

Financial Report

ONEANSWER SEPARATE ACCOUNT TRUST
FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015

ARSN 152 546 024



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Directors' Report for the financial year ended 30 June 2015

The Directors of OnePath Funds Management Limited, the Responsible Entity of OneAnswer Separate Account Trust (the 'Scheme'), present their report together with the financial report of the Scheme for the financial year ended 30 June 2015, and the report of the auditor on the Scheme.

Responsible Entity

The registered office and principal place of business of the Responsible Entity and the Scheme is Level 23, 242 Pitt Street, Sydney, NSW 2000.

The Directors of OnePath Funds Management Limited during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015	
C T Brackenrig	Director	Appointed 5 May 2011	Resigned 27 April 2015
P G Mullin	Director	Appointed 1 March 2015	
S C Brentnall	Director	Appointed 1 March 2013	
S J Chapman*	Non-Executive Director	Appointed 1 August 2011	
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011	

*S J Chapman has been on extended leave from 14 April 2015 and is expected to return on 14 December 2015.

Principal activities

The Scheme is a registered Managed Investment Scheme domiciled in Australia.

The investment activities of the Scheme continued to be in accordance with the investment policy of the Scheme, as outlined in the Product Disclosure Statement (PDS). The primary aim of the Scheme is to provide investors with a fixed rate of return with a choice of investment terms to suit the investors' needs and objectives. The Scheme invests according to the term deposits selected by the investors.

The Scheme did not have any employees during the year.

Review of operations and results

The Scheme continues to invest in accordance with target asset allocations as set out in the governing documents of the Scheme and in accordance with the provisions of the Scheme's Constitution.

The results of operations of the Scheme are disclosed in the Statement of Comprehensive Income.

The returns of investors in the Scheme are based on the fixed rate of return of the term deposits in the investors' respective accounts.

Fees paid to and investments held by the Responsible Entity or its associates

There were no fees paid to OnePath Funds Management Limited by the Scheme and no investments were held by OnePath Funds Management Limited in the Scheme throughout the reporting period.

Significant changes in the state of affairs

In the opinion of the Directors there were no significant changes in the state of affairs of the Scheme that occurred during the financial year.

Likely developments and expected results of operations

The Scheme will continue to invest in cash and term deposits. Further information about the likely developments regarding the operations of the Scheme and the expected results of those operations in future financial periods has not been included in this report because disclosure of the information would be likely to result in unreasonable prejudice to the Scheme.

Environmental regulation

The operations of the Scheme were not subject to any significant environmental regulation under either Commonwealth, State or Territory legislation.

Events subsequent to balance date

No significant events have occurred since the end of the reporting period which would impact on the financial position of the Scheme disclosed in the Statement of Financial Position as at 30 June 2015 or on the results and cash flows of the Scheme for the financial year ended on that date.

Indemnities and insurance premiums for officers and auditors

Indemnification:

Under the Scheme's Constitution the Responsible Entity, including its officers and employees, is indemnified out of the Scheme's assets for any loss, damage, expense or other liability incurred by it in properly performing or exercising any of its powers, duties or rights in relation to the Scheme.

The Responsible Entity has not indemnified any auditor of the Scheme.

Insurance premiums:

No insurance premiums are paid out of the assets of the Scheme in relation to insurance cover for the Responsible Entity, its officers and employees or the auditors of the Scheme.

**Directors' Report
for the financial year ended 30 June 2015**

True and fair view

The Financial Statements have been prepared in accordance with applicable accounting standards to give a true and fair view of the state of affairs of the Scheme at reporting date.

Lead auditor's independence declaration

The lead auditor's independence declaration is set out on page 19 and forms part of the directors' report for the financial year ended 30 June 2015.

This report is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.

A handwritten signature in black ink, appearing to read 'J. H. H. H.', is positioned above the Director's name.

Director

Sydney

3 September 2015

**Statement of Financial Position
as at 30 June 2015**

	Note	OneAnswer Separate Account Trust	
		30 June 2015 \$	30 June 2014 \$
Assets			
Cash and cash equivalents		12,569,211	7,722,908
Receivables	5	1,255,419	1,341,670
Loans and receivables	6	108,154,837	105,284,043
Total assets		121,979,467	114,348,621
Net assets attributable to investors		121,979,467	114,348,621
Represented by:			
Net assets attributable to investors		121,979,467	114,348,621
Total net assets attributable to investors	4	121,979,467	114,348,621

The Statement of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 9 to 16.

**Statement of Comprehensive Income
for the financial year ended 30 June 2015**

	Note	OneAnswer Separate Account Trust	
		30 June 2015 \$	30 June 2014 \$
Investment income			
Interest income		4,160,990	4,259,303
Net investment income/(loss)		4,160,990	4,259,303
Expenses			
Penalty interest		72,985	39,116
Operating expenses before finance costs		72,985	39,116
Profit/(loss) from operating activities		4,088,005	4,220,187
Finance costs			
Interest transferred out to investors		4,152,111	4,414,719
Change in net assets attributable to investors/ Total comprehensive income	4	(64,106)	(194,532)

The Statement of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 9 to 16.

**Statement of Changes in Equity
for the financial year ended 30 June 2015**

The Scheme's net assets attributable to investors is classified as a liability under AASB 132 *Financial Instruments: Presentation*. As such the Scheme has no equity, and no items of changes in equity have been presented for the current or comparative year.

**Statement of Cash Flows
for the financial year ended 30 June 2015**

	Note	OneAnswer Separate Account Trust	
		30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:			
Interest received		95,130	59,672
Interest paid		(72,985)	(39,116)
Proceeds from sale of investments		67,936,602	54,376,871
Purchase of investments		(70,807,397)	(62,556,115)
Net cash flows from/(used in) operating activities	7	(2,848,650)	(8,158,688)
Cash flows from financing activities:			
Proceeds from applications of investors		84,376,479	73,675,501
Payments on redemptions to investors		(76,681,526)	(65,222,459)
Net cash flows from/(used in) financing activities		7,694,953	8,453,042
Net increase/(decrease) in cash and cash equivalents		4,846,303	294,354
Cash and cash equivalents at the beginning of the financial year		7,722,908	7,428,554
Cash and cash equivalents at the end of the financial year		12,569,211	7,722,908

The Statement of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 9 to 16.

Notes to the Financial Statements for the financial year ended 30 June 2015

1. Reporting entity

The Scheme included in these financial statements is a registered Managed Investment Scheme under the *Corporations Act 2001*. The financial statements of the Scheme are for the financial year ended 30 June 2015.

2. Basis of preparation

2.1 Statement of compliance

The financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards adopted by the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The financial statements of the Scheme comply with International Financial Reporting Standards (IFRS) and interpretations adopted by the International Accounting Standards Board (IASB).

The financial statements were approved by the Board of Directors of the Responsible Entity on 3 September 2015.

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except financial instruments classified as loans and receivables and receivables which are measured at amortised cost.

2.3 Functional and presentation currency

The financial statements are presented in Australian dollars, which is the Scheme's functional currency.

2.4 Use of estimates and judgements

The preparation of the financial statements which are in conformity with IFRS, requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and the disclosure of contingent assets and liabilities. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgement about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

2.5 Going concern

The financial statements have been prepared on a going concern basis.

2.6 Changes in accounting policies

There were no changes in the accounting policies of the Scheme during the financial year.

3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

The Scheme has not early adopted any accounting standard.

3.1 Net assets attributable to investors

In accordance with AASB 132 *Financial Instruments: Presentation*, investors' funds are classified as a financial liability and disclosed as such in the Statement of Financial Position, being referred to as 'Net assets attributable to investors'. Investors' holdings can be put back into the Scheme at any time for cash equal to the proportionate share of the Scheme's net asset value. The value of redeemable assets is measured at the redemption amount that is payable at the Statement of Financial Position date if investors exercised their right to put the investment back into the Scheme. Changes in the value of this financial liability are recognised in the Statement of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

3.2 Cash and cash equivalents

Cash and cash equivalents in the Statement of Financial Position comprise cash at bank and term deposits with an original maturity of less than 3 months.

For the purpose of the Statement of Cash Flows, cash and cash equivalents consist of cash and cash equivalents as defined above, net of outstanding bank overdrafts.

3.3 Interest income

Interest income is recognised in the Statement of Comprehensive Income as it accrues, using the effective interest method. This also applies to premiums and discounts paid on interest bearing instruments. Interest income is recognised on a gross basis, including withholding tax, if any.

3.4 Expenses

All expenses are recognised in the Statement of Comprehensive Income on an accruals basis.

Interest expense may consist of early withdrawal adjustments charged to investors on withdrawal from term deposits prior to their maturity.

3.5 Taxation

Under current legislation the Scheme is not subject to income tax as each investor will have absolute entitlement to the underlying term deposits held in their separate accounts. All income derived from the term deposits accrue directly to investors.

3.6 Receivables

Receivables are carried at amortised cost and include amounts for accrued income.

Accrued income relates to interest income. Amounts are generally received at maturity for the 3, 6 and 12 month term deposit options. For terms greater than 12 months, interest is received annually on the anniversary start date of the term deposit and at maturity.

3.7 Loans and receivables

Loans and receivables in the Statement of Financial Position comprise term deposits with an original maturity greater than 3 months. Term deposits are carried at amortised cost.

The Scheme recognises loans and receivables on the date the Scheme becomes party to the contractual agreement. Loans and receivables are derecognised when the right to receive cash flows from them expires.

Loans and receivables are initially recorded in the Statement of Financial Position at cost. The majority of the Scheme's net assets attributable to investors are loans and receivables and therefore the accounting policies relating to the valuation of loans and receivables are significant.

3.8 Fair value measurement

The difference between fair value and carrying value for the Loan and receivables balance is immaterial.

Notes to the Financial Statements for the financial year ended 30 June 2015

3.9 Change in net assets attributable to investors

The movement in net assets attributable to unitholders is recognised in the Statement of Comprehensive Income.

3.10 New standards and interpretations not yet adopted

Certain new accounting standards and interpretations were available for early adoption but have not been applied by the Scheme in these Financial Statements:

- AASB 9 *Financial Instruments (December 2014)* replacing AASB 139 *Financial Instruments: Recognition and Measurement*. AASB 9 is applicable for annual reporting periods beginning on or after 1 January 2018. AASB 9 addresses the classification, measurement and derecognition of financial assets and financial liabilities. The standard is not applicable until periods commencing 1 January 2018 but is available for early adoption. When adopted, there will be no impact of the standard on the Scheme's accounting for financial instruments as movements in the net market value of investments and derivatives will continue to be recognised in the Statement of Comprehensive Income in the periods in which they occur.
- AASB 15 *Revenue from Contracts with Customers*. AASB 15 is applicable for reporting periods beginning on or after 1 January 2018. The standard contains a single model that applies to contracts with customers and two approaches to recognising revenue; at a point in time and over time. The model features a contract based five-step analysis of transactions to determine whether, how much and when revenue is recognised. This is likely to have a minimal impact to the Scheme if any, due to the nature of the revenue (investment) not falling within the scope of the standard.

Management is continuing to assess the impact of the above accounting standards.

Notes to the Financial Statements for the financial year ended 30 June 2015

4. Net assets attributable to investors

As stipulated within the Scheme's Constitution, investors have an absolute entitlement to the underlying term deposits, cash and receivables in their personal portfolios in the Scheme and have the right to withdraw these at any time less an early withdrawal adjustment.

Movement in the net assets attributable to investors of the Scheme during the year are as follows:

	OneAnswer Separate Account Trust	
	30 June 2015 \$	30 June 2014 \$
Opening balance	114,348,621	106,090,111
Applications	84,376,478	73,675,501
Redemptions	(76,681,526)	(65,222,459)
Change in net assets attributable to investors	(64,106)	(194,532)
Closing balance	121,979,467	114,348,621

Notes to the Financial Statements for the financial year ended 30 June 2015

5. Receivables

The table below details the receivables held by the Scheme at the reporting date:

	OneAnswer Separate Account Trust	
	30 June 2015	30 June 2014
	\$	\$
Interest receivable	1,255,419	1,341,670
Total receivables	1,255,419	1,341,670

6. Loans and receivables

The following table details the loans and receivables held by the Scheme at the reporting date:

	OneAnswer Separate Account Trust	
	30 June 2015	30 June 2014
	\$	\$
Term deposits between 3 months and 6 months	-	-
Term deposits between 6 months and 12 months	88,842,426	96,444,591
Term deposits due greater than 12 months	19,312,411	8,839,452
Total loans and receivables	108,154,837	105,284,043

7. Reconciliation of cash flows from operating activities

The table below details the reconciliation of cash flows from operating activities for the year as follows:

	OneAnswer Separate Account Trust	
	30 June 2015	30 June 2014
	\$	\$
Profit/(Loss) from operating activities	4,088,005	4,220,187
Changes in operating assets and liabilities:		
Proceeds from sale of investments	67,936,603	54,376,871
Purchase of investments	(70,807,397)	(62,556,115)
Net change in receivables	86,251	215,088
Income transferred out to investors	(4,152,112)	(4,414,719)
Net cash flows from/(used in) operating activities	(2,848,650)	(8,158,688)

Notes to the Financial Statements for the financial year ended 30 June 2015

8. Financial risk management

8.1 Introduction and overview

The Scheme is exposed to a variety of financial risks from investments in financial instruments. These risks include:

- credit risk
- liquidity risk
- market risk

This note presents information about the Scheme's exposure to each of the above risks, the Scheme's objectives, policies and processes for measuring and managing risk, and the Scheme's management of investors' funds.

8.2 Credit risk

Credit risk is the risk that a counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the Scheme, resulting in a financial loss to the Scheme.

8.2.1 Cash and cash equivalents

The Scheme's cash and cash equivalents and term deposits are held by Australia and New Zealand Banking Group Limited. The credit rating of Australian and New Zealand Banking Group Limited is AA- as at the reporting date.

8.2.2 Credit risk exposure

The carrying amount of cash and cash equivalents and receivables represent the maximum exposure to credit risk.

8.3 Liquidity risk

Liquidity risk is the risk that the Scheme will encounter difficulty in meeting obligations arising from its financial liabilities that are settled by delivering cash or another financial asset, or that such obligations will have to be settled in a manner disadvantageous to the Scheme.

The liquidity risk is represented by Net assets attributable to unitholders. Management mitigates this risk by being able to call the cash and cash equivalents and term deposits at any time.

8.4 Market risk

Market risk is the risk that changes in market prices, such as interest rates, will affect the Scheme's income.

8.4.1 Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of its financial instruments will fluctuate as a result of changes in market interest rates.

The Scheme is subject to minimal interest rate risk as the majority of financial instruments held are fixed rate term deposits.

Notes to the Financial Statements for the financial year ended 30 June 2015

9. Auditor's remuneration

During the year the following fees were paid or payable for services provided by the auditor of the Scheme:

	OneAnswer Separate Account Trust	
	30 June 2015	30 June 2014
	\$	\$
KPMG		
- Financial statement audit Paid by Responsible Entity	4,806	4,684
- Compliance and regulatory Paid by Responsible Entity	25,500	25,000
Total audit fees paid	30,306	29,684

10. Related parties

10.1 Responsible Entity

The Responsible Entity of the Scheme is OnePath Funds Management Limited (ABN 21 003 002 800). OnePath Funds Management Limited is a subsidiary of Australia and New Zealand Banking Group Limited (ANZ).

10.2 Key management personnel

The Scheme does not employ personnel in its own right. However, the Scheme is required to have an incorporated Responsible Entity to manage the activities and this is considered to be key management personnel. The directors of the Responsible Entity, which are key management personnel, during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015	
C T Brackenrig	Director	Appointed 5 May 2011	Resigned 27 April 2015
P G Mullin	Director	Appointed 1 March 2015	
S C Brentnall	Director	Appointed 1 March 2013	
S J Chapman*	Non-Executive Director	Appointed 1 August 2011	
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011	

*S J Chapman has been on extended leave from 14 April 2015 and is expected to return on 14 December 2015.

The Scheme has not made, guaranteed or secured, directly or indirectly, any loans to the key management personnel at any time during the reporting period.

No director has entered into a material contract with the Scheme since the end of the previous financial year and there were no material contracts involving directors' interests existing at financial year end.

10.3 Related party transactions

All related party transactions are conducted on commercial terms and conditions. Costs of the Scheme are borne by OnePath Funds Management Limited, the Responsible Entity of the Scheme.

The Directors of the Responsible Entity may also be directors of other companies owned by ANZ. The Responsible Entity may also be involved in activities other than the business of managed investment schemes.

The Scheme has not made, guaranteed or secured, directly or indirectly, any loans to the Responsible Entity at any time during the reporting period.

Notes to the Financial Statements for the financial year ended 30 June 2015

No compensation is paid to the Directors of the Responsible Entity by the Scheme. From time to time the Directors of OnePath Funds Management Limited may invest or withdraw from the Scheme. These investments or withdrawals are on the same terms and conditions as those entered into by other investors in the Scheme.

10.4 Related party investments held by the Scheme

As at 30 June 2015, the Scheme held no investments either in the Responsible Entity or in any Scheme managed by the Responsible Entity.

10.5 ANZ Securities - Related party investments

As at 30 June 2015, the Scheme held \$120,724,048 (2014: \$113,006,951) of cash and terms deposits with ANZ. Cash and term deposits less than 90 days of \$12,569,211 (2014: \$7,722,908) are disclosed under 'Cash and cash equivalents' and \$108,154,837 (2014: \$105,284,043) are included under 'Loans and receivables' in the Statement of Financial Position. As at reporting date the Scheme held a receivable of \$1,255,419 (2014: \$1,341,670) for accrued interest on term deposits held with ANZ. The Scheme did not have any amount payable to ANZ as at 30 June 2015 (2014: Nil).

11. Custodian

OnePath Funds Management Limited (ABN 21 003 002 800) is the custodian of the Scheme.

12. Commitments and contingencies

There were no commitments or contingencies for the Scheme as at the reporting date (30 June 2014: Nil).

13. Significant events during the financial period

There have been no significant changes in the state of affairs of the Scheme for the financial year ended 30 June 2015.

14. Events subsequent to reporting date

No significant events have occurred since the end of the reporting period which would impact on the financial position of the Scheme disclosed in the Statement of Financial Position as at 30 June 2015 or on the results and cash flows of the Scheme for the financial year ended on that date.

Directors' Declaration

OnePath Funds Management Limited presents the Directors' Declaration in respect of the following Scheme:

OneAnswer Separate Account Trust

In accordance with a resolution of the Directors of OnePath Funds Management Limited we state that:

In the opinion of the Directors:

1. The financial statements and notes to the financial statements of the Scheme, set out on pages 5 to 16 are in accordance with the *Corporations Act 2001*, including:
 - 1.1 giving a true and fair view of the Scheme's financial position as at 30 June 2015 and its performance, as represented by the results of its operations and cash flows for the financial year ended on that date.
 - 1.2 complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Regulation 2001*.
 - 1.3 complying with International Financial Reporting Standards as indicated in Note 2.1.
2. There are reasonable grounds to believe that the Scheme will be able to pay its debts as and when they become due and payable.
3. The financial statements and notes to the financial statements of the Scheme, set out on pages 5 to 16 are prepared in accordance with the provisions of the Scheme's Constitution.

This Declaration is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.



Director

Sydney

3 September 2015



Independent Auditor's Report

To the Investors of OneAnswer Separate Account Trust ('the Scheme')

Report on the financial report

We have audited the accompanying financial report of the Scheme, which comprises the Statement of Financial Position as at 30 June 2015, and the Statement of Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year ended on that date, Notes 1 to 14 comprising a summary of significant accounting policies and other explanatory information, and the Directors' Declaration.

Directors' responsibility for the financial report

The Directors of OnePath Funds Management Limited ('the Responsible Entity') are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error. In Note 2, the Directors also state, in accordance with Australian Accounting Standard AASB 101 *Presentation of Financial Statements*, that the financial statements comply with International Financial Reporting Standards.

Auditor's responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Scheme's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Scheme's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the Directors, as well as evaluating the overall presentation of the financial report.

We performed the procedures to assess whether in all material respects the financial report presents fairly, in accordance with the *Corporations Act 2001* and Australian Accounting Standards, a true and fair view which is consistent with our understanding of the Scheme's financial position and of its performance.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*.

Auditor's opinion

In our opinion:

- (a) the financial report of the Scheme is in accordance with the *Corporations Act 2001*, including:
 - (i) giving a true and fair view of the Scheme's financial position as at 30 June 2015 and of its performance for the year ended on that date; and
 - (ii) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.
- (b) the financial report also complies with International Financial Reporting Standards as disclosed in Note 2.

KPMG

Michael O Connell

Partner

Sydney
3 September 2015



Lead Auditor's Independence Declaration under Section 307C of the Corporations Act 2001

To the Directors of OnePath Funds Management Limited, the Responsible Entity for the Scheme:

I declare that, to the best of my knowledge and belief, in relation to the audit for the financial year ended 30 June 2015 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

KPMG

Michael O Connell

Partner

Sydney
3 September 2015

Contact details for the Scheme

Customer Services



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Custodian

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Auditor

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