

## ANZ WHOLE OF LIFE SUPER (CLOSED TO NEW MEMBERS)

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

If you don't have these document or need assistance call us on 1800 932 023.

As ANZ Whole of Life policies are based on a set sum insured and acquire a surrender value after an initial period, they have both savings and life insurance characteristics.

ANZ Whole of Life Super provides life insurance cover inside super payable in full upon your death. If your policy is redeemed, rolled over, or cancelled a lesser amount (surrender value) is payable.

Some policies also have a premium cease date, such as on reaching age 80 or 85. This means that although the life insurance cover remains in force, no further premiums are required.

The underlying investment is a capital guaranteed fund. No other investment options are offered.

Some policies receive additional value through annual bonus declarations. Different bonus rates apply to different products. These rates are determined by actuaries, and are applied as a percentage of sum insured and any accumulated bonuses.

The superannuation trustee purchases the policy from OnePath Life Limited (the Insurer). The trustee owns the policy and your contributions pay the premiums (insurance fees) on the policy. You are the life insured under the policy.

Upon your death the agreed death sum insured, plus any bonuses allocated, less any accumulated debts and taxes will be paid. The benefit is paid to the trustee who then transfers it to your beneficiary(s).

If outstanding premiums are not paid this creates an automatic loan (non-forfeiture loan) against your policy. Interest is then charged until the surrender value is exhausted. Policy loans are available to the member against the security of the policy up to 90% of the surrender value. Interest is then charged on the outstanding loan amount.

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.