

# ANZ PERSONAL SUPER BOND

(CLOSED TO NEW MEMBERS)

This is a summary of the key features of ANZ Personal Super Bond. For more details see the disclosure document provided to you when you commenced your ANZ Personal Super Bond account and any updates provided since this time.

If you do not have these documents or need assistance call us on 1800 932 016.

ANZ Personal Super Bond is a personal superannuation account that helps you to accumulate and grow your super savings in a tax-effective way.

## INVESTMENT OPTIONS

ANZ Personal Super Bond (Series 1 and 2) offers three 'defensive' investment options:

- Capital Guaranteed
- Diversified Stable
- Managed.

ANZ Personal Super Bond (Series 3) offers a wider range of investment options including single-sector, diversified and multi-manager investment options.

## FEES AND CHARGES

Members are invested in either Fee Plan A or Fee Plan B.

**Fee Plan A** – While no initial Entry Fee was charged, an Administration Fee applied for 3 years from commencement of the account (no longer applicable).

**Fee Plan B** – An initial Entry Fee was charged but no Administration Fee was applied.

Your financial adviser received an upfront commission and may have chosen to rebate some or all of this commission back to your account. Ongoing commission based on a percentage of the account balance is also payable to advisers.

## Investment Fees

Investment Fees are deducted from the assets of each investment fund and included in the unit price. The Investment Fee (Ongoing Fee) includes the cost of managing the Fund and the underlying fund manager's Investment Management Fee.

## Administration Fee (Other)

Levies and expense recoveries are deducted from the assets of each investment option annually and included in the unit price.

## Indirect Cost Ratio

Indirect costs are deducted from the underlying assets of each investment option. Although these costs are not charged as a specific fee they reduce the return on your investment. These costs include any performance fees charged by the underlying fund manager and also their transaction costs not recovered by the buy-sell spread, such as brokerage costs, custody fees, stamp duty and bid/offer spreads.

## Buy-sell spreads

When investing into or withdrawing from an investment option you may incur a buy-sell spread cost as the difference between 'buy' and 'sell' unit prices. This buy-sell spread is used to allocate buy and sell transaction costs to members who are transacting, rather than members retaining their funds within the investment option.

## Other fees and costs

Other administration fees, such as dishonour fees, may apply. Call us if you would like further information on the fees and costs specific to your account.

This information is current as at January 2019. This key features summary is provided for information purposes only and the product's features, terms and conditions may have changed over time. It 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 and objectives. This product is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673) as trustee of the OnePath MasterFund ABN 53 789 980 697, RSE R1001525.