

ANZ SUPER ADVANTAGE

(CLOSED TO NEW MEMBERS)

This is a summary of the key features of ANZ Super Advantage for members with Accumulation Benefits. For more details see the disclosure document provided to you when you joined ANZ Super Advantage, and any updates provided since this time.

If you don't have these documents or need assistance, call us on 1800 932 017. You can also contact us if you need information about ANZ Super Advantage as a Defined Benefit member.

ANZ Super Advantage is an employer-sponsored superannuation product that helps you to accumulate and grow your super savings in a tax-effective way. It also provides access to insurance cover within your superannuation.

It accepts all superannuation contributions and offers hassle free rollover assistance to consolidate other super accounts you may have into your ANZ Super Advantage account.

INVESTMENT FUNDS

ANZ Super Advantage offers access to a wide range of investment funds, asset managers and asset classes. There are over 55 carefully selected diversified and single sector investment funds to choose from, including the OptiMix range of funds and also a range of OnePath Multi-Manager funds.

You can select up to eight investment funds and as your investment objectives change you can change your investment by switching between investment funds at any time.

INSURANCE COVER

ANZ Super Advantage offers the option including Death Only cover or Death (including Terminal Illness cover) and Total and Permanent Disablement cover and/or Salary Continuance cover within your superannuation account.

OTHER KEY FEATURES

If you leave your employer – We will automatically transfer your account to ANZ Super Advantage – Personal.

Online access – Track and manage your account online.

Keeping you informed – Regular updates about your account, including an Annual Statement, annual member update and annual report.

FEES AND CHARGES

Contribution Fee – Your plan will apply one of the of the following Contribution Fee options. This fee may be negotiated between your employer and/or your plan's financial adviser and us.

Option to pay Contributions Fees upfront – An agreed percentage fee applies to each contribution to your account. A fixed dollar Withdrawal Fee will then apply to each withdrawal.

Option to pay Contribution Fees later – No upfront fee applies. A Withdrawal Fee calculated as a percentage of the amount withdrawn applies for four years from the date you joined the plan. After this a fixed dollar fee applies.

Administration Fee – A fee calculated as a percentage per annum of the amount invested is deducted monthly.

This fee is tiered based on the total employer plan balance (including family members) so that a lower fee applies to employer plans with higher account balances. This fee may be negotiated between your employer and/or your plan's financial adviser and us.

For members of ANZ Super Advantage – Personal, this fee is based on your individual account balance.

An additional Administration Fee may apply to certain employer plans.

Investment Management Fee – This fee is reflected in the calculation of investment option unit prices. The percentage amount of this fee varies with the investment option selected.

Levies and expense recoveries – These are also deducted based on actual costs determined for the 12 months to 30 June in the previous financial year.

Member Fee – A fixed dollar fee applies.

Entry Fee option – An Entry Fee applies as a percentage of the amount you invested. Your financial adviser then receives commission from this fee, and may agree to rebate some or all of this commission back to your account, which effectively reduces the Entry Fee paid.

An ongoing Investment Fee is charged as a percentage of the amount invested. The percentage amount of this fee varies with the investment option selected.

Nil Entry Fee option – No Entry Fee applies.

An ongoing Investment Fee is charged as a percentage per annum of the amount invested. The percentage amount of this fee varies with the investment option selected.

As for the Entry Fee option your financial adviser receives a commission as a percentage of the amount invested, and may agree to rebate some or all of this upfront commission back to your account.

This information is current 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.