



## End of financial year – key dates

JUNE 2011

With the end of financial year fast approaching, there are some additional ways you can get your super contributions in by the 30 June cut-off.

### '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 time during the final week of the financial year:

**Monday 27 June to Thursday 30 June from 9am – 5pm.**

For addresses of OnePath offices, please refer to the relevant table below. For more information on cut-off times specific to PortfolioOne, please read the PortfolioOne section below.

### Other contributions

To assist us in meeting your expectations and to avoid any last minute delays, please forward all contributions/additional investments to OnePath as soon as possible. Please refer to the specific times and dates in the table below for each payment type. These times and dates apply to all OnePath products, aside from PortfolioOne which is outlined in a separate table.

Please note, contributions and additional investments include new business, additional business and/or other contributions or investments applicable to the product and must include all associated documentation. The contribution will be processed on the date that all necessary documentation is received.

**Cash will not be accepted as a method of payment, as per our normal cash transaction guidelines.**

Payment method	Payment due
Cheques and associated documentation	Must be received by <b>5pm</b> on <b>30 June 2011</b> at either OnePath's head office or state offices. See below for address details.  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.
BPAY® and Internet banking (EFT) payments	To ensure BPAY contributions are received before 30 June, BPAY instructions must be submitted no later than <b>4pm</b> on <b>27 June</b> . 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.  Please note ANZ Superannuation Savings Account does not accept BPAY payments.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

### 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).
- New applications (and supporting documents) for OneCare must be received, accepted and premiums paid by **5pm** on **25 June** at either OnePath's head office or state offices.



## 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	Payment due
Cheques and associated documentation	All new applications must be received by <b>12pm on 30 June</b> . Form: New application form.  Additional contributions into PortfolioOne Superannuation Service and PortfolioOne Pension Service must be received by <b>3pm on 30 June</b> . Form: Additional Investment Form.  Additional investments into PortfolioOne Investment Service must be received by <b>4pm on 30 June</b> . Form: Additional Investment Form.
BPAY® and Internet banking (EFT) payments	To ensure BPAY contributions are received before 30 June, BPAY instructions must be submitted no later than <b>5pm on 27 June</b> . 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.

For more information on cut-off times, please refer to the update on the PortfolioOne website.

## Addresses for OnePath's head office and state offices

Office	Street address	Postal address
Head office (NSW)	Ground floor, 347 Kent Street, Sydney NSW 2000	GPO Box 3938, Sydney NSW 2001
Victoria	Level 22, 570 Bourke Street, Melbourne VIC 3000	GPO Box 481, Melbourne VIC 8060
Queensland	Level 17, 100 Edward Street, Brisbane QLD 4000	GPO Box 307, Brisbane QLD 4001
South Australia	Level 1, 45 Pirie Street Adelaide SA 5000	GPO Box 435, Adelaide SA 5001
Western Australia	Level 17, Forrest Centre, 221 St Georges Terrace, Perth WA 6000	PO Box 7737, Cloisters Square, Perth WA 6850

## Potential unit pricing delays

OnePath has been advised by third party fund managers that unit prices may be delayed by up to 30 days from 30 June 2011 for ANZ OneAnswer Investment Portfolio, Wholesale Trusts and Pension products. Trust funds managed by OnePath Funds Management Limited may also experience short delays. These delays can occur due to additional activities required to finalise the end of financial year distributions. This means the following requests may be processed late:

- contributions
- withdrawals
- switches
- regular draw-down plan payments.



The July 2011 pension payments for ANZ OneAnswer Pension, OneAnswer Frontier Pension, ANZ OneAnswer Term Allocated Pension and Integra Allocated Pension are also impacted as they will be based on unit prices as at 30 June 2011. Annual reviews will be processed once 1 July 2011 unit prices are available. As a result, for clients receiving a July pension payment, there will more than likely be an adjustment to the remaining pension payments once the final unit prices for 30 June and 1 July are available and the annual review is processed. It is anticipated the annual reviews will be completed by the end of July.

For example:

**A minimum monthly payment based on 30 June prices:**

\$12,000 per annum, i.e. \$1,000 per month

July payment will be \$1,000

**A minimum monthly payment based on 1 July prices:**

Minimum has increased to \$12,110 per annum.

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

## Further information

If you have any questions or would like further information:

Product	Phone number	Hours (weekdays, Sydney time)	Email	Fax number
All ANZ products (excluding those listed below)	13 38 63	8.30am – 6.30pm	customer@onepath.com.au	02 9234 6668
Integra Super	13 38 65	8.30am – 6.30pm	customer@onepath.com.au	02 9234 6668
ANZ Wholesale Trusts	1800 031 810	9am – 5pm	wholesale.unittrust@onepath.com.au	02 9234 6733
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

This information is current at May 2011 but may be subject to change. This information has been produced by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) and OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (together the 'issuers'). Each issuer is a wholly owned subsidiary of Australian 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 relevant issuer of each product is owned by ANZ it is not a Bank. Except as described in the relevant disclosure document, an investment in the product is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer of 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. The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acquiring, disposing or deciding whether to continue to hold a product, investors should consider the relevant disclosure document and any product updates which are available at anz.com or by calling Customer Services on 13 38 63. S1173