



OneAnswer Frontier Personal Super and Pension

Product Disclosure Statement

15 November 2010

OneAnswer Frontier Personal Super and Pension

Entity details in this Product Disclosure Statement (PDS)

Name of legal entity	Registered numbers	Abbreviated term used throughout the PDS
OnePath MasterFund	ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44	Fund
OnePath Custodians Pty Limited	ABN 12 008 508 496, AFSL 238346, RSE L0000673	OnePath Custodians, Trustee, us, we, our
OnePath Life Limited	ABN 33 009 657 176, AFSL 238341	OnePath Life
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522, AFSL 234527	ANZ

Important information

OneAnswer Frontier Personal Super and OneAnswer Frontier Pension are products offered by the Fund. When you invest in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension you become a member of the Fund. OnePath Custodians is the trustee of the Fund and is the issuer of this PDS and the incorporated material (comprising of the OneAnswer Personal Super Additional Information Guide, OneAnswer Pension Additional Information Guide and the OneAnswer Investment Funds Guide).

The issuer is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in the PDS, an investment in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension is not a deposit or other liability of ANZ or its related group companies, and none of them stands behind or guarantees the issuer or the capital or performance of your investment. Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

This PDS contains general information only and does not take into account your personal circumstances or your financial needs and objectives. This PDS explains the main features of OneAnswer Frontier Personal Super and OneAnswer Frontier Pension and should not be used as a substitute for financial advice. You should read this PDS carefully to assess whether the information is appropriate in respect of your objectives, financial situation and needs, and speak to a financial adviser before deciding to invest in these products.

The Fund is governed by a trust deed. Together with superannuation law, the trust deed sets out the rules and procedures under which the Fund operates and the Trustee's duties and obligations. If there is any inconsistency between the trust deed and this PDS, the terms of the trust deed prevail. A copy of the trust deed is available from the issuer free of charge.

The Trustee invests all contributions in a master life policy issued by OnePath Life which then invests in selected investment funds. OnePath Life also issues a policy to the Trustee for the income for life guarantee in relation to the MoneyForLife investment funds. These policies are governed by the *Life Insurance Act 1995* and are each a contract between the Trustee and OnePath Life. OnePath Life is

required to conduct its business in accordance with the law and in the best interests of policy holders, invest all of the assets it receives from the Trustee in statutory funds approved by the Australian Prudential Regulation Authority (APRA) and comply with the prescribed capital and solvency standards.

OnePath Life is also the administrator of the Fund, and it also issues various policies to the Trustee in relation to insurance covers offered to members of OneAnswer Frontier Personal Super. In respect of such policies, the Trustee reserves the right to change the insurer, or vary the benefits or applicable rates from time to time.

The Trustee relies on a number of third parties for the provision of specialist service in respect of the Fund, such as:

- ING Investment Management Limited ABN 23 003 731 959 (INGIM) who manages certain investment funds. INGIM is not a subsidiary of ANZ; and
- a range of other external fund managers who manage the investment funds other than those managed by INGIM.

OnePath Custodians is responsible for the contents of this PDS and the incorporated material, except for information about external fund managers. Information about each external fund manager and the investment strategy, objective and asset allocation is based on information provided by each external fund manager. The external fund managers have provided consent to being named and have consented to the information provided by them being included in the OneAnswer Investment Funds Guide. The external fund managers have not withdrawn their consent at the time of preparation of this PDS. The external fund managers take no responsibility for any other information in this PDS and the incorporated material.

ANZ Prime Cash Management Account (ANZ Prime CMA) is a financial product issued by ANZ through OneAnswer Frontier Pension. Before deciding to acquire or hold this ANZ Prime CMA, ANZ recommends you read the relevant terms and conditions contained in the ANZ Savings & Transaction Products Terms and Conditions and ANZ Personal Banking Account Fees & Charges, which are available by calling ANZ on 13 13 14 or visiting anz.com.

The invitation to invest in OneAnswer Frontier Personal Super and OneAnswer Frontier Pension is only available to persons receiving this PDS in Australia. The issuer is not bound to accept your application.

The purpose of this Product Disclosure Statement (PDS) is to give you the information you need to make an investment decision.

This is a combined PDS relating to both OneAnswer Frontier Personal Super and OneAnswer Frontier Pension.

You should read this PDS and the incorporated material in its entirety before making an investment decision.

Additional information can be found in the relevant incorporated material, which is comprised of the OneAnswer Personal Super and OneAnswer Pension Additional Information Guides and the OneAnswer Investment Funds Guide. You may be referred to these documents for specific terms and conditions in relation to an investment in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension.

The incorporated material in the OneAnswer Personal Super and OneAnswer Pension Additional Information Guides and the OneAnswer Investment Funds Guide is publicly available on our website at onepath.com.au > Forms & brochures or may be obtained free of charge on request by contacting Customer Services on 133 665.

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About OnePath

Helping you shape and protect your future

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. OnePath has been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and more recently as ING Australia.

Now as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as ANZ's Australian specialist wealth management and protection business.

ANZ is a leading global and local bank with operations in more than 32 countries including Australia, New Zealand, Asia, the Pacific, the Middle East, Europe and America. ANZ provides products and services to more than 5.7 million retail customers worldwide and employs over 39,000 people.

OnePath has a comprehensive range of wealth and insurance products available through financial advisers or direct to customers making it easier for you to find the solution that best suits your needs.

At OnePath we value and appreciate our customers, our staff and the communities we operate in. We are committed to acting with the highest standards and to meeting our corporate responsibilities. We also encourage and support staff involvement in volunteering and charitable activities supporting the wider community.

OnePath actively participates in forums looking at regulatory and industry change. We also regularly review and conduct research to ensure we are attuned to changing customer and market needs.

What is OneAnswer Frontier?

OneAnswer Frontier provides a comprehensive solution to your investment, superannuation and retirement needs.

The OneAnswer Frontier suite of products consists of the following:

- OneAnswer Frontier Personal Super
- OneAnswer Frontier Pension
- OneAnswer Frontier Investment Portfolio.

OneAnswer Frontier enables you and your financial adviser to manage your investments by offering you:

- **choice** and **flexibility** through an extensive range of carefully selected investment funds and other features
- **convenience** and **control** through extensive services, including ongoing administration, consolidated reporting and online account management across all investment funds.

OneAnswer Frontier Personal Super and OneAnswer Frontier Pension are offered in this PDS. For information about OneAnswer Frontier Investment Portfolio you should obtain the OneAnswer Frontier Investment Portfolio Product Disclosure Statement and consult with either us or your financial adviser.

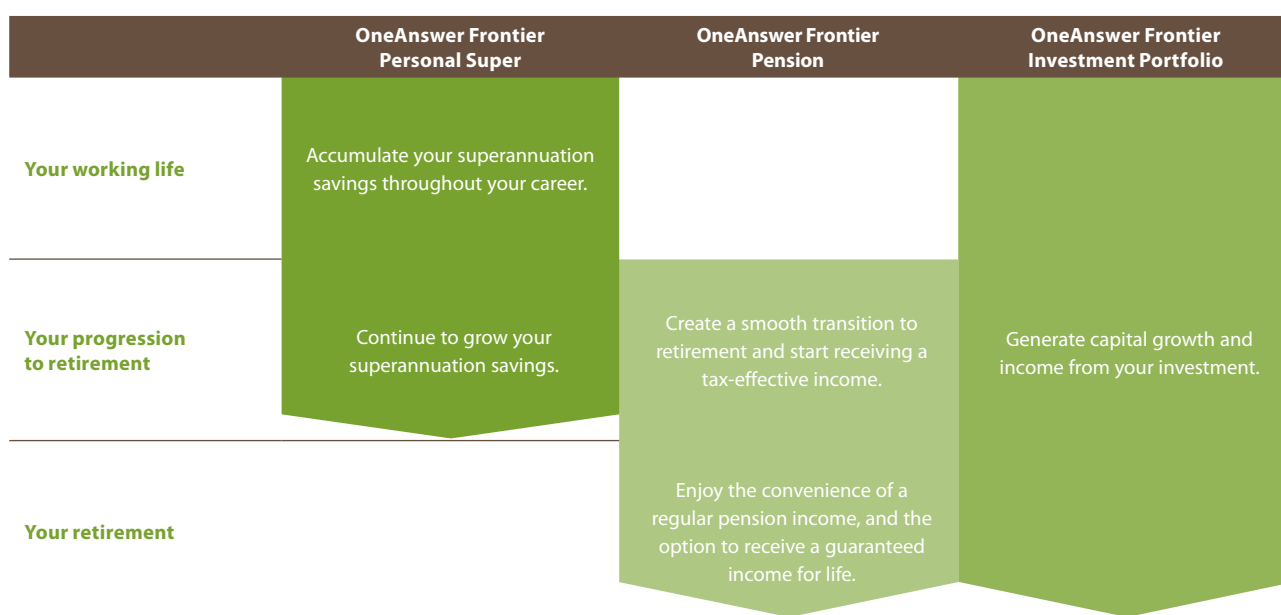
Whatever your circumstances or stage in life, OnePath can help you create your future – from growing your investments, investing in superannuation, accessing your pension and planning your retirement income.

Welcome to OneAnswer Frontier Personal Super and Pension

OneAnswer Frontier offers you an extensive range of innovative features and member services, including:

- a wide choice of over 80 investment funds
- access to comprehensive and tax effective insurance cover for Death and Total and Permanent Disablement with OneAnswer Frontier Personal Super
- simple and transparent fees
- interactive online financial education, calculators and seminars
- hassle free rollover assistance for superannuation accounts you may have elsewhere
- convenient online transacting and contribution options such as BPAY®
- access to InvestorBenefits – OnePath’s exclusive health, lifestyle and entertainment package
- helpful and efficient telephone and online customer service
- a straightforward transfer to OneAnswer Frontier Pension when you retire.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.



What OneAnswer Frontier product is right for me?

	OneAnswer Frontier Personal Super	OneAnswer Frontier Pension
Who is it suitable for?	<p>If you:</p> <ul style="list-style-type: none"> • are still working and want to save for your retirement in a tax-effective way • want tax-effective insurance cover through your superannuation investment • want to rollover and consolidate superannuation benefits • want a wide range of investment funds. 	<p>If you are retired, semi-retired or about to retire and want to:</p> <ul style="list-style-type: none"> • transfer your superannuation savings to an income stream • defer any lump sum tax on cashing in your superannuation • receive a regular income from your retirement savings • take advantage of the tax concessions for income streams • have a death benefits income stream.
Who can invest?	<p>If you are:</p> <ul style="list-style-type: none"> • aged under 65 • aged between 65 and 75* and gainfully employed for at least 40 hours during any 30 consecutive day period in the financial year or if your contributions are compulsory employer contributions only • aged 75* and over (compulsory employer contributions only). <p>There are no age limits for rolling over benefits or for accepting compulsory employer contributions. For more information refer to the section 'Who can make contributions?' in the OneAnswer Personal Super Additional Information Guide.</p>	<p>If you have:</p> <ul style="list-style-type: none"> • an unrestricted non-preserved superannuation benefit • reached preservation age. <p>For more information refer to the section 'How can I invest?' in the OneAnswer Pension Additional Information Guide.</p>
Ways to invest	<ul style="list-style-type: none"> • Contributions including: <ul style="list-style-type: none"> – personal contributions – employer contributions (including salary sacrifice) – spouse contributions – government co-contributions. • Rollovers/transfers from other superannuation funds. <p>For more information refer to the section 'What type of contributions can I make into my OneAnswer Personal Super account?' in the OneAnswer Personal Super Additional Information Guide.</p>	<ul style="list-style-type: none"> • Transfers from your OnePath superannuation product, if you have one. • Rollovers/transfers of amounts from another superannuation fund. <p>You cannot make additional contributions to OneAnswer Frontier Pension.</p> <p>For more information refer to the section 'How can I invest?' in the OneAnswer Pension Additional Information Guide.</p>

* Personal and employer contributions may be accepted on or before the 28th day of the month following that in which you turn 75 if you are gainfully employed for at least 40 hours during any 30 consecutive day period in the financial year.

Differing conditions and taxation treatments apply to these products and investments. It is important to discuss your personal circumstances with your financial adviser before investing.

What are the key features?

Outlined below are the key features of OneAnswer Frontier Personal Super and OneAnswer Frontier Pension.

A wide choice of investment funds (for more information refer to the OneAnswer Investment Funds Guide)		
OptiMix	A selection of multi-manager investment funds constructed by INGIM. The OptiMix process carefully selects a number of complementary investment managers to manage your investments within each asset class.	
Diversified and single sector investment funds	Access to an extensive range of diversified and single sector investment funds offered by INGIM, ANZ and other leading fund managers.	
MoneyForLife investment funds	A specially selected group of multi-sector investment funds that offer the security of an income for life guarantee from OnePath Life.	
Cash management account (OneAnswer Frontier Pension only)	ANZ Prime Cash Management Account (ANZ Prime CMA) provides 'At-Call' access to your annual income through ANZ ATMs, EFTPOS, ANZ Branches, ANZ Internet Banking, ANZ Phone Banking and B _{PAY} (if you are eligible).	
Simple and transparent fees		
Ongoing Fees	OneAnswer Frontier Personal Super and OneAnswer Frontier Pension have simple fee structures with no upfront fees. You will be charged an Ongoing Fee which includes the fees of the underlying fund managers.	
Advice fees	You can negotiate a fee for advice with your financial adviser which will be transparent to you.	
Insurance cover to suit your needs		
Convenient insurance cover (OneAnswer Frontier Personal Super only)	<p>A choice of Death Only or Death and Total and Permanent Disablement (TPD) Cover through OneAnswer Frontier Personal Super.</p> <p>You can also apply for Death and/or TPD, Income Secure and Extra Care Cover offered through OneCare Super and have your insurance premiums paid from your OneAnswer Frontier Personal Super account. Please refer to the OneCare Product Disclosure Statement for further information on the cover available and the premiums payable.</p>	
Minimum amounts	Personal Super	Pension
Initial investment (not including MoneyForLife minimums)	\$2,000*	\$20,000
Total balance	\$2,000	\$1,000
MoneyForLife [†]		
Initial investment/switch in	\$25,000	\$25,000
Additional investment/switch in	\$10,000	\$10,000 (switch in only)
Other transactions	No minimums	No minimums
Convenient features to help you manage your investment		
Flexible contribution types (OneAnswer Frontier Personal Super only)	You can make personal contributions or contributions on behalf of your spouse, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex). Your employer can also contribute on your behalf. Any government co-contribution you are entitled to can also be automatically contributed to your OneAnswer Frontier Personal Super account.	
Regular Investment Plan[‡] (OneAnswer Frontier Personal Super only)	Watch your balance grow by contributing regularly and conveniently using direct debit.	

* If you are establishing a Regular Investment Plan, the minimum initial investment is \$1,000.

† The minimum investment amounts outlined in this table for the MoneyForLife investment funds refer to the entire balance invested in MoneyForLife investment funds. Refer to page 24 of this book for more information.

‡ Additional conditions, limitations and restrictions apply for investments in MoneyForLife investment funds. For more information refer to pages 22 to 31 of this book.

Convenient features to help you manage your investment - continued

Switching[†]	Tailor your investment by switching between investment funds as your financial objectives change over time.
Auto-rebalance facility[†]	Automatically rebalance your investment fund allocation back to your nominated investment profile.
Dollar Cost Averaging Plan[†]	Manage and spread the risk of investing by establishing a plan to regularly switch into your selected investment funds over time.
Super to pension transfer bonus[†]	You may receive additional units when you transfer your account balance from OneAnswer Personal Super and OneAnswer Frontier Personal Super to OneAnswer Frontier Pension.
Flexible pension payment options (OneAnswer Frontier Pension only)	Receive your pension payments at a frequency and time that meets your lifestyle needs.

Convenient services to help you get the most from your investment

Online access	Track and manage your account online. You will automatically be registered for Account Access upon joining OneAnswer Frontier. Account Access allows you to: <ul style="list-style-type: none"> • transact online • view your investment details, including your balance and recent transaction history • make changes to your personal details and your OneAnswer Frontier investment details.
Keeping you informed	As a member of OneAnswer Frontier Personal Super or OneAnswer Frontier Pension, you will receive: <ul style="list-style-type: none"> • an Annual Statement • an annual member update • a range of member communications • access to the My OnePath website, which includes education and information about investment performance and legislation updates, annual reports, as well as useful calculators.
Easy contribution payment methods	OneAnswer Frontier has a range of payment methods to make it easy for you to make a contribution to your account. Contributions can be made via the following options: <ul style="list-style-type: none"> • BPAY • Internet banking (EFT) • Cheque • Direct debit.
Supporting you	A team of dedicated professionals providing helpful and efficient customer service responding to your needs through telephone, email and in writing.
Access to exclusive InvestorBenefits	Through InvestorBenefits you can access exclusive lifestyle and entertainment discounts and special offers, along with discounted insurance packages.

* If you are establishing a Regular Investment Plan, the minimum initial investment is \$1,000.

[†] The minimum investment amounts outlined in this table for the MoneyForLife investment funds refer to the entire balance invested in MoneyForLife investment funds. Refer to page 24 of this book for more information.

[‡] Additional conditions, limitations and restrictions apply for investments in MoneyForLife investment funds. For more information refer to pages 22 to 31 of this book.

How does OneAnswer Frontier Personal Super and Pension work?

OneAnswer Frontier provides innovative choices to enable you and your financial adviser to tailor an investment that suits your needs.

Choices for OneAnswer Frontier Personal Super and Pension

Creating your investment profile

Using the extensive range of investment funds offered through OneAnswer Frontier, you and your financial adviser can create the best investment profile to help you achieve your retirement goals.

There are over 80 carefully selected investment funds that you can choose to invest in. These include MoneyForLife investment funds that can provide an income for life.

Switching between investment funds*

As your financial objectives change over time, we make it easy for you to tailor your OneAnswer Frontier investment. For your convenience you can switch between investment funds online any time using Account Access or by written request.

Note: Switching involves the redemption of units from one investment fund and the purchase of units in another investment fund. Transaction costs may apply so it is best to discuss this with your financial adviser before requesting a switch.

Using auto-rebalance to realign to your chosen investment profile*

The auto-rebalance facility works by switching units between investment funds in order to realign your investment allocation as per your nominated investment profile.

You choose:

- how often your investment is rebalanced: quarterly, half-yearly or yearly
- a 'tolerance range' that determines when your auto rebalance switch triggers.

Note: Switching involves the redemption of units from one investment fund and the application of units in another investment fund. It's important to remember that additional investments, switches or withdrawals may affect your auto-rebalance facility and transaction costs may apply.

* Additional conditions, limitations and restrictions apply for investments in MoneyForLife investment funds. For more information refer to pages 22 to 31 of this book.

More information?

Refer to the section 'What investment funds are offered through OneAnswer?' in the OneAnswer Investment Funds Guide.

More information?

Refer to the section 'How does OneAnswer Personal Super/ OneAnswer Pension work?' in the relevant OneAnswer Personal Super or OneAnswer Pension Additional Information Guide, under the heading 'How do I switch investment funds?'

More information?

Refer to the section 'How does OneAnswer Personal Super / OneAnswer Pension work?' in the relevant OneAnswer Personal Super or OneAnswer Pension Additional Information Guide, under the heading 'How do I add the auto-rebalance facility to my investment?'

Establishing a Dollar Cost Averaging Plan*

With a Dollar Cost Averaging Plan, you switch a set amount into your chosen investment funds at regular intervals, thereby potentially reducing the risk of investing a single larger amount on one day at a higher unit price.

You choose:

- one investment fund from which to make your regular switches
- the amount of each switch using a dollar amount or a percentage
- how often you would like the switches to occur: monthly or quarterly
- when you would like the Dollar Cost Averaging Plan to end (optional).

Your beneficiaries

You can nominate who you wish to receive your benefit (including any life insurance benefit, if payable) in the event of your death. The following options are available:

- binding
- non-binding
- reversionary pension (available for OneAnswer Frontier Pension only).

As there are restrictions relating to beneficiaries, it is important to understand these before making a nomination.

* Additional conditions, limitations and restrictions apply for investments in MoneyForLife investment funds. For more information refer to pages 22 to 31 of this book.

More information?

OneAnswer Frontier Personal Super – refer to page 9.
OneAnswer Frontier Pension – refer to page 11.

More information?

Refer to the section 'How does OneAnswer Personal Super/ OneAnswer Pension work?' in the relevant OneAnswer Personal Super or OneAnswer Pension Additional Information Guide, under the heading 'How do I set up a Dollar Cost Averaging Plan on my investment?'

More information?

Refer to the section 'How does OneAnswer Personal Super/ OneAnswer Pension work?' in the relevant OneAnswer Personal Super or OneAnswer Pension Additional Information Guide, under the heading 'How do I nominate a beneficiary?'

More choices for OneAnswer Frontier Personal Super

Making contributions and investments*

You can make your initial investment with as little as \$2,000 (\$25,000 for MoneyForLife investment funds).

Initial investments can be made by cheque, direct debit or rollover.

If you are eligible, you and/or your employer can add to your account at any time. Additional investments can be made by cheque, internet banking (EFT), direct debit or BPAY.

Investments may be made as a rollover/transfer of a superannuation benefit or a superannuation contribution of the following types:

- personal
- spouse
- employer (including salary sacrifice)
- government co-contribution.

Generally the Trustee is unable to accept non-concessional contributions that exceed \$450,000 if you are less than 65 at 1 July of the financial year that the contribution is made, otherwise \$150,000. Member contributions will not be accepted if you have not provided your tax file number (TFN).

What are the superannuation contributions caps?

As superannuation enjoys concessional taxation treatment, limits known as 'contributions caps' have been placed on superannuation contributions which are administered by the Australian Taxation Office (ATO).

It is important to be aware that additional tax will apply if these contributions caps are exceeded in a financial year.

Consolidate your super

Starting your OneAnswer Frontier Personal Super account is the perfect opportunity to consolidate all of your superannuation money. It is important that you speak with your financial adviser as to whether this option is suitable for your financial circumstances.

Discover how easy it is to rollover your other superannuation to OneAnswer Frontier Personal Super using the 'Superannuation Transfer Form' in the OneAnswer Frontier Personal Super Application Form booklet.

Establishing a Regular Investment Plan*

A Regular Investment Plan is a simple and effective way to grow your superannuation savings. You and/or your employer can make ongoing contributions to your OneAnswer Frontier Personal Super account by direct debit.

You choose:

- when to start and stop making contributions
- how often to contribute: monthly or quarterly
- the amount to contribute
- the bank account you want investments to be debited from
- the type of contribution: personal, employer or spouse.

It is also important that you let us know if you are no longer eligible to make a contribution or have a contribution made on your behalf.

* Additional conditions, limitations and restrictions apply for investments in MoneyForLife investment funds. For more information refer to pages 22 to 31 of this book.

More information?

Refer to the section 'How does OneAnswer Personal Super work?' in the OneAnswer Personal Super Additional Information Guide, under the headings 'What type of contributions can I make into my OneAnswer Personal Super account?' and 'How do I make an additional investment?'

More information?

Refer to the section 'How does OneAnswer Personal Super work?' in the OneAnswer Personal Super Additional Information Guide, under the heading 'Do limits apply to how much can be contributed to my OneAnswer Personal Super account?'

More information?

Refer to the section 'How does OneAnswer Personal Super work?' in the OneAnswer Personal Super Additional Information Guide, under the heading 'How can I set up a Regular Investment Plan?'

Building a base for retirement income

By choosing to invest in any of the MoneyForLife investment funds in OneAnswer Frontier Personal Super, you can build a protected base for your income for life when you retire. Doing this before you retire can help you build a larger base and protect your income from negative performance, especially towards the time of your planned retirement.

For additional peace of mind you can even use the base that you have built up to provide income for life, for you and your reversionary spouse, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex).

For more information about MoneyForLife refer to pages 22 to 31 of this book.

Insurance options tailored to suit your lifestyle

Protect those closest to you by tax-effectively packaging insurance cover within your superannuation. When you join OneAnswer Frontier Personal Super you may access basic Death and TPD insurance cover (subject to eligibility). Alternatively, you can choose customised insurance cover, including:

- Death Only Cover (including terminal illness)
- Death and TPD Cover.

Please refer to page 32 for details about the insurance cover available through OneAnswer Frontier Personal Super.

Insurance is also available through OnePath's OneCare Super. OneCare Super can provide Death and/or TPD, Income Secure and Extra Care Cover. Premiums can be directly transferred from your OneAnswer Frontier Personal Super account. Please refer to the OneCare Product Disclosure Statement for further information on the cover available and the premiums payable.

Making a withdrawal

Superannuation is a long-term investment and there are rules that restrict when you can access your money.

Before you decide to withdraw you should consider the following:

- the need to satisfy a 'condition of release'
- any withdrawal fees and tax implications
- if you require a lump sum payment
- the option to transfer to OneAnswer Frontier Pension or another superannuation or pension fund
- whether to start a transition to retirement pension via OneAnswer Frontier Pension.

Transferring from a OneAnswer superannuation account to OneAnswer Frontier Pension

Transferring from a OneAnswer superannuation account to OneAnswer Frontier Pension is easy. You may also be entitled to a 'Super to Pension transfer bonus' if you choose to transfer your OneAnswer superannuation account balance to OneAnswer Frontier Pension in the same investment funds, allocations and amounts. This bonus includes a portion of any unrealised capital gains tax held by the superannuation fund, in the investment funds transferred by you, and some of the transaction costs incurred in the transfer process.

More information?

Refer to the section 'What insurance cover can I choose through OneAnswer Personal Super?' in the OneAnswer Personal Super Additional Information Guide.

More information?

Refer to the section 'How does OneAnswer Personal Super work?' in the OneAnswer Personal Super Additional Information Guide, under the heading 'How do I withdraw money from my superannuation account?'

More information?

Refer to the section 'How does OneAnswer Personal Super work?' in the OneAnswer Personal Super Additional Information Guide, under the heading 'Am I eligible for the Super to Pension transfer bonus?'

More choices for OneAnswer Frontier Pension

Consolidate your existing superannuation

If you have more than one superannuation fund, you can choose to consolidate them all into a OneAnswer superannuation account before transferring to OneAnswer Frontier Pension.

If you do not already have a OneAnswer superannuation account, you can choose to consolidate your superannuation benefits by rolling them into OneAnswer Frontier Personal Super – ING Cash fund before transferring to OneAnswer Frontier Pension. Simply complete the Superannuation Transfer and Consolidation Form included with the OneAnswer Frontier Pension application booklet and lodge it with your OneAnswer Frontier Pension Application Form.

Additional investments into a OneAnswer Frontier Pension account are not possible. However, if you have additional eligible superannuation savings, you may set up multiple OneAnswer Frontier Pension accounts or you may be able to commute and consolidate the amounts before commencing a new OneAnswer Frontier Pension.

Transition to retirement pension

If you have reached your preservation age and are less than 65 years of age and would like the security of a regular income stream, even if you are still working, a transition to retirement pension within OneAnswer Frontier Pension could be a suitable solution.

It is important to discuss with your financial adviser if a transition to retirement pension is suitable for you.

Pension payment amount

You have the flexibility to nominate your pension payment amount, subject to a minimum set by legislation.

All transition to retirement pensions are subject to a maximum annual pension payment equal to 10% of the account balance upon commencement and on 1 July of each year thereafter.

Where your pension commences part way through the year, your minimum and any annual amount you nominate will be pro-rated for the number of days remaining in that financial year. For transition to retirement pensions, the maximum annual pension payment is not pro-rated.

Pension payment frequency

You can choose to receive your pension either:

- monthly
- quarterly
- half-yearly
- yearly.

You can also select the date your payments are made – on or about the 7th, 14th, 21st or 28th day of the relevant month.

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the headings 'How can I invest?' and 'What type of pension best suits my needs?'

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the heading 'What type of pension best suits my needs?'

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the heading 'When and how can I receive my pension?'

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the heading 'When and how can I receive my pension?'

Pension payment method

As a member of OneAnswer Frontier Pension, your pension payments can be made in one of the following ways:

- regularly to your nominated bank account
- using the 'At-Call' Access facility on the ANZ Prime CMA. At-Call Access is available through ANZ branches, ATMs, EFTPOS, ANZ Phone Banking, ANZ Internet Banking and BPAY (subject to eligibility). Fees apply for non-ANZ ATM withdrawals. Please refer to the ANZ Prime Cash Management Account Terms and Conditions and ANZ Personal Banking Account Fees and Charges brochures issued by ANZ, for more information.

Income for life option

You have the choice of investing in MoneyForLife investment funds to provide you with an income for life. You can start this investment in OneAnswer Frontier Personal Super or in OneAnswer Frontier Pension. Investing in the MoneyForLife investment funds can provide you with an income for life, even after your investment in these funds has run out. Your income can also increase in strong markets.

For more information about MoneyForLife refer to pages 22 to 31 of this book.

Making a withdrawal

You may withdraw all or part of your OneAnswer Frontier Pension account balance at any time by written request.

If your account balance falls below \$1,000, we reserve the right to pay your account balance to you or another complying superannuation fund.

Note: If you have a **transition to retirement pension** you cannot withdraw your restricted non-preserved or preserved benefits until you meet a condition of release.

Transferring from OneAnswer Frontier Pension to a OneAnswer superannuation account

To suit your changing needs, you may be able to transfer your investment to a OneAnswer superannuation account. Where we buy and sell units in investment funds, transaction cost factors may be incurred. Depending on how you structure the transfer, fees may also be incurred.

Please speak to your financial adviser for more details.

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the heading 'When and how can I receive my pension?'

More information?

Refer to the section 'How does OneAnswer Pension work?' in the OneAnswer Pension Additional Information Guide, under the heading 'How do I make a withdrawal?'

How do I make changes and transact?

What can I do online?

Your time is precious, so we offer a range of services and facilities to make managing your investments easier.

The easiest way to manage your OneAnswer Frontier account is online using Account Access through My OnePath. Simply go to the login page at onepath.com.au and use your User ID and password to access your account.

As a new investor you will automatically be registered for access to My OnePath. We will provide you with a My OnePath User ID and temporary password, which you can change at your discretion.

Information at your fingertips

- Keep up to date with the latest market commentaries, investment fund summaries and investor updates.
- Explore our online calculators.
- Access our educational tools.

Online access and transactions

- Regular Investment Plan – you can commence, stop or change.
- Switching – you can change investment funds any time.
- Auto-rebalance – you can commence, stop or change.
- Dollar Cost Averaging Plan – you can commence, stop or change.
- Changing pension details – you can change your nominated account or request a change to your pension payment frequency, payment date and/or amount at any time.

Tracking your investment

- View your account details, including your account balance and recent transaction history.
- Make changes to your personal details and your OneAnswer Frontier account details.
- Monitor the progress of your transactions.
- View your Annual Statements online.

Where do I locate the forms to maintain and make changes to my investment?

Any forms you require are available from onepath.com.au > Forms & brochures, your financial adviser or by contacting Customer Services on 133 665.

Can my financial adviser make changes on my behalf?

You may authorise your financial adviser to make certain transactions on your behalf, including:

- switching between investment funds
- adding and amending an auto-rebalance facility
- making additional investments on your behalf
- adding or amending a Dollar Cost Averaging Plan.

Your financial adviser is not able to make withdrawals or amend your bank account details.

If you would like to authorise your financial adviser to transact on your behalf, complete the 'Adviser transaction authority' in the Application Form.

Contact your financial adviser

If you would like to confirm your financial adviser's contact details or would like to contact a financial adviser if you do not already have one, please contact Customer Services on 133 665.

How can I make additional contributions to my OneAnswer Frontier Personal Super account?

You or your employer can make additional contributions to your OneAnswer Frontier Personal Super account using BPAY, internet banking (EFT), direct debit and by cheque.

BPAY

You (or your employer) can make contributions from a transaction account. You (or your employer) will need to quote a biller code and a unique reference number. Details will be provided to you with the confirmation of investment.

Internet banking (EFT)

You (or your employer) can make contributions from a financial institution account. Details will be provided to you with the confirmation of investment.

Cheque

Cheque payments can be mailed to the below address. Cheques should be made payable to OnePath Life – OneAnswer. Please also quote your member number and the type of contribution being made.

Direct Debit

Please complete an Additional Investment Form and specify your bank or financial institution account details.

I have a query, or would like to request further information. Who can I call?

We look forward to helping you grow, manage and protect your investments. Our Customer Services team is here to help, contact them directly:

Phone 133 665
Fax 02 9234 6668
Email customer@onepath.com.au
Write to OneAnswer
OnePath Life Limited
GPO Box 5306
Sydney NSW 2001

What risks should I be aware of?

The importance of risk assessment

Risk and return go hand-in-hand. When investing, you need to consider the opportunities and subsequent risks associated with each investment, to create an investment profile that suits your needs.

Generally speaking, the higher the potential return from an investment, the higher the risk associated with it.

The more volatile investment funds, such as share funds, potentially offer greater returns and high growth, but generally carry a higher risk than investing in cash or fixed interest funds.

The less volatile investments, such as cash funds, generally provide more secure and stable returns because your capital is less susceptible to risk and you may receive interest payments.

However, the returns on these investments are not guaranteed (just as the returns from other types of investments are not guaranteed). The returns may not keep pace with inflation.

Investors should consider the level of risk involved with a particular investment and whether the potential returns justify those risks before investing.

All the investment funds are subject to some or all of the risks described below. Your financial adviser can help you establish an investment profile that suits your needs.

The risk level of different investments

Investment risk refers to the chance of losing money on a particular investment. If negative returns are generated by an investment fund, the unit price of that fund will go down. Whilst this reduces the value of your investment in the fund, it is not an actual loss until you decide to switch or withdraw from that fund. If you choose to switch or withdraw from that fund at that particular point in time, the loss will be realised.

The generally accepted view is that the higher the risk, the higher the potential return. However, taking a high risk does not automatically mean a high return; it could result in a significant loss.

Different types of risk

The basic definition of risk is that your financial expectations will not be achieved. Investment 'risk' is the deviation from your expected return, or the risk that you might lose money.

The following types of risk can impact your investment:

- **Interest rate risk:** The possibility that the value of a fixed-income investment, such as a government bond, will decrease because of an increase in interest rates.
- **Inflation (purchasing power) risk:** The buying power of your capital or interest income is decreased by inflation.
- **Business or financial or credit risk:** The possibility that an individual business entity may fail due to factors such as bad management, or changes in consumer demand or market share.
- **Political or social risk:** The possibility that changes in government policy may adversely affect an investment or, in the case of an overseas investment, the chance of a political upheaval such as an uprising or revolution.
- **Currency risk:** The possibility that changes in relative currency values will affect import or export driven companies, or that a fund may be faced with an unfavourable exchange rate when a foreign investment is sold.
- **Liquidity risk:** The risk that an investment may not be able to be sold to realise enough cash to fund a withdrawal.
- **Longevity risk:** The risk that you may outlive your retirement assets.

In addition, lower than expected returns can result because of the choices made by fund managers, for example, in the selection of shares, or choices made by organisations that provide services to a fund manager in carrying out their obligations. The risk of loss created by these types of issues can be reduced through diversification, that is, by not investing solely in one investment fund or by not 'putting all your eggs in one basket'.

Diversification in terms of fund investing, involves selecting a range of investment funds and accessing a range of fund managers. Through diversification, below-average performance by one fund manager may be potentially compensated for by above-average performance by other fund managers.

Risks associated with particular investment strategies

International investing

While global investing can provide more opportunities and greater diversification than investing in Australia alone, it also carries greater risk. For example, fluctuating currencies can increase or decrease the return from an investment. Also, many overseas countries have less financial regulation than we have in Australia.

When a fund invests overseas it can make a profit or loss on the investment and a profit or loss on currency movements. For instance, an investment in US dollars, when the value of that currency falls, will involve a loss when the money is converted back into Australian dollars. If the investment itself has also made a loss, the losses will be compounded; however, it is also possible for profits to be compounded in the opposite scenario.

Fund managers may reduce the risk of adverse currency movements by hedging against falls in the currency in which an investment is made. In effect, the fund managers may fix the exchange rate for the duration of the investment so that there is protection against foreign currency values declining.

Fund managers may also actively manage currencies, which means they take a view on the likely movement of currencies and purchase or sell them accordingly. This is riskier, but it can be more profitable. This strategy carries significant risk because the fund manager's view can be wrong and, as a result, they can make a loss on the movement in currency values.

Currency risk can be reduced or mitigated if the fund manager places a stop/loss order on their transaction. If a fund manager believes a currency will increase in price, they will buy the currency and set a lower price at which they will automatically sell the currency and take a loss on the transaction. This is a form of insurance against the currency falling significantly lower in price. The risk of placing a stop/loss order is that a fund manager may not be able to execute it at the price they would like to. This may happen if the price of the currency falls dramatically in a short period of time.

Alternative assets

Alternative assets are assets that behave differently to traditional asset classes such as shares, listed property, fixed interest, bonds and cash and are not generally included as part of a standard investment portfolio.

Alternative assets may include commodities such as precious metals and gold, hedge funds, derivatives (including swaps which provide economic exposure to underlying assets), exchange traded funds, private equity, currencies and other newer asset classes such as volatility.

Some alternative assets can be classified as 'growth' and others as 'defensive'. Alternative assets (growth) generally provide higher returns and have higher risks with greater levels of volatility and a higher chance of a negative return. Alternative assets (defensive) generally provide a relatively stable income stream and lower price volatility compared to alternative assets (growth).

One of the benefits of alternative assets is that they produce returns with a lower correlation to traditional assets and when included in a diversified portfolio, can smooth out and improve total portfolio returns by using investment instruments and strategies such as short selling, hedging and derivatives.

Gearing

Gearing or leveraging means that a fund borrows money in order to invest a greater amount. This strategy can magnify any potential gains or losses. If the return from an investment is 10% and the cost of borrowing money is 5%, the overall return from the investment will be a profit because the cost of borrowing is less than the return from the investment. Conversely, if the return from an investment was 3%, the net return would be a loss because the fund is paying 5% to borrow the money to invest.

With gearing, the volatility of returns is increased because it magnifies gains and losses. A geared investment carries more risk than a comparable investment without gearing.

Please refer to the OneAnswer Investment Funds Guide for more information about OptiMix Geared Australian Shares which utilises gearing.

Derivatives

A derivative is a financial product that is 'derived' from another financial product. For example, an option over shares is a derivative because its price or value is derived from the shares themselves. Other derivatives include futures and warrants.

Fund managers may use derivatives to gain exposure to investment markets or to protect against changes in the values of financial products, other assets, interest rates or currencies. It is also possible to use derivatives to gear a fund.

Risks associated with using derivatives include:

- **Variability of the market value:** Derivative market values can fluctuate significantly and, as a result, potential gains and losses can be magnified compared with investments that do not use derivatives.
- **Potential illiquidity:** The value of derivatives may not move in the same direction as the value of the underlying financial product, which may result in an investment loss. In addition, the derivative may not experience the same levels of liquidity, resulting in illiquidity meaning that it may not be easily converted into cash.
- **Counterparty risk:** The other party in a derivative transaction may not be able to meet its financial obligations.

Please refer to the OneAnswer Investment Funds Guide for more information about the investment funds with exposure to derivatives.

Inflation

Inflation is usually measured by the upward movement of the Consumer Price Index (CPI), which measures the increase in prices of goods and services in an economy. Inflation reduces a fund's purchasing power over time because, as the cost of goods and services increases, the relative value of the Australian dollar declines.

It is important to factor inflation into your investment choices because some investments will decline in real value while others will keep pace with inflation or exceed it. Generally speaking, cash funds are most at risk of not keeping pace with inflation.

Securities lending

Some fund managers may engage in the lending of securities to third parties for a fee. The lending is done through an appointed custodian who receives the fee and passes it on to the fund manager. This fee will be reflected in the unit price of the fund as revenue for that fund.

The risk of securities lending is that the borrower or custodian is not able to return equivalent securities, in which case the relevant investment fund could experience delays in recovering assets and in some cases may incur a capital loss. The risk of securities lending may be mitigated by ensuring the investment funds lend to approved borrowers only, and by requiring the borrowers to provide sufficient collateral.

Short-selling

Some managers use a strategy called short-selling which is the selling of stock which they do not hold. They may borrow securities and then sell them in anticipation of a fall in their price. If the price falls as expected then the fund manager may buy the securities back at a lower price and make a profit. The risk with this strategy is that the price of these securities may rise instead of falling and the fund manager will need to purchase the securities at a higher price than the price at which they were sold. As there is no limit to how high the price may rise, in theory the potential loss is uncapped. Managers using short-selling strategies typically closely monitor the positions and employ stop/loss techniques to manage these risks.

Long/short strategy

Some funds may adopt a long/short strategy. This means that a fund manager profits by short-selling when the value of securities is expected to decline (referred to as 'shorting' or 'going short'), while purchasing (or 'going long') securities that are expected to increase in value. By using such a strategy a fund manager can potentially make profits both in rising and falling markets. The risk is that they may short-sell securities that increase in value and purchase securities that fall in value.

Going long is potentially a less risky strategy than going short. If a fund manager purchases securities, the lowest price to which they can fall is zero, providing a limit to the loss. When going short, however, the risk is that the price of the securities may increase and the fund manager will have to buy

back at a higher price than the one at which they sold. As there is theoretically no limit to how high the price of a security can rise, the potential loss is unlimited.

When short-selling, a fund manager may use a stop/loss order to reduce the risk of unlimited loss. For example, if the fund manager was to short-sell at \$10 with the aim of buying back at \$9, the fund manager would instruct a buy back at \$11 so that if the price rises, the loss is limited to \$1 per security.

As part of a short-selling strategy, a fund manager will need to provide collateral to the securities lender in order to borrow the securities it sells short. There is a risk that this collateral may not be returned to the fund manager when requested.

Liquidity risk

Liquidity risk means that sufficient assets within an investment fund cannot reasonably be expected to be realised and converted into cash to satisfy a withdrawal or switch request of the Fund, within the timeframe set by legislation or the Fund's governing rules.

Assets such as shares, listed property securities, fixed interest and cash are generally considered to be liquid because they are actively traded on markets where they can be more easily sold or converted into cash at their full value. Private and unlisted assets such as direct property, leveraged leases and infrastructure are generally considered to be less liquid. They are not generally traded on active markets and, as such, can take longer to convert into cash.

During abnormal or extreme market conditions some normally liquid assets may become illiquid, restricting the ability to sell them and make withdrawal payments or process switches for investors.

Liquidity risk may be reduced by investing in funds that invest only in liquid assets. Another way of reducing liquidity risk is to diversify across a range of funds and fund managers.

In certain circumstances, which will vary depending on the rules governing the investment fund, transactions may be suspended or restricted (albeit that the investment fund may not technically be 'illiquid') meaning that the payment of withdrawal proceeds may be significantly delayed or not made at all.

By investing in OneAnswer Frontier you acknowledge that it may take longer than 30 days to process a withdrawal or switch request in the unlikely event of an investment ceasing to be 'liquid'.

Capital and income protection – counterparty risk

Some funds may offer capital or income protection. In either case, there is still a risk that the organisation providing the protection may fail to honour its commitments. For example, if an organisation providing capital protection cannot fulfil its contractual obligations, the capital protection may not be available and you may lose some or all of your money.

This risk can be reduced by critically evaluating the quality of the organisation providing the capital or income protection.

Please refer to the OneAnswer Investment Funds Guide for more information about specific investment funds which offer capital or income protection.

Changes in legislation

Your investment may be affected by changes in legislation, particularly in relation to taxation and superannuation laws and regulations. These changes may either be favourable or unfavourable and it is generally not possible to mitigate the impact of unfavourable events. When changes occur, you may be notified via regular member communications, the OnePath website and/or the Fund's Annual Report, as soon as practicable after any changes occur.

Changes to investment funds

Investment funds are constantly monitored by us to ensure quality and diversity. Changes may be made at any time, including:

- adding, closing or terminating an investment fund
- removing, replacing or adding a fund manager
- changing an investment fund's objective, investment strategy (including benchmarks for investment categories and returns), asset allocation, standard investment approaches and ranges, currency strategy and the number of asset classes e.g. shares, property and cash
- changing the rules that govern an investment fund e.g. changing fees, notice periods or withdrawal features.

In some cases these changes are made without prior notice to members, although any changes are considered in light of the potential positive or negative impact on investors.

Over time, fund managers may make changes to funds, including changes to their investment approach, the type of assets a fund invests in and redemption processes. The investment environment can change rapidly and you need to be aware that you may not have the most up-to-date information available at your fingertips when you make an investment. Material events can take place that you are not aware of at the time of investing.

For the most up-to-date information about changes that affect investing, speak to your financial adviser or refer to OnePath's website. Existing investors will be notified through regular member communications, the OnePath website and/or the Fund's Annual Report, as soon as practicable after any changes.

Access to superannuation money

A risk with investing in superannuation is that you may not be able to withdraw your money at the time you want. The law restricts when you can withdraw funds. You can access your money when you satisfy a condition of release, such as reaching age 65, on retirement or prior to that, you can generally access your money in the form of a transition to retirement pension on or after your preservation age. Please note restrictions may apply due to conditions of release.

For further information about exceptions to these rules, please consult your financial adviser.

What are my investment choices?

Through OneAnswer Frontier Personal Super and OneAnswer Frontier Pension you can choose from a wide range of investment funds which enable you to diversify your investment and gain exposure to a range of asset classes, fund managers and styles – all via one convenient investment.

We constantly review and monitor the investment funds and underlying fund managers to ensure they can meet the needs of investors.

You can build your own portfolio by investing or switching into:

- Investment funds managed by INGIM or a range of other leading Australian and international fund managers.
- OptiMix Manage the Managers (MTM) investment funds. The OptiMix process carefully selects a number of complementary investment managers to manage the underlying funds within each asset class.
- MoneyForLife investment funds which offer the security of an income for life guarantee from OnePath Life Limited.

More information?

For more information on the individual investment funds, refer to the OneAnswer Investment Funds Guide or contact your financial adviser.

What are the benefits of diversification?

Diversification is an important way of managing the risks associated with investing. It involves spreading your money across different investments to provide more consistent overall returns. If done well, diversification can reduce investment risk.

Types of diversification

Across multiple investment managers

Performance may vary across different fund managers and time periods, depending on their investment style and success in implementing their strategy. Fund managers adopt differing investment styles such as value or growth, or market capitalisation biases such as large cap or small cap.

These varying investment management styles are generally better suited to certain market and economic conditions.

By investing in a portfolio with a mix of fund managers you can potentially smooth out performance fluctuations more effectively than if you only had exposure to the one fund manager.

Across multiple asset classes

Different asset classes (e.g. cash, fixed interest, property and shares) usually perform with a degree of variation over a period of time. By diversifying your investment across asset classes you can reduce your exposure to the risk of an individual asset class. For example, instead of investing only in shares, you could diversify across asset classes by investing some of your money in shares, some in property, some in fixed interest and some in cash.

Within asset classes

Investing in a range of securities within an asset class means that returns are less dependent on the performance of any one security. Within each asset class your portfolio can be diversified across a number of areas including:

Property

- Property trusts
- Property-related securities
- Geographic regions

Australian shares

- Companies
- Industries

Fixed interest

- Government bonds
- Corporate bonds
- Term to maturity
- Credit quality

International shares

- Companies
- Industries
- Countries
- Currencies.

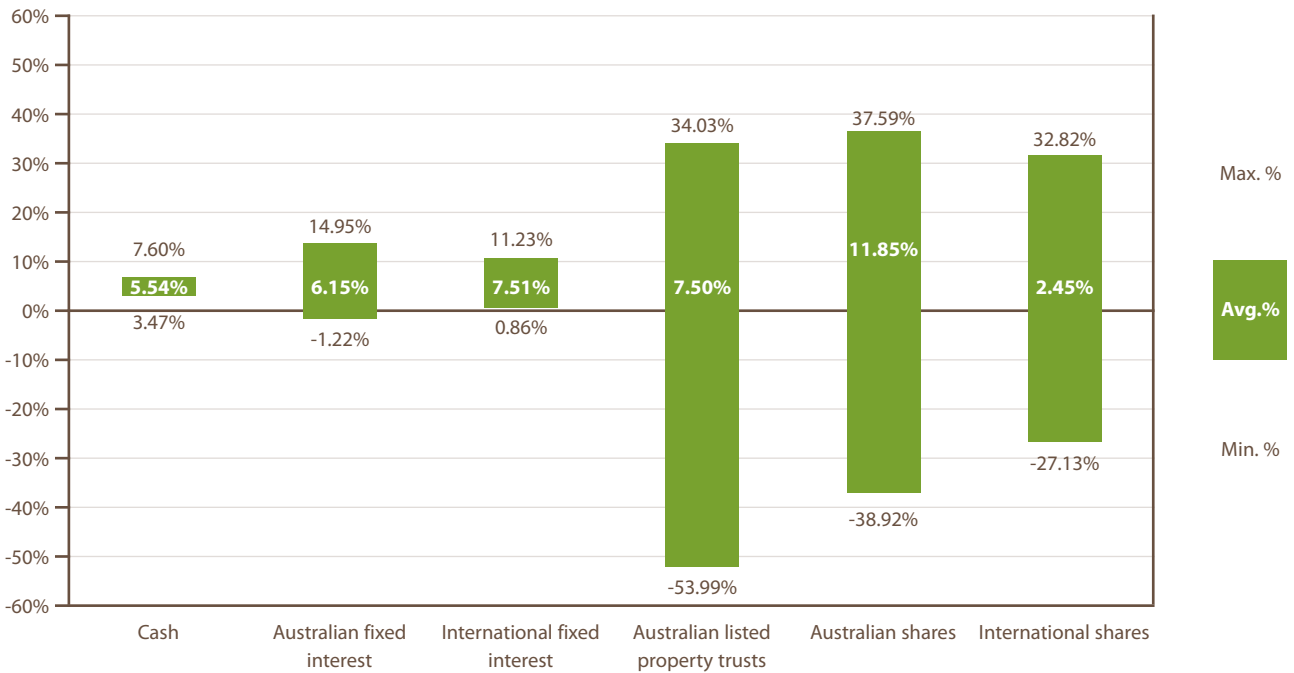
What asset classes can I gain exposure to?

The asset classes available through OneAnswer Frontier are outlined below, along with an indication of the risk level to which each of those asset classes is generally subject. For further information on each investment fund's exposure to these asset classes, refer to the investment profiles available in the OneAnswer Investment Funds Guide.

Asset class	Description
Shares	<p>Risk level and potential return – High</p> <p>A share (or stock) is an ownership stake in a company.</p> <p>The owner of the share has an interest in the company that issued it. The value of shares will typically fluctuate with general economic and industry conditions in addition to the company's profitability. Historically, the value of shares has been more volatile than the other major asset classes and therefore they carry the highest risk of capital loss on your investment but have potentially the greatest return over the long-term.</p>
Mortgages	<p>Risk level and potential return – Medium to low</p> <p>A mortgage fund would typically invest primarily in loans secured by first mortgages over commercial and residential property. Income is earned mainly from interest payments made on the loans held by the mortgage fund. Income may also be generated from mortgage backed securities, other short-term fixed interest securities and cash held by the fund for liquidity purposes. Risk is mitigated through lending criteria and portfolio management policies, including diversifying mortgages across geographical locations and property types. Examples of property types are office, industrial, retail and residential.</p>
Property	<p>Risk level and potential return – Medium to high</p> <p>Property can include investments in direct property, Australian and international property trusts and other property securities. Property trusts may invest in a range of residential and commercial property, office buildings, hotels and industrial properties. Property investments have a higher risk than fixed interest but a lower risk than shares.</p>
Fixed interest	<p>Risk level and potential return – Low to medium</p> <p>A fixed interest investment is a debt security issued by a bank, corporation or government in return for cash from an investor. The issuer of the debt is effectively a borrower and is required to pay interest on the loan for the life of the security. Fixed interest investments are valued on a mark to market basis, and as a result, their value may fluctuate. Fixed interest investments are generally higher risk than cash but lower risk than shares and property. Consequently returns on fixed interest investments tend to be higher than cash and lower than shares and property.</p>
Cash	<p>Risk level and potential return – Low</p> <p>Cash funds are designed to offer a high degree of capital security relative to other asset classes. Generally, cash investments have a very low risk of capital loss. Examples include bank deposits and investments in fixed interest securities, including treasury notes and highly rated corporate debt securities which generally have a maturity of less than one year.</p> <p>Enhanced cash vehicles may attempt to generate higher returns by holding a portion of fixed interest securities with a longer time to maturity or a higher proportion of highly rated corporate debt securities.</p>
Alternative investments	<p>Alternative investments are investments that generally do not fit into the traditional asset categories.</p> <p>Risk can be controlled by limiting exposure to individual investments and seeking diversification of alternative asset opportunities. Examples of alternative assets include:</p> <ul style="list-style-type: none"> • private equity • leveraged leases • property related investments (e.g. infrastructure assets) • commodities • hedge funds • currencies • volatility • market neutral investments adding value through inefficiencies.

Returns across asset classes

The graph below shows the range of annual returns that the asset classes have achieved (minimum and maximum) for the twelve years from January 1998 to December 2009. The average return for each asset class for this period is also highlighted.



Assumptions: Returns are based on the index of each asset class.

Source: INGIM

Past performance is not necessarily indicative of future performance. Actual returns for each asset class may vary significantly from the returns illustrated above.

The returns from alternative assets are not shown in the above graph as there is not an appropriate index recording returns from this asset class.

Your guide to the investment profiles

To assist in selecting an appropriate investment fund or mix of investment funds, these have been categorised into the following investment profiles. You should speak to your financial adviser to determine which investment profile best suits your needs.

Profile 1 – Defensive

Defensive investment funds are more likely to suit you if you seek to maintain the original value of your investment and you are prepared to accept lower returns for lower risk.

Asset classes: Mainly includes low risk assets such as cash and fixed interest (e.g. Australian and international fixed interest).

Profile 2 – Conservative

Conservative investment funds are more likely to suit you if you seek relatively stable returns and accept some risk through a diversified portfolio containing more than one asset class.

Asset classes: Predominantly includes asset classes such as cash and fixed interest and a small allocation to assets such as shares (e.g. Australian and international shares) and property (e.g. listed property trusts and direct property).

Profile 3 – Moderate

Moderate investment funds are more likely to suit you if you seek higher medium-term returns and accept the possibility of negative returns and/or capital losses over shorter periods.

Asset classes: Includes an exposure to all asset classes, including cash, fixed interest, property and shares.

Profile 4 – Growth

Growth investment funds are more likely to suit you if you seek high long-term returns and accept the higher possibility of sustained negative returns over shorter periods and/or capital losses.

Asset classes: Mainly includes assets such as property and shares and a smaller allocation to cash and fixed interest.

Profile 5 – High growth

High growth investment funds are more likely to suit you if you seek to maximise long-term returns and accept the possibility of greater volatility and shorter-term capital losses.

Asset classes: Includes assets such as shares, property and infrastructure.

Risk, return and investment timeframe

The graph to the right is illustrative only and is intended to show the potential return and risk for each of the investment profiles described above. Please refer to the specific investment fund profile in the OneAnswer Investment Funds Guide for more information. For each investment profile the suggested investment timeframe is shown, which is the minimum period normally required for an investment fund to meet its objectives.

The investment profiles sitting higher on the axis are more likely to experience returns that may vary significantly and may be negative over shorter-term periods. However, they are more likely to produce higher returns over the long-term.



What is MoneyForLife?

MoneyForLife at a glance

By investing in the MoneyForLife investment funds you take the guesswork out of retirement income planning by providing an income for life, even after your original investment runs out. This feature can help to protect your retirement income against the volatility of uncertain financial markets and the possibility of outliving your investment. To provide you with an income for life, the Trustee invests in a separate life insurance policy. This life insurance policy will pay you an income for life if your MoneyForLife balance is exhausted.

The MoneyForLife investment funds are available for investment through the convenience and flexibility of OneAnswer Frontier Personal Super and OneAnswer Frontier Pension.

Whether you need income today or income in the future, MoneyForLife can provide you with certainty, control and confidence in retirement.

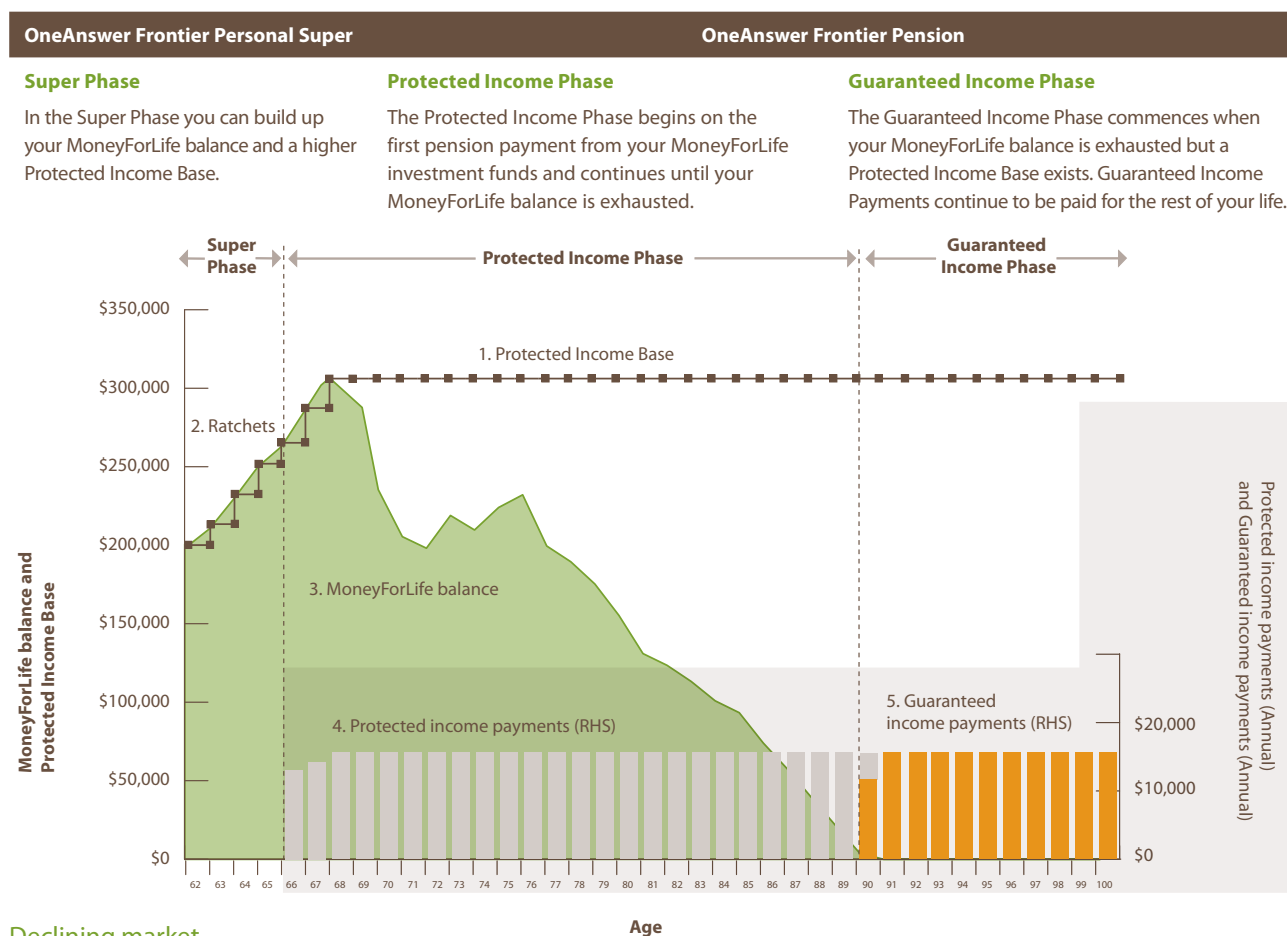
- **Income for life.** You can receive income for life regardless of how long you live or how the market performs.
- **Protect your income from negative performance.** Your income for life will not decrease due to market declines.
- **Benefit from strong markets.** Your income for life has the potential to grow in a strong market.
- **Control your investment.** You control how your investment is allocated into a choice of MoneyForLife investment funds.
- **Access your investment.** You have access (subject to superannuation rules) to your MoneyForLife balance at any time.

More information?

For more information about the MoneyForLife investment funds and whether they are suitable for you, please speak to your financial adviser.

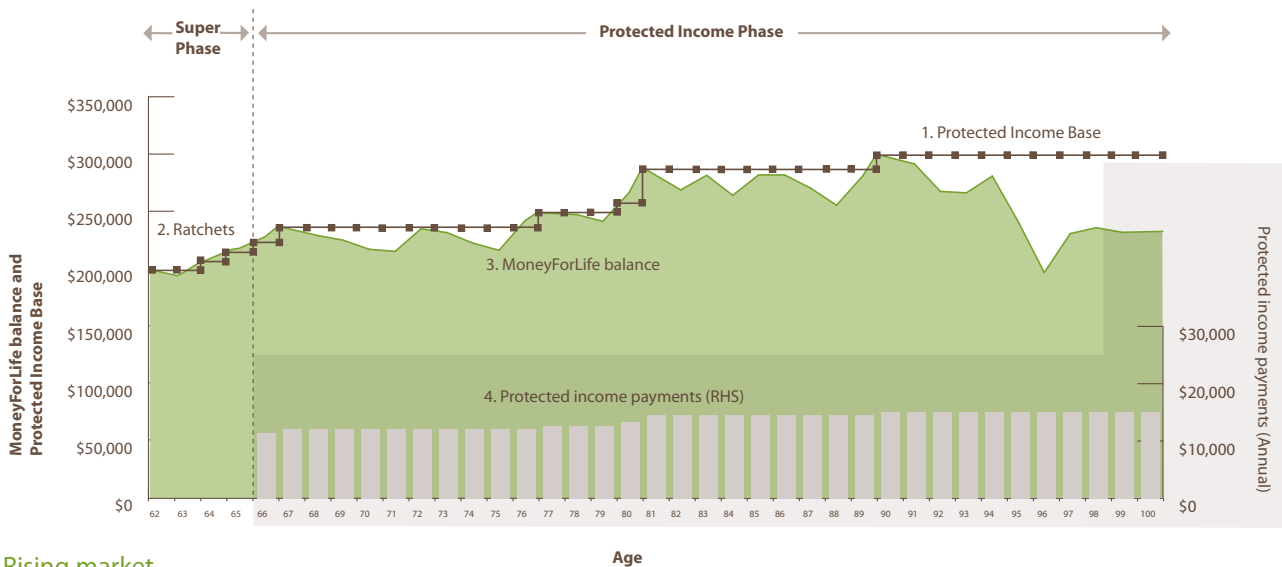
How does MoneyForLife work?

You begin by investing part or all of your OneAnswer Frontier Personal Super or OneAnswer Frontier Pension account in one or more of the MoneyForLife investment funds. The following diagrams show how some of the key features work:



Declining market

In a declining market as shown in the graph above, your MoneyForLife balance would fall but your Protected Income Base would be maintained. Even when your MoneyForLife balance is exhausted, you receive guaranteed income payments for life. Each of the numbered items in the graph are explained on the following page.



Rising market

In a rising market as shown in the graph above, the Protected Income Base captures gains through annual Ratchets. As the Protected Income Base rises, your income payments also increase. Each of the numbered items in the graph are explained below.

Note for both charts: Both of these charts are for illustration purposes only and should not be regarded as forecasts of an investment or indicative of future performance or income payments. Assumptions have been made and different assumptions would produce different outcomes. For example, if the investment returns are higher than those used in the first chart, it will take longer for the MoneyForLife balance to run out. Conversely, if the investment returns are lower, the MoneyForLife balance will run out earlier. The assumptions are set out in full on page 46.

These charts are intended to show how MoneyForLife operates through the Super and Income Phases. They illustrate the relationship between a member's MoneyForLife balance and the level of guaranteed income that may be payable if the member is alive when the MoneyForLife balance runs out. If the MoneyForLife balance has not run out at the investor's date of death, the remaining MoneyForLife balance will be paid to the investor's dependants or to their estate in the event of their death and no guaranteed income is payable. The charts assume no Excess Withdrawals are made. If a member was to make an Excess Withdrawal, the Protected Income Base will decrease proportionately. There is no entitlement to any Guaranteed Income Payment if the investor makes a complete withdrawal.

1. Protected Income Base

Protection commences from day 1

When you invest into the MoneyForLife investment funds, a Protected Income Base will be established and is calculated as the sum of your investment into these funds (net of any applicable fees). Your Protected Income Base is used to determine the level of your protected and guaranteed income payments.

2. Ratchets

Positive performance can increase your income

Your Protected Income Base is recalculated every year and also when you commence the Protected Income Phase. While your account balance may fluctuate day to day, your Protected Income Base may rise but will not fall with the markets. This ensures that your Protected Income Base captures only positive investment growth and is protected from any market downturns.

3. MoneyForLife balance

Access and control

Your MoneyForLife balance represents the part of your OneAnswer Frontier account balance that is invested in MoneyForLife investment funds. You retain access to your MoneyForLife balance (subject to superannuation rules) and control which MoneyForLife investment funds you invest in.

4. Protected income payments

(during the Protected Income Phase)

Certainty of income in retirement

When you commence income payments from your MoneyForLife investment funds, you will receive an age-based percentage rate, known as the Protected Income Rate, which is used to determine your income for life. Your Protected Income Rate, when multiplied by your Protected Income Base, provides you with your Maximum Annual Income. As long as your annual income payments do not exceed the Maximum Annual Income, you will receive an income for life, regardless of when your MoneyForLife balance runs out or how the market performs.

5. Guaranteed income payments

(during the Guaranteed Income Phase)

Income for life

Even when the balance of your MoneyForLife investment funds is exhausted but a Protected Income Base exists, you will continue to receive guaranteed income payments for life.

More information?

The key concepts outlined above are summaries only and are explained in more detail on pages 24 to 31 of this book. Please refer to page 30 of this book for further details on how the guarantee works and who it's provided by.

Investment minimums and maximums

You should note the following information about investing in the MoneyForLife investment funds.

Minimum initial investment	\$25,000*
Minimum and maximum ages for the initial investment	You must be aged 18 or over and younger than 86 years (for a OneAnswer Frontier Pension investor with a nominated reversionary pensioner [†] , both must be aged 18 or over and younger than 86 years).
Minimum additional investment and switches	\$10,000* Note: Making additional investments through contributions and rollovers (OneAnswer Frontier Personal Super only) and switching in (OneAnswer Frontier Personal Super and OneAnswer Frontier Pension) will add to your MoneyForLife balance by the same amount (net of applicable fees).
Maximum investment	The Trustee is not bound to accept any application. Any cumulative amounts over \$1 million into MoneyForLife investment funds will be subject to a special approval process.
Minimum MoneyForLife balance after a withdrawal, rollover, transfer, switch out or any other Excess Withdrawal [‡] transaction (during Protected Income Phase)	The greater of: <ul style="list-style-type: none"> • \$20,000 • 20% of the total cumulative investments and switches into the MoneyForLife investment funds • your legislative annual minimum pension for the current financial year (net of pension payments from your MoneyForLife investment funds made to date during the financial year). <p>If your MoneyForLife balance does not meet the above minimums, we will process the transaction for the full value of your MoneyForLife balance. This will reduce your MoneyForLife balance, Protected Income Base, Maximum Annual Income[§] and any income for life to zero.</p>

* Across one or more of the MoneyForLife investment funds.

† Only a spouse, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex), can be nominated as a reversionary pensioner for the purpose of income for life protection from any of the MoneyForLife investment funds.

‡ For more information on Excess Withdrawals, refer to 'What reduces my Protected Income Base?' on page 25 of this book.

§ For more information on Maximum Annual Income, refer to 'How are my Protected Income Rate and Maximum Annual Income determined?' on page 26 of this book.

How do I obtain an income for life?

Your income for life is determined by your 'Protected Income Base', your 'Protected Income Rate' and any 'Excess Withdrawals' you make. These concepts are explained in more detail in this section.

What is my Protected Income Base?

Your 'Protected Income Base' is a notional amount and is one factor used to determine your level of income for life (the other factor is the Protected Income Rate, detailed on page 26 of this book). Your Protected Income Base does not have a cash value and cannot be withdrawn. While your actual MoneyForLife balance may fluctuate day to day, your Protected Income Base may rise but will not fall as a result of financial market downturns. Your Protected Income Base will reduce if you make Excess Withdrawals as explained on page 25 of this book.

How is my Protected Income Base calculated?

Your Protected Income Base is the sum of all your initial and additional investments across all of your MoneyForLife investment funds (net of any applicable fees) plus any increases from Ratchets, less any reduction from Excess Withdrawals. Your first investment into the MoneyForLife investment funds will establish your initial Protected Income Base.

How can I increase my Protected Income Base?

You can increase your Protected Income Base by making additional investments (during the Super Phase), and switches in from other OneAnswer Frontier investment funds (at any time). Your Protected Income Base may also increase through the benefit of the Ratchet process as outlined on page 25 of this book.

Additional investments and switches

Each additional investment into the MoneyForLife investment funds will add to your Protected Income Base at the time the investment is made.

You can make additional investments into the MoneyForLife investment funds by allocating additional contributions (OneAnswer Frontier Personal Super only). Additional contributions are not permitted once you commence your OneAnswer Frontier Pension.

You can switch into the MoneyForLife investment funds from your other OneAnswer Frontier investment funds (within the same OneAnswer Frontier account) in both OneAnswer Frontier Personal Super and OneAnswer Frontier Pension.

Each amount added or switched into the MoneyForLife investment funds increases your Protected Income Base by the same amount (net of applicable fees).

Ratchets

The 'Ratchet' process allows for an upward adjustment to your Protected Income Base as a result of positive market performance of your MoneyForLife investment funds.

Your Protected Income Base is recalculated every year from the date of your initial investment into the MoneyForLife investment funds. This upward adjustment process to your Protected Income Base is known as an 'annual Ratchet'.

If your MoneyForLife balance at the time of the annual Ratchet is higher than your Protected Income Base, your Protected Income Base will be increased to equal your MoneyForLife balance. On the other hand, if your Protected Income Base is higher than your MoneyForLife balance, you will retain your current Protected Income Base.

Additionally, there will be a one-off Ratchet when you draw your first pension payment from your MoneyForLife investment funds. Your future annual Ratchet date is reset to occur every year from this date.

Market fluctuations (both positive and negative) that occur between Ratchets will not affect your Protected Income Base.

A higher Protected Income Base will result in a higher income for life. However, 'Excess Withdrawals' will decrease your Protected Income Base and will result in a lower income for life. For more information on Excess Withdrawals, refer to 'What reduces my Protected Income Base?' below.

Is there an upper limit to the Protected Income Base?

Your Protected Income Base cannot exceed \$3,000,000. This means that any Ratchet applied to your Protected Income Base will be limited such that your Protected Income Base will not exceed this amount.

* If your personal circumstances change or you are not sure about you or your spouse's eligibility, speak to your financial adviser.

What reduces my Protected Income Base?

Investing in the MoneyForLife investment funds gives you control and access to your investment through a range of payment and deduction options. Certain payments and deductions from your MoneyForLife investment funds, including the following, will reduce your Protected Income Base, and therefore your income for life (these are called Excess Withdrawals):

- Pension payments in excess of your Maximum Annual Income (OneAnswer Frontier Pension only).
- Switches out to another OneAnswer Frontier investment fund (but not switching to a different MoneyForLife investment fund within the same OneAnswer Frontier account).
- Any pension payments made before you and any reversionary pensioner (if applicable) have both reached your respective preservation ages.
- Your MoneyForLife balance is less than \$20,000 at the time of your first pension payment.
- Withdrawals.
- Rollovers and transfer payments.

- Adviser Service Fee payments.
- Life insurance premium payments (OneAnswer Frontier Personal Super only).
- Taxes deducted directly from your account.
- Family law split payments.
- Spouse contribution split payments (OneAnswer Frontier Personal Super only).

The above Excess Withdrawals will reduce your Protected Income Base proportionately. However, this reduction may also be adjusted for any Maximum Annual Income payments made during the MoneyForLife anniversary year.

Example: Making an Excess Withdrawal

Aaron has an investment in MoneyForLife investment funds with a Protected Income Base of \$100,000. His MoneyForLife balance is currently \$80,000.

He makes a withdrawal of \$8,000 representing 10% of his MoneyForLife balance. The withdrawal proportionately reduces his Protected Income Base by \$10,000 (i.e. 10% of \$100,000). After the withdrawal, Aaron's MoneyForLife balance drops to \$72,000 and his Protected Income Base drops to \$90,000.

Note: This example assumes that no Maximum Annual Income has been paid. This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance.

What will not reduce my Protected Income Base?

The following payments and deductions will not reduce your Protected Income Base:

- During the Protected Income Phase, your pension payments up to your Maximum Annual Income.
- MoneyForLife Fee deductions (for information on MoneyForLife Fees refer to page 38 of this book).
- MoneyForLife investment fund Ongoing Fees.

How do I transfer my Protected Income Base from OneAnswer Frontier Personal Super to OneAnswer Frontier Pension?

The transfer of your Protected Income Base happens automatically if you move from OneAnswer Personal Super or OneAnswer Frontier Personal Super to OneAnswer Frontier Pension, by transferring your entire OneAnswer Frontier Personal Super account balance to OneAnswer Frontier Pension in the same investment fund allocations and amounts. If you were to transfer only part of your account balance or change investment fund allocations and amounts, your Protected Income Base will be recalculated and may reduce as a result.

What is my income for life?

When can I commence my MoneyForLife pension payments?

Once you have established your OneAnswer Frontier Pension you can commence your pension payments from your investment in the MoneyForLife investment funds at any time.

However, to ensure you do not reduce your income for life, you will need to meet both of the following conditions when you draw the first pension payment from your MoneyForLife investment funds:

- You have reached your preservation age, or if you have nominated a reversionary pensioner for your OneAnswer Frontier Pension account, both you and your reversionary pensioner have reached your respective preservation ages*.
- Your MoneyForLife balance is \$20,000 or more.

If you have not met both of these conditions and a pension payment is drawn from your MoneyForLife investment funds, it will be treated as an Excess Withdrawal and it will reduce your Protected Income Base. If you have less than \$20,000 invested in your MoneyForLife investment funds, but you have other OneAnswer Frontier investment funds, you could increase your MoneyForLife balance by making switches from your other OneAnswer Frontier investment funds.

* If your personal circumstances change or you are not sure about your or your spouse's eligibility speak to your financial adviser.

More information?

Preservation age

For more information on preservation age, refer to the section 'How does OneAnswer Pension work?', in the OneAnswer Pension Additional Information Guide, under the heading 'What type of Pension best suits my needs?'

How are my Protected Income Rate and Maximum Annual Income determined?

Your Maximum Annual Income represents the maximum annual pension that you can draw from your MoneyForLife balance, without reducing your Protected Income Base. Your Maximum Annual Income will be calculated as your Protected Income Base, multiplied by your Protected Income Rate.

Younger of your age or that of your reversionary pensioner (if any)	Protected Income Rate
Preservation age and up to and including age 64	4% p.a.
Age 65 or older	5% p.a.

The Protected Income Rate is determined when you draw your first pension payment from your MoneyForLife investment funds and is fixed for the duration of your OneAnswer Frontier Pension account. If you nominate your spouse, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex), as a reversionary pensioner, the Protected Income Rate will be based on the age of your spouse if he or she is younger than you.

You are not eligible for an income for life until you (or both of you, if you have a reversionary pensioner) have reached your respective preservation ages. This means that you are not entitled to an income for life but you can become eligible if you keep your funds invested in MoneyForLife investment funds until this condition is satisfied.

Commencing your pension after your preservation age (or ages if you have a reversionary pensioner) and keeping your pension payments at or below your Maximum Annual Income will provide you with an income for life, even after your MoneyForLife balance is exhausted. Any portion of a pension payment from your MoneyForLife investment funds that exceeds your Maximum Annual Income will be treated as an Excess Withdrawal and will reduce your Protected Income Base and therefore also reduce your income for life.

Example: Maximum Annual Income calculation

Margaret is aged 65 when she draws her first pension payment from her MoneyForLife investment funds. Her Protected Income Base is \$200,000.	Maximum Annual Income is: Protected Income Rate x Protected Income Base 5% of \$200,000 = \$10,000 p.a.
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If Margaret was 64 years of age when she drew her first pension payment, her Maximum Annual Income would have been 4% of \$200,000 = \$8,000 p.a.

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance.

What level of income can I take?

You can take any level of income (subject to restrictions outlined on page 11 of this book); however, if you take more than your MoneyForLife Maximum Annual Income, the additional income will be considered an Excess Withdrawal.

What else happens when I take my first pension payment from my MoneyForLife investment funds?

When your first pension payment from your MoneyForLife investment funds is made:

- your Protected Income Base will be recalculated after a one-off Ratchet
- your Protected Income Rate will be determined
- your MoneyForLife anniversary date is reset
- your Maximum Annual Income is calculated as outlined above.

When will my Maximum Annual Income be recalculated?

Your Maximum Annual Income is recalculated annually, on the anniversary of your first pension payment from your MoneyForLife investment funds, to take into account any changes to your Protected Income Base during the year.

It will also be recalculated when a scheduled pension payment from your MoneyForLife investment funds exceeds your MoneyForLife balance.

Can I delay drawing a pension from my MoneyForLife balance?

Generally, once you start drawing a pension, you must receive some level of pension payments at least annually. However, you do not have to draw pension payments from your MoneyForLife balance immediately upon commencing your pension, if you have other OneAnswer Frontier investment funds (in the same OneAnswer Frontier account) and you instruct us to pay your pension only from those investment funds.

What are the consequences of nominating a reversionary pensioner for my MoneyForLife investment?

Nominating a reversionary pensioner for your OneAnswer Frontier Pension account means that:

- a higher level of MoneyForLife Fees will apply (refer to page 38 of this book for details)
- your entitlement to an income for life will not commence until both you and your spouse have reached your respective preservation ages (if you commence pension payments from your MoneyForLife investment funds before then, each pension payment will be treated as an Excess Withdrawal, which will reduce your Protected Income Base and your guaranteed income for life)
- your Protected Income Rate will be determined based on your age or the age of your reversionary pensioner (if he or she is younger).

What happens when my MoneyForLife balance runs out?

When a scheduled pension payment from your MoneyForLife investment funds exceeds the remaining balance of these funds, we will recalculate your Maximum Annual Income based on your Protected Income Base at the time the payment is due. This recalculated Maximum Annual Income will be the guaranteed income payment level for the remainder of your life or the life of your reversionary pensioner, if applicable.

Your guaranteed pension payments will generally continue to be made through your OneAnswer Frontier Pension account with the same frequency as was previously the case. However, OnePath Life reserves the right to change the frequency of the guaranteed income payments, and if OnePath Life exercises this right, the frequency of your income payments may vary as a result.

Under the policy issued by OnePath Life, the guaranteed pension payments are fixed for life. Once your guaranteed pension benefit commences, there are no further premiums payable to OnePath Life and we will not apply any other fees or transactions to your MoneyForLife investment funds. No Excess Withdrawals can be made, as your MoneyForLife investment funds balance is zero.

What if my legislated minimum pension payment exceeds my Maximum Annual Income?

OneAnswer Frontier Pension allows you to select your annual pension payment amount during the Protected Income Phase, subject to the legislated minimum pension amount. You can nominate to draw your regular pension payments from any of your investment funds, including MoneyForLife investment funds.

If you have both MoneyForLife investment funds and other OneAnswer Frontier investment funds and:

- you have nominated the legislated minimum amount as your regular pension payment amount; and
- this amount is higher than your Maximum Annual Income;

Then, by nominating to take up to your Maximum Annual Income from your MoneyForLife investment funds, the remainder will be drawn from your other OneAnswer Frontier investment funds. In this way, your pension drawn from your MoneyForLife investment funds stays within your Maximum Annual Income and no Excess Withdrawal is required.

If you are only invested in MoneyForLife investment funds, nominating to receive only up to your Maximum Annual Income as your regular pension amount will protect your Protected Income Base and your income for life (unless you make other Excess Withdrawals). In this case, if the total amount of regular pension payments made during the financial year is found to be less than the legislated minimum amount, an additional pension payment will be made at the end of the financial year to ensure that we comply with the law.

This payment will be paid from your MoneyForLife investment funds, and is not currently treated by OnePath Life as an Excess Withdrawal and therefore will not reduce your Protected Income Base. However, this additional pension payment will be treated as an Excess Withdrawal if you request to receive it at any other time during the financial year.

For more information about protecting your income for life, please speak to your financial adviser.

How are pension payments from MoneyForLife investment funds drawn?

If you only have MoneyForLife investment funds in your OneAnswer Frontier Pension account, pension payments will be drawn proportionately across all of these funds.

If you have both MoneyForLife investment funds and other OneAnswer Frontier investment funds in your OneAnswer Frontier Pension account you can draw from your MoneyForLife investment funds only, your other OneAnswer Frontier investment funds only or a combination of both which will involve:

- your nominated pension payment from your MoneyForLife investment funds which will be drawn proportionately as indicated above
- your nominated pension payment from your other OneAnswer Frontier investment funds which will be drawn according to your instructions.

Refer to 'When and how can I receive my pension?' in the OneAnswer Pension Additional Information Guide.

If you request to receive the Maximum Annual Income it will be processed before drawing down from your other OneAnswer Frontier investment funds. This means that if the amount deducted from your OneAnswer Frontier Pension account changes, this may vary the amount deducted from your other OneAnswer Frontier investment funds.

Example: Drawing your pension payments from a combination of MoneyForLife investment funds and other OneAnswer Frontier investment funds in your OneAnswer Frontier Pension account

Cathy is 64 years old, she has a OneAnswer Frontier Pension account with \$100,000 invested in MoneyForLife investment funds and \$50,000 in other OneAnswer Frontier investment funds. Her Protected Income Base is \$110,000.

The minimum pension that legislation requires her to draw is \$6,000 (4% of \$150,000). As Cathy wishes to safeguard her Protected Income Base, Cathy nominates to withdraw only her Maximum Annual Income of \$4,400 (4% of \$110,000) from her MoneyForLife investment funds, and the remaining \$1,600 from her other OneAnswer Frontier investment funds.

At 65, Cathy's legislated minimum annual pension increases to \$7,500 (5% of \$150,000), assuming that Cathy's account balance has remained constant. If Cathy's instructions have not changed and there have been no Excess Withdrawals, she will continue to receive her Maximum Annual Income of \$4,400 p.a. from her MoneyForLife investment funds, but the amount being drawn from her other OneAnswer Frontier investment funds will increase by \$1,500 to \$3,100 p.a.

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance. This example is based on standard legislated minimum pension payment percentages that apply as at the date of this PDS.

How will a switch impact my MoneyForLife investment funds?

In addition to the general terms and conditions on switches detailed on page 38 of this book, the following specific terms, charges and conditions may apply when we process a switch in relation to your MoneyForLife investment funds.

A switch involves the redemption of units from one investment fund and the purchase of units in another.

Switching and its effect on your MoneyForLife investment funds

Switching restriction period	Switch out from any MoneyForLife investment fund to any other OneAnswer Frontier investment funds, (including MoneyForLife investment funds)	No restriction: There is no restriction on switching out of any of your MoneyForLife investment funds. However, this will trigger a 90-day switch restriction period as detailed below.
	Switch into any MoneyForLife investment fund from any other OneAnswer Frontier investment funds, (including MoneyForLife investment funds)	There is no restriction on switching into MoneyForLife investment funds unless you have switched out in the last 90 days. 90-day switch restriction: After each switch out transaction, you will not be able to switch back into any MoneyForLife investment fund for a period of 90 days. Also, each subsequent switch out transaction will restart the 90-day switch restriction period. The 90-day switch restriction does not apply to additional investments into your MoneyForLife investment funds from contributions, rollovers and transfers.

Switching and its effect on your MoneyForLife investment funds – continued		
Impact on Protected Income Base	Switch out from any MoneyForLife investment fund to any other OneAnswer Frontier investment funds, (excluding MoneyForLife investment funds)	The Protected Income Base will be reduced proportionately. For more information refer to page 25 of this book.
	Switch into any MoneyForLife investment fund from any other OneAnswer Frontier investment funds, (excluding MoneyForLife investment funds)	The Protected Income Base will be increased by \$1 for each \$1 that you switch into MoneyForLife investment funds (net of any applicable fees) from any other OneAnswer Frontier investment fund.
	Switch between MoneyForLife investment funds	There is no impact on your Protected Income Base.
Impact on Maximum Annual Income	Switch out from any MoneyForLife investment fund to any other OneAnswer Frontier investment funds, (excluding MoneyForLife investment funds)	The Protected Income Base is reduced proportionately and as a result, your Maximum Annual Income will decrease with effect from your next MoneyForLife anniversary.
	Switch into any MoneyForLife investment fund from any other OneAnswer Frontier investment funds, (excluding MoneyForLife investment funds)	The Protected Income Base is increased as described above and as a result, your Maximum Annual Income will increase with effect from your next MoneyForLife anniversary.
	Switch between MoneyForLife investment funds	There is no impact on your Maximum Annual Income.
Switch fee	Switching that involves any of your MoneyForLife investment funds	<p>No switch fee applies on the first switch out from your MoneyForLife investment funds in each MoneyForLife anniversary year. A switch fee of 1% of the amount switched out applies to the second and subsequent switches out of your MoneyForLife investment funds that occur within that same anniversary year. This applies to a switch to another MoneyForLife investment fund or to any other OneAnswer Frontier investment fund.</p> <p>No switch fee applies when switching into any of the MoneyForLife investment funds (however, a fee may apply to the amounts switched out if the switch is from a MoneyForLife investment fund, as outlined above).</p>

Example: Switching fees and 90-day switch restriction period

Doug has \$100,000 invested in MoneyForLife Index Balanced through OneAnswer Frontier Pension and carries out the following switches:

- 1 March – switches out \$20,000 into the ING Cash fund.
- 15 March – switches another \$30,000 into the ING Cash fund.

Both of these switches fall within the same anniversary year. Only the first switch will be free of charge. The second switch will incur a fee of \$300 (1% of \$30,000).

Furthermore, Doug will not be able to switch his \$50,000 back into any of the MoneyForLife investment funds until after 12 June (90 days from 15 March).

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance.

Example: The impact of switching on your Protected Income Base and Maximum Annual Income

Diane is 65 years old and she has \$150,000 invested in a OneAnswer Frontier Pension account. Of this, \$50,000 is in MoneyForLife investment funds with a MoneyForLife anniversary date of 30 April and \$100,000 is in other OneAnswer Frontier investment funds. Her Protected Income Base is \$60,000 and her Maximum Annual Income is \$3,000 (5% of \$60,000).

In May, Diane considers switching the balance of \$100,000 in her other OneAnswer Frontier investment funds into her MoneyForLife investment funds.

Switching in May will have the following outcomes:

- It raises her Protected Income Base to \$160,000 (being her original Protected Income Base of \$60,000 plus the \$100,000 switched into MoneyForLife investment funds).
- Diane's Maximum Annual Income will not be recalculated until 30 April of the following year.
- She will continue to draw the legislated minimum pension payment of \$7,500 p.a. (5% of \$150,000), which will exceed her Maximum Annual Income of \$3,000 p.a.

In this case, \$4,500 of her annual pension payments will be treated as Excess Withdrawals and will reduce her Protected Income Base proportionately as the payments are in excess of her Maximum Annual Income for the year.

If Diane decided to switch only \$90,000 it would leave \$10,000 in her other OneAnswer investment funds. In this case, her Protected Income Base would increase to \$150,000 rather than \$160,000. This would allow the \$4,500 to be drawn against her other OneAnswer Frontier investment funds rather than her MoneyForLife investment funds, which would mean that her Protected Income Base would not have to be reduced to take account of an Excess Withdrawal.

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance. This example is based on standard legislated minimum payment percentages applying.

For more information about switching between investment funds, please speak to your financial adviser.

What happens to my MoneyForLife balance when I die?

OneAnswer Frontier Personal Super – Your MoneyForLife balance will be paid to your dependants or your estate in the event of your death.

OneAnswer Frontier Pension – If you have nominated a reversionary pensioner for your OneAnswer Frontier Pension account, who is alive at the time of your death, your MoneyForLife balance (if any) including the relevant Protected Income Base and Maximum Annual Income (if applicable) can continue to apply for the benefit of the reversionary pensioner.

If you have not nominated a reversionary pensioner, your MoneyForLife balance (if any) will be distributed to your dependants or estate in accordance with your beneficiary nominations but without any of the MoneyForLife features.

'For more information, refer to the section 'How do I nominate a beneficiary?' in the OneAnswer Pension Additional Information Guide under the heading 'Nomination of a reversionary beneficiary'.

What else do I need to know?

Who pays the guaranteed income payments?

The guaranteed income payments are payable by OnePath Life to the Trustee for your benefit under, and subject to, the terms and conditions of an insurance policy issued by OnePath Life to the Trustee. The Trustee holds the benefit of this policy on behalf of all members of the Fund who invest in the MoneyForLife investment funds. The Trustee will pay

any money it receives from OnePath Life to you through your OneAnswer Frontier Pension account.

The Trustee's liability to make income payments to you (and your reversionary pensioner if you have one) is limited to paying you amounts that are credited to your OneAnswer Frontier Pension account. If for any reason, the amounts the Trustee expects to receive from OnePath Life under the life policy are not received by the Trustee, then it will not have funds available to pay the income benefit, and your income will be reduced (or cease) accordingly.

The ability of OnePath Life to make the guaranteed income payments provided under the insurance policy is based on the financial strength and claims-paying ability of OnePath Life, who is solely responsible for all obligations under the policy. OnePath Life is a life insurance company that is registered with and supervised by the Australian Prudential Regulation Authority, which requires OnePath Life to meet prescribed capital adequacy, risk management and other prudential standards aimed at minimising any risk of financial loss.

Whilst your annual guaranteed income payment will be paid during the year, OnePath Life reserves the right to change the frequency of the guaranteed income payments, and if OnePath Life exercises this right, the frequency of your income payments may vary as a result.

The insurance policy

You should note that the policy gives OnePath Life the right to vary the policy or its actions in certain circumstances, including varying the benefits payable under the policy in response to legislative or tax changes or with regulatory approval.

The insurance policy which provides the guaranteed income payments is an important document which sets out the circumstances in which OnePath Life is obliged to pay the benefits that are described in this PDS. While the PDS summarises the benefits provided by the policy, if you want to fully understand all the terms and conditions of the policy you should read the policy, which is available for you to view by appointment by calling Customer Services on 133 665.

What is my MoneyForLife anniversary date?

The effective date of your initial investment (including your first contribution, rollover, transfer or switch) into any MoneyForLife investment fund is your MoneyForLife anniversary date.

If you are invested in OneAnswer Frontier Pension, you will receive a new date when you draw your first pension payment from your MoneyForLife investment funds. This new MoneyForLife anniversary date will be used in the future for the recalculation of your Protected Income Base and Maximum Annual Income.

What happens to additional investments received into my OneAnswer Frontier Personal Super account that are not accompanied by specific investment allocation instructions?

We generally do not allocate an additional investment into the MoneyForLife investment funds unless it is accompanied by an instruction to invest in those funds. Unless the additional investment meets the investment minimums as detailed on page 24 of this book and you specifically nominate a MoneyForLife investment fund, we will allocate the additional investment to your existing investment funds according to your nominated profile or proportionately, excluding your MoneyForLife investment funds. If you only have MoneyForLife investment funds, the additional investment will be credited to the ANZ Flexible Term Deposit Plus fund.

This approach will apply to any money received including those made by cheque or through electronic means such as BPAY and internet banking (EFT).

What happens to credits into my OneAnswer Frontier account?

Any credits that have been allocated to your MoneyForLife investment funds will add to your MoneyForLife balance but not your Protected Income Base.

What about deductions made from my MoneyForLife investment funds that are not accompanied by specific payment allocation instructions?

Unless you have provided specific instructions to us on which investment funds to use to fund any of your OneAnswer deductions, such as Adviser Service Fees and insurance premiums, we will allocate the deduction against your MoneyForLife investment funds only after the balances of all of your other OneAnswer Frontier investment funds are exhausted. Deductions for features that are not offered directly through OneAnswer Frontier, such as OneCare Super insurance premium transfers, are generally deducted proportionately across all of your investment funds. Any such

deduction from your MoneyForLife investment funds will be treated as an Excess Withdrawal, will reduce your Protected Income Base accordingly and will be deducted proportionately across your MoneyForLife investment funds.

What about my Regular Investment Plan (OneAnswer Frontier Personal Super only)?

The MoneyForLife investment funds cannot be included in your Regular Investment Plan. However, you can still add to the MoneyForLife investment funds by making additional investments or switching from your other OneAnswer Frontier investment funds, subject to the minimums outlined on page 24 of this book.

What about my Dollar Cost Averaging Plan?

The MoneyForLife investment funds cannot be included in your Dollar Cost Averaging Plan. You can continue to use the Dollar Cost Averaging Plan for your OneAnswer Frontier account but it will exclude the MoneyForLife investment funds.

What about my auto-rebalance facility?

The MoneyForLife investment funds cannot be included in your auto-rebalance facility. You can continue to use the auto-rebalance facility for your OneAnswer Frontier account but it will exclude the MoneyForLife investment funds.

How can I index my pension payments (OneAnswer Frontier Pension only)?

We will not apply indexation to the portion of your pension payments drawn from your MoneyForLife investment funds. If you nominate to increase your OneAnswer Frontier Pension payments by an annual indexation amount, the entire indexation applicable to your account will be applied against your payments from your other OneAnswer investment funds.

What may delay my regular pension payments (OneAnswer Frontier Pension only)?

Your regular pension payments may be delayed by transactions that are incomplete when we attempt to recalculate your Maximum Annual Income on your MoneyForLife anniversary date. For example, if a withdrawal request is not fully completed when your Maximum Annual Income is recalculated, we will delay the calculation and next payment until the withdrawal is completed. This is to ensure you receive the correct payment amount.

Providing your date of birth

When you first make an investment into the MoneyForLife investment funds, it is important to provide your correct date of birth, and that of your spouse if you are nominating them as a reversionary pensioner. This is to ensure your income for life will be guaranteed. If this information is not disclosed or is incorrectly disclosed, OnePath Life may, subject to relevant legislation, vary its obligations to you or your spouse with respect to the income for life guarantee, in which case your pension payments may be adjusted accordingly.

What insurance cover can I choose through OneAnswer Frontier Personal Super?

This section contains information of a general nature on the insurance cover available to members of OneAnswer Frontier Personal Super. Insurance cover is not available to members of OneAnswer Frontier Pension.

You have three options for arranging tax-effective insurance cover through your OneAnswer Frontier Personal Super account:

- **Basic insurance cover** – Upon joining OneAnswer Frontier Personal Super you may be eligible to receive a basic level of Death and TPD insurance cover as determined by your age.
- **Customised insurance cover** – If you require Death Only or Death and TPD insurance cover that is tailored to your own personal circumstances, then you can choose instead to apply for customised insurance cover through OneAnswer Frontier Personal Super.
- **Insurance cover through OneCare Super** – Insurance cover may also be arranged through OnePath's OneCare Super with your insurance premiums transferred from your OneAnswer Frontier Personal Super account.

You should discuss the amount and type of insurance cover you may need with your financial adviser.

More information?

For more detailed information, refer to the section 'What insurance cover can I choose through OneAnswer Personal Super?' in the OneAnswer Personal Super Additional Information Guide.

Basic insurance cover

If eligible, upon joining OneAnswer Frontier Personal Super you can receive a basic level of insurance cover. The level of cover you receive is determined by your age as detailed below:

Age next birthday	Death and TPD Cover
21–30	\$250,000
31–35	\$300,000
36–40	\$200,000
41–45	\$125,000
46–50	\$70,000
51–55	\$40,000

You can choose to not accept the basic insurance cover or you may choose instead to arrange insurance cover through OneAnswer Frontier Personal Super that is suited to your own personal circumstances as detailed below.

Customised insurance cover

If you require Death only or Death and TPD insurance cover that is tailored to your own personal circumstances then you can choose to apply for customised insurance cover through OneAnswer Frontier Personal Super including:

- Death Only Cover (including terminal illness)
- Death and TPD Cover.

Refer to the following table to determine whether you are eligible to apply for insurance through OneAnswer Frontier Personal Super, and if so, the maximum level of insurance cover available to you.

Age next birthday	Maximum level of insurance cover (sum insured)
Death Only Cover (including terminal illness)	
Aged from 15 to 69 at the date of commencement of cover.	Death Cover – no limit* Terminal illness limit – \$2,500,000 (with any balance payable on death)
Death and TPD Cover	
Aged from 15 to 64 at the date of commencement of cover.	Death Cover – no limit* TPD Cover \$3,000,000

* Note that a maximum benefit of \$2,500,000 applies to Limited Cover which applies while members of OneAnswer Frontier Personal Super have their application for cover, or increases in cover, assessed.

To ensure your insurance keeps up with the cost of living, OnePath Life will automatically increase the amount insured annually (each July) by the indexation factor (subject to maximum cover levels applicable to the benefit selected). You may elect to receive Index Linking in your application.

To help you adjust your insurance cover as your own circumstances change, you may also apply for an increase in your existing insurance cover (Death Only Cover and Death and TPD Cover) up to a specific amount without underwriting on the occurrence of specific life events.

Under superannuation law, the Trustee may only release a benefit (including any terminal illness, Death or TPD benefit paid to the Trustee by an insurer) where a condition of release has been satisfied.

Insurance cover through OneCare Super

If you are eligible, you may apply for insurance cover through OneCare Super, with insurance provided by OnePath Life. You may nominate to have your OneCare Super insurance premiums transferred annually from your OneAnswer Frontier Personal Super account.

For further information about this insurance cover please refer to the OneCare Product Disclosure Statement which is available by calling Customer Services on 133 665, at onepath.com.au or speak to your financial adviser.

What are the fees and charges?

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.fido.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

Fees and other costs

This section shows the fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the Fund assets as a whole.

Information about taxes is set out in the section 'What else do I need to know?' in the relevant OneAnswer Personal Super and OneAnswer Pension Additional Information Guides under the heading 'Tax information'.

Insurance costs are set out in the section 'What insurance cover can I choose through OneAnswer Personal Super?' in the OneAnswer Personal Super Additional Information Guide.

OneAnswer Frontier Personal Super and OneAnswer Frontier Pension have simple fee structures with no upfront fees. You will be charged an Ongoing Fee for your investment and can negotiate a fee for advice with your financial adviser.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for individual investment funds within OneAnswer Frontier Personal Super and Pension are set out on pages 35 and 36 of this book.

Fees and other costs

These fees apply to both OneAnswer Frontier Personal Super and Pension. The fees and costs for OneAnswer Frontier Personal Super are shown before taking into account any income tax deduction. Where a tax deduction is available for fees and costs that deduction will generally be passed on to you.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Fund*		
Establishment Fee The fee to open your investment.	Nil	Not applicable.
Contribution Fee The fee on each amount contributed to your investment – by you or your employer.	Nil	Not applicable.
Withdrawal Fee The fee on each amount you take out of your investment.	Nil	Not applicable.
Termination Fee The fee to close your investment.	\$29	A termination fee of \$29 will be deducted at the time you close your account. Please refer to 'Termination Fee' on page 38 of this book.
Management costs		
The fees and costs for managing your investment. The amount you pay for specific investment funds is shown on pages 35 and 36 of this book.	Ongoing Fees† Ongoing Fees range from 0.45% p.a. to 2.20% p.a.	Ongoing Fees Ongoing Fees are deducted from the assets of each investment fund and included in the unit price. This fee includes OneAnswer's Administration Fee and the underlying fund manager's Investment Management Fee. Performance fees may also be applicable to specific investment funds. Please refer to 'Performance fees' on page 37 of this book.
	MoneyForLife Fee Fee range for MoneyForLife investment funds – 1.15% p.a. to 1.92% p.a.	MoneyForLife Fee This fee is calculated on the MoneyForLife Protected Income Base and is an additional fee to the Ongoing Fees for MoneyForLife investment funds and is deducted from your account balance on or about the monthly anniversary of your account. Please refer to 'MoneyForLife Fee' on page 38 of this book.
	Member Fee A Member Fee applies to account balances under \$100,000, of: – \$115 p.a. for OneAnswer Frontier Pension – \$135.29 p.a. (\$115 p.a. after tax) for OneAnswer Frontier Personal Super.	Member Fee This fee is deducted from your account balance annually. Please refer to 'Member Fee' on page 38 of this book.
Service fees‡		
Investment Switching Fee* The fee for changing investment funds.	MoneyForLife – 1%§ of the total amount switched from any of the MoneyForLife investment funds. All other investment funds – nil.	MoneyForLife Switching Fee This fee is deducted from the total amount switched.

* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 38 of this book.

† Ongoing Fees are expressed as a percentage of gross assets unless otherwise indicated.

‡ Other service fees may apply. Please refer to 'Service fees' on page 38 of this book.

§ This fee is waived for the first request to switch out of any of the MoneyForLife investment funds for each MoneyForLife anniversary year.

Ongoing Fees

The following tables list the Ongoing Fees deducted from the assets of each investment fund and included in the unit price.

Multi-manager investment funds

	Ongoing Fee (% p.a.)
Investment fund	
Profile 1 – Defensive	
OptiMix Australian Fixed Interest	0.80
Profile 2 – Conservative	
OptiMix Conservative	0.94
Profile 3 – Moderate	
OptiMix Moderate	1.00
Profile 4 – Growth	
OptiMix Balanced	1.05
OptiMix Growth	1.06
Profile 5 – High growth	
Property	
OptiMix Property Securities	0.95
Australian shares	
OptiMix Australian Shares	1.05
OptiMix Geared Australian Shares*	2.20
Global shares	
OptiMix Global Emerging Markets Shares	1.55
OptiMix Global Shares	1.25
OptiMix Global Smaller Companies Shares	1.55
Multi-sector	
OptiMix High Growth	1.15

Single manager investment funds

	Ongoing Fee (% p.a.)
Investment fund	
Profile 1 – Defensive	
ANZ Flexible Term Deposit Plus	0.45
ANZ Prime CMA†	n/a
BlackRock Monthly Income	0.90
Colonial First State Global Credit Income	0.65
ING Cash	0.50
ING Diversified Fixed Interest	0.75
Schroder Fixed Income	0.85
UBS Diversified Fixed Income	0.85
Vanguard Index Diversified Bond	0.70

Single manager investment funds - continued

	Ongoing Fee (% p.a.)
Investment fund	
Profile 2 – Conservative	
Bentham Syndicated Loan	1.30
Goldman Sachs Income Plus	0.95
ING Conservative	0.80
ING Diversified High Yield	0.90
Legg Mason Global Multi Sector	1.20
Perpetual Conservative Growth	1.15
UBS Defensive	0.95
Vanguard Conservative Index	0.70
Profile 3 – Moderate	
ING Balanced	0.95
OnePath Protected Growth Fund No. 2	1.75
Schroder Balanced	1.25
UBS Balanced	1.00
Vanguard Balanced Index	0.80
Profile 4 – Growth	
BlackRock Balanced	1.25
BlackRock Scientific Diversified Growth	1.15
Colonial First State Diversified	1.00
ING Active Growth	1.10
ING Managed Growth	1.05
ING Tax Effective Income	1.00
OnePath Protected AUS 50	1.75
Perpetual Balanced Growth	1.20
Vanguard Growth Index	0.80

Single manager investment funds – continued

	Ongoing Fee (% p.a.)
Investment fund	
Profile 5 – High growth	
Property	
Challenger Property	1.15
ING Global Property Securities	1.20
ING Property Securities	1.00
Vanguard Property Securities Index	0.75
Australian shares	
AMP Capital Responsible Investment Leaders Australian Shares	1.40
Ausbil Australian Emerging Leaders [†]	1.25
BlackRock Scientific Australian Equity	1.00
BT Core Australian Shares	1.00
BT Smaller Companies	1.15
Colonial First State Core Australian Shares	0.97
Colonial First State Imputation	1.00
Fidelity Australian Equities	1.05
ING Australian Shares	1.00
ING Blue Chip Imputation	1.05
ING Emerging Companies	1.05
ING Select Leaders	1.00
ING Sustainable Investments – Australian Shares	1.00
Investors Mutual Australian Shares	1.20
Merlon Australian Share Income	1.16
Perennial Growth Shares	1.15
Perennial Value Shares	1.00
Perpetual Australian Shares	1.25
Schroder Australian Equity	1.00
Vanguard Australian Shares Index	0.70
Global shares	
AMP Capital Responsible Investment Leaders International Shares	1.45
AXA Global Equity Value	1.25
BlackRock Scientific International Equity	1.30
Capital International Global Equities (Hedged)	1.25
ING Global Emerging Markets Shares	1.25
ING Global Shares	1.15
Legg Mason Global Value Equity	1.50
MFS Global Equity	1.20

	Ongoing Fee (% p.a.)
Investment fund	
Perpetual International Shares	1.35
Platinum Asia	1.98
Platinum International	1.80
T. Rowe Price Global Equity	1.40
Vanguard International Shares Index	0.78
Vanguard International Shares Index (Hedged)	0.78
Walter Scott Global Equity (Hedged)	1.43
Zurich Investments Global Thematic Shares	1.30
Multi-sector	
BlackRock Asset Allocation Alpha [†]	1.30
ING High Growth	1.15
Vanguard High Growth Index	0.85
Infrastructure	
RARE Infrastructure Value [‡]	1.40

MoneyForLife investment funds

	Ongoing Fee (% p.a.)
Investment fund	
Profile 2 – Conservative	
MoneyForLife Index Conservative	0.75 [§]
Profile 3 – Moderate	
MoneyForLife Index Balanced	0.85 [§]
MoneyForLife Index Moderate	0.80 [§]

* This is the Ongoing Fee charged on the net assets of the fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 1.10% p.a.

† For an explanation of how fees are applied to ANZ Prime CMA refer to the section 'ANZ Prime CMA' on page 40 of this book.

‡ In addition to the Ongoing Fee a performance fee may be payable for this fund. Please refer to 'Performance fees' on page 37 of this book for further details.

§ In addition to the Ongoing Fee, a MoneyForLife Fee is payable for this investment fund. Please refer to 'MoneyForLife Fee' on page 38 of this book.

Additional explanation of fees and costs

Investment Management Fees

Each investment fund's Investment Management Fee (IMF), charged by the underlying fund manager, includes the fees, charges and expense recoveries which relate specifically to the management of each investment fund. The IMFs are part of the Ongoing Fees listed in the tables on pages 35 and 36 of this book. IMFs are an expense of the Fund. They are therefore not a fee or charge of the Trustee. The IMFs are current at the time of preparation of this PDS and are subject to change by the fund manager without notice and can vary over time (refer to 'Expenses' on page 41 of this book). This may affect the Ongoing Fee and rate of return of an investment fund.

Performance fees

Performance fees are currently applicable only for the following investment funds:

- Ausbil Australian Emerging Leaders
- BlackRock Asset Allocation Alpha
- RARE Infrastructure Value.

We do not charge performance fees directly; however, performance fees may be payable from the underlying investment fund to the fund manager. The fund manager may charge a performance fee if the underlying investment fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Benchmark	Performance fee	Actual performance fee as at 30 June 2010* (% p.a.)
Ausbil Australian Emerging Leaders		
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees) [†]	0.69
BlackRock Asset Allocation Alpha		
UBS Bank Bill Index	20% of outperformance above the benchmark [‡]	0.00
RARE Infrastructure Value		
An accumulation index comprising the OECD G7 Inflation Index plus 5.5% per annum	10.25% of the investment returns made in excess of the benchmark, subject to a high water mark [§]	0.00

* Past performance is not indicative of future performance. The performance fee payable may differ from year to year.

† Exclusive of Goods and Services Tax (GST) and any entitlement to a Reduced Input Tax Credit (RITC). If a period of underperformance to the benchmark occurs, the performance fee accrued is frozen at its current level and further performance fees do not start accruing again until the full amount of underperformance is recouped.

‡ The difference between the performance return of BlackRock Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

§ The performance fee will not exceed 0.3% of the net asset value of the Fund in any year.

Performance fees are reflected as a reduction in the returns generated by the underlying investment fund and, therefore, in the value of your investment in the applicable investment fund. The performance fee is accrued daily and drawn monthly in arrears. Each unit price of the underlying investment fund reflects accrued performance fees. The performance fee for RARE Infrastructure Value is accrued daily and deducted half-yearly.

OptiMix investment funds

We pay the underlying fund managers' fees from the Ongoing Fees of each OptiMix investment fund. The Ongoing Fee may include a performance fee payable to the fund manager of the underlying fund.

The performance fee is paid only if the underlying managers meet specified performance targets. Any such performance fees are deducted from the Ongoing Fee for the applicable investment fund. They do not represent an additional charge to investors.

For certain OptiMix investment funds other fees (for example, fees associated with alternative assets) may be reflected in the returns of the underlying fund and therefore in the value of your investment. Please refer to OptiMix Diversified Funds in the OneAnswer Investment Funds Guide for further information.

For OptiMix Geared Australian Shares please refer to the OneAnswer Investment Funds Guide for additional information about the fees charged and costs borne at the underlying fund level.

Member Fee

Personal Super – This is an account keeping fee of \$135.29 p.a. (\$115 p.a. after tax) where your total account balance (excluding investments in ANZ FTD Plus and ING Cash) is under \$100,000.

Pension – This is an account keeping fee of \$115 p.a. where your total account balance (excluding investments in ANZ FTD Plus and ANZ Prime CMA) is under \$100,000.

The fee will be deducted on an annual basis on or about the date corresponding to the commencement date of your account, or pro-rated upon full withdrawal from your OneAnswer Frontier Personal Super or OneAnswer Frontier Pension account.

Termination Fee

A Termination Fee of \$29 will be charged when you close your account. This fee is charged to cover the administration costs of closing your account.

MoneyForLife Fee

The MoneyForLife Fee for each of the MoneyForLife investment funds is calculated on the percentage of the Protected Income Base apportioned by notionally allocating the Protected Income Base between the MoneyForLife investment funds according to the daily balance of each of these investment funds. The Fee is deducted from the investment fund monthly in arrears on the anniversary of the establishment of your OneAnswer Frontier Personal Super or OneAnswer Frontier Pension account. It is in addition to the Ongoing Fee for the investment fund as detailed on page 36 of this book.

MoneyForLife Fee (% p.a.)		
Investment fund	Personal Super and Pension (without a reversionary pensioner)	Pension (with a reversionary pensioner)
MoneyForLife Index Conservative	1.15	1.62
MoneyForLife Index Balanced	1.45	1.92
MoneyForLife Index Moderate	1.29	1.76

Example: Jim has the following investment:

Fund	Fund balance	Protected Income Base
MoneyForLife Index Conservative	\$45,000	–
MoneyForLife Index Balanced	\$55,000	–
Total balance in MoneyForLife investment funds	\$100,000	\$110,000
Fee	Ongoing Fee	MoneyForLife Fee*
MoneyForLife Index Conservative	0.75% x \$45,000	1.15% x \$100,000 x \$110,000
MoneyForLife Index Balanced	0.85% x \$55,000	1.45% x \$100,000 x \$110,000
Total fees	\$805.00	\$1,446.50
Total annual fee payable by Jim is \$2,251.50 .		

* Actual fee calculations are based on daily attributed amounts.

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance.

Service fees

Switching

There are currently no investment switching fees charged for switching between any of the investment funds except for MoneyForLife investment funds (refer to page 29 of this book).

Transaction cost factors (buy/sell spreads)

Transaction costs are additional costs incurred when buying and selling investment fund assets. These transaction costs include brokerage, stamp duty and costs incurred when buying and selling units in investment funds.

A transaction cost factor (buy spread) may be included in the unit price used to buy units in an investment fund to allow for some or all of the costs of buying assets. Similarly, a transaction cost factor (sell spread) may be included in the unit price used to sell units in an investment fund, to allow for some or all of the cost of selling assets.

Transaction cost factors of up to 1.40% may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each investment fund are available by contacting Customer Services or at onepath.com.au > Performance & updates.

For example, for every \$1,000 that you invest in ING Managed Growth, the estimated transaction cost that is incurred is 0.18% or \$1.80. This amount is reflected in the 'buy' unit price at the time of your transaction.

Note: If a transaction cost factor applies to an investment fund then it will apply when switching, including as a result of auto-rebalancing or dollar cost averaging.

Family law fees

Please note that the Trustee may charge for some costs incurred in attending to enquiries and/or other work in relation to family law and superannuation matters. Currently, we do not charge such fees. We will advise you of any change to this position.

Financial adviser payments

Adviser Service Fees

This is an optional fee that is agreed between you and your financial adviser.

If you agree to pay your financial adviser an Adviser Service Fee (ASF) for your financial adviser's services in relation to your investment, we will deduct this amount from your account. You choose whether the fee will be deducted by redeeming units across all your investment funds or by redeeming units from one nominated investment fund.

Unless you indicate otherwise, we will assume that the amount nominated on the Application Form is the after-tax amount. The amount your financial adviser receives may include GST.

At our discretion we may decline to deduct any of these fees.

There are three ways you can choose to have this fee paid:

- **Ongoing Adviser Service Fee** – This fee may be charged on an ongoing basis as a percentage of your account balance or as a set dollar amount per annum. This fee will be calculated and deducted from your account balance on or about the monthly anniversary of your account.

You can terminate this fee at any time by notifying us in writing.

- **One-off Adviser Service Fee** – This fee may be charged on a one-off basis as a set dollar amount or as a percentage of either:
 - your investment at the time of your initial or additional investment
 - your total account balance at any other time.

Where this fee is being charged at the time of your investment, it will be deducted after your investment has been processed.

Example: How an ongoing ASF is calculated

If you have a \$10,000 total account balance and have requested an ongoing ASF of 1.00% p.a. (1.18% p.a. before tax), the amount deducted from your account would be \$100 p.a. ($\$10,000 \times 1\%$) or \$8.33 per month.

Note: This example is illustrative only.

- **Deferred Adviser Service Fee (DASF)** – This fee may be calculated on your initial and/or any subsequent investments. The DASF deducted from your account is 1.00% (1.18% p.a. before tax) of your investment amount each year, over the agreed term whilst you are a member of the Fund. The DASF will be deducted on a quarterly basis on or about the same day as your account start date.

A nominal amount of the DASF (0.25% p.a.) is retained by us to pay for our costs of offering this service. The amount paid to your financial adviser is dependent on the term selected. The following table shows the equivalent amount of DASF paid to your financial adviser at the time of each investment:

DASF over the term	Selected term	Amount paid to the financial adviser
1.00% p.a. (1.18% p.a. before tax) over the term	1 year	0.75%
	2 years	1.50%
	3 years	2.25%
	4 years	3.00%

Example: How an ongoing DASF is calculated

If you have an investment amount of \$10,000 and have negotiated a selected term of three years, the total DASF over the term deducted from your account would be \$300 ($\$10,000 \times 1\% \times 3$ years) or \$25 per quarter. Your financial adviser will be paid \$225 ($\$10,000 \times 2.25\%$) at the time of your investment.

Note: This example is illustrative only.

Other financial adviser payments

We may make payments to dealer groups, financial advisers or other third parties based on commercial arrangements. These payments may in some cases be made to related entities. The types of payments include payments to enable educational support and practice development services for advisers and payments to third parties to distribute our products. These payments are made by us and not charged to you or your OneAnswer Frontier account. These payments are up to a maximum of 0.25% p.a. of funds under management within OneAnswer Frontier (inclusive of GST).

Insurance commission

If you have basic insurance cover issued through your OneAnswer Frontier Personal Super account, a level commission of 27.5% p.a. (inclusive of GST) is payable to your financial adviser (or their organisation). You may be able to negotiate this with them.

If you have customised insurance cover issued through your OneAnswer Frontier Personal Super account, the actual commission payable to your financial adviser (or their organisation) will depend upon the financial arrangement you have with your financial adviser and the type of commission selected:

- Level commission – 27.5% p.a. is payable to your financial adviser as commission. You may be able to negotiate this with them.
- Hybrid commission – 70% of your annual premium is paid to your financial adviser in the first year as commission and 17% p.a. is paid in the second year and each year thereafter.
- Upfront commission – 100% of your annual premium is paid to your financial adviser in the first year as commission and 9% p.a. is paid in the second year and each year thereafter.

The commission amounts quoted above are inclusive of GST. Any insurance commission is included in your insurance premium and is not an additional cost to you.

Insurance premiums

Premiums for any life insurance cover offered through OneAnswer Frontier Personal Super are debited from your account monthly in arrears, on or about the date corresponding to the commencement date of your account. A minimum annual premium of \$150 applies. You choose whether the premium will be deducted by redeeming units across all your investment funds or by redeeming units from one nominated investment fund. For more information on the cost of the life insurance offered through OneAnswer Frontier Personal Super, see the section 'What insurance cover can I choose through OneAnswer Personal Super?' in the OneAnswer Personal Super Additional Information Guide.

Interest paid on ANZ FTD Plus

Interest is calculated on the daily closing balance, accrued daily and credited to your ANZ FTD Plus effective the last day of each month. If you withdraw or switch out of ANZ FTD Plus before the end of the month, you will be paid the interest that has accrued for that month until the day prior to the date your withdrawal or switch out request is processed. The interest you receive is net of Ongoing Fees and taxes.

The current interest rate applying to ANZ FTD Plus can be found at onepath.com.au or by calling Customer Services on 133 665.

ANZ Prime CMA

Fees and charges may apply (including non-ANZ operator fees, overseas ATM fees and overseas transaction fees). Please refer to ANZ Personal Banking Account Fees and Charges for fees and charges that apply. ANZ Prime CMA is subject to the terms and conditions contained in the ANZ Saving & Transaction Products – Terms and Conditions. These are available from any ANZ branch or online at anz.com

Ongoing Fee and interest paid

An Ongoing Fee does not apply to ANZ Prime CMA. Interest is credited to your ANZ Prime CMA.

Interest is calculated on the daily closing balance and credited to your ANZ Prime CMA monthly, on or about the date

corresponding to the opening date of your ANZ Prime CMA. Additional Frontier interest will be added to your ANZ Prime CMA as a rebate calculated and credited monthly on or about the monthly anniversary of your OneAnswer Frontier Pension Account. The latest interest rates applying to your ANZ Prime CMA can be found at anz.com or by calling ANZ on 1800 269 174.

Other fees and additional information

Income tax and fees

The fees and costs in this PDS for OneAnswer Frontier Personal Super are shown before taking into account any income tax deduction.

Where a tax deduction is available for fees and costs, that deduction will generally be passed on to you.

For example, if you are charged a \$100 'before tax' fee and a tax deduction is available (at 15%), the net amount reflected in your account balance will be \$85.

For more information about tax, refer to the section 'What else do I need to know' under the heading 'Tax information' on page 42 of this book.

Goods and Services Tax

Expenses that we pay in administering your superannuation investment may be subject to GST. To the extent that an input tax credit or reduced input tax credit can be claimed for GST paid, the benefit of the credit is passed on to you. The fees in this PDS are shown on this basis. The financial adviser payments shown on page 39 of this book are inclusive of GST. GST does not apply when you withdraw your benefits.

Dishonour fee

A fee of \$11.76 is charged to your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured (for example, insufficient funds are available in the account debited).

Processing fee

Your financial institution may charge a processing fee each time you make a contribution using the Regular Investment Plan. This amount will vary depending on your financial institution.

Government charges

Any additional costs resulting from any government charges will be paid from your OneAnswer Frontier Personal Super or OneAnswer Frontier Pension account.

Member protection

Under Federal Government legislation, superannuation funds may be required to protect small account balances from erosion by fees. A 'small account' is an individual member's account with a balance of less than \$1,000 that includes employer contributions for Superannuation Guarantee or award purposes.

OneAnswer Frontier Personal Super will protect eligible small accounts by ensuring fees deducted in any reporting period do not exceed the investment earnings credited to a member's account for that period. However, insurance premiums or taxation, if any, will continue to be deducted from your small account.

Any fees deducted in excess of investment earnings are reimbursed to members with account balances under \$1,000 at the annual review date.

If your account balance is less than \$1,000, we may transfer your account balance to an Eligible Rollover Fund (ERF) that accepts small balances and complies with member protection rules. Our preferred ERF is the Australian Eligible Rollover Fund. For more information on the ERF refer to page 45 of this book.

Alterations to fees

We reserve the right to change any of our fees and charges from their present levels without your consent. Any increase will only take effect after the Trustee has provided you with 30 days written notice. The IMFs may be altered by the fund manager at any time.

Under the life insurance policy issued by OnePath Life to provide the guaranteed income payments in relation to the MoneyForLife investment funds, OnePath Life has the right to vary the fees charged under the policy by giving 30 days' notice to the Trustee. Any increase in fees charged by OnePath Life will increase the MoneyForLife Fee (detailed on page 38 of this book) and will be limited to a maximum of twice the fee that applied when the policy was issued.

The fees contained in this PDS are up to date at the time of its preparation. For updated information please visit our website at onepath.com.au

Expenses

The Ongoing Fees of the investment funds managed by fund managers other than INGIM include the IMF (fees, charges and expense recoveries) of the underlying fund managers, advised to us at the time of writing.

These may change in the future and this may affect the Ongoing Fees and rate of return of an investment fund. We disclose details of Ongoing Fees on the OnePath website and we will notify members via the website of any pending or future increases or decreases.

The Ongoing Fees information in this PDS is current at the time of writing. Before making an investment decision, members should refer to the website in conjunction with this PDS to determine the costs that will be applicable to their investment funds.

Other charges

The Trust Deed of the OnePath MasterFund permits the Trustee to be reimbursed from the Fund assets for all costs, charges, expenses and outgoings reasonably and properly incurred by the Trustee in connection with the performance of its duties or the exercise of its rights, powers, administration or termination of the Fund.

Payments from underlying fund managers and related parties

We may receive a fund manager payment from underlying fund managers based on funds under management. These amounts are already considered when we determine the fees and charges for each investment fund. These payments come from each fund manager's resources and are not an additional fee to you. These fund manager payments are up to a maximum of 0.60% p.a. of funds under management in the relevant underlying fund.

We may receive payments from ANZ on amounts held in ANZ Prime CMA and ANZ FTD Plus. These payments are not an additional charge to you.

Alternative Form of Remuneration Register

OnePath maintains an Alternative Form of Remuneration Register (Register) in accordance with FSC Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. The Register outlines the alternative forms of remuneration which are paid and received from givers and receivers of such remuneration. If you would like to view the Register or receive a paper copy, please contact Customer Services on 133 665.

Example of annual fees and costs for a balanced investment option

The table below provides an example of how the fees and costs in a balanced investment option for this product can affect your superannuation investment over a one-year period. You should use this table to compare this product with other superannuation products.

OneAnswer Frontier Personal Super – ING Managed Growth

Balance of \$50,000 with total contributions of \$5,000 during the year		
Contribution Fees	Nil	Not applicable.
Plus Management costs	1.05% p.a.+ \$135.29 p.a.	And , for every \$50,000 you have in the fund you will be charged \$525 each year plus a \$135.29 member fee charged to accounts with balances of less than \$100,000.
Equals Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of \$660.29.* What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 38 of this book.
And, if you close your account you may also be charged a Termination Fee of \$29.

OneAnswer Frontier Pension – ING Managed Growth

Balance of \$50,000		
Management costs	1.05% p.a.+ \$115 p.a.	For every \$50,000 you have in the fund you will be charged \$525 each year plus a \$115 member fee charged to accounts with balances of less than \$100,000.
Cost of fund		If your balance was \$50,000 during a year, then for that year you would be charged fees of \$640.* What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 38 of this book.
And, if you close your account you may also be charged a Termination Fee of \$29.

What else do I need to know?

This section details further information you need to know about how OneAnswer Frontier works.

Tax information

Tax may apply to your superannuation at the contribution stage, during the investment earning stage, and at the withdrawal stage, depending on your age and circumstances. The tax you pay in a superannuation fund is generally lower than the tax you would pay outside superannuation.

Many factors can influence the way your superannuation is taxed. For more information, refer to the section 'What else do I need to know?' in the relevant OneAnswer Personal Super and OneAnswer Pension Additional Information Guides under the heading 'Tax information'. You should speak to your financial adviser if you require any further general information, or your tax adviser for taxation advice prior to making any investment decision.

Unit prices

In this section 'we' and 'us' refers to OnePath Life and OnePath Custodians.

When you invest through OneAnswer Frontier Personal Super and OneAnswer Frontier Pension, you do not buy assets directly. Instead, we allocate you units in the investment fund(s) in which you invest. In the same way, if you withdraw money from an investment fund(s) in OneAnswer Frontier Personal Super and OneAnswer Frontier Pension, we redeem your allocated units.

As the value of the assets in an investment fund rise and fall, so too does the unit price, and therefore the value of your investment. The value of a unit (i.e. the unit price) is equal to the value of all the assets in the investment fund, less liabilities, divided by the number of units allocated to members. The unit price of ANZ FTD Plus is \$1 and this figure is not expected to change. However, if there is a change in value of the investment fund's assets, the unit price may change accordingly. Interest paid on ANZ FTD Plus is net of Ongoing Fees and is paid as additional units.

Unit prices are calculated on Sydney business days.

Monies held in ANZ Prime CMA earn interest. Details of the current interest rate applicable are available:

- at anz.com or onepath.com.au
- at any ANZ branch
- by calling ANZ on 1800 629 174
- by calling OnePath on 133 665.

Where insufficient data is available from fund managers to enable us to accurately calculate unit prices for an investment fund, we may use appropriate market indices to calculate unit prices (indexation). In exercising this procedure we follow industry standard practice to ensure the fair and equitable treatment of members.

Investing through OneAnswer Frontier and investing directly

There are differences between investing through OneAnswer Frontier and investing directly that you should consider, such as:

- You may not normally be able to invest directly in the investment funds offered via OneAnswer Frontier.
- Consolidated reporting is available in OneAnswer Frontier, rather than on a fund-by-fund basis if you were investing directly.
- When you invest via OneAnswer Frontier, OnePath Life is the legal owner of the units in your selected investment funds rather than you when you invest directly.
- Potentially lower fees than if you invest directly.

Processing transactions

New and additional investments

The effective date of your initial investment and any additional investments (OneAnswer Frontier Personal Super only) is generally the date we receive your correctly completed application form and application money (where applicable) at our registered office before 12 noon. If you make an investment by BPAY, the effective date will be the date we receive confirmation that the money has been received by us. For information about cut off times please refer to the relevant OneAnswer Personal Super or OneAnswer Pension Additional Investment Guide.

If we are unable to process your investment immediately we must hold your investment in a trust account. Investments may be held for a maximum of 30 days from the day we receive the money. If, after this period, we are still unable to process your investment, the application money will be returned to the source of payment.

Any interest payable by our bank on amounts invested in the trust account will be retained by us to meet the costs of operating the trust account, such as bank fees and other bank administrative costs.

Withdrawals

Withdrawals are usually processed within 10 working days after we receive your correctly completed withdrawal request. However, a longer period of time (up to 30 days) may be necessary to process your request. The effective date of a withdrawal will be the date the withdrawal is processed.

If you are invested in OneAnswer Frontier Pension, please note that withdrawals cannot be processed in the five working days before your next pension payment is due.

Withdrawal requests and any deductions required by law are also similarly processed using a holding account.

Switches

Switches are usually processed within seven working days after we receive your correctly completed switch request. However, a longer period of time (up to 30 days) may be necessary to process your request. For information about specific effective dates please refer to the relevant OneAnswer Personal Super or OneAnswer Pension Additional Information Guide.

If you are invested in OneAnswer Frontier Pension, please note that switches cannot be processed in the five working days before your next pension payment is due.

Suspensions

In this section 'we' refers to OnePath Life and OnePath Custodians.

We may suspend applications, switches and withdrawals where:

- we believe on reasonable grounds that the purchase and sale of assets is not fair and reasonable
- we cannot, for whatever reason, determine the price at which the assets should be purchased or sold
- we identify instances of market manipulation.

United Kingdom superannuation and pension transfers

The Fund has received qualifying recognised overseas pension scheme (QROPS) status from the UK regulatory authority, Her Majesty's Revenue & Customs (HMRC). Generally, QROPS status allows the transfer of UK benefits without UK taxes being applied. UK law and the requirements of the UK pension scheme regulator, HMRC, regulate a transfer from the UK. The laws and requirements continue to be relevant after the transfer takes place. After your pension monies are transferred, Australian taxes and other obligations, such as the reporting to HMRC of subsequent payments and rollovers also apply. Accordingly, we recommend you seek professional advice from your financial adviser and/or taxation adviser before transferring money from a UK registered pension fund or withdrawing money that has already been transferred.

Family law

Superannuation law facilitates the division of superannuation benefits upon breakdown of a relationship, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex). The law enables the payment (splitting), or the suspense of payment (flagging), of superannuation benefits.

For more information please speak to your financial adviser.

Cooling-off period

When you initially invest in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period. If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive a confirmation from us
- the end of the fifth day after we first issue you with units in your investment fund(s).

If you cancel your investment within the cooling-off period, you may have it paid to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment fund(s) selected, less any withdrawals and transaction costs.

If you want to cancel your initial application, please notify us in writing.

Customer concerns

We aim to resolve all complaints quickly and fairly. If you have a complaint, please contact Customer Services on 133 665, or write to us at:

Complaints Resolution Officer

OnePath Custodians
GPO Box 5306
Sydney NSW 2001

Having followed our dispute resolution process, if you are not satisfied with our response, you can contact the Superannuation Complaints Tribunal (SCT):

Superannuation Complaints Tribunal

Locked Bag 3060
GPO Melbourne VIC 3001
Phone 1300 884 114
Fax 03 8635 5588
Website www.sct.gov.au

The SCT is a statutory body that deals with complaints about the decisions and conducts of superannuation providers, including trustees of superannuation funds, relating to members, but not in relation to their decisions and conducts relating to the management of the fund as a whole.

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Phone 1300 780 808

Fax 03 9631 6399

Website www.fos.org.au

The FOS is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry, including life insurance companies, superannuation providers, financial planners, investment managers, general insurance companies and their agents.

Confirming transactions

Additional lump-sum investments over \$5,000 (OneAnswer Frontier Personal Super only), switches and withdrawals from your OneAnswer Frontier account are confirmed in writing at the time of the transaction. You can request confirmation of your transactions and any other additional information about your OneAnswer Frontier account at any time by contacting Customer Services on 133 665 or view your transaction history online through Account Access on the OnePath website at onepath.com.au

How to obtain up to date information

Information in this PDS is subject to change from time to time. If the change is not materially adverse to members, we will publish the information on our website at onepath.com.au > Personal > Performance & updates > Product updates > OneAnswer. Please ensure you have the most up to date information by regularly visiting this webpage. You may also request paper copies of any published information free of charge by contacting your financial adviser or Customer Services on 133 665.

We will issue a supplementary or new PDS if the change or omission is materially adverse to members. We may also notify you of material changes or significant events via regular or specific member communications.

Staying informed

At least once a year, you will receive a statement for your OneAnswer Frontier account, including:

- your account balance as at the close of the reporting period
- your transaction history
- information detailing the management and investment performance of your investment funds
- your PAYG statement* (if applicable)
- a variation of income*
- a schedule of additional information*.

You may view your most recent statement online through Account Access.

*OneAnswer Frontier Pension only.

Adding and closing investment funds

Where we add or close investment funds within OneAnswer Frontier we will notify new and existing members as soon as practicable, or as required by law, via onepath.com.au or the Fund's Annual Report and/or regular member communications. Information on investment funds added to OneAnswer Frontier will be made available at onepath.com.au

Identification requirements upon application and withdrawal

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* requires us to identify you and verify your identity before we can provide you with certain prescribed services. For more information refer to the section 'What else do I need to know?' in the OneAnswer Personal Super Additional Information Guide under the heading 'Identification requirements upon withdrawal' and in the OneAnswer Pension Additional Information Guide under the heading 'Identification requirements upon application'.

Lost members

(OneAnswer Frontier Personal Super only)

If two items of written communication are returned to us as unclaimed mail from your last known address, we will classify you as a 'lost member' and must report your details to the Australian Taxation Office (ATO).

Additionally, we are required to transfer lost accounts to the ATO where the balance is under \$200, or if the lost member account has been inactive for a period of at least five years and we have insufficient records to identify the rightful owner of the account.

Unclaimed money (OneAnswer Frontier Personal Super only)

If you are age 65 or over and we have not received a contribution or rollover for two years and are unable to contact you after five years since last contacting you then we will be required to pay your benefit to the government as unclaimed money.

Bankruptcy

The *Bankruptcy Act* allows bankruptcy trustees to recover superannuation contributions made, prior to bankruptcy, with the intention to defeat creditors.

An Official Receiver is also allowed to issue a notice to freeze a member's interest in a superannuation fund or a notice to recover void contributions.

Unpresented cheques

Cheques issued to members which remain unpresented may be paid as unclaimed money to the Office of State Revenue (OSR). Cheques payable to a rollover institution which remain unpresented may be paid to the ATO as unclaimed money or to an Eligible Rollover Fund.

Eligible Rollover Fund (OneAnswer Frontier Personal Super only)

Your super benefits may be transferred to an Eligible Rollover Fund (ERF) if your account balance is less than \$1,000. For more information about the ERF chosen for OneAnswer Frontier refer to the section 'What else do I need to know?' in the OneAnswer Personal Super Additional Information Guide under the heading 'Eligible Rollover Fund'.

Contributions splitting (OneAnswer Frontier Personal Super only)

Superannuation law permits members to split their eligible contributions with their spouse, including a de facto spouse who lives with you on a bona fide domestic basis as a couple (same or different sex), in certain situations. For more information about contributions splitting refer to the section 'What else do I need to know?' in the OneAnswer Personal Super Additional Information Guide under the heading 'Contributions splitting'.

Direct Debit Request Service Agreement (OneAnswer Frontier Personal Super only)

If you would like to set up a regular direct debit you must read and agree to the Direct Debit Request Service Agreement. For more information refer to the section 'What else do I need to know?' in the OneAnswer Personal Super Additional Information Guide under the heading 'Direct Debit Request Service Agreement'.

Privacy statement

In this section 'we', 'us' and 'our' refers to OnePath Life and OnePath Custodians and other members of the ANZ Group. We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information to provide you with the products and services you request. In order to manage and administer our products and services, we may need to disclose it to certain third parties. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We may routinely disclose your information to:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing compliance functions for our business
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

For life risk products we collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

We may also disclose your personal information in circumstances where we are required to do so by law.

The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund.

There are disclosure obligations to third parties for client identification purposes under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 133 665.

You may access the personal information we hold about you, subject to permitted exceptions and subject to us still holding that information, by contacting us at:

Privacy Officer – OnePath

GPO Box 75
Sydney NSW 2001
Phone 02 9234 8111
Fax 02 9234 8095
Email privacy@onepath.com.au

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services.

More information can be found in our Privacy Policy which can be obtained from our website at onepath.com.au

Suspended funds

Applications, switches and withdrawals are suspended until further notice for the following investment funds (suspended funds) offered through OneAnswer Frontier Personal Super and OneAnswer Frontier Pension:

- AXA Australian Property
- AMP Capital Enhanced Yield
- Challenger Howard Mortgages
- OnePath Income Plus
- OnePath Mortgages.

If you have allocated units in one or more of the suspended funds via OneAnswer Personal Super, OneAnswer Pension, ANZ OneAnswer Personal Super, ANZ OneAnswer Pension, OneAnswer Frontier Personal Super or OneAnswer Frontier Pension you may in certain circumstances, and if agreed to by us, be permitted to transfer your holdings in these funds to OneAnswer Frontier Personal Super and OneAnswer Frontier Pension in the equivalent investment funds.

This section details fee information specific to the suspended funds. For any other information on fees and charges (not specific to the suspended funds) please refer to the section 'What are the fees and charges?' on pages 33 to 41 of this book.

Investment profiles for each of the suspended funds can be found in the OneAnswer Investment Funds Guide and you may be referred to this document for specific terms and conditions in relation to these funds. We recommend you read the OneAnswer Investment Funds Guide before deciding to transfer your investment. The material in the OneAnswer Investment Funds Guide is publicly available on our website at onepath.com.au > Forms & brochures or may be obtained free of charge by contacting Customer Services on 133 665.

Up to date information regarding the suspension of funds is available at onepath.com.au > Performance & updates and/or via the Fund's Annual Report.

Ongoing Fees

	Ongoing Fee (% p.a.)
Investment fund	
Profile 1 – Defensive	
Challenger Howard Mortgages	1.05
OnePath Mortgages	0.95
Profile 2 – Conservative	
AMP Capital Enhanced Yield	1.25
OnePath Income Plus	0.95
Profile 5 – High growth	
Property	
AXA Australian Property	1.35

Assumptions for the MoneyForLife graphs on pages 22 and 23 of this book:

The initial investment is \$200,000. The investor is 62 years of age at this time. There is no reversionary pensioner and income payments commence at age 66 and are equal to the Maximum Annual Income per annum (5% of the Protected Income Base) with no Excess Withdrawals or additional contributions. The data is not adjusted for inflation. The investor lives to at least 99 years of age. The funds have been invested in an initial asset mix of 50% defensive assets and 50% growth assets, and investment returns are assumed to be represented by a combination of the following indices and assets: Australian shares – All Ordinaries Accumulation Index 25%, International shares – S&P500 Accumulation Index (hedged) 25%, Cash and bonds – Yield from 10 Year Australian Government Bonds from 1970, prior to this Federal Government Bonds or NSW Government Bonds of various maturities 50%. Percentages shown are as at commencement. The assumed investment returns are adjusted to allow for applicable Ongoing Fees.

The returns used for the declining market chart are based on the actual returns derived by the selected indices and assets from 1923 to 1961. This time period has been chosen because it provides over 40 years of data and it depicts a market with declining trends.

The returns used for the rising market chart are based on the actual returns derived by the selected indices and assets from 1941 to 1979. This time period has been chosen because it provides over 40 years of data and it depicts a market with rising trends.

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Customer Services

Phone 133 665 weekdays between 8.30am and 6.30pm (Sydney time)
Email customer@onepath.com.au
Fax 02 9234 6668

Adviser Services (For use by financial advisers only)

Phone 1800 804 768
Email adviser@onepath.com.au
Fax 02 9234 6668

Address and Trustee contact details

OneAnswer
GPO Box 5306
Sydney NSW 2001

347 Kent Street
Sydney NSW 2000

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

L5519/1110

Checklist and forms

OneAnswer Frontier Pension

15 November 2010

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Fax 02 9234 6668

Email customer@onepath.com.au

Website onepath.com.au

The Application Form can be completed online at onepath.com.au by your financial adviser.

What do I need to do?	What other information do I need to know?
<p>Ensure you have obtained and read a copy of the OneAnswer Investment Funds Guide. This is available on our website at onepath.com.au > Forms & brochures or may be obtained free of charge by contacting Customer Services on 133 665.</p>	<p><input type="checkbox"/> Detailed information about the investment funds and fund managers offered through OneAnswer Frontier Pension can be found in the OneAnswer Investment Funds Guide.</p>
<p>Complete the Application Form</p>	<p><input type="checkbox"/> Complete all relevant sections of your application in capital letters using a black or blue pen.</p> <p><input type="checkbox"/> Include your choice by marking boxes with (x) where applicable.</p> <p><input type="checkbox"/> Incomplete applications will mean we have to contact you or your financial adviser for further information which will delay your application.</p> <p><input type="checkbox"/> Select the appropriate investment fund or mix of funds. A default investment fund is not available. Speak to your financial adviser for assistance.</p> <p><input type="checkbox"/> Complete the Identification Form to verify your identity. We will also accept the FSC/FPA or dealer group branded identification forms.</p> <p><input type="checkbox"/> If you intend to use the At-Call Access facility (refer to page 19) on ANZ Prime Cash Management Account (ANZ Prime CMA) now or think you may use the At-Call Access facility in the future, please complete the Identification Form. Attach the completed form and two certified copies of your identification documents to your OneAnswer Frontier Pension Application Form.</p> <p><input type="checkbox"/> Please make cheques payable to 'OnePath Life – OneAnswer Frontier Pension <customer name>'.</p> <p>Please do not submit forms from the Application Form booklet that have not been completed.</p>
<p>Consolidate your super and/or make contributions to OneAnswer Frontier Personal Super before transferring to OneAnswer Frontier Pension</p>	<p><input type="checkbox"/> Complete the Superannuation Transfer and Consolidation Form (refer to page 21).</p> <p><input type="checkbox"/> Attach the completed form to your OneAnswer Frontier Pension Application Form.</p>
<p>Rollover of a superannuation amount</p>	<p><input type="checkbox"/> Complete the Transfer Form.</p> <p><input type="checkbox"/> This form needs to be sent to your existing financial institution – we may not be able to contact the other institution on your behalf. Where the rollover is coming from another OnePath product, please send all documentation to us in all instances.</p>
<p>Commence a transition to retirement pension</p>	<p><input type="checkbox"/> Please note that there are restrictions on when you can withdraw from a transition to retirement pension. Refer to the section titled 'How do I make a withdrawal' in the OneAnswer Pension Additional Information Guide for further information.</p> <p><input type="checkbox"/> Complete section 3 of the Application Form.</p>
<p>Nominate a beneficiary</p>	<p><input type="checkbox"/> Section 11 of the Application Form needs to be completed if you wish to nominate a reversionary, binding or non-binding beneficiary. To confirm the date of birth of your reversionary when you are invested in MoneyForLife investment funds you must provide a copy of their identification.</p>
<p>Tax file number declaration</p>	<p><input type="checkbox"/> Complete a tax file number declaration (TFN) form (refer to page 29).</p>
<p>Customer identification requirements</p>	<p><input type="checkbox"/> Refer to page 2 for further information regarding member identity requirements and a list of the accepted forms of identification.</p>

To apply for OneAnswer Frontier Pension you must complete the Application Form which accompanies a current PDS. The PDS may be withdrawn and/or replaced at any time. An Application Form from a withdrawn PDS will be declined.

Mail your completed Application Form and cheque (if required) to your financial adviser or to:
OneAnswer, OnePath Life Limited, GPO Box 5306, Sydney NSW 2001

Know your customer – identification requirements

OneAnswer Frontier Pension

15 November 2010

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity before we make a payment of your pension. However, for convenience, we will confirm and verify your identity when you purchase your pension.

The information outlined below relates to individuals and sole traders only.

Please note that if you are applying for the ANZ Prime CMA with At-Call Access facility there are additional requirements and these are covered in the Identification Form within this pack.

Individuals/sole traders

You can do one of two things to provide evidence of client identity verification to us:

Advisers only – complete our Identification Form which verifies you have collected sufficient identification from your client.

Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or dealer group branded identification forms.

or

Advisers and individuals not using the services of an adviser – send in original certified copies* (not original documents) of the following:

- one primary photographic identification document, or
- one primary non-photographic identification document and one secondary identification document.

Please note: We cannot accept certified copies by fax.

Primary photographic identification document

- Current Australian driver's licence
 - Australian passport (current or expired less than 2 years ago)
 - Proof of Age document issued by a State or Territory
 - Foreign government issued passport or similar travel document containing the person's signature*
- Or, if none of these documents can be provided:
- Current foreign driver's licence that contains the persons date of birth* and
 - Foreign government issued identity card containing the person's signature.*

or

Primary non-photographic identification document

- Australian Birth Certificate
- Australian Citizenship Certificate
- Foreign government issued birth certificate*
- Centrelink Pension Card
- Centrelink Health Card
- Foreign government issued certificate of citizenship.*

and

Secondary identification document

- Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person's name and residential address.
- Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- Local Government body or utilities provider issued document dated within the last 3 months that records the provision of services to that address or that person and which contains the person's name and residential address.
- If the person is under the age of 18, a notice dated within the last 3 months from a school principal containing the person's name and residential address and the period of attendance at that school.

* Documents not in English must be accompanied by an English translation prepared by an accredited translator.

A certified copy is a document that has been certified as a true copy of the original. Examples of who can certify documents are:

- a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
- a judge, registrar or deputy registrar of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a Justice of the Peace
- a notary public
- a police officer
- an agent of Australia Post in charge of supplying postal services to the public
- a permanent employee of Australia Post with two years' continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
- a bank or building society officer with two or more years of continuous service
- a finance company officer with two years' continuous service
- an officer or authorised representative of an AFSL holder with two years' continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants.

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date. A full list of persons who can certify documents is available from onepath.com.au

Application Form

OneAnswer Frontier Pension

15 November 2010

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Fax 02 9234 6668

Email customer@onepath.com.au

Have you attached any **special instructions** to this Application Form?

Yes No

Have you completed a OneAnswer Frontier Personal Super – Superannuation Transfer and Consolidation Form?

Yes No

Financial adviser's stamp

Please complete this form in capital letters using a black or blue pen.

1. Applicant details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth	<input type="text" value="DD/MM/YYYY"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>			
Occupation	<input type="text"/>					
Mothers maiden name	<input type="text"/>					
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>			
Country	<input type="text"/>					
Postal address (if different from above)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>			
Country	<input type="text"/>					
Phone	Home <input type="text"/>	Business <input type="text"/>				
	Mobile <input type="text"/>	Fax <input type="text"/>				
Email	<input type="text"/>					

2. Tax file number (TFN)

If you do not provide your TFN, you may pay more tax on your benefits than you have to (you may get this back at the end of the financial year in your income tax assessment).

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Pension Additional Information Guide before providing your **TFN**.

TFN - -

If you need to complete a TFN declaration, this is available on page 29. Please ensure you complete a TFN declaration for each pension you apply for.

Transfers from non-OnePath administered income stream (e.g. pension) products only

If commencing a OneAnswer Frontier Pension with more than one rollover, please complete the Superannuation Transfer and Consolidation Form on page 21 and the Transfer Form on page 25.

Rollover 1

Estimated Amount \$, , .

Name of institution

Rollover 2

Estimated Amount \$, , .

Name of institution

Transfers from OnePath administered products only

Are you claiming a tax deduction on contributions made to OnePath administered products to be transferred to OneAnswer Frontier Pension? Yes No

Product 1

Member number -

Is this a full transfer from this product? Yes No Amount to transfer \$, , .

If this is a partial transfer, please nominate which investment fund(s) your withdrawal is to be processed from.

Investment funds	Amount \$	Amount %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	<input type="text"/> <input type="text"/> <input type="text"/> %
Total	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00	1 0 0 %

Note: Transaction cost factors may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. Please refer to the section titled 'Fees and other costs – OneAnswer Frontier Pension' in the PDS for further details.

Product 2

Member number -

Is this a full transfer from this product? Yes No Amount to transfer \$, , .

(Please include investment fund(s) to be withdrawn in the Special instructions section.)

5. Super to Pension transfer bonus and/or transfer of your MoneyForLife Protected Income Base

To receive the Super to Pension transfer bonus and/or the transfer of your MoneyForLife Protected Income Base in full, you will need to transfer your entire super balance to the same investment funds and allocations in OneAnswer Frontier Pension as you are currently invested in OneAnswer Personal Super, OneAnswer Frontier Personal Super or ANZ OneAnswer Personal Super.

Please cross (x) the applicable box below:

Yes – please transfer my OneAnswer Personal Super, ANZ OneAnswer Personal Super or OneAnswer Frontier Personal Super to the same investment funds and allocation in OneAnswer Frontier Pension. Do not complete the initial investment column in section 6. However, you will still need to complete the regular pension payment column.

No – please also complete section 6.

Note: If you have selected **Yes** and have completed the initial investment column in section 6, a Super to Pension transfer bonus will not apply and your MoneyForLife Protected Income Base may not be transferred in full. Transfers from Super to Pension with suspended funds will be processed twice weekly.

Where your request occurs after the end of a quarter, your transfer may be delayed and will be processed shortly thereafter. The effective date of the transfer into OneAnswer Frontier Pension will be the date the transfer is processed.

6. Investment details

Investment fund	Initial investment*	Regular pension payment†
Cash management account		
Profile 1 – Defensive ANZ Prime CMA (SL81)		Please pay my regular pension payment from the following funds (ensure the total equals 100%, excluding MoneyForLife investment funds). At-Call Access only.
MoneyForLife investment funds		Pension payments will be drawn proportionately across all MoneyForLife investment funds.
Profile 2 – Conservative MoneyForLife Index Conservative (SL91)		
Profile 3 – Moderate MoneyForLife Index Balanced (SL93)		
MoneyForLife Index Moderate (SL92)		
Multi-manager investment funds		
Profile 1 – Defensive OptiMix Australian Fixed Interest (SL65)		<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 2 – Conservative OptiMix Conservative (SL58)		<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 3 – Moderate OptiMix Moderate (SL74)		<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 4 – Growth OptiMix Balanced (SL59)		<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Growth (SL60)		<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 5 – High growth Property		
OptiMix Property Securities (SL57)		<input type="text"/> <input type="text"/> <input type="text"/> %
Australian shares		
OptiMix Australian Shares (SL55)		<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Geared Australian Shares (SL44)		<input type="text"/> <input type="text"/> <input type="text"/> %
Global shares		
OptiMix Global Emerging Markets Shares (SL48)		<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Shares (SL56)		<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Smaller Companies Shares (SL64)		<input type="text"/> <input type="text"/> <input type="text"/> %
Multi-sector		
OptiMix High Growth (SL61)		<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager investment funds		
Profile 1 – Defensive ANZ Flexible Term Deposit Plus (SL02)		<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Monthly Income (SL37)		<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Credit Income (SL34)		<input type="text"/> <input type="text"/> <input type="text"/> %

Investment fund	Initial investment* Minimum \$20,000. Please specify the dollar amount, or percentage if specific amount is unknown.	Regular pension payment† Please pay my regular pension payment from the following funds (ensure the total equals 100%, excluding MoneyForLife investment funds).
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Single manager investment funds (continued)

ING Cash (SL98)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Diversified Fixed Interest (SL27)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Fixed Income (SM07)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Diversified Fixed Income (SL66)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Index Diversified Bond (SL87)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 2 – Conservative		
Bentham Syndicated Loan (SL35)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Goldman Sachs Income Plus (SL49)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Conservative (SL07)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Diversified High Yield (SL20)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Legg Mason Global Multi Sector Bond (SL84)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Conservative Growth (SL73)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Defensive (SL72)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Conservative Index (SL94)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 3 – Moderate		
ING Balanced (SL08)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Protected Growth Fund No. 2 (SL88)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Balanced (SL75)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
UBS Balanced (SL63)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Balanced Index (SL95)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 4 – Growth		
BlackRock Balanced (SL31)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific Diversified Growth (SL76)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Diversified (SL46)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Active Growth (SL14)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Managed Growth (SL06)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Tax Effective Income (SL16)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
OnePath Protected AUS 50 (SL03)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Balanced Growth (SL47)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Growth Index (SL96)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 5 – High growth		
Property		
Challenger Property (SL67)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global Property Securities (SL04)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Property Securities (SL13)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Property Securities Index (SL43)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Investment fund	Initial investment* Minimum \$20,000. Please specify the dollar amount, or percentage if specific amount is unknown.	Regular pension payment† Please pay my regular pension payment from the following funds (ensure the total equals 100%, excluding MoneyForLife investment funds).
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Single manager investment funds (continued)

Australian shares

AMP Capital Responsible Investment Leaders Australian Shares (SL53)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Ausbil Australian Emerging Leaders (SL30)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific Australian Equity (SL77)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Core Australian Shares (SL82)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Smaller Companies (SL78)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Core Australian Shares (SL90)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Imputation (SL33)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities (SL83)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Australian Shares (SL11)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Blue Chip Imputation (SL17)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Emerging Companies (SL15)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Select Leaders (SL12)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Sustainable Investments – Australian Shares (SL28)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Investors Mutual Australian Shares (SL69)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Merlon Australian Share Income (SL50)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Growth Shares (SL89)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Value Shares (SL79)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Australian Shares (SL40)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Australian Equity (SL68)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Australian Shares Index (SL39)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Global shares

AMP Capital Responsible Investment Leaders International Shares (SL52)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
AXA Global Equity Value (SL62)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Scientific International Equity (SL71)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Capital International Global Equities (Hedged) (SL38)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global Emerging Markets Shares (SL25)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global Shares (SL09)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Legg Mason Global Value Equity (SM20)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
MFS Global Equity (SL21)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual International Shares (SL42)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum Asia (SM06)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International (SL70)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
T. Rowe Price Global Equity (SL86)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard International Shares Index (SL22)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Investment fund	Initial investment* Minimum \$20,000. Please specify the dollar amount, or percentage if specific amount is unknown.	Regular pension payment† Please pay my regular pension payment from the following funds (ensure the total equals 100%, excluding MoneyForLife investment funds).
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Single manager investment funds (continued)

Vanguard International Shares Index (Hedged) (SL41)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Walter Scott Global Equity (Hedged) (SM09)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Zurich Investments Global Thematic Shares (SL26)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Multi-sector

BlackRock Asset Allocation Alpha (SL80)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
ING High Growth (SL19)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard High Growth Index (SL97)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Infrastructure

RARE Infrastructure Value (SL85)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
----------------------------------	--	--

Other investment funds

Other investment funds		
_____	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
_____	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
_____	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
_____	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
_____	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Total	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

* For transfers from OneAnswer Personal Super, OneAnswer Frontier Personal Super or rollovers from other financial institutions, please complete the percentage (%) column only. If you have completed the dollar (\$) column we will convert this to a percentage when transferring. This will mean your fund allocations may differ slightly to your allocation by dollar shown above, due to unit price movements.

† If no selection is made, your income payments will be made in the same proportion as the investment funds chosen.

7. Auto-rebalance facility

Please cross (x) the box below if you would like your account to be automatically rebalanced in line with your initial investment allocation.

Auto-rebalance my account

The tolerance level is %, unless you state another tolerance level %.

Select the frequency at which your account is to be auto-rebalanced:

Quarterly

Half-yearly

Yearly

Note: The auto-rebalance facility cannot be used in conjunction with the Dollar Cost Averaging Plan and is not available for MoneyForLife investment funds.

8. Dollar Cost Averaging Plan

Complete this section if you would like to set up a Dollar Cost Averaging Plan.

When would you like to commence your Dollar Cost Averaging Plan?

Start date: End date (optional):

If we receive your request to establish a Dollar Cost Averaging Plan before the 17th of the month, your first Dollar Cost Averaging Plan switch can occur in that month, unless you nominate a future month for your Dollar Cost Averaging Plan to begin.

Note: The Dollar Cost Averaging Plan cannot be used in conjunction with the auto-rebalance facility and is not available for MoneyForLife investment funds.

Nominate your investment fund details below

Nominated investment fund to switch from	Amount to be switched out (per switch)	Frequency of switch Select one of the following:	
		Monthly	Quarterly

_____ \$,

Target investment fund(s) to switch to	Amount to be switched in per investment fund	or	Percentage (%)
--	--	----	----------------

_____ \$,

_____ \$,

_____ \$,

_____ \$,

_____ \$,

_____ \$,

_____ \$,

_____ \$,

9. Pension payments

In the first year of your OneAnswer Frontier Pension, the annual pension payment amount nominated in part A below will be pro-rated on a daily basis for that financial year. For transition to retirement pensions the maximum payment amount is not pro-rated.

For further information, refer to the section titled 'What pension payment can I receive each year?' in the OneAnswer Pension Additional Information Guide.

How would you like to receive your pension?

Please select **one** of the following:

- Regular pension payments and (select **one** of the following):
- I am not invested in MoneyForLife investment funds (complete parts A and B below).
 - I am only invested in MoneyForLife investment funds (complete parts B and C below).
 - I am invested in a combination of MoneyForLife and other investment funds (complete parts A, B and C below).

or

- At-Call Access to my pension via ANZ Prime CMA (complete part A only).

A. Annual pension amount

How much would you like to receive?

Please select **one** of the following pension payment options:

minimum payment

maximum payment

other payment amount of \$ (subject to minimum/maximum guidelines).

Indexation

If you would like to have your pension payment increased each year by a fixed percentage, please indicate percentage: %

If you are receiving your pension using At-Call Access via ANZ Prime CMA, then continue to section 10.

B. Payment frequency

How often and when would you like to receive your pension payments?

Please select **one** payment frequency:

Monthly

Quarterly

Half-yearly

Yearly (not available in July)

Please select the **date of first pension payment**:

7th

14th

21st

28th

M M / Y Y Y Y

Please note: Generally a payment must be made each financial year. We will commence the first payment on your specified date, at your nominated frequency. If we do not receive all requirements within three days of your nominated pension payment date, we may not be able to process on the date that you have requested. In this case, the pension payment date will default to the 21st of the month unless you contact Customer Services to nominate an alternative date. If you commence your OneAnswer Frontier Pension on or after 1 June, you may defer your first payment until 30 June in the following financial year.

If you do not have MoneyForLife investment funds, please continue to section 10.

C. MoneyForLife pension payments

If you only have MoneyForLife investment funds

pay my full Maximum Annual Income – continue to section 10

or

If you have MoneyForLife and other investment funds

Please select **one** of the following:

pay my Maximum Annual Income (up to the annual pension payment amount nominated in part A above), or

pay my full Maximum Annual Income (without cap)*, or

pay up to % of my Maximum Annual Income (up to the annual pension payment amount nominated in part A above), or

do not pay from my MoneyForLife investment funds at this time.

* Depending on the option selected in part A above:

- if you have selected 'minimum payment', we will pay the higher of the 'minimum payment' or your Maximum Annual Income
- if you have selected 'other payment amount', we will pay up to the nominated payment amount.

Please note: The Maximum Annual Income will be paid from your MoneyForLife investment funds. Where the Maximum Annual Income is less than your nominated annual pension payment amount, the excess will be paid from your other investment funds.

Please continue to section 10.

10. Nominated financial institution details

We must ensure you have received your minimum payment by the end of each financial year. Any outstanding pension payment up to your minimum will be credited to this financial institution. Monthly, quarterly, half-yearly and yearly income payments can be made to any nominated cheque or savings account by direct credit. The nominated financial institution account name must be the same as the pension member.

Name of financial institution

Branch address

Suburb/Town

State

Postcode

Full account name

BSB

Account number

Note: Direct crediting is not available on the full range of accounts. In if doubt, please refer to your financial institution.

11. Nomination of beneficiary

Complete the below in **capital letters** using a black or blue pen.

Please cross (x) **one** of the boxes below if you would like to nominate a beneficiary.

What type of beneficiary do you wish to nominate?

reversionary pensioner (complete part A only)

Note: If you wish to nominate a binding or non-binding beneficiary in addition to a reversionary beneficiary, please also select **one** of the following below.

binding death nomination (complete parts B and C)

non-binding death nomination (complete part B only)

A. Beneficiary details – complete this section if you have nominated a reversionary pensioner

If you are making a reversionary death benefit nomination, you can only nominate your spouse or de facto spouse (including same or different sex) to receive your death benefit. Nominating a reversionary pensioner when you are investing in MoneyForLife investment funds will have consequences. Refer to the section titled 'What are the consequences of nominating a reversionary pensioner for my MoneyForLife investment?' in the PDS for further details.

Name

Spouse date of birth Spouse sex Male Female

Note: A reversionary pensioner nomination cannot be changed or removed. Refer to the OneAnswer Pension Additional Information Guide for further information on nominating a reversionary pensioner.

* You must confirm the date of birth of your reversionary pensioner when you are invested in MoneyForLife investment funds by providing a copy of their identification to OnePath.

B. Beneficiary details – complete this section if you have nominated a binding or non-binding death beneficiary

If you are making a binding death nomination, your nomination will not be accepted unless two witnesses have signed the witness declaration (part C). Binding death nominations must be renewed every three years to remain valid.

Please note a binding or non-binding nomination will not override a reversionary beneficiary nomination.

Payment to your nominated beneficiaries

Full name of nominated beneficiary (dependant)	Address	Relationship to member	Date of birth	Proportion of death benefit %
1				<input type="text"/> <input type="text"/> <input type="text"/> %
2				<input type="text"/> <input type="text"/> <input type="text"/> %
3				<input type="text"/> <input type="text"/> <input type="text"/> %
4				<input type="text"/> <input type="text"/> <input type="text"/> %
5				<input type="text"/> <input type="text"/> <input type="text"/> %
and/or your estate		Not applicable	Not applicable	<input type="text"/> <input type="text"/> <input type="text"/> %
Total must add up to 100%				1 0 0 %

Note: You can only nominate your estate or a person(s) who is a dependant to receive your death benefit.

Signature of member
(sign clearly within box)

Date

Must be the same date as witness signature (if applicable)

11. Nomination of beneficiary (continued)

C. Witness declaration – this section must be completed if you have nominated a binding death beneficiary

I am 18 years or over, I am not a named beneficiary on this form and the member's signature was signed and dated by the member in the presence of us both.

Full name of witness 1

Date of birth

Phone

Address

Full name of witness 2

Date of birth

Phone

Address

Signature of witness 1 (sign clearly within box)

Date

Must be same date as member signature

Signature of witness 2 (sign clearly within box)

Date

Must be same date as member signature

Note: The date each of the witnesses sign this form must be the same as the date the member signs, otherwise this nomination will not be valid.

12. Adviser Service Fee (ASF)

Ongoing Adviser Service Fee

I have agreed to OnePath paying an ongoing ASF of . % p.a. or \$, p.a.

I understand that the ongoing ASF will be deducted from my account balance and paid to the financial adviser nominated in section 15. I understand that this amount will be deducted each month by redeeming units from my investment. Where it is payable as a percentage, I understand that it will be calculated on my total account balance.

Please deduct the ongoing ASF payment from:

all my investment funds proportionately* or

the following investment fund* (insert investment fund name).

(Only one investment fund can be nominated. Any ASF payment from your MoneyForLife investment funds will reduce your Protected Income Base and your income for life.)

One-off Adviser Service Fee

I have agreed to OnePath paying a one-off ASF of . % or \$,

I understand that the one-off ASF will be deducted from my account balance by redeeming units from my investment. Where it is payable as a percentage, I understand that it will be calculated on the total investment amount stated in section 6 when all initial contributions have been received and paid to the financial adviser nominated in section 15.

Please deduct the one-off ASF payment from:

all my investment funds proportionately* or

the following investment fund* (insert investment fund name).

(Only one investment fund can be nominated. Any ASF payment from your MoneyForLife investment funds will reduce your Protected Income Base and your income for life.)

Deferred Adviser Service Fee (DASF)

I have agreed to a DASF for a term of (please select a term):

4 years

3 years

2 years

1 year

I understand that the DASF will be deducted from my account balance. I understand that 1% of the total investment amount stated in section 6 will be deducted each year over the term on a quarterly basis from my account. I understand that this amount will be deducted by redeeming units from my investment.

12. Adviser Service Fee (ASF) (continued)

Please deduct the DASF payment from:

all my investment funds proportionately* or

the following investment fund* (insert investment fund name).

(Only one investment fund can be nominated. Any DASF payment from your MoneyForLife investment funds will reduce your Protected Income Base.)

* If an investment fund is not nominated or if 'all my investment funds' option is chosen above, the ongoing ASF, one-off ASF or DASF will be deducted across all your investment funds, except for MoneyForLife investment funds unless they are the only investment funds available for your ASF or DASF payments.

Adviser Service Fee Agreement

If you have agreed with your financial adviser to have an ongoing ASF, one-off ASF or DASF deducted please sign below.

Signature of applicant

(sign clearly within box)

X

Date

13. Declaration and signature

Before you sign this Application Form, the Trustee or your financial adviser is obligated to give you a current PDS which accompanies this Application Form. The PDS will help you to understand the product and decide whether it is appropriate for your needs. Please note that the Trustee has complete discretion whether or not to accept your application.

By completing the application, I:

- acknowledge that I have received a paper or an electronic version of the PDS and have read it and consent to be bound by the terms of the PDS. I also consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the PDS. I further consent to ANZ or any of its related group companies (including the Trustee) sending me information about its financial products from time to time
- acknowledge that I have read the incorporated material about this product which forms part of the PDS (including the OneAnswer Investment Funds Guide and OneAnswer Pension Additional Information Guide) and agree to be bound by the terms contained in the incorporated material
- declare that the information completed on this form is true and correct
- agree to be bound by the provisions of the Trust Deed and rules of the OnePath MasterFund (Fund)
- acknowledge that I/we am/are not aware and have no reason to suspect that my/our investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my/our instructions in relation to my/our investment will not result in ANZ or any of its related group companies breaching any related laws or regulations in Australia or any other country
- acknowledge that an investment in the Fund is not a deposit or liability of ANZ or its related group companies and none of the stands behind or guarantees the Trustee or the capital or performance of an investment in the Fund, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- acknowledge that, if I have requested At-Call Access, I have received the ANZ Savings & Transaction Product Terms and Conditions and ANZ Personal Banking Account Fees & Charges booklets and have read them and consent to be bound by the terms and conditions of the ANZ Prime CMA contained within these documents.

By signing this Application Form, I, the applicant, whose signature appears below, confirm that I have read and understood the above declarations.

Signature of applicant

(sign clearly within box)

X

Date

14. Adviser transaction authority (optional)

By signing this authority, I:

- authorise the financial adviser named in section 15 to submit transaction requests on my behalf and authorise this adviser to delegate such authority to any other person authorised by them in writing under the same dealer group and licensee
- acknowledge that, if OnePath Custodians or its related group companies reasonably believe that a person is my authorised adviser or their authorised delegate, then anything they do on my behalf will be treated as if I have done it personally
- acknowledge that OnePath Custodians and its related group companies will treat my authorised adviser (and their delegates) as being properly appointed unless I tell OnePath Custodians in writing otherwise
- acknowledge that OnePath Custodians or its related group companies may refuse to accept an authority, permit a person to transact or carry out a transaction
- acknowledge that I/we am/are not aware and have no reason to suspect that my/our investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my/our instructions in relation to my/our investment will not result in ANZ or any of its related group of companies breaching any related laws or regulations in Australia or any other country
- agree to release, discharge and indemnify OnePath Custodians or its related group companies from and against any liability, cost or loss that is incurred as a result of OnePath Custodians or its related group companies acting on this authority except if OnePath Custodians or its related group companies have acted fraudulently or have wilfully defaulted in its obligations
- acknowledge that neither I, nor any person claiming through me, has any claim against OnePath Custodians or its related group companies for a transaction executed in accordance with this authority.

Signature of applicant

(sign clearly within box)

Date

Financial adviser use only

15. Financial adviser details

Master sales account no.	<input type="text"/>	Sales account no. (if applicable)	<input type="text"/>
Seller code 2 (if applicable)	<input type="text"/>	Seller code 3 (must be completed by ANZ financial advisers)	<input type="text"/>
Company name	<input type="text"/>		
Name of financial adviser	<input type="text"/>		
Phone	Business <input type="text"/>	Mobile	<input type="text"/>
	Fax <input type="text"/>		
Email	<input type="text"/>		

16. Checklist

Please ensure you forward any relevant forms with this signed application, as applicable, including:

- Identification Form (FSC/FPA or dealer group identification forms will also be accepted)
- ANZ Prime Cash Management Account Identification Documents Form and two certified copies of identification documents (if the At-Call Access facility is nominated)
- Superannuation Transfer and Consolidation Form
- Transfer Form
- Copy of rollover documentation
- Notice of Intent to Claim a Tax Deduction Form
- Superannuation Contributions Splitting Application Form
- Tax file number declaration (if required)
- Cheque made payable to 'OnePath Life – OneAnswer Frontier Pension <customer name>'.

Signature of financial adviser

(sign clearly within box)

Date

17. Special instructions

Identification Form

Individuals

15 November 2010

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 292916944

347 Kent Street, Sydney NSW 2000

Adviser Services

Phone 1800 804 768

Fax 02 9234 6668

Email adviser@onepath.com.au

Instructions

This form should only be completed if you are applying for the OneAnswer Frontier Pension.

- Complete all applicable sections of this form in **capital letters** using a black or blue pen.
- Complete one form for each individual and either fax or forward to: OneAnswer, OnePath Life Limited GPO Box 5306, Sydney NSW 2001.
- Contact OnePath Adviser Services on 1800 804 768, weekdays between 8.30am and 6.30pm (Sydney time) if you have any queries.
- Should you wish to apply for ANZ Prime CMA, this form will also assist ANZ in verifying your identity as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

1. Personal details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth	<input type="text" value="DD/MM/YYYY"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>			
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>					
Occupation	<input type="text"/>					

2. If foreign address, reason for seeking banking services in Australia

This is required as part of verification under *Anti-money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Please select one of the following (if applicable)

Investing in Australia	<input type="checkbox"/>	Import/export trade agreements	<input type="checkbox"/>	Borrowing in Australia	<input type="checkbox"/>
Preparing for holiday travel	<input type="checkbox"/>	Preparing to migrate	<input type="checkbox"/>		

3a. Verification procedure

Verify the individual's full name and either their date of birth or residential address using the combinations below.

OneAnswer Frontier Pension Acceptable combinations of Identification (ID) documents	or OneAnswer Frontier Pension with At-Call Access to the ANZ Prime CMA Acceptable combinations of ID documents
One ID from Part I or One ID from Part II and Part III or One ID from Part IV	Two forms of ID from Part I or One ID from Part I and one from Part II or III or IV or V or One ID from Part II and one from Part III or IV It is not acceptable to produce two forms of the same ID type e.g. an Australian and British passport.

Contact your licensee if the individual is unable to provide the required documents.

Part I – Acceptable primary ID documents

Tick Select one valid option from this section only

- Australian State/Territory driver's licence containing a photograph of the person.
- Australian passport (a passport that has expired within the preceding two years is acceptable).
- Current card issued under a State or Territory for the purpose of providing a person's age containing a photograph of the person.
- Current foreign passport or similar travel document containing a photograph and the signature of the person*.

Part II – Acceptable secondary ID documents – Australian Government issued non-photographic ID

Tick Select one valid option from this section only

- Australian birth certificate
- Australian citizenship certificate
- Current pension card issued by Centrelink
- Current health card issued by Centrelink

Part III – Acceptable secondary ID documents – Evidence of address

Tick Select one valid option from this section only

- A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.
- A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's – name and residential address. Block out the tax file number before scanning, copying or storing this document.
- A document issued by a local government body or utilities provider within the preceding three months that records the provision of services to that address or to that person (the document must contain the individual's name and residential address).

Part IV – Acceptable foreign ID documents

Tick Both documents from this section must be presented – should only be completed if the individual does not own a document from Part I

- Current foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth.*
- Current national ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued.*

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Part V – Acceptable forms of other documents

- Current other Australian bank passbook
- Current other Australian bank credit card
- Current other Australian bank debit card
- Current Medicare Card

Note: 'Other Australian bank' specifically excludes overseas banks without Australian branch representation and non bank financial institutions (e.g. building societies, credit unions, finance companies, etc.). Refer to the Australian Bankers Association website (www.bankers.asn.au) for the list of eligible banks.

3b. Record of verification procedure

Important

- Attach a legible certified copy of the ID documentation used to verify the individual (and any required transaction). Please note if you are investing in the ANZ Prime CMA with At-Call Access (or you think you may invest in ANZ Prime CMA in the future), you will need to provide two forms of certified ID.
- Alternatively, if you are **not** applying for At-Call Access to the ANZ Prime CMA and not providing certified copies of ID, complete the ID document details below, and do not attach copies of the ID documents.

ID document details

	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Expiry date	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

* If you are investing in ANZ Prime CMA, certified copies are only accepted. It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to produce false or misleading information, produce a false or misleading document or forge document for use in an applicable customer identification procedure.

4. Identification and verification conducted by:

Date verified	<input type="text" value="DD/MM/YYYY"/>
Full name	<input type="text"/>
Phone	<input type="text"/>
Qualification	<input type="text"/>
AFS Licensee name (if any)	<input type="text"/>
AFSL No. (if any)	<input type="text"/>
Signature	<input type="text" value="X"/>
Date	<input type="text" value="DD/MM/YYYY"/>

5. Access Card Authority (if applicable)

I request an ANZ Access Card to have At-Call Access to the ANZ Prime CMA.

Signature of applicant (sign clearly within box)	<input type="text" value="X"/>	Date	<input type="text" value="DD/MM/YYYY"/>
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Superannuation Transfer and Consolidation Form

OneAnswer Frontier Personal Super

15 November 2010

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Fax 02 9234 6668

Email customer@onepath.com.au

Instructions

- This form is for customers who want to consolidate superannuation and/or make contributions to the OneAnswer Frontier Personal Super – ING Cash fund **before** transferring to OneAnswer Frontier Pension.
- **This form must be lodged with a OneAnswer Frontier Pension Application Form.**

1. Applicant details

Surname

Given name(s)

2. Tax file number (TFN)

TFN

 - -

Please refer to the section titled 'Providing your tax file number (TFN)' in the PDS before providing your TFN.

3. Contribution details

Would you like to have contributions made to OneAnswer Frontier Personal Super?

Yes No

Personal contributions

\$, .

Spouse contributions

\$, .

Superannuation Guarantee contributions

\$, .

Employer additional

\$, .

Salary sacrifice

\$, .

Foreign superannuation fund transfer

\$, .

CGT small business (complete payer's name below)

\$, .

Directed termination payment or other amount (complete payer's name below)

\$, .

For CGT small business, directed termination payment or other amount – please attach the relevant notification and complete payer's name below please insert (if applicable).

Payer's name

Total

\$, .

Note: There are rules on who can make contributions and when. For more information, refer to the section titled 'What type of contributions can I make into my OneAnswer Personal Super account?' in the OneAnswer Personal Super Additional Information Guide.

Please make cheques payable to 'OnePath Life – OneAnswer Frontier Personal Super <customer name> <member number (if known)>' or complete direct debit details below.

Contribution details (continued)

OnePath Life direct debit request

Complete this section only if making your initial contribution by direct debit. Contributions by credit card are not accepted.

I/We request and advise OnePath Life (User ID number: 102) to debit my/our nominated account in terms of the payment arrangement made between us:

Name of financial institution, Branch where account is held, Account name, BSB, Account number, Amount to be deducted

I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Personal Super Additional Information Guide, and I agree to be bound by, consent to and acknowledge such terms.

I/We understand that a processing fee may be charged by my financial institution each time a contribution is made. I also understand that where a regular deduction is dishonoured, a fee of \$11.76 is charged.

If joint account, all account signatories may be required to sign below.

Name of account holder A

[Text box for Name of account holder A]

Name of account holder B

[Text box for Name of account holder B]

Signature of account holder A (sign clearly within box)

[Signature box for account holder A with 'X' mark]

Signature of account holder B (sign clearly within box)

[Signature box for account holder B with 'X' mark]

Date DD/MM/YYYY

Date DD/MM/YYYY

4. Transfer details

Please note that transfer amount(s) indicated below are indicative only. If required, we will contact your financial adviser to determine the exact transfer amount(s), tax-free and taxable components and other applicable information at the relevant time.

Important information

- If you intend to lodge a notification that you will be claiming a tax deduction, you will need to do so prior to transferring to OneAnswer Frontier Personal Super.
• If you are transferring from a non-OnePath administered product, please contact the financial institution from which you are transferring to request the appropriate form.
• If you are transferring from a OnePath administered product, please obtain the Notice of Intent to Claim a Tax Deduction Form from Customer Services, onepath.com.au or your financial adviser and submit it with this Application Form. If we do not receive the appropriate notification at the time of your application, we will be unable to acknowledge your notice to enable a tax deduction to be claimed.
• If you intend to request a contributions split, you must submit a Superannuation Contributions Splitting Application Form prior to rolling out of your existing fund.

Transfers from non-OnePath administered products only – please also complete the Transfer Form on page 25.

Rollover 1

Estimated amount \$, Name of institution

Rollover 2

Estimated amount \$, Name of institution

Rollover 3

Estimated amount \$, Name of institution

Rollover 4

Estimated amount \$, Name of institution

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Transfer Form

OneAnswer Frontier Pension

15 November 2010

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OneAnswer Frontier Pension

SPIN MMF0333AU

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Fax 02 9234 6668

Email customer@onepath.com.au

Instructions

- Please forward this form to your existing financial institution to transfer funds from a non-OnePath superannuation or rollover fund to the OnePath MasterFund.
- If you want to transfer more than one fund, please photocopy this form. You may be requested by your existing fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their fund. There may also be delays in having your money transferred from your existing fund.
- To prevent delays in your transfer please ensure all details are completed and attach your most recent statement from your existing fund, as well as proof of identity (see section 2).

Important information: If you intend to lodge a notification that you will be claiming a tax deduction, you will need to do so prior to transferring to the OnePath MasterFund. Please contact the financial institution from which you are transferring funds to request the appropriate form.

If you intend to request a contributions split, you must submit a Superannuation Contributions Splitting Application Form prior to rolling out of your existing fund and submitting a notice of intent to claim a tax deduction if applicable.

1. Applicant details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth Male Female

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Contact phone

TFN

Please read the section titled 'Providing your tax file number (TFN)' in the OneAnswer Pension Additional Information Guide before providing your TFN.

2. Proof of identity

I have attached a certified copy of my current driver's licence or passport **or**

I have attached certified copies of **both:**

Birth/Citizenship Certificate or Centrelink Pension Card **and**

Centrelink payment letter or Government notice* (less than one year old) with name/address

* Notice issued by Commonwealth, State or Territory within the past 12 months that contains your name and residential address. For example:

- Tax office Notice of Assessment

- Rates notice from local council.

3. Request for transfer of funds

From

I hereby instruct you to transfer to the OnePath MasterFund the amount of my super/rollover fund which is detailed below.

total value

or

partial value of \$, , . Approximate amount (minimum: \$20,000 or \$25,000 for MoneyForLife investment funds)

Fund details – paying institution

Financial institution	<input type="text"/>		
Fund name	<input type="text"/>		
Member/Policy number	<input type="text"/>		
Address of paying institution	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Phone number of paying institution	<input type="text"/>		

If the amount you wish to transfer to OneAnswer Frontier Pension is from a previous employer's superannuation fund, please state:

Name of employer	<input type="text"/>
Date ceased employment	<input type="text" value="DD/MM/YYYY"/>

To

Fund details – receiving institution

Financial institution	<input type="text" value="OnePath LIFE LIMITED"/>		
Fund name	<input type="text" value="OnePath MASTERFUND"/>		
Address of receiving institution	<input type="text" value="GPO BOX 5306"/>		
Suburb/Town	<input type="text" value="SYDNEY"/>	State <input type="text" value="NSW"/>	Postcode <input type="text" value="2001"/>
Phone number of receiving institution	<input type="text" value="133 665"/>		

4. Approval to transfer

- I declare that I have fully read the current Product Disclosure Statement (PDS), the incorporated material which forms part of the PDS (including the OneAnswer Investment Funds Guide and OneAnswer Pension Additional Information Guide) and this form, and the information completed on this form is true and correct.
- I authorise the transfer of my benefits as outlined above.
- I discharge the superannuation provider of my other fund from any further liability of any amount transferred.
- I am aware I may ask my superannuation provider for information about fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I approve the deduction of fees and taxes (if any) from the benefits transferred (subject to legislative provisions).
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the PDS.

Signature of applicant (sign clearly within box)	<input type="text" value="X"/>	Date <input type="text" value="DD/MM/YYYY"/>
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Letter of Compliance

OneAnswer Frontier Pension

15 November 2010

OnePath Custodians Pty Limited

347 Kent Street, Sydney NSW 2000

To whom it may concern,

I confirm the following statements on behalf of OnePath Custodians Pty Limited (**Trustee**), the trustee of OnePath MasterFund (**Fund**).

Complying superannuation fund

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. The Fund is not subject to a direction under section 63 of the SIS Act, nor does it expect to receive such a direction.

Contributions

The Fund is able to accept superannuation guarantee contributions as well as other additional employer contributions.

The trust deed governing the Fund also allows benefits to be transferred from other resident regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident regulated funds.

Members may only cash preserved benefits in circumstances permitted by the SIS Act.

The trustee of the transferring fund or life company is required to make its cheque payable to 'OnePath Life – OneAnswer Frontier Pension <customer name> <member number (if known)>.'

Further details

Further details relating to the Fund appear in the table below.

Fund details	
Fund name	OnePath MasterFund
Australian Business Number (ABN)	53 789 980 697
Superannuation Fund Number (SFN)	292 916 944
Superannuation Product Identification Number (SPIN) – OneAnswer Frontier Pension	MMF0333AU
Fund contact details	Customer Services GPO Box 5306 Sydney NSW 2001 Telephone 133 665 weekdays between 8.30am to 6.30pm (Sydney time) Email customer@onepath.com.au Website onepath.com.au

Yours sincerely



Ross Bowden

Director

OnePath Custodians Pty Limited

Trustee of OnePath MasterFund

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Tax file number declaration

This declaration is NOT an application for a tax file number.

- Please print neatly in BLOCK LETTERS and use a black pen.
- Print X in the appropriate boxes.
- Please ensure you read all the instructions prior to completing this declaration.

Section A. To be completed by the PAYEE

<p>1. What is your tax file number (TFN)? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/></p> <p>OR I have made a separate application/enquiry to the Tax Office for a new or existing TFN. <input type="checkbox"/></p> <p>OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. <input type="checkbox"/></p> <p>OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance. <input type="checkbox"/></p> <p>2. What is your name? <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms</p> <p>Surname or family name <input type="text"/></p> <p>First given name <input type="text"/></p> <p>Other given names <input type="text"/></p> <p>3. If you have changed your name since you last dealt with the Tax Office show your previous family name <input type="text"/></p> <p>4. What is your date of birth? <input type="text"/> DD/MM/YYYY</p> <p>5. What is your home address in Australia?</p> <p><input type="text"/></p> <p><input type="text"/></p> <p>Suburb or town <input type="text"/></p> <p>State/Territory <input type="text"/> Postcode <input type="text"/></p>	<p>6. On what basis are you paid? (Select only one.) Full-time employment <input type="checkbox"/> Part-time employment <input type="checkbox"/> Labour hire <input type="checkbox"/> Superannuation income stream <input type="checkbox"/> Casual employment <input type="checkbox"/></p> <p>7. Are you an Australian resident for tax purposes? Yes <input type="checkbox"/> No <input type="checkbox"/> You must answer No at question 8.</p> <p>8. Do you want to claim the tax-free threshold from this payer? <input type="checkbox"/> ONLY CLAIM THE TAX-FREE THRESHOLD FROM ONE PAYER</p> <p>If you have more than one source of income and currently claim the tax-free threshold from another payer, do not claim it now Yes <input type="checkbox"/> No <input type="checkbox"/> Answer No at questions 9 and 10 unless you are a non-resident claiming a senior Australians, zone or overseas forces tax offset.</p> <p>9. Do you want to claim the senior Australians tax offset by reducing the amount withheld from payments made to you? Yes <input type="checkbox"/> Complete a <i>Withholding declaration</i>, but only if you are claiming the tax-free threshold from this payer. No <input type="checkbox"/></p> <p>10. Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you? Yes <input type="checkbox"/> Complete a <i>Withholding declaration</i> No <input type="checkbox"/></p> <p>11. (a) Do you have an accumulated Higher Education Loan Programme (HELP) debt? Yes <input type="checkbox"/> Your payer will withhold additional amounts to cover any compulsory repayments. No <input type="checkbox"/></p> <p>(b) Do you have an accumulated Financial Supplement debt? Yes <input type="checkbox"/> Your payer will withhold additional amounts to cover any compulsory repayments. No <input type="checkbox"/></p> <p>DECLARATION by payee: I declare that the information I have given is true and correct.</p> <p>Signature <input type="text"/> Date <input type="text"/> DD/MM/YYYY</p> <p><input type="checkbox"/> There are penalties for deliberately making a false or misleading statement</p>
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Section B: To be completed by the PAYER

<p>1. What is your Australian business number (ABN) or your withholding payer number? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Branch number (if applicable) <input type="text"/> <input type="text"/> <input type="text"/></p> <p>2. If you don't have an ABN or withholding payer number, have you applied for one? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>3. What is your registered business name? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>4. What is your business address?</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Suburb or town <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>State <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
<p>DECLARATION by payer: I declare that the information I have given is true and correct.</p> <p>Signature of payer <input type="text"/> Date <input type="text"/> DD/MM/YYYY</p>	<p>5. Who is your contact person? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Business phone number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>6. If you no longer make payments to this payee, print X in this box <input type="checkbox"/></p> <p>TAXPAYER IN CONFIDENCE (when completed)</p>

Tax file number declaration

The information you provide in this declaration will enable your payer to work out how much to withhold from payments made to you.

Complete a Tax file number declaration before you start to receive payments from a new payer, for example, when you start a new job or become entitled to a superannuation pension. Your payer must notify the Tax Office within 14 days of the start of the new arrangement.

You do not need to complete a new Tax file number declaration if you have one with your payer (or an Employment declaration or Annuity and superannuation pension declaration completed before 1 July 2000).

This declaration covers:

- payments for work and services, including payments to employees, company directors and office holders; payments under return-to-work schemes and labour hire arrangements; and payments specified by regulation
- benefit and compensation payments, and
- superannuation benefits.

The information in these instructions is current to 30 June 2010. You do not need to complete a new declaration unless your situation changes. You must lodge a new declaration if:

- you leave your current payer and start to receive payments from a new payer, or
- your circumstances change.

You may need other forms as well

You also need to complete a Withholding declaration if you want to:

- advise of a change to your tax offset or family tax benefit entitlement
- claim the tax-free threshold with a new payer and discontinue claiming the threshold with other payers
- advise that you have become, or are no longer, an Australian resident for tax purposes,

or

- advise your payer of Higher Education Loan Programme (HELP) or Financial Supplement repayment obligations or changes.

If you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge, you can vary the amount your payer withholds from your payments by completing a Medicare levy variation declaration. See 'More information' overleaf.

This is not a TFN application form

This declaration is not an application for a tax file number (TFN).

If you have never had a TFN and want to provide your payer with a TFN, you will need to complete a Tax file number application or enquiry for an individual.

If you need more information or help, you can:

- visit www.ato.gov.au
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Section A – to be completed by PAYEE

The following instructions will help you complete the attached declaration.

Question 1

What is your tax file number (TFN)?

It is not an offence not to quote your TFN. However, your payer is required to withhold the top rate of tax plus the Medicare levy (or the top rate of tax if you are not an Australian resident for tax purposes) from all payments made to you if you do not:

- provide your payer with a completed *Tax file number declaration* (NAT 3092)
- quote your TFN
- claim an exemption from quoting your TFN

You may claim an exemption from quoting your TFN

- Print X in the appropriate box if you:
- have lodged a TFN application or enquiry form for individuals or made a phone or shopfront enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax plus the Medicare levy from future payments
- are claiming an exemption from quoting a TFN because you are:
 - under 18 years of age and do not earn enough to pay tax
 - an applicant or recipient of certain pensions, benefits or allowances from:
 - Centrelink – however you will need to quote your TFN if you receive Austudy, Newstart, sickness or parenting allowance
 - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
 - the Military Rehabilitation and Compensation Commission.

Provision of your TFN to your superannuation fund

Giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund can accept all types of contributions to your account(s)
- additional tax will not be imposed on contributions as a result of failing to provide your TFN to your superannuation fund
- there will be no additional tax to be deducted when you start drawing down your superannuation benefits, other than the tax that may ordinarily apply

- you can trace different superannuation accounts in your name so that you receive all your superannuation when you retire.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for purposes of the superannuation laws. The trustee of your superannuation fund may disclose your TFN to another superannuation provider if your benefits are being transferred.

You may write to the trustee of your superannuation fund and ask them not to disclose your TFN to any other trustee. For more information about privacy, see 'Privacy of information' overleaf.

You will find your TFN on:

- your income tax notice of assessment
- correspondence sent to you by the Tax Office, or
- a payment summary issued by your payer.

If you have a tax agent, they may also be able to tell you your TFN.

If you cannot find your TFN or are not sure you have one phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. You will be asked for information about your identity and, if you have a TFN, the ATO will tell you what it is. If you have never had a TFN (or are not sure if you have one), you can also complete a Tax file number application or enquiry for an individual.

Question 2, 3, 4 and 5 – Fill in your personal information.

Question 6 On what basis are you paid?

Check with your payer if you are not sure.

Question 7 Are you an Australian resident for tax purposes?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- have been in Australia continuously for six months or more and for most of that time you worked in the one job and lived in the same place
- will be or have been in Australia for more than half of the financial year (unless your usual home is overseas and you do not intend to live in Australia).

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

The criteria we use to determine residency are not the same as used by the Department of Immigration and Citizenship or Centrelink.

Non-resident tax rates are different

A higher rate of tax applies to non-residents' taxable income and non-residents are not entitled to a tax-free threshold.

You are not entitled to claim the tax-free threshold and tax offsets if you are not an Australian resident for tax purposes. However, there is an exception with zone or overseas forces tax offsets – see question 10.

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Answer 'NO' to this question if you are not an Australian resident for tax purposes. You must also answer 'NO' at questions 8, 9 and 10 (unless you are a non-resident claiming a senior Australians, zone or overseas forces tax offset).

Question 8

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each year that is not taxed. It is available only to people who are Australian residents for tax purposes (that is, people who answered YES at question 7).

Do you have more than one job or payer?

You can claim the tax-free threshold from only one payer at a time, generally, from the payer you expect to pay you the most during the income year. To change the payer you are currently claiming the tax-free threshold from, you must complete a *Withholding declaration* (NAT 3093) to advise the payer you no longer want to claim it from them. If you are already claiming the tax-free threshold from Centrelink you cannot also claim it from another payer.

Answer YES if you:

- are an Australian resident for tax purposes
- are not currently claiming the tax-free threshold from another payer
- want to claim the tax-free threshold.

Withholding for low income tax offset

If you answer YES your payer will reduce your withholding to allow a claim for 50% of the low income tax offset amount where your payment is at the relevant level.

Answer NO if you either:

- answered NO to question 7
- have claimed the tax-free threshold from another payer
- do not wish to claim the tax-free threshold.

For more information on your entitlement, which payer you should claim it from, or how to vary your withholding rate:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Question 9

Do you want to claim the senior Australians tax offset by reducing the amount withheld from payments made to you?

Claim benefits and tax offsets with only one payer

You are not entitled to reduce your withholding amounts, or claim the senior Australians tax offset with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive the senior Australians tax offset. Your rebate income, not your taxable income, determines the amount, if any, of senior Australians tax offset you will receive.

Answer YES if you are eligible and choose to receive the senior Australians tax offset. You can reduce the amount withheld from payments made to you during the year by completing a *Withholding declaration* (NAT 3093). If your payer does not have copies of the form, see 'More information, Forms and publications' overleaf.

Answer NO if you are either:

- not eligible for the senior Australians tax offset
- eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

For more information on your eligibility to claim the tax offset or rebate income:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Question 10

Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?

Claim tax offsets with only one payer

You are not entitled to claim tax offsets from more than one payer at the same time.

You may be eligible for:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- a special tax offset for a dependent invalid relative, dependent parent, housekeeper caring for an invalid spouse or a dependent child-housekeeper.

Answer YES to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you. You also need to complete a *Withholding declaration* (NAT 3093).

Answer NO to this question if you are not eligible or choose to receive any of these tax offsets as an end-of-year lump sum through the tax system.

Non-resident

If you are not a resident of Australia for tax purposes, you are not entitled to claim a dependent spouse tax offset or a special tax offset. You may be entitled to claim the zone or overseas forces tax offset.

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Question 11(a)

Do you have an accumulated Higher Education Loan Program (HELP) debt?

Answer **Yes** if you have an accumulated HELP debt.

Answer **No** if you do not have an accumulated HELP debt, or you have repaid your HELP debt in full.

You have a HELP debt if either:

- the Australian Government lends you money under HECS-HELP, FEE_HELP, OS-HELP, VET FEE-HELP
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

For more information on your entitlement:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Question 11(b)

Do you have an accumulated Financial Supplement debt?

Answer **Yes** if you have an accumulated Financial Supplement debt.

Answer **No** if you do not have an accumulated Financial Supplement debt, or you have repaid all your Financial Supplement debt.

For information on repaying your Financial Supplement debt:

- visit www.ato.gov.au/declarationguide
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement debt, you must complete a new *Withholding declaration* (NAT 3093).

Sign and date the declaration

Make sure you have answered all the questions in Section A and signed and dated the declaration. Give your completed declaration to your payer.

More information

Internet

- Visit www.ato.gov.au/declarationguide for more information about residency, tax-free threshold, HELP, Financial Supplement debt or your entitlement to claim tax offsets
- If you are a permanent migrant or temporary visitor to Australia apply for a TFN online at www.iar.ato.gov.au

Phone

- Payee – for more information phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users, phone **13 36 77** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 7799**)
- Speak and Listen (speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 8000**)
- internet relay users, connect to the NRS on www.relayservice.com.au and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email helpdesk@relayservice.com.au

If you phone we need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you, or someone you have authorised, would know. An authorised contact is someone who you have previously told us can act on your behalf.

Forms and publications

You can get the following forms and publications from ATO shopfronts or our website at www.ato.gov.au/onlineordering or by phoning **1300 720 092** (some products are also available from most newsagents):

- *Withholding declaration* (NAT 3093)
- *Medicare levy variation declaration* (NAT 0929)
- *Withholding declaration – upwards variation* (NAT 5367)
- *Repaying your HELP debt* (NAT 3913)
- *Tax file number – application or enquiry for individuals* (NAT 1432)
- *Tax file number – application or enquiry for individuals living outside Australia* (NAT 2628)
- *Tax file number – application or enquiry for Aboriginals or Torres Strait Islanders* (NAT 1589).

Privacy of information

The Tax Office is authorised by tax laws, including the *Income Tax Assessment Act 1936*, to ask for the information on this declaration. The Tax Office needs this information to help administer those laws.

Where authorised by law to do so, the Tax Office may give this information to other government agencies. These agencies could include Centrelink, Australian Federal Police, Child Support Agency, and Departments of Families, Housing, Community Services and Indigenous Affairs, Veterans' Affairs, and Education, Employment and Workplace Relations.

Only certain people and organisations can ask for your TFN.

These include employers, some Australian Government agencies, including Child Support Agency, trustees for superannuation funds, payers under the PAYG system, higher education providers, and investment bodies such as banks. The Tax Office is authorised by the *Taxation Administration Act 1953* to collect your TFN. You are not required by law to provide you TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld.

If you need more information about how the tax laws protect your personal information, or have any concerns about how the Tax Office has handled your personal information, phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.