

# PERSONAL RETIREMENT PLAN

(Closed to new members)

January 2019

This is a summary of the key features of the Personal Retirement Plan. For more details see the disclosure documents provided to you when you commenced your account and any updates provided since this time.

If you do not have these documents or need assistance call us on 1800 932 016.

The Personal Retirement Plan is a personal superannuation product that helps you to accumulate and grow your super savings in a tax-effective way.

## Contributions

The amount and term of your regular contributions (referred to as 'premiums') were determined at the establishment of your account.

If you wish to cease your contributions, you can apply to have your policy 'paid up'. This means that no further premiums will be expected and the value of your policy at the time it became paid up will be fixed. Your policy will then receive interest earnings based on this paid up value.

Any existing insurance cover you had at the time your policy became paid up will cease.

## Fees and charges

### Administration Fee

This is fixed at the commencement of the contract. The amount of this fee depended upon the term of the policy, the premium and the sum insured.

### Management Fee

A management fee for managing the investment component is included in the determination of interest declared.

### Policy Fee

Up to \$30 p.a. applied annually.

### Frequency loading

A frequency loading may apply where contributions are paid more frequently than annually basis.

### Discontinuance Value

If premiums are ceased, or you wish to withdraw from your account, before the maturity date set when you established your account you will only be entitled to discontinuance value. This value will be less than the total investment amounts paid and will vary depending on the remaining years left to the maturity date.

### Capital guaranteed investment

All contributions and accumulated interest earnings are guaranteed.

### Insurance cover

The Personal Retirement Plan offered optional Death cover.

A portion of the premium pays for your insurance cover.

As your needs change you can choose to reduce or cancel your life insurance cover at any time. You cannot increase your insurance cover or add new cover.

This key features summary is provided for information purposes only and the product's features, terms and conditions may have changed over time. It has been prepared without taking account of your personal needs, financial circumstances or objectives. Before acting on this information you should consider whether the information is appropriate for you having regard to your personal needs, financial circumstances and objectives. This product is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673) as trustee of the OnePath MasterFund ABN 53 789 980 697, RSE R1001525.

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