

CUSTOMER  
ONLINE  
SERVICES  
GUIDE

June 2019



# MY ONEPATH

From My OnePath you can:

- Update your personal details
- Change your password
- Update your contact preferences.



## Personal details

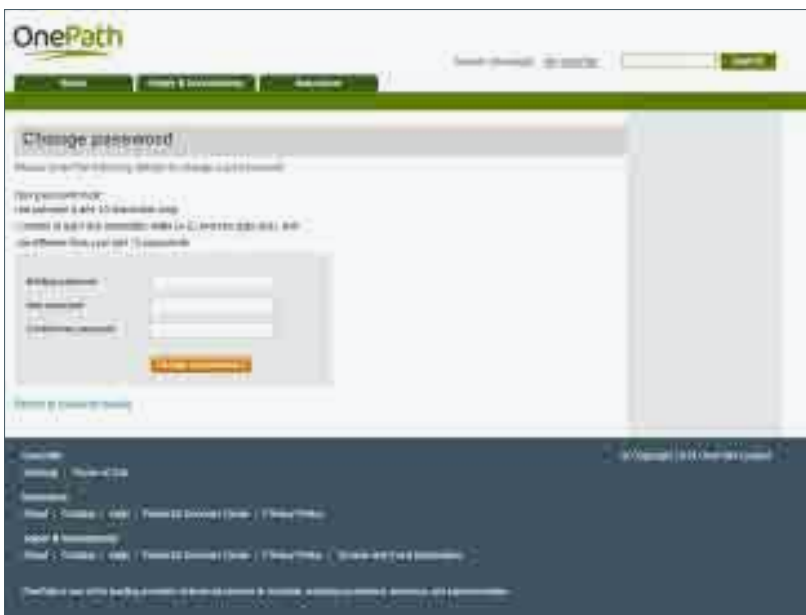
You can view your personal details by clicking on Personal details.



If any of your details are incorrect click on the Update my personal details button.



If you wish to update your password please click on the Change my password button.



You can update your contact preferences by clicking on My contact preferences.



If you wish to update how we send your transaction confirmations click on Update your preferences.



# ACCOUNT ACCESS

## Account details

To access your Account details, select Launch Account access or View details and transact online.



From the Account details page you can:

1. View all your OnePath investment, superannuation, retirement and life risk insurance products – Use the drop-down menu to transact or view further information on your product including:
  - policy snapshot
  - policy details (for selected products only)
  - transaction options (for selected products only)
  - transaction history
  - Centrelink schedule (for pension products only)
  - switch (for non-OneAnswer customers only)
  - transaction status
  - submitted transactions (for OneAnswer customers only)
  - statement
  - benefit quote (for Corporate Super Defined Benefit members only)
  - transaction confirmations (for selected products only).
2. View the latest quarterly investment fund summary for each of your products. Simply click the PDF link under the Investment fund column. A new window will open to show the summary.

## Policy snapshot

The Policy snapshot provides a one-page summary outlining the investment performance of your product for the current financial year or a chosen date range.

To view a Policy snapshot for a product select 'Policy snapshot' from the drop-down menu under the required product and click 'Go'!



1. Information provided will vary between each policy snapshot depending on the type of product.



Policy snapshot information generally includes:

- current units held
- unit price
- account balance
- account movements (interest, premiums, etc.)
- income details
- future Investment Strategy
- pension payment details
- regular Investment Plan & Regular Draw down Plan details
- auto Rebalance details

**Note:** Policy snapshot is not available for Defined Benefit customers.

To change the Policy snapshot quote period, select a new date from the drop-down calendar menus, or click the calendar icon. Alternatively, you can nominate a particular annual statement period.

If you hold more than one OnePath product, you can use the drop-down menu on the top left hand side of the screen to shortcut to policy snapshots for your other product/s.

To print this page, click 'Print page' located at the top right hand side of the screen.

To return to your Account details page, click 'Return to Account details'. You can access this link from any page within Account access.

## Benefit quote

The Benefit quote page is available for Defined Benefit members only. The details will default to the last available date.

Benefit Component	Current Benefit	Future Benefit	Vested Benefit
Basic Pension	10,000	10,000	10,000
Supplementary Pension	5,000	5,000	5,000
Life Insurance	100,000	100,000	100,000
Disability Insurance	5,000	5,000	5,000
Health Insurance	10,000	10,000	10,000
Dental Insurance	5,000	5,000	5,000
Life Insurance (Spouse)	100,000	100,000	100,000
Disability Insurance (Spouse)	5,000	5,000	5,000
Health Insurance (Spouse)	10,000	10,000	10,000
Dental Insurance (Spouse)	5,000	5,000	5,000

**Benefit quote**

Member ID: 123456789 | Plan ID: 987654321

**Your Defined Benefit Plans:**

Benefit Component	Current Benefit
Basic Pension	10,000
Supplementary Pension	5,000
Life Insurance	100,000
Disability Insurance	5,000
Health Insurance	10,000
Dental Insurance	5,000

**Insured Benefit Details:**

Benefit Component	Current Benefit
Life Insurance	100,000
Disability Insurance	5,000
Health Insurance	10,000
Dental Insurance	5,000

**Preservation Components:**

Benefit Component	Current Benefit
Preservation Component 1	10,000
Preservation Component 2	5,000

**Notes:**

The amount of benefit shown here does not include any other benefits payable to you or your spouse. For more information, please contact your employer or the Plan Administrator.

Benefit quote information generally includes:

- your details
- defined benefit quote
- superannuation components
- preservation details
- insured benefit details.

To print this page, click 'Print page' located at the top right hand side of the screen.

To return to your Account details page, click 'Return to Account details'. You can access this link from any page within Account access.



## Transaction options

The Transaction options page is available for selected products only and allows you to submit changes to your policy online.

The screenshot shows the OnePath Transaction Options page. It features a table with columns for 'Investment', 'Unit Price', 'Units', 'Net Value', and 'Market Value'. The table lists several investment options, including 'Global Growth Fund', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', 'Global Growth Fund - Div', and 'Global Growth Fund - Div'. The table also includes a 'Total' row at the bottom.

Investment	Unit Price	Units	Net Value	Market Value
Global Growth Fund	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
Global Growth Fund - Div	1.0000	1000	1000.00	1000.00
<b>Total</b>			<b>10000.00</b>	<b>10000.00</b>

The screenshot shows the OnePath Transaction Options page with a form for submitting changes. The form includes a dropdown menu for 'Transaction Type' and a 'Submit' button. Below the form, there is a section for 'Transaction Details' with a list of options: 'Change of Details', 'Switch', 'Additional Investment', 'Regular Investment Plan/Regular Draw-Down Plan', and 'Apply for Insurance Online (for Corporate Super and Integra Super only)'. The 'Apply for Insurance Online' option is highlighted.

Depending on the type of product held, the forms available are:

- change of details
- switch
- additional investment
- regular investment plan/regular draw-down plan
- apply for insurance online (for Corporate Super and Integra Super only).

Clicking on the name of the form will launch the form in a new window.

If you require any assistance with completing the form, a 'User guide' is located in the top right corner.



If you hold more than one OnePath product, you can use the drop-down menu on the top left hand side of the screen to shortcut to transaction histories for your other product/s.

To print the Transaction history, click 'Print page'

To download the transaction history into a CSV (comma separated value) format, click 'Export page' and follow the instructions.

Date	Transaction Code	Description	Amount	Balance
10/10/2010	00000000000000000000	Initial Deposit	10000.00	10000.00
10/11/2010	00000000000000000000	Interest Credit	12.50	10012.50
10/12/2010	00000000000000000000	Withdrawal	-500.00	9512.50
10/13/2010	00000000000000000000	Interest Credit	12.50	9525.00
10/14/2010	00000000000000000000	Withdrawal	-1000.00	8525.00
10/15/2010	00000000000000000000	Interest Credit	12.50	8537.50
10/16/2010	00000000000000000000	Withdrawal	-2000.00	6537.50
10/17/2010	00000000000000000000	Interest Credit	12.50	6550.00
10/18/2010	00000000000000000000	Withdrawal	-1500.00	5050.00
10/19/2010	00000000000000000000	Interest Credit	12.50	5062.50
10/20/2010	00000000000000000000	Withdrawal	-1000.00	4062.50
10/21/2010	00000000000000000000	Interest Credit	12.50	4075.00
10/22/2010	00000000000000000000	Withdrawal	-500.00	3575.00
10/23/2010	00000000000000000000	Interest Credit	12.50	3587.50
10/24/2010	00000000000000000000	Withdrawal	-1000.00	2587.50
10/25/2010	00000000000000000000	Interest Credit	12.50	2600.00
10/26/2010	00000000000000000000	Withdrawal	-500.00	2100.00
10/27/2010	00000000000000000000	Interest Credit	12.50	2112.50
10/28/2010	00000000000000000000	Withdrawal	-1000.00	1112.50
10/29/2010	00000000000000000000	Interest Credit	12.50	1125.00
10/30/2010	00000000000000000000	Withdrawal	-500.00	625.00
10/31/2010	00000000000000000000	Interest Credit	12.50	637.50

## Centrelink schedules

The Centrelink schedules option provides you with your most current schedule to either print or save.

To view a Centrelink schedule for a pension product, select 'Centrelink Schedule' from the drop-down menu under the required product and click 'Go'.

The schedule will open in a new window and can be saved or printed in a PDF format.

Date	Amount	Balance
10/10/2010	10000.00	10000.00
10/11/2010	12.50	10012.50
10/12/2010	-500.00	9512.50
10/13/2010	12.50	9525.00
10/14/2010	-1000.00	8525.00
10/15/2010	12.50	8537.50
10/16/2010	-2000.00	6537.50
10/17/2010	12.50	6550.00
10/18/2010	-1500.00	5050.00
10/19/2010	12.50	5062.50
10/20/2010	-1000.00	4062.50
10/21/2010	12.50	4075.00
10/22/2010	-500.00	3575.00
10/23/2010	12.50	3587.50
10/24/2010	-1000.00	2587.50
10/25/2010	12.50	2600.00
10/26/2010	-500.00	2100.00
10/27/2010	12.50	2112.50
10/28/2010	-1000.00	1112.50
10/29/2010	12.50	1125.00
10/30/2010	-500.00	625.00
10/31/2010	12.50	637.50

## Switch for non-OneAnswer policies

You can use Account access to request a switch between your investment funds for your superannuation, retirement and trust products along with future superannuation contributions<sup>2</sup>.

To request a switch, select 'Switch' from the drop-down menu under the required product and click 'Go'.

A switch can be performed in 4 simple steps.



### Step 1 – Terms of use



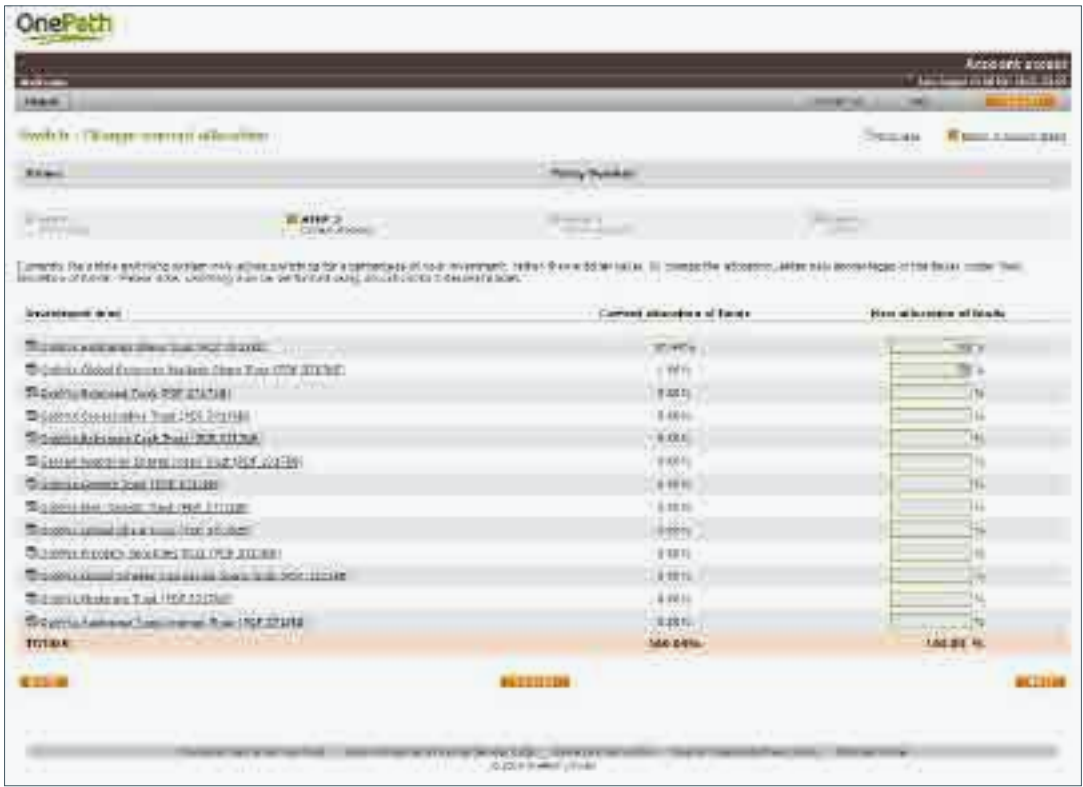
Before progressing with the switch request, ensure you read the terms of use for performing a switch request.

If you accept and wish to continue, click 'I Agree' at the bottom of the page.

If you wish to exit the switch request function, click 'Cancel'!

2. Fees and/or a buy/sell spread may apply when switching between investment funds. Refer to the Product Disclosure Statement for details.

**Step 2 – Change current allocation**



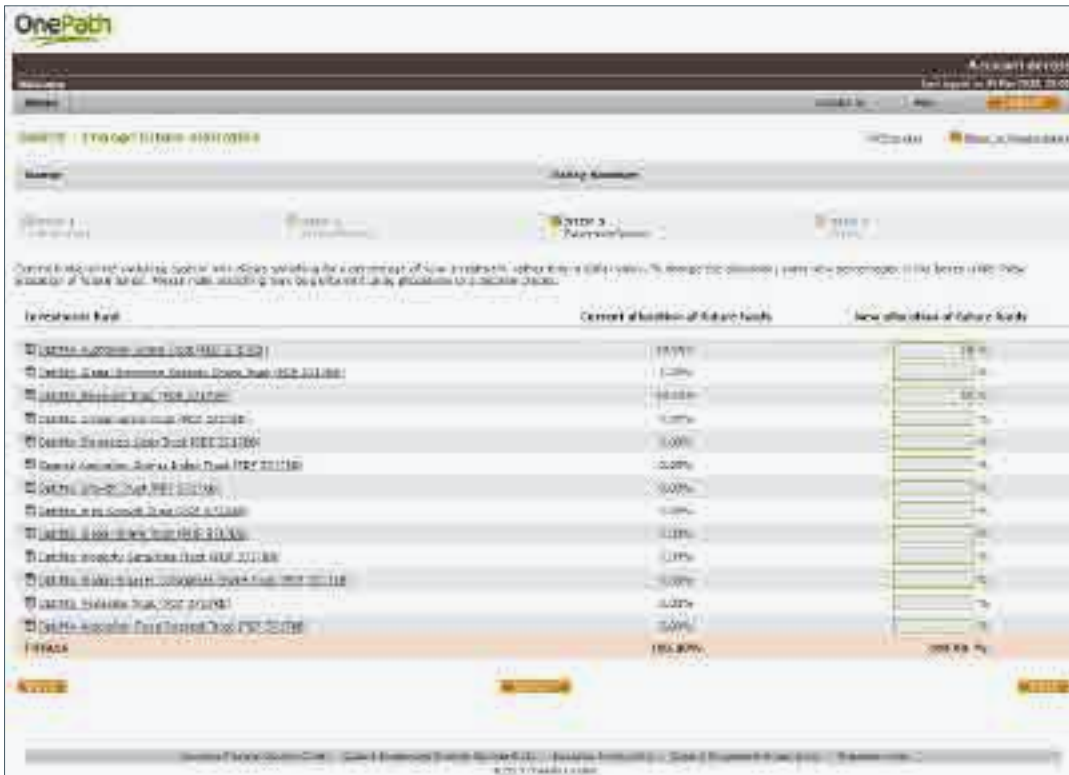
Check your current allocation of funds, and then enter details of any new allocations in the green highlighted boxes.

Any new allocations must be entered as a full percentage (%) (i.e. no decimal places).

Once you have entered all new allocations, click 'Next'.

You can cancel the switch process at any time by clicking 'Cancel' at the bottom of the screen. This will cancel the switch request and take you back to the Account details page.

### Step 3 – Change future allocation



You can request to switch your allocations for all future contributions from the Future allocations page. That is, you can nominate how you want to allocate any funds that you will be investing in the future.

Any new allocations must be entered as a full percentage (%) (i.e. no decimal places).

Once you have entered all new allocations, click 'Next'.

### Step 4 – Review and confirm details



Review your new fund allocations.

Once you have confirmed all switch details are correct and ready for processing, click 'Submit'. If you wish to change any switch allocations, click 'Back' and make your changes in the appropriate screens.

## Switch confirmation

The screenshot shows the OnePath website interface. At the top, there is a navigation bar with the OnePath logo and a user account section. Below the navigation bar, there is a header area with the text 'Switch confirmation' and a 'Print page' button. The main content area displays a confirmation message in a light blue box, stating that the switch request has been accepted for processing. Below the message, there is a table showing the details of the current and future allocations and contributions.

Investment type	Future Switch		Future contributions	
	Current allocation	New allocation	Current allocation	New allocation
5 Capital Growth (Cash) (100%)	30.0%	30.0%	40.00%	30.00%
5 Growth (Cash) (100%) (100%)	1.0%	1.0%	1.00%	1.00%
5 Growth (Cash) (100%) (100%)	3.0%	3.0%	3.00%	3.00%
<b>TOTAL</b>	<b>34.0%</b>	<b>34.0%</b>	<b>44.00%</b>	<b>34.00%</b>

You will receive a confirmation message that the switch request has been accepted for processing by OnePath.

This confirmation will show:

- date your request was submitted
- switch reference number
- details of current and new allocations, and current and future contributions.

Click 'Print page' to keep this page for your records.

## Transaction status

Transaction status allows you to monitor the status of your applications, switches, contributions and redemptions in progress<sup>3</sup>.

Simply select 'Transaction status' from the drop-down menu under the required product and click 'Go'.



The screenshot shows the OnePath 'Transaction status' page. On the left, there is a navigation menu with 'Transaction status' selected. The main area displays a table of transactions. The table has the following columns: Product, Description, Amount, Status, and Date. The data rows include transactions for 'Pension Contributions', 'Pension Withdrawals', and 'Pension Transfers'.

Product	Description	Amount	Status	Date
Pension Contributions	Monthly Contributions	£100.00	In Progress	15/01/2024
Pension Withdrawals	Monthly Withdrawals	£100.00	In Progress	15/01/2024
Pension Transfers	Monthly Transfers	£100.00	In Progress	15/01/2024



The screenshot shows the OnePath 'Transaction status' page with a table of transactions. The table has the following columns: Product, Description, Amount, Status, and Date. The data rows include transactions for 'Pension Contributions', 'Pension Withdrawals', and 'Pension Transfers'.

Product	Description	Amount	Status	Date
Pension Contributions	Monthly Contributions	£100.00	In Progress	15/01/2024
Pension Withdrawals	Monthly Withdrawals	£100.00	In Progress	15/01/2024
Pension Transfers	Monthly Transfers	£100.00	In Progress	15/01/2024

Transactions will be listed as In progress, 'Awaiting' or 'Finalised'.

Items flagged as 'Awaiting' include a list of the outstanding requirements (e.g. awaiting funds, DOB).

Finalised transactions are available to view for 30 days.

Click 'Print page' to print this page, or click 'Export page' to download the data to your desktop.

<sup>3</sup> Transaction status is only available if a transaction is currently in progress for the product, or if a transaction for the product has been finalised within the last 30 days. If this option is not available in the drop-down menu, there are no transactions in progress for the product.

## Submitted transactions

When an online form has been finalised by OnePath for a OneAnswer product the original request is available for view. To view, select 'Submitted transactions' from the drop-down menu and click 'Go'.



All completed transactions that were submitted online will display in a new window with the transaction type and date completed. To view the original request, click 'View'.

To return to the Account details page, click on the 'Return to Account details' link in the top right corner.

## Statement

Where applicable, your most recent product statement is available to view online.

To display the most recent statement for your product, select 'Statement' from the drop-down menu and click 'Go'.

On the following page click 'View statement' to view your most recent product statement.



## Transaction confirmations

Where applicable, you can view your transaction confirmations online.

When a new confirmation is available, a flag will show under the policy on the Account details page



To view your confirmations, either click on the new confirmation message or select 'Transaction confirmations' from the drop-down menu and click 'Go'



To view a confirmation, click on the PDF icon. The confirmation can then be viewed or saved.

Once the PDF has been opened, the confirmation will be marked as 'Read'.

**Contact details**

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**Customer Services**

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