

# Important update

## ANZ Smart Choice Super and Pension

From 1 December 2012, ANZ Smart Choice Super and Pension is changing for the better, for all new and existing members.

We are pleased to confirm that our already competitive fees will shortly be reducing in a move that ensures ANZ Smart Choice Super and Pension's place as one of the leading value-for-money products in Australia.

The changes in fees are listed in the table below:

Type of Fee or Cost	Current (as per PDS dated 1 August 2012)	New (effective 1 December 2012)
Investment Management Fee (per annum, of the balance)	0.95% *	0.50% *
Administration Fee (per annum)	\$72	\$50

\* The Investment Management Fee for ANZ Smart Choice Super – Cash remains nil.

### Example:

On an average balance of \$50,000 over a year, you will now be charged \$300 under the new fee structure, compared to \$547 previously – a cost saving of \$247 or 45%.

There are no changes to any other fees or costs and a new Product Disclosure Statement and Additional Information Guide will be available from 1 December.

With market-leading visibility on ANZ Internet Banking, access to our award-winning ANZ goMoney™ application, a suite of high quality investments designed to suit your stage in life and now even greater value for money – ANZ Smart Choice Super and Pension is changing the way you look at your money.

If you have any questions, please call Customer Services on 13 12 87 (8.30am – 6.30pm AEST, Monday to Friday).

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44). The information is current as at November 2012. It is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting you should consider the appropriateness of the information to you and read the PDS available at [www.anz.com.au](http://www.anz.com.au). You must consider whether this product is right for you before making a decision to acquire or continue to hold this product. Past performance is not indicative of future performance and the value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.