

ANZ Smart Choice Super for employers and their employees PDS Update – Change of Ownership

PDS UPDATE | 1 JUNE 2019

This Product Disclosure Statement Update (PDS Update) amends the following documents:

- ANZ Smart Choice Super for employers and their employees Product Disclosure Statement dated 13 April 2019 (**PDS**)
- ANZ Smart Choice Super for employers and their employees Additional Information Guide dated 13 April 2019 (**AIG**)
- ANZ Smart Choice Super for employers and their employees Fees Guide dated 13 April 2019 (**Fees Guide**)
- ANZ Smart Choice Super for employers and their employees Insurance Guide - Standard Employer Plans dated 13 April 2019 (**Standard Employer Plans Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees Insurance Guide - Tailored Employer Plans dated 13 April 2019 (**Tailored Employer Plans Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Toll Group Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover - Income Protection Cover dated 13 April 2019 (**Toll Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Pact Group Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover - Income Protection Cover dated 13 April 2019 (**Pact Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Carter Holt Harvey Australia Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover dated 13 April 2019 (**CHH Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Dimension Data Australia Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover dated 13 April 2019 (**Dimension Data Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Brighton Grammar School Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover - Income Protection Cover dated 13 April 2019 (**Brighton Grammar Insurance Guide**)
- ANZ Smart Choice Super for employers and their employees - OnePath Life Limited - Cisco Systems Australia Pty Ltd Superannuation Plan - Insurance Guide - Death and Total and Permanent Disablement Cover dated 13 April 2019 (**Cisco Insurance Guide**)

Why Are These Documents Being Amended?

OnePath Life Limited ABN 33 009 657 176 AFSL 238341 (**OnePath Life**) was a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (**ANZ**) as at 13 April 2019, the issue date of the PDS.

On 31 May 2019 and as contemplated in the PDS, OnePath Life became a company within the Zurich Financial Services Australia Group.

Given this change, OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 issues this PDS Update.

Updated Information

ANZ Smart Choice Super for employers and their employees Product Disclosure Statement dated 13 April 2019

The 'About ANZ Smart Choice Super' section on page 3 of the PDS, is updated such that the sixth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

ANZ Smart Choice Super for employers and their employees Additional Information Guide dated 13 April 2019

The 'Important Information' section on page 2 of the AIG, is updated such that the third paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

ANZ Smart Choice Super for employers and their employees Fees Guide dated 13 April 2019

The 'Important Information' section on page 2 of the Fees Guide, is updated such that the third paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Standard Employer Plans Insurance Guide

The 'Important Information' section on page 3 of the Standard Employer Plans Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Tailored Employer Plans Insurance Guide

The 'Important Information' section on page 3 of the Tailored Employer Plans Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Toll Insurance Guide

The 'Important Information' section on page 3 of the Toll Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Pact Insurance Guide

The 'Important Information' section on page 3 of the Pact Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*



CHH Insurance Guide

The 'Important Information' section on page 3 of the CHH Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Dimension Data Insurance Guide

The 'Important Information' section on page 3 of the Dimension Data Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Brighton Grammar Insurance Guide

The 'Important Information' section on page 3 of the Brighton Grammar Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Cisco Insurance Guide

The 'Important Information' section on page 3 of the Cisco Insurance Guide, is updated such that the fifth paragraph in this section is to be disregarded and the following paragraph should be read as a replacement of that information:

*OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super. OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Life and OnePath Custodians are not related bodies corporate.*

Any Questions?

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

- call Customer Services on 13 12 87, weekdays between 8.30am and 6.30pm (AEST).
- email anzsmartchoice@anz.com

This PDS Update is issued by OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496, AFSL 238346 as the issuer of ANZ Smart Choice Super for employers and their employees. The information provided in this PDS Update is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should read the relevant PDS available at onepath.com.au and any relevant Product Updates for updated information about the relevant product before making a decision to acquire, withdraw or continue to hold that product. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. The information is current as of 1 June 2019 but may be subject to change. For more information, please contact your financial adviser or call Customer Services on 13 12 87.