)	Range (%)*	Asset class	Benchmark (%)	Range (%)*
Australian equities	24	n/a	Australian equities	28	n/a
International equities			International equities		
International equities – developed markets (hedged)	16.5	n/a	International equities – developed markets (hedged)	14	n/a
International equities – developed markets (unhedged)	11	n/a	International equities – developed markets (unhedged)	11	n/a
Emerging markets equities (unhedged)	7.5	n/a	Emerging markets equities (unhedged)	8	n/a
International listed infrastructure (unhedged)	5	n/a	International listed infrastructure (unhedged)	5	n/a
Global listed real estate (REITs) (unhedged)	5	n/a	Global listed real estate (REITs) (unhedged)	5	n/a
Australian Fixed Interest			Australian Fixed Interest		
Australian fixed interest	4	n/a	Australian fixed interest	4	n/a
Australian inflation linked bonds	6	n/a	Australian inflation linked bonds	4.5	n/a
Australian investment grade corporate fixed interest	3	n/a	Australian corporate bonds	5	n/a
US inflation linked bonds	6	n/a	US inflation linked bonds	4.5	n/a
Global high yield corporate fixed interest	4	n/a	Global high yield corporate fixed interest	3	n/a
Gold (unhedged)	5	n/a	Gold (unhedged)	5	n/a
Cash#	3	n/a	Cash#	3	n/a
Total	100		Total	100	
Foreign Currency Exposure	33.5		Foreign Currency Exposure	34	
Underlying fund: BlackRock Tactical Growth Fund.			Underlying fund: BlackRock Tactical Growth Fund.		
† This fund is classified as a fund of a hedge fund and detailed information about the underlying investments can be found on pages 10–11 and in the OneAnswer Hedge Funds Guide.			† This fund is classified as a fund of a hedge fund and detailed information about the underlying investments can be found on pages 10–11 and in the OneAnswer Hedge Funds Guide.		
* The active risk relative to the fund's strategic benchmark is controlled through a risk budgeting framework, rather than constraining risk by limiting allocations to particular asset classes. In addition, we maintain the flexibility to deviate meaningfully from the strategic benchmark with the objective of managing overall portfolio risk and minimising performance downside at market extremes, should in our assessment, market conditions warrant.			* The active risk relative to the fund's strategic benchmark is controlled through a risk budgeting framework, rather than constraining risk by limiting allocations to particular asset classes. In addition, we maintain the flexibility to deviate meaningfully from the strategic benchmark with the objective of managing overall portfolio risk and minimising performance downside at market extremes, should in our assessment, market conditions warrant.		
# The fund's cash allocation may include exposure to underlying funds through which active asset allocations are made.			# The fund's cash allocation may include exposure to underlying funds through which active asset allocations are made.		

BlackRock Diversified ESG Growth Fund

From			To		
Asset class	Benchmark (%)	Range (%)	Asset class	Benchmark (%)	Range (%)
Australian equities	24	10–40	Australian equities	28	10–40
International equities		10–40	International equities		10–40
International equities – developed markets (hedged)	16.5	n/a	International equities – developed markets (hedged)	14	n/a
International equities – developed markets (unhedged)	11	n/a	International equities – developed markets (unhedged)	11	n/a
Emerging markets equities (unhedged)	7.5	0–15	Emerging markets equities (unhedged)	8	0–15
International listed infrastructure (unhedged)	5	0–10	International listed infrastructure (unhedged)	5	0–10
Global listed real estate (REITs) (unhedged)	5	0–10	Global listed real estate (REITs) (unhedged)	5	0–10
Australian Fixed Interest		0–30	Australian Fixed Interest		0–30
Australian fixed interest	4	n/a	Australian fixed interest	4	n/a
Australian inflation linked bonds	6	n/a	Australian inflation linked bonds	4.5	n/a
Australian investment grade corporate fixed interest	3	n/a	Australian corporate bonds	5	n/a
US inflation linked bonds	6	0–10	US inflation linked bonds	4.5	0–10
Global high yield corporate fixed interest	4	0–10	Global high yield corporate fixed interest	3	0–10
Gold (unhedged)	5	0–10	Gold (unhedged)	5	0–10
Cash [#]	3	0–30	Cash [#]	3	0–30
Total	100		Total	100	
<i>Foreign Currency Exposure</i>	<i>33.5</i>		<i>Foreign Currency Exposure</i>	<i>34</i>	
Underlying fund: BlackRock Diversified ESG Growth Fund.			Underlying fund: BlackRock Diversified ESG Growth Fund.		
# The fund's cash allocation may include exposure to underlying funds through which active asset allocations are made.			# The fund's cash allocation may include exposure to underlying funds through which active asset allocations are made.		
Please refer to 'OUR APPROACH TO RESPONSIBLE INVESTMENT' section of this document for further information.			Please refer to 'OUR APPROACH TO RESPONSIBLE INVESTMENT' section of this document for further information.		

Environmental, Social and Governance (ESG) Disclosure

Information on our approach to Responsible Investment has been updated in the **OneAnswer Investment Funds Guide** on page 71. The guide can be found at onepathsuperinvest.com.au

Updated information for the ESG focused investment options including OnePath Sustainable Investments – Australian Shares, BlackRock Diversified ESG Growth, Perpetual ESG Australian Share, Schroder Sustainable Growth and Stewart Investors WorldWide Sustainability have been included in the **OneAnswer Investment Funds Guide** from pages 72 to 83.

Information regarding negative screening for tobacco manufacturing companies for certain MultiSeries, OptiMix and OnePath funds has been included in the **OneAnswer Investment Funds Guide** on page 84. This applies to the following investment funds:

- MultiSeries 30
- MultiSeries 50
- MultiSeries 70

- MultiSeries 90
- OnePath Active Growth
- OnePath Australian Shares
- OnePath Balanced
- OnePath Conservative
- OnePath Diversified Fixed Interest
- OnePath Emerging Companies
- OnePath Global Emerging Markets Shares
- OnePath Global Smaller Companies Shares
- OnePath Global Shares
- OnePath Managed Growth
- OnePath Select Leaders
- OptiMix Australian Fixed Interest
- OptiMix Australian Shares
- OptiMix Global Emerging Markets Shares
- OptiMix Global Shares

Information regarding ESG considerations for other investment funds has been included in the **Investment Funds Guide** on page 85. This applies to the following investment funds:

- Arrowstreet Global Equity (Hedged)
- Barrow Hanley Concentrated Global Shares -Hedged
- BlackRock Advantage International Equity
- Platinum Asia
- Platinum International
- Schroder Australian Equity
- Schroder Fixed Income
- Schroder Real Return
- T. Rowe Price Dynamic Global Bond
- T. Rowe Price Global Equity

Updated Standard Risk Measure

The following investment funds had a change to their Standard Risk Measure during the year. For details on how Standard Risk Measure works, please refer to the Product Disclosure Statement available at onepathsuperinvest.com.au

Fund name	Previous Risk Band	Previous Risk Label	Current Risk Band	Current Risk Label	Change
Bentham Global Income Fund	6	High	5	Medium to high	↓
Kapstream Absolute Return Income Fund	3	Low to medium	5	Medium to high	↑
OnePath Alternatives Growth Fund	4	Medium	6	High	↑
OnePath Geared Australian Shares Index	7	Very High	6	High	↓
Schroder Real Return Fund	5	Medium to high	4	Medium	↓

* Investment options in the above table may not be offered through all products.



FEE AND INVESTMENT COST UPDATES

Ongoing fees

For your convenience OneAnswer and OptiMix Term Allocated Pension Ongoing Investment Fees are available at onepathsuperinvest.com.au > Forms & brochures.

ANZ OneAnswer Term Allocated Pension Ongoing Investment Fees are available at www.anz.com.au > Personal > Superannuation and retirement > Member-centre > ANZ Resources.

Buy-sell spreads

Buy-sell spreads for some funds have been updated effective 1 December 2023. To view the latest buy-sell spreads, please refer to the **Buy-Sell Spread Guide** available at onepathsuperinvest.com.au

Investment fees and costs

The following fees and costs for each investment fund for the year ending 30 June 2023 may have changed from those that applied in the previous year:

- Investment fees and costs – performance fees
- Investment fees and costs – other costs
- Transaction costs.

To view the latest estimates we have for these fees and costs, please refer to the OneAnswer Frontier Personal Super and Pension Fees Guide available at onepathsuperinvest.com.au

Please note that the costs for the following funds have increased by over 10% from the previously disclosed total fees and costs:

- BlackRock Diversified ESG Growth
- T. Rowe Price Dynamic Global Bond Fund

For investment options not included in the OneAnswer Frontier Personal Super and Pension Fees Guide, equivalent information is provided in the table below.

Investment Fund	Estimated Other Costs (% p.a)	Estimated Performance Fees (% p.a)	Estimated Transaction Costs (% p.a)
OnePath Active Growth	0.09	0.14	0.05
OnePath Balanced	0.11	0.12	0.03
OnePath Capital Guaranteed	0.07	0.06	0.02
OnePath Cash	0.00	0.00	0.00
OnePath Conservative	0.08	0.09	0.04
OnePath High Growth	0.08	0.07	0.03
OnePath Income	0.08	0.00	0.04
OnePath Managed Growth	0.09	0.14	0.05
OnePath Multi Asset Income	0.00	0.00	0.18
OptiMix Balanced	0.09	0.14	0.05
OptiMix Conservative	0.08	0.09	0.04
OptiMix Growth	0.08	0.11	0.03
OptiMix High Growth	0.08	0.07	0.03
OptiMix Moderate	0.11	0.12	0.03
OnePath Stable	0.07	0.06	0.00

Levies and expense recoveries

Where appropriate, levies and expense recoveries are deducted annually to recover some of the costs related to the running of the Retirement Portfolio Services super fund.

The cost of this levy for the 12 months to 30 June 2024 has been passed on by OnePath Custodians Pty Limited (the Trustee) of the Retirement Portfolio Service superannuation fund (the Fund) to its members as a 0.01288% p.a. charge applied against the investments of the Fund on 22 February 2024. This deduction did not include cash investment options and guaranteed products (which do not have a unit price).

To illustrate the impact of this deduction, for a member of the Fund with a \$50,000 balance, the cost of this deduction would be \$6.44.

Levies and expense recoveries are expected to increase to 0.03% p.a. for the year ended 30 June 2025. The actual levy charged will be confirmed as part of next year's annual statement.



GENERAL

Changes to your Fund Annual Report

There will be some changes to how we provide the information that has previously been provided in your fund Annual Report. The Annual Report will be replaced by:

- Directors' Report available by 30 September 2024
- Fund information available by 31 December 2024.

For OneAnswer Term Allocated Pension and OptiMix Term Allocated Pension, these will be available at **onepathsuperinvest.com.au**. If you would like to receive printed copies, call us on **133 665** and we'll mail them to you.

For ANZ OneAnswer Term Allocated Pension, these will be available at **www.anz.com.au**. If you would like to receive printed copies, call us **13 38 63** and we'll mail them to you.

Contact us

If you have any questions, please speak to your adviser or contact us:

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