

ANZ SUPERANNUATION SAVINGS PLANS

(CLOSED TO NEW MEMBERS)

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

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

PRODUCTS

This summary covers the following group of products referred to here as ANZ Superannuation Savings Plans:

- ANZ Investor Plus Savings Plan – Super
- ANZ Money Plus Savings Plan – Super
- ANZ Regular Super Savings Plan
- ANZ Regular Savings Superannuation Plan
- ANZ Spectrum Super
- ANZ Money Plus Super
- ANZ Thriftmaster Super
- ANZ Investor Plus Super

The ANZ Superannuation Savings Plans (Plans) are personal superannuation products that help you to accumulate and grow your superannuation savings in a tax-effective way.

The Plans accumulate premiums (super contributions) and investment returns. Premiums due are calculated on commencement based on the sum assured/insured, premium cease date and maturity date. The premiums will then build towards an agreed sum assured.

PREMIUMS

The Plans accept most types of personal and employer superannuation contributions known as 'premiums', which are initially applied to the Capital Guaranteed Fund. Premiums are generally level throughout the life of the policy and calculated annually.

Members with Regular Premium Policies can make regular monthly, quarterly, half-yearly or annual contributions, which are set at the commencement of the account. However a loading may be applied to premiums that are not paid annually.

If you wish to cease contributing, you may apply in writing to us to have your account classified as 'Paid Up'. However, if you wish to continue any optional insurance cover, then premiums will need to continue to be paid into the Plan to cover this cost.

INVESTMENT OPTIONS

Capital Guaranteed Fund – Aims to provide a high level of security by investing in fixed interest investments and providing a capital guarantee for all amounts contributed and interest earnings accumulated.

Managed Fund – Aims to maximise long term returns by investing in a diversified portfolio including shares, property and fixed interest securities in Australia and overseas.

Sweeps

You can ask us to 'sweep' a specific amount from the Capital Guaranteed Fund into the Managed Fund at any time. Additionally, you can set up a Standing Sweep instruction for a regular fixed amount to be swept into the Managed Fund at regular intervals or have amounts above a certain balance you specify in the Capital Guaranteed Fund swept to the Managed Fund.

You can also sweep back specified amounts from the Managed Fund to the Capital Guaranteed Fund at any time.

INSURANCE COVER

Some Plans offer optional Death cover and Total and Permanent Disablement insurance cover.

Where optional insurance cover is taken, the cost of this cover is added to your regular premiums. Premiums generally increase each year with your age. Each year you have the option of paying the premium increase and maintaining the same level of cover, or fixing the amount of your premium for that year, which will reduce the level of your cover.

NON-FORFEITURE PROVISIONS

If you cease making contributions and your policy does not have a 'paid up' status, we will advance the amount of each unpaid premium to your account to ensure your savings plan and insurance cover does not immediately lapse. However, it will then lapse once the amount advanced plus the interest charged exceeds your Capital Guaranteed Fund balance. However, at our discretion we may sweep back funds from any Managed Fund balance you have to prevent the lapse of your plan and cover, and charge a fee on amounts swept back.

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.