

IMPORTANT INFORMATION AND UPDATES FROM 1 JULY 2021 TO 30 JUNE 2022

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YOUR 2022 ANNUAL REPORT

In line with our ongoing commitment to reduce our impact on the environment, your 2022 Annual Report will be available online in December.

ANNUAL STATEMENTS AND COMMUNICATIONS WILL BE MOVING ONLINE

In addition to annual statements, we are working on having letters available for you to view online. If you are yet to register for online access, register today and join our journey to a sustainable future as we go paperless. In the future, we will send you an email or SMS when your annual statement and letters are ready for you to view online unless you have previously opted out.

If you wish to opt out of digital communications, please call Customer Services on 13 12 87. If we don't have your e-mail address or mobile phone number, we will continue to send you paper-based communications.



REGULATORY UPDATES

RETIREMENT INCOME COVENANT

From 1 July 2022, trustees of Registrable Superannuation Entities ('RSEs') are required to develop a retirement income strategy for retired members and those approaching retirement.

The strategy must address how the trustee will assist those members to achieve and balance three key retirement income objectives:

- maximise expected retirement income over the period of retirement,
- manage expected risks to the sustainability and stability of retirement income over the period of retirement, and
- have flexible access to expected funds over the period of retirement.

The strategy is intended to be general in nature and the trustee does not consider individual circumstances.

A summary of the retirement income strategy can be found under the Trustee and Fund information at anz.com/smartchoicesuper

REDUCTION OF THE MINIMUM PENSION WILL CONTINUE INTO 2022/23

The measures introduced in 2020 by the Federal Government in response to COVID-19, which allow for a temporary 50% reduction of the minimum annual pension payments have been extended and will continue into the 2022/23 financial year. This means that for members who have nominated to receive a minimum payment amount from their account or have nominated a payment amount that is less than the reduced minimums, their pension payments for the 2022/2023 financial year will be recalculated based on the reduced pension minimums.

How to make changes to your pension payments

If you'd like to make changes to your arrangements, you can do so by:

- speaking to your financial adviser
- calling Customer Services on 13 12 87
- emailing smartchoice@insigniafinancial.com.au

FEDERAL BUDGET CHANGES TO SUPER AND PENSIONS

There were some important changes to super and pensions that became law from 1 July 2022.

Work test repealed

Individuals aged 67 to 74 (inclusive)

Are no longer required to meet the work test when making, or receiving, personal contributions, spouse contributions or salary sacrificed contributions. The work test requires individuals to have been gainfully employed for at least 40 hours in 30 consecutive days during the financial year of the contribution. This means personal, spouse and salary sacrifice contributions can be accepted until 28 days after the end of the month in which you turn 75.

If you wish to claim a deduction for personal contributions made from age 67, the Australian Taxation Office (ATO) will only allow the deduction if you have met the work test or use the one-off work test exemption. The work test exemption applies if you have not met the work test in the financial year of the contribution, but met the test in the previous financial year and your total super balance is under \$300,000.

Extension of the bring forward rule – non concessional contributions

Individuals aged 67 to 74

From the 2022/23 financial year, individuals under 75 at the start of a financial year will also be able to access the non-concessional 'bring forward' arrangement over a three-year period (subject to eligibility). For example, they will be able to make or receive non-concessional contributions to their super in a financial year of up to three times the annual non-concessional contributions cap (depending on their total super balance at 30 June of the last financial year). Refer to ATO website at ato.gov.au for the non-concessional contributions cap amount for a financial year.

Eligibility age for making a downsizer contribution reduced

Individuals aged 60 and over

The eligibility age to make a downsizer contribution to super reduced from 65 to 60 years of age. The downsizer

contribution allows eligible individuals to make a one-off contribution to their super of up to \$300,000 per person (or \$600,000 per couple) from the proceeds of selling their home (i.e. which they and/or their partner owned at least 10 years before the sale and meets other criteria).

The downsizer contribution does not count towards the non-concessional contributions cap and can be made regardless of total super balance or being over 75. This contribution cannot be claimed as a tax deduction.

Minimum income threshold for SG contributions is removed

Employees earning less than \$450 per month

Employees will no longer be required to earn a minimum amount of income each month before they become eligible to receive a superannuation guarantee (SG) contribution from their employer to their super. Previously, employers were not required to make SG contributions for their employees earning less than \$450 per month.

Increase to SG rates

The superannuation guarantee rate for the contribution increased to 10.5% of an employee's ordinary time earnings from 1 July 2022.

First Home Super Saver (FHSS) scheme – amount released has increased

Individuals who are first home buyers

The maximum amount of 'voluntary contributions' that can be released from super under the First Home Super Saver (FHSS) scheme to help purchase a first home increased to \$50,000 from \$30,000. Individuals will still be able to count up to \$15,000 of voluntary contributions from any one financial year towards their released amount. 'Voluntary contributions' that can be released under the FHSS scheme are voluntary concessional and non-concessional contributions made on or after 1 July 2017.

FUND STAPLING

This Federal Government initiative came into effect from 1 November 2021 and is designed to stop individuals from collecting multiple super funds throughout their career.

Now, when you change jobs, your current super fund will be 'stapled' to you and will follow you to your new job. Your employer and the ATO will ensure any compulsory super contributions are made to your existing 'stapled' super fund. Meaning, you won't have a new super fund opened every time you change jobs.

The ATO will use the following process to determine the stapled super fund if you have multiple super funds when starting a new job:

- if there's no recently stapled fund, the fund which has received the most recent contribution (made before 30 June the previous financial year) will be chosen as the stapled fund,
- if there's no eligible fund that has received a contribution recently, it'll go to the fund with the highest account balance as at the end of the last financial year, or
- if there's still no eligible fund, the ATO can choose what they believe to be the most appropriate fund out of the individual's available funds.

CHANGES TO CONTRIBUTIONS CAPS AND THRESHOLDS

| Caps and thresholds | Up to 30 June 2022 | From 1 July 2022 | Change |
|--|--------------------|------------------|--------|
| Concessional contributions cap | \$27,500 | \$27,500 | - |
| Non-concessional contributions cap | \$110,000 | \$110,000 | - |
| Low-rate cap threshold | \$225,000 | \$230,000 | ↑ |
| CGT small business cap | \$1.615 million | \$1.650 million | ↑ |
| Government co-contributions lower income threshold | \$41,112 | \$42,016 | ↑ |
| Government co-contributions upper income threshold | \$56,112 | \$57,016 | ↑ |
| General transfer balance cap | \$1.7 million | \$1.7 million | - |



FEE CHANGES

CHANGES TO INVESTMENT FEES AND COSTS AND TRANSACTION COSTS

Investment fees and costs and transaction costs for each investment fund offered through your product for the year ending 30 June may have changed from those that applied in the previous year. You can view the investment fees and costs and transaction costs that applied to your investment in the 'Fees and costs deducted from your investment' section of your Annual Statement.

To view the investment fees and costs and transaction costs for all funds, please refer to the relevant product disclosure statements available at anz.com/smartchoicesuper

ELIGIBILITY FOR REDUCED FEES

The following information is applicable to ANZ Smart Choice for employers and their employees.

Under superannuation law, tailored or reduced fee arrangements negotiated by employers for members of their employer plan can apply only for the period of employment.

A reduced Administration fee may have been applied to your ANZ Smart Choice Super account, as negotiated by a previous employer when you were a member of their employer plan. If your employment has since ceased with that employer, the reduction will no longer apply, and from December 2021 an Administration fee of \$60 pa (\$5.00 per month) will apply, deducted monthly in arrears from early January 2022. This is the standard Administration fee that applies to members who are no longer linked to an employer plan.

ADMINISTRATION FEE CAP

The percentage-based administration fee is now capped at \$125 per month (net of GST) per account. This impacts members with balances of \$750,000. To view all administration fees please refer to the relevant product disclosure statements available at anz.com/smartchoicesuper

APRA LEVY AND REGULATORY CHANGE EXPENSE RECOVERY

APRA regulated superannuation funds are charged this levy each year. It covers APRA's general operational costs and other costs incurred by the Australian Securities and Investments Commission (ASIC), the Department of Human Services (DHS) and the ATO.

The cost of this levy for the 12 months to 30 June 2022 has been passed on by the Trustee of the Retirement Portfolio Service superannuation fund (the Fund) to its members as a 0.005% p.a. charge applied against the investments of the Fund on 24 February 2022. This deduction did not include cash investment options and guaranteed products (which do not have a unit price).

To illustrate the impact of this deduction, for a member of the Fund with a \$50,000 balance, the cost of this deduction would be \$2.50

MYSUPER ADMIN FEE REFUND

The following information is applicable to MySuper members in ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.

For Administration fees charged during the 2021-22 financial year whilst you were a MySuper member, a partial waiver of these fees was processed as a refund and credited to your account in June 2022.

Note, if you held an interest in the MySuper option for part of the 2021-22 financial year only, the waiver was only applied on a pro-rata basis. You should have received a communication from us advising the refund amount processed to your account.



DUTY OF DISCLOSURE

From 5 October 2021, changes to Duty of Disclosure applied to applicants of life insurance and all types of consumer insurance contracts. The new ‘duty to take reasonable care’ places greater obligation on insurers to collect the information they need, and you have a legal duty to take reasonable care not to make a misrepresentation when providing information to the Insurer.

You are responsible for the information you provide so it’s important that you understand the information and the questions the Insurer asks. Ask the Insurer for help if you have difficulty answering their questions or understanding the application process.

If you have further questions, speak to your financial adviser or call Customer Services on 13 12 87.

CHANGES TO THE TOTAL AND PERMANENT DISABLEMENT DEFINITION IF YOU ARE INSURED BY ONEPATH LIFE LIMITED

The table below contains a summary of what has changed in relation to Total and Permanent Disability (TPD) insurance. We recommend you read the summary in conjunction with the PDS, Additional Information Guide and/or Insurance Guide relevant to you, or request copies by contacting Customer Services.

These changes are applicable to claims with an Event Date on or after 1 June 2022*:

| Changes | Cover type | Summary |
|---|---|--|
| Total and Permanent Disability (TPD) / Totally and Permanently Disabled definition | Tailored cover only | The requirement to be aged less than 60 years on the Event Date is now removed, meaning that members who are 60 years or older may now be assessed for TPD according to TPD definition 1 or TPD definition 2. |
| | Standard/ lifestage, tailored and choose your own cover | For TPD definition 1, the ‘unable to work’ period has reduced from 6 to 3 consecutive months and the ‘unlikely to work again’ test has an added requirement of further education, training, experience or rehabilitation already undertaken by the member or which the insurer believes the member has the capacity to undertake. For TPD definition 2, the Activities of Daily Living test has been removed. Members will be considered TPD where they are prevented from performing at least 3 Activities of Daily Work for at least 6 consecutive months or have a mental health condition. Such a condition has been diagnosed by a specialist medical practitioner using DSM criteria, the member has an impairment of 19% or higher under the psychiatric impairment rating scale and for at least 12 consecutive months the member has been under the care of the specialist and unable to work. For TPD definition 1 and 2, where a member is TPD due to meeting a Specific Medical Condition (refer below), the 3 or 6 month waiting period (as applicable) will be waived. |
| Date of Disablement | Standard/ lifestage, tailored and choose your own cover | For TPD definition 1, the disability period is reduced from 6 to 3 months. |
| Event Date | Standard/ lifestage, tailored and choose your own cover | For TPD definition 2, the Activities of Daily Living are now removed. The member will instead be required to satisfy all conditions for TPD definition 2 (as applicable). |
| Activities of Daily Work (new) | Standard/ lifestage, tailored and choose your own cover | The Activities of Daily Work definition means assessing a member’s capabilities in the following activities: bending, communicating, reading vision, walking, lifting and manual dexterity. |
| DSM (new) | Standard/ lifestage, tailored and choose your own cover | DSM means the latest edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association. If the DSM is no longer used or published, the insurer will use another manual similar to it as determined by the Royal Australian and New Zealand College of Psychiatrists. |
| Specific Medical Condition (new) | Standard/ lifestage, tailored and choose your own cover | Specific Medical Condition means any of the following conditions: cardiomyopathy (permanent and irreversible), cognitive loss (permanent), dementia including Alzheimer’s disease (diagnosed), head trauma (permanent and irreversible), loss or paralysis of limb (permanent), motor neurone disease (diagnosed), multiple sclerosis (diagnosed), muscular dystrophy (diagnosed), Parkinson’s disease (diagnosed), primary pulmonary hypertension (Idiopathic pulmonary arterial hypertension with permanent impairment), or specific loss of either sight, hearing or speech. |

* 1 May 2022 for members of the Toll Superannuation Plan.

ADDITIONAL GUIDANCE ON YOUR SUM INSURED

The following information is applicable for ANZ Smart Choice Super for employers and their employees – Tailored cover only.

Where your sum insured for default death and total and permanent disability (TPD) insurance cover is calculated based on a years of future service formula, years of future service means the complete years and days from the calculation date to your benefit expiry age, unless otherwise stated on your Annual Statement, Welcome Pack, Insurance Activation Letter or Insurance Guide. To check how your sum insured is calculated, refer to the Insurance Summary section of your Annual Statement.

EXCLUDED OCCUPATIONS

For members in Standard Employer Plans, the Insurer classifies occupations and does not provide cover for certain occupations (excluded occupations). If we find during the claim process that you were engaged in an excluded occupation at the time your Lifestage cover was to commence, the claim will not be paid, and any Insurance fees paid will be refunded.

If you were not in an excluded occupation when Lifestage cover commenced, any subsequent change in occupation while you remain a member of the Fund and satisfy the other applicable eligibility criteria will not affect your Lifestage cover.

The Insurer's classification of occupations, including excluded occupations, is reviewed and changes from time to time. A current list of occupations (including excluded occupations) is set out in the Occupational Guide which is available by contacting Customer Services on 13 12 87.

You should advise us promptly of any change of occupation as it may affect your cover and any claim.



INVESTMENTS

The New Investment Options, Fund Updates and OnePath Alternative Growth Sections apply to ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.

NEW INVESTMENT OPTIONS

From 25 July 2022 a new range of MultiSeries options is available. The MultiSeries range will replace the existing OptiMix diversified options noted below that are no longer available for members.

For more information please refer to the relevant Additional Information Guide, available at anz.com/smartchoicesuper

| Closing investment option | Replacement investment option |
|---------------------------------------|-------------------------------|
| OptiMix Conservative | MultiSeries 30 |
| OptiMix Moderate | MultiSeries 50 |
| OptiMix Balanced | MultiSeries 70 |
| OptiMix Growth OptiMix High Growth | MultiSeries 90 |

FUND UPDATES

Changes were made to the following funds:

| Fund | Change | Date effective |
|--|---|----------------|
| OnePath Diversified Fixed Interest | Investment option name has changed from 'PIMCO Diversified Fixed Interest'. Investment manager changed from PIMCO to a multi-manager strategy managed by OnePath Funds Management Limited. | September 2021 |
| OnePath Global Emerging Markets Shares | Investment option name has changed from 'MFS Global Emerging Market Shares'. Investment manager changed from MFS Investment Management to a multi-manager strategy, managed by OnePath Funds Management Limited. | December 2021 |
| Legg Mason Diversified | Investment manager name has changed to Martin Currie Diversified Growth and Responsible Entity change to Franklin Templeton Australia Ltd | March 2022 |
| Tyndall Blue Chip Imputation | Investment option name has changed from 'Nikko AM Blue Chip Imputation'. This investment option is now managed by Yarra Capital Management Limited. | April 2022 |

ONEPATH ALTERNATIVES GROWTH

The following underlying funds/strategies were added as new investments in July 2021.

| | Janus Henderson Global Multi-Strategy Fund (GMSF) | Metrics Wholesale Investment Trust (MWIT) |
|------------------|--|---|
| Issued by | Janus Henderson Investors (Australia) Funds Management Limited | Metrics Credit Partners Pty Ltd |
| Overview | <p>A global multi-strategy hedge fund managed by Henderson Global Investors Limited, which seeks absolute returns through investing across a diversified suite of skill-based, market neutral strategies, combined with a risk aware approach to portfolio construction and protection.</p> <p>GMSF seeks to provide positive absolute returns, with its return objective being to outperform the Bloomberg AusBond Bank Bill Index by 7% p.a. (before fees) over rolling three-year periods, with low to moderate volatility and low correlation to both traditional and alternative asset classes.</p> | <p>A domestic private debt fund managed by Metrics Credit Partners Pty Ltd (Metrics), offering investors exposure to Australia's bank dominated corporate loan market by investing in loans to public companies, private companies, infrastructure, project finance, private equity sponsored, real estate, and structured finance borrowers, either directly or via investment in other wholesale funds managed by Metrics (i.e. MCP Diversified Australian Senior Loan Fund, the MCP Secured Private Debt Fund II and the MCP Real Estate Debt Fund).</p> <p>MWIT seeks to provide direct exposure to a well-diversified portfolio of predominantly Australian corporate loans diversified across borrowers, industries, and credit quality with the objective of generating strong risk-adjusted returns as a result of the active management and direct origination capabilities of the Metrics team.</p> |

UPDATED STANDARD RISK MEASURE

For details on how Standard Risk Measure works, please refer to the Product Disclosure Statement available at anz.com/smartchoicesuper

Updated Standard Risk Measures

| Option Name | Risk Band | Risk Label | Change |
|---|-----------|----------------|--------|
| ANZ Smart Choice Super – 1950s | 6 | High | ↑ |
| ANZ Smart Choice Super – Conservative | 5 | Medium to high | ↑ |
| Kapstream Absolute Return Income Fund | 3 | Low to medium | ↓ |
| OnePath Wholesale Geared Australian Share Index Trust | 7 | Very high | ↑ |
| OnePath Alternatives Growth Fund | 4 | Medium | ↓ |
| Platinum Asia Fund | 7 | Very high | ↑ |
| Schroder Fixed Income Fund | 4 | Medium | ↓ |



GENERAL

IOOF HOLDINGS HAS CHANGED ITS NAME TO INSIGNIA FINANCIAL

IOOF Holdings Ltd changed its name to Insignia Financial Ltd ABN 49 100 103 722 in December 2021. The important thing to know is that there are no changes to your account as a result of this change and products will continue to be provided by OnePath Custodians Pty Ltd.

ONEPATH LIFE LIMITED HAS CHANGED TO ZURICH AUSTRALIA LIMITED

OnePath Life Limited (OnePath Life) has been part of the Zurich Group for more than two years. From 1 August 2022, OnePath Life became Zurich Australia Limited. This change does not affect the terms and conditions of insurance or investment guarantee issued by OnePath Life that you may hold.

AMP LIFE LIMITED HAS CHANGED TO RESOLUTION LIFE AUSTRALASIA LIMITED

From 30 June 2022, AMP Life Limited became Resolution Life Australasia Limited. This change does not affect the terms and conditions of insurance issued by AMP Life Limited that you may hold.



ADDITIONAL INFORMATION

FEES AND COSTS DEDUCTED FROM YOUR INVESTMENT

The fees and costs that are shown under 'Fees and costs deducted from your investment' in your annual statement are explained below.

Investment Fee – the cost of managing the investment fund and the underlying fund manager's Investment Management Fee (IMF). The IMF charged by the underlying fund manager includes the fees, charges and some estimated expense recoveries that relate specifically to the management of each investment fund.

Other investment related costs which include:

- **Performance Fees** – fees that the underlying fund manager are entitled to receive if the underlying investment fund outperforms an agreed investment benchmark.
- **Other Costs** – costs that are incurred by the underlying fund manager. Examples of these costs include expense recoveries and over the counter derivative management costs.
- **Transaction Costs** – costs that are incurred by the underlying fund manager related to the buying and selling of assets. These include costs such as brokerage costs, settlement costs and stamp duty. Transaction costs do not include buy-sell spreads.

Administration fees and costs - Levies and expense recoveries – includes any levies and expense recoveries that have been deducted from the assets of each investment fund. This includes the APRA levy charged to all super funds and some of the costs to comply with the Government's superannuation regulatory changes.

Buy-Sell Spread – an additional cost reflected in the daily unit prices of an investment fund that is not charged separately. It is used to allocate the costs of buying and selling assets in an investment fund to those investors who are transacting on that fund rather than to members who are not transacting. As your account is valued at the sell unit price, all investments into an investment fund are reduced by the buy-sell spread at the time of the investment.

If you have any questions about the fees and costs on your statement, please contact Customer Services.

KEY DEFINITIONS

The following information may not be applicable to you if you are a Defined Benefit member. Refer to the 'Explanatory Notes' in your Annual Statement.

Contributions tax

Contributions tax of 15% will apply to any personal contributions for which you claim a tax deduction or contributions made by your employer (including salary sacrifice contributions).

Where an income tax deduction is available under the applicable laws in respect to the insurance fee, and is to be claimed by the Fund, this benefit will be passed on to you.

The contributions tax applied may not equal 15% of concessional contributions received or a positive contributions tax amount may have been applied. This is because when calculating the amount of contributions tax payable, the tax deductions claimed by the Fund on transactions, like insurance fees, administration fees and any Member Advice Fees are passed onto the member as a tax benefit. If no contributions for the year were made, but the insurance and administration fees were paid, this may appear as a positive contributions tax (similar to a tax rebate).

No-TFN Contributions Tax

If you or your employer have not provided us with your TFN, a No-TFN additional tax may be applied to your concessional contributions. The additional tax is applied at the end of the financial year or on withdrawal from your account. If we are provided with a valid TFN, the No-TFN tax will not be applied and you may be entitled to any No-TFN tax applied on up to the previous three financial years to be returned to your account, as a No-TFN Tax Offset.

Additional tax for high income earners

An additional 15% tax may apply to certain concessional contributions if your income for surcharge purposes plus your low tax contributions for a financial year exceeds \$250,000. For further information, visit ato.gov.au or speak to your financial adviser.

Withdrawal benefit

A withdrawal benefit is the sum you receive if you withdraw your super balance. Due to a legislative requirement, we must show how much your benefit would be worth on 30 June, but this does not mean you can access your super.

To withdraw your super, you must first meet a 'Condition of release', for example:

- you have reached your preservation age and have permanently retired.
- You have reached age 60 and subsequently ceased a gainful employment relationship.
- you are aged 65 or over.
- you are permanently incapacitated.

For full details of when you can access your super, contact your financial adviser or Customer Services.

Preservation status

- **Unrestricted Non-Preserved Benefit** is the amount of the withdrawal benefit at the close of the reporting period that you can access at any time.
- **Restricted Non-Preserved Benefit** is the amount of the withdrawal benefit at the close of the reporting period that you can access, if you leave an employer who has contributed to this fund on your behalf, or when preserved benefits are payable.
- **Preserved Benefit** is the amount of withdrawal benefit at the close of the reporting period required to be preserved by the Trust Deed and super legislation governing your benefits. Generally, you cannot access this amount until age 65, or once you have reached your preservation age (between age 55 and 60, depending on your date of birth) and you have met a condition of release, such as retirement.

Super Guarantee Allocation

The Super Guarantee Allocation (SG Allocation) is the amount of employee entitlement paid by the ATO representing a superannuation guarantee shortfall and any interest for the shortfall.

The SG Allocation may appear on your Annual Statement as either an addition or deduction.

An addition is a payment from the ATO into your account and a deduction may be the correction of a payment received to your account or the recovery of an overpaid SG Allocation by the ATO. Speak to your financial adviser or contact the ATO for further details.

Dual Account holders

Some of our members have dual accounts and will receive two annual statements for the financial year ending 30 June 2022– one for their original ANZ Super Advantage (ASA) account and one for their ANZ Smart Choice Super account.

The 'MySuper' changes were aimed at providing a simple, cost-effective, balanced product for the majority of Australians who are invested in the default option of their current fund. As part of these reforms, your ANZ Smart Choice Super account was created.

Your dual accounts will remain the same until you wish to change. Your super contributions will be automatically directed to your ANZ Smart Choice Super account.

If you have an existing account balance in ASA, your superannuation arrangements will remain the same.

Please note: Any insurance held within ASA or ANZ Smart Choice Super account may be cancelled, if sufficient funds are not available and/or your account becomes inactive and you do not notify us that you want your insurance to continue.

Contact us

ANZ Smart Choice Super



13 12 87



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This communication is issued by OnePath Custodians Pty Limited (OPC) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) as the issuer of ANZ Smart Choice Super, which is a suite of products consisting of ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (together ANZ Smart Choice Super). The information is of a general nature only and has been prepared without taking into account any investor's objectives, financial situation and needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. OPC is a member of the Insignia Financial group of companies, comprising Insignia Financial Ltd (formerly known as IOOF Holdings Ltd) (ABN 49 100 103 722), and its related bodies corporate (Insignia Financial Group), and its related bodies corporate. Neither OPC, nor any other related or associated company guarantees the repayment of capital, the performance or any rate of return of, an investment with OPC. An investment is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and companies within the Insignia Financial Group (including OPC) are not related bodies corporate. ANZ Smart Choice Super and Pension is distributed by ANZ. ANZ does not guarantee these products.