

FEBRUARY 2016

OneAnswer and OptiMix – insurance update

From 2 May 2016, there will be a change to the insurance cover available through the OneAnswer (including OneAnswer Frontier) and OptiMix platforms.

From 2 May 2016, we will no longer be offering **new** Death only and Death and Total and Permanent Disablement (TPD) cover via the Basic and Customised insurance options. However, you can continue to apply for new insurance cover through the fully featured, award-winning OneCare Super.

OneCare Super allows you to tax effectively pay your insurance premiums from your OneAnswer or OptiMix superannuation accounts. OneCare Super is designed to provide comprehensive and flexible protection with a range of cover including Life (also known as 'Death'), TPD, Income Secure and Extra Care cover.

For more information about OneCare Super please refer to the OneCare Product Disclosure Statement available at onpath.com.au or speak to your financial adviser.

What do you need to do?

If you are considering taking out insurance cover, we recommend that you speak to your financial adviser who can provide advice based on your personal circumstances.

If you already have insurance cover via our Basic or Customised insurance options, your cover is not affected. We will continue to administer your insurance cover for you after the date of the change. You can continue to apply to increase or change your cover in accordance with the terms of the policy.

Which products are impacted?

This change impacts members in the following products:

- OneAnswer Frontier Personal Super
- OneAnswer Personal Super
- ANZ OneAnswer Personal Super
- OptiMix Superannuation.

Any questions?

If you have any questions or require further information, please:

- speak with your financial adviser
- call Customer Services on 13 38 63, weekdays between 8.30am and 6.30pm (AEST).

This information is current as at February 2016 but is subject to change. Updated information will be available free of charge by contacting Customer Services on 13 38 63. OneAnswer, OptiMix and OneCare Super are issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346 RSE L0000673). The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the issuer is owned by ANZ it is not a Bank. Except as described in any relevant product disclosure statement, an investment with the issuer 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 an investment. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. This update has been prepared without taking account of your objectives, financial situation or needs, you should consider it having regard to your objectives, financial situation or needs and you should obtain a copy of the OneCare Super PDS and consider it before making any decision whether to acquire or continue to hold the product. The OneCare Super PDS is available at onpath.com.au.