

OPTIMIX GLOBAL EMERGING MARKETS SHARES

- ONGOING FEE REDUCTION

PDS Update | 1 November 2022

This Product Disclosure Statement (PDS) Update amends the:

- OneAnswer Frontier Personal Super and Pension Fees Guide, which forms part of the OneAnswer Frontier Personal Super and Pension PDS dated 25 July 2022, issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), and the
- OneAnswer Frontier Investment Portfolio PDS dated 25 July 2022, issued by OnePath Funds Management Limited (OPFM) (ABN 21 003 002 800, AFSL 238342).

WHAT IS CHANGING?

As part of our ongoing commitment to improve outcomes for investors, we've reduced the Ongoing Fee for the OptiMix Global Emerging Markets Shares investment option (the Fund). This reduction applies as follows:

Product	Previous Ongoing Fee % pa	New Ongoing Fee % pa
OneAnswer Frontier Personal Super	1.50	1.25
OneAnswer Frontier Pension		
OneAnswer Frontier Pension – Transition to Retirement		
OneAnswer Frontier Investment Portfolio	1.50	1.25

ARE THERE ANY OTHER CHANGES?

No. All other aspects of the Fund remain the same.

WHEN WILL THE CHANGE TAKE PLACE?

The change is effective from 1 November 2022.

ANY QUESTIONS?

If you have any questions, please:

- speak with your financial adviser
- email client@onepathsuperinvest.com.au
- call Customer Services on **133 665**, weekdays 8.30am to 6.30pm (AEST/AEDT).

onepath.com.au

OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342)

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673)



This PDS Update is issued by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) (OPFM) and OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as issuers of the products.

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 products mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the products. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS and TMD are available upon request by phoning 133 665 or by searching for the applicable product at onepathsuperinvest.com.au

OPFM and OPC are part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPFM and OPC are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPFM or OPC are not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

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