

End of financial year – key dates

With the end of financial year fast approaching, don't forget to make your super contributions before 30 June. Given the changes to super announced in the recent Federal Budget, now is the time to take advantage of the potential benefits available this year. For further information on the Federal Budget 2013/14 and what it means to you, please speak to your financial adviser.

Contributions

As 30 June 2013 falls on a Sunday, to ensure your contributions are received at our offices by the cut-off date of Friday 28 June 2013, please forward all contributions as soon as possible. Refer to the below table for specific cut-off times and dates. These apply to all OnePath products, aside from PortfolioOne, which is outlined on page 3.

Please note, contributions must include all associated documentation. The contribution will be processed on the date that all necessary and complete documentation is received.

"Walk in" contributions will only be accepted at the offices specified on the following page.

Cash will not be accepted as a method of payment.

Payment method	Cut-off times and dates for 2013
BPAY® and Internet banking (EFT) payments	<p>To ensure BPAY and EFT contributions are received before the end of financial year, BPAY and EFT instructions must be submitted no later than 4pm* on Tuesday 25 June. Otherwise, contributions may not be received until the new financial year.</p> <p>Some financial institutions can take more than three business days to process BPAY transactions. Please consider this when making last minute contributions.</p> <p>Please note ANZ Superannuation Savings Account does not accept BPAY payments.</p> <p>*Check with your financial institution for their cut-off time.</p>
Direct Debit – OneAnswer Super/Pension	All Direct Debit requests must be submitted no later than 5pm on Thursday 27 June .
Superchoice Direct Debit payments	Must be at 'confirmed' status on Superchoice by 5pm on Friday 28 June .
Superchoice BPAY® and Internet banking (EFT) payments	Must be submitted on Superchoice and received by 4pm on Tuesday 25 June .
Cheques and associated documentation	<p>Must be received by 5pm on Friday 28 June at either OnePath's Sydney, NSW Office or State Offices. See overleaf for address details.</p> <p>Please make cheques payable to OnePath.</p> <p>Please note, cheques for ANZ Superannuation Savings Account New Business Applications must be stamped and dated at an ANZ branch prior to forwarding to OnePath.</p>

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Important information

- These cut-off times do not apply to contributions made to other super funds via the clearing service (which can take up to six working days after receipt of payment by us to send to external funds).



'Walk in' contributions brought to OnePath offices in person

We will accept 'walk in' contributions and additional investments for all OnePath products (excluding PortfolioOne) at OnePath offices nationwide at the following times during the final week of the financial year:

Sydney, NSW Office - Monday 24 June – Friday 28 June 8.30am - 5pm

Other State Offices - Monday 24 June – Friday 28 June 8.30am - 5pm

Office	Street address	Postal address
Sydney, NSW	Ground floor, 347 Kent Street, Sydney NSW 2000	GPO Box 4028, Sydney NSW 2001
Victoria	Level 22, 570 Bourke Street, Melbourne VIC 3000	As above
Queensland	Level 20, 111 Eagle Street, Brisbane QLD 4000	As above
South Australia	Level 1, 45 Pirie Street, Adelaide SA 5000	As above
Western Australia	Level 10, 77 St Georges Terrace, Perth WA 6000	As above

New Business Applications (OneAnswer and OneAnswer Frontier)

To be processed before the cut-off date, new business applications, along with all associated paperwork and requirements, must be received at State Offices no later than **5pm** on **Thursday 27 June**, or at the Sydney, NSW Office by **12pm** on **Friday 28 June**.

A reminder about contribution caps

It is important that you are aware of the contribution limits and ensure you don't unintentionally exceed the caps. Below is a quick summary of the current 2012/13 financial year contribution caps.

	Concessional cap \$25,000	Non-concessional cap \$150,000
Excess tax on amounts over the cap	31.5% (in addition to the 15% contributions tax)	46.5%
Other information	Any concessional contributions in excess of the cap will also count towards your non-concessional contributions cap.	If you are under age 65 at any time during the financial year, you may be able to bring forward two years of contributions, but certain conditions apply. This effectively allows you to contribute up to \$450,000 over three financial years.

Note: Employer payments to cover member insurance premiums or fees will count towards the concessional contributions cap.

PortfolioOne

Please note contributions cannot be delivered in person for PortfolioOne.

Please mail PortfolioOne cheques and documentation to: PortfolioOne
Locked Bag 50
Australia Square NSW 1215

Payment method	Cut-off times and dates for 2013
BPAY® and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received before the end of financial year, BPAY and EFT instructions must be submitted no later than 5pm on Tuesday 25 June . Otherwise, contributions may not be received until the new financial year. Some financial institutions can take more than three business days to process BPAY transactions. Please consider this when making last minute contributions.
Direct Debit	Super service: 5pm on Monday 3 June . Investment Service: 5pm on Tuesday 25 June .
Cheques and associated documentation	All new applications must be received by 12pm on Friday 28 June . Form: New application form. Additional contributions into PortfolioOne Superannuation Service must be received by 3pm on Friday 28 June . Form: Additional Investment Form. Additional investments into PortfolioOne Investment Service must be received by 4pm on Friday 28 June .

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For more information on cut-off times and making contributions for PortfolioOne, please [click here](#).

Unit prices at the end of financial year †

At the end of each financial year we await unit prices from underlying fund managers, along with the relevant tax and distribution information, before we can calculate our unit prices. The timing of when each fund manager releases prices will vary, but we expect to have all unit prices finalised by 20 July 2013.

During this period we will continue to process transactions as normal. Once the unit prices are released confirmations will be issued.

Pension annual income payment reviews will be processed once the 1 July 2013 unit prices are available. Any clients who have nominated a pension payment as a percentage of their account balance in July will have their remaining pension payments adjusted when their annual review is completed. It is anticipated that all annual reviews will be completed by the end of July.

For example:

A minimum 5% monthly payment based on account balance using 29 June prices:

Account balance = \$240,000. 5% minimum is \$12,000 per annum, i.e. \$1,000 per month

July payment will be \$1,000

A 5% minimum monthly payment based on account balance using 1 July prices:

Account balance = \$242,200. 5% minimum has increased to \$12,110 per annum.

The remaining payments will be (\$12,110 - \$1,000) ÷ 11 i.e. \$1,010 per month.

† Does not apply to PortfolioOne.



Further information

If you have any questions or would like further information:

Product	Phone number	Hours (weekdays, AEST)	Email	Fax number
All ANZ and OneAnswer products	13 38 63	8.30am – 6.30pm	customer@onepath.com.au	02 9234 6668
Integra Super	133 665	8.30am – 6.30pm	customer@onepath.com.au	02 9234 6668
ANZ Cash Plus Fund	1800 031 810	9am – 5pm	wholesale.unittrust@onepath.com.au	02 9234 8993
PortfolioOne	1800 675 831	8am – 7pm	wrap@portfolioone.onepath.com.au	1800 025 741

For SuperChoice please call 13 38 63 (option 1, then 4).

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), OnePath Life Limited (ABN 33 009 657, AFSL 238341) and OnePath Funds Management Limited (ABN 21 002 800, AFSL 238342). The information is current at June 2013 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 13 38 63. This information is of a general nature and has been prepared without taking account of your personal needs, financial circumstances or objectives. Before acting on this information you should consider whether the information is appropriate for you having regard to your personal needs, financial circumstances or objectives. You should read the relevant Product Disclosure Statement available by calling Customer Services on 13 38 63 or visiting anz.com and consider if this product is right for you.