

# End of financial year – key dates

With the end of the financial year fast approaching, don't forget to make your super contributions before 30 June 2019.

Furthermore, for information on the Federal Budget 2018/19 and what it means for you, please speak to your financial planner.

## Contributions

To ensure your contributions for the 2018/19 financial year are received at our offices in time, please forward all contributions as soon as possible and no later than the cut-off times specified in the 'Payment cut-off dates and times' section on page 2. Contributions received after these cut-off times will be processed in the next financial year.

### Important notes:

- Contributions must include all associated documentation. Please refer to the relevant Product Disclosure Statement (PDS) for the effective date the contribution will be processed.
- Cash is not accepted as a method of payment for contributions.
- Contributions made in person (known as 'Walk in' contributions) will only be accepted for certain products specified (refer to the below table) and at the ANZ Wealth offices detailed on page 2.
- Employers are required to make contributions that are compliant with the SuperStream Data and Payment Standards (SuperStream). Please refer to the [Australian Taxation Office \(ATO\) website](#) for more information.
- All contributions must include the correct Contribution Code for electronic funds transfer (EFT) and BPAY®.
- It is recommended that employer contributions made via our clearing service be submitted through ANZ EasyTransact by **5pm on 11 June 2019** to ensure they are received prior to the end of the financial year.
- If a participating employer in a default plan is not registered with ANZ EasyTransact and would like to be in order to make employer contributions for this financial year, an application must be received by ANZ Wealth by **5pm on 11 June 2019**.
- Where a product allows payment by credit card, members can use the automated pay-by-phone service on 133 110 or contact Customer Services by **5pm on 28 June 2019**.

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

## Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2019 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY*^	ANZ EasyTransact+	Credit Card	'Walk in' contributions
ANZ Smart Choice Super and Pension ^^	Yes	No	No	Yes	No	No	Yes
ANZ Smart Choice Super for employers and their employees (including QBE)	Yes	No	No	Yes	Yes	No	Yes
ANZ OneAnswer Personal Super & OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No	No	Yes

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY*^	ANZ EasyTransact+	Credit Card	'Walk in' contributions
ANZ Super Advantage	Yes	No	Yes	Yes	Yes	No	Yes
World of Protection & OneCare	Yes	Yes	Yes	No	No	Yes	No

\* Employers are now required to make contributions that are compliant with SuperStream. Whilst we can accept contributions via BPAY and EFT (depending on the Product) they may only be considered SuperStream compliant if they are accompanied by a contribution transaction request message in the required SuperStream format. Whilst we can accept cheque payments, they are not considered a SuperStream compliant form of payment.

^ Please note there is no need to forward your BPAY receipt number to ANZ Wealth.

† ANZ EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans in ANZ Wealth.

^^ A contribution cannot be made to an ANZ Smart Choice Pension account once a pension has commenced.

## Payment cut-off dates and times

The tables below details the payment cut-off dates and times.

### All ANZ and OnePath products

Payment method	Cut-off dates and times for 2019
ANZ EasyTransact Direct Debit payments	Must be at 'confirmed' status on ANZ EasyTransact by <b>5pm</b> on <b>Friday 28 June 2019</b> .
ANZ EasyTransact BPAY and Internet banking (EFT) payments	Must be submitted on ANZ EasyTransact and received* by <b>4pm</b> on <b>Wednesday 26 June 2019</b> .
Cheques and associated documentation	Must be received* by us by <b>5pm</b> on <b>Friday 28 June 2019</b> – refer to page 3 for address details. Please make cheques payable to OnePath Custodians.
Direct Debit	All Direct Debit requests must be submitted no later than <b>5pm</b> on <b>Tuesday 25 June 2019</b> .
BPAY and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received* before the end of the financial year, BPAY and EFT instructions must be submitted no later than <b>4pm</b> # on <b>Wednesday 26 June 2019</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. Clients need to consider this when making last minute contributions.

\* Note, cheques and associated documentation must be posted in a timely manner to ensure they are received by us on or before the allocated dates. Any payment or documentation received after these dates will be processed in the next financial year.

# You need to check with your financial institution for their cut-off time.

## 'Walk in' contributions brought to ANZ Wealth's offices in person

**We accept payments by cheque or money order for 'Walk in' contributions.**

We will accept 'walk in' contributions and additional investments for ANZ and OnePath products (excluding World of Protection and OneCare) at ANZ Wealth's offices nationwide at the following times between **Wednesday 26 and Friday 28 June 2019, 8.30am–5pm**.

Office	Street address
New South Wales	Ground floor, 347 Kent Street, Sydney NSW 2000
Victoria	Level 33, 55 Collins Street, Melbourne VIC 3000
Queensland	Level 20, 111 Eagle Street, Brisbane QLD 4000
South Australia	Level 21, 11 Waymouth Street, Adelaide SA 5000
Western Australia	Level 10, 77 St Georges Terrace, Perth WA 6000

## New Business applications

For OneAnswer Frontier Personal Super accounts commenced with contributions (not internal transfers), new business applications with all associated paperwork and requirements must be received by **5pm on Friday 28 June 2019** at one of the offices listed directly above. If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend you send all correctly completed documentation to us by **5pm on Tuesday 25 June 2019**.

For OneCare and World of Protection, new business applications with all associated paperwork and requirements must be received by **5pm on Wednesday 26 June 2019**.

## Further important information for the end of the financial year

### A reminder about contributions caps

It is important that you are aware of the contribution limits and ensure that they don't exceed the caps. We recommend you speak to your financial planner for details.

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

### Unit prices at the end of the financial year

At the end of each financial year we await unit prices from the underlying fund managers, along with the relevant tax and distribution information, before we publish our unit prices. The timing of when each fund manager releases prices will vary, but we expect to have all unit prices finalised by approximately **Friday 19 July 2019**.

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 2019** unit prices are available. Any clients who have nominated a pension payment as a percentage of their account balance in July 2019 will have their remaining pension payments for the rest of the year adjusted when their annual review is completed. It is anticipated that all annual reviews will be completed by the end of July 2019.

For example:

A minimum 5% monthly payment based on account balance using unit prices available on 28 June:	A 5% minimum monthly payment based on account balance using 1 July prices:
Account balance = \$240,000. 5% minimum is \$12,000 per annum, i.e. \$1,000 per month	Account balance = \$242,200. 5% minimum has increased to \$12,110 per annum.
July payment will be \$1,000	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 please contact:

Product	Phone number	Hours (weekdays, AEST)	Email
ANZ Smart Choice Super suite of products (for members)	13 12 87 (option 1)	8.30am – 6.30pm	anzsmartchoice@anz.com
ANZ Smart Choice Super for employers and their employees (employers only)	13 47 43	8.30am – 6.30pm	employerservices@anz.com
ANZ Super Advantage & ANZ OneAnswer products	13 38 63	8.30am – 6.30pm	customer@onepath.com.au
ANZ EasyTransact (employers)	13 47 43 (options 1, 1)	8.30am – 6pm	easytransact@anz.com
OneCare & World of Protection	133 667	8.30am – 6pm	customer.risk@onepath.com.au

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673). The information is current at May 2019 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 13 38 63. Before acting on this information you should consider whether the information is appropriate to you having regard to your personal needs, financial

circumstances or objectives. You should read the relevant Product Disclosure Statement (PDS) and any product updates (for open and closed products) which are available by calling Customer Services (refer to the above table for contact details) or by visiting [anz.com](http://anz.com) or [onepath.com.au](http://onepath.com.au) and consider if this product is right for you.