

# RETIREMENT PORTFOLIO SERVICE FUND INFORMATION

REPORTING PERIOD 1 JULY 2023 TO 30 JUNE 2024  
ISSUED DECEMBER 2024

ANZ Smart Choice Super and Pension  
ANZ Smart Choice Super for employers and their employees  
ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees  
ANZ OneAnswer Term Allocated Pension  
ANZ Traditional Policies  
ANZ Savings Products  
ANZ Term Life Policies



This Fund Information covers the various ANZ products offered through the Retirement Portfolio Service and not all sections will be relevant to you. Please ensure you read the sections relevant to the product in which you are a member.

ANZ OneAnswer Term Allocated Pension, 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 (QBE) are products offered by the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986, SFN 4571 15975) (Fund). When you invest in one of these products, you become a member of the Fund.

OnePath Custodians Pty Limited (OPC) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the Trustee and issuer of the Fund and the issuer of this Fund Information for the products mentioned above.

The following products are closed to new members:

ANZ OneAnswer Term Allocated Pension

ANZ Traditional Policies

ANZ Savings Products

ANZ Term Life Policies (this is Risk only product with no investment options)

ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees

(together the 'Closed Products').

The Trustee is part of the Insignia Financial Group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Neither the Trustee, nor any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return of the investment. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or 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 the Insignia Financial Group of companies (including OPC) are not related bodies corporate.

For the Closed Products, the PDS is available by calling Customer Services. Read this and any specific product updates for these products listed above and consider whether the product is right for you before making a decision to continue to hold the product.

For all other products you should read the relevant PDS available at [anz.com](http://anz.com) and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.

The term 'ANZ OneAnswer Pension' refers to ANZ OneAnswer Term Allocated Pension.

The term 'ANZ OneAnswer' also includes the ANZ OneAnswer //Select suite of products.

The term 'ANZ Traditional Policies' refers to ANZ Endowment Assurance Traditional Policies and ANZ Whole of Life Traditional Policies.

Unless otherwise specified in this Fund Information, the term 'ANZ Smart Choice Super' refers to the suite of products including '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' (QBE).

This information is current as at 30 June 2024 but may be subject to change. Updated information will be available at no additional charge by contacting Customer Services.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Any examples used in this Fund Information are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

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## LETTER FROM THE CHAIR

Welcome to the 2023-2024 financial year Fund Information. As this will be my final letter to members as Chair before I hand over to Danielle Press, I would like to express my gratitude for being entrusted to work with a team of professionals that looks after your financial interests. I'm privileged to be able to update you on the progress we've made this year to deliver on what matters to you, our members.

I'm pleased to let you know that the most recent Member Outcomes Assessment concluded that overall, the products in the fund are promoting the financial interests of members, based on industry-wide standards. Our key focuses for this past year included delivering improved member advice services. As always, striving to achieve strong performance for your super and pension investments in the 2023-2024 financial year continued to be a priority. It has been very satisfying to deliver positive outcomes in uncertain times and we're very proud that our commitment to you through investment performance, products and services has been recognised.

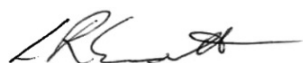
As we continue to grow and enhance the products, features and services we offer our members, we understand that these activities must go hand in hand with strategies to safeguard your retirement savings. By choosing us as your super fund, you have trusted us with the responsibility of protecting both you and your investments, and we take this responsibility very seriously. That's why protecting the privacy and security of our members' data is paramount for us. Our comprehensive Cyber Security strategy provides a powerful line of defence against the increasingly sophisticated and growing volume of cyber threats. We recognise the importance of Cyber Security, and we'll continue to invest in it so that we can provide a secure, compliant and resilient environment that evolves to protect our members and your retirement savings.

As part of our ongoing commitment to help members meet their retirement goals, we're pleased to be able to offer members access to advice about their investment in the fund at no additional cost. The reassurance and confidence that can be gained by being able to ask questions about your super and getting straightforward answers and direction, are invaluable. To access this advice, simply call our Customer Services team on the number shown on the last page of this report to schedule an appointment.

We're also pleased to let you know that our ANZ Smart Choice Lifestage investment options, where the majority of members are invested, generally delivered strong returns for the year to 30 June 2024. Our 1960s Lifestage option was placed in the top 5 MySuper funds surveyed by independent specialists, SuperRatings\*.

In closing, I'd like to wish our members well and reinforce our commitment as your super fund trustee, to helping you save toward your retirement goals and safeguard your financial future.

On behalf of the Trustee Board and Management, thank you for trusting us to look after your retirement savings. I know that your savings will continue to be in good hands with the Trustee Board and Management and we hope you will join the 2024 Annual Members' Meeting. You'll receive your invitation to the meeting by this December, which will be held in February 2025. At the meeting, you'll hear about your fund's performance, get a view of what's to come, and have the opportunity to ask questions of the people looking after your super.



Lindsay Smartt

\* SuperRatings Accumulations Crediting Fund Survey to 30 June 2024 – SR50 MySuper Index. ANZ Smart Choice Super and Pension 1960s option ranks 5th in one-year returns. This report has been prepared by OnePath Custodians Pty Limited, as Trustee of the Retirement Portfolio Service. It contains general information about the Retirement Portfolio Service and changes to the Retirement Portfolio Service during the year.

## INVESTING YOUR MONEY

When you invest in a product within the Fund (except ANZ Traditional policies and ANZ Term Policies), you can invest in a number of different investment funds (also known as investment options). The investment funds you are invested in are outlined on your Annual Statement. This Fund Information details how the Fund and your investment in the Fund is managed and how all investment funds in the products listed on the cover have performed (investment return) in the last financial year or where you can find investment return information for your product.

When selecting investment funds, you need to consider how long you wish to invest your money for and the level of risk you are prepared to accept. In general, investments with the potential to earn higher returns (e.g. shares) carry the highest risk. Not only will the rate of return go up and down, but the value of your investment (the capital value) can also rise and fall. For investments that generally earn lower returns (e.g. cash), the capital value is less likely to fluctuate.

You may switch all or part of your existing account balance between investment funds within the Fund.

Please note that transaction cost factors and a fee may apply upon switching.

### TRUSTEE'S INVESTMENT OBJECTIVES AND STRATEGY

The Fund's investment objectives are to:

- offer you a range of individual investment strategies, depending on the product (see 'Individual investment fund objectives and strategies' on page 5), that invest in different types of assets, so that you may be able to achieve returns that are consistent with your risk tolerance
- invest in investment strategies as directed by members across a risk profile spectrum through registered managed investment schemes managed by fund managers.

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

In order to meet the Fund's investment objectives, the Trustee offers a variety of categories of investments, including:

- defensive strategy
- conservative strategy
- moderate strategy
- growth strategy
- high growth strategy
- lifestage investments.

Members with a Defined Benefit component should note that investment choice is not available in respect of their Defined Benefit component and accordingly, members are unable to nominate their own personal investment strategy or switch in respect of their Defined Benefit component.

The Trustee takes into account its objectives and the requirements of superannuation law and relevant regulatory guidelines for any new investments proposed for the Fund.

Some key considerations undertaken by the Trustee in assessing investments prior to making them available to members include:

- **Risk and return** – key risks addressed in assessing and monitoring investments include investment asset and manager risk, market risk, derivatives and gearing risk, product complexity risk, liquidity risk and credit risk.
- **Diversification** – the Trustee considers the level and adequacy of diversification in each investment strategy as relevant to the needs of members. To minimise risks from lack of diversification, the Trustee makes available a broad range of managed fund investments across sectors (traditional and alternative), investment managers and styles.
- **Liquidity** – the Trustee considers the liquidity of the underlying assets when assessing investments as part of its selection criteria and reviews liquidity stress testing of the options as performed by the external asset consultant. This recognises the Trustee's requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate and timely unit pricing and returns on their investments.
- **Product complexity** – the Trustee considers the complexity of products and their suitability to members when assessing investments as part of its selection criteria.
- **Use of derivatives** – the Trustee considers the potential risk exposures associated with derivatives when assessing investment options and reviews manager derivative usage procedural documents such as Derivative Risk Statements and external audit reports to ensure appropriate use of derivatives.
- **Cost and taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis, and alignment of the interests of investment managers with members. Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

The Trustee takes into consideration existing and prospective investment liabilities when assessing investment options and its ability to discharge any liabilities and any potential large redemptions.

## INDIVIDUAL INVESTMENT FUND OBJECTIVES AND STRATEGIES

Over time, fund managers can make changes to investment funds they manage. New investment funds can be offered and other investment funds can be closed to new members.

### **ANZ Smart Choice Super**

The investment strategy for ANZ Smart Choice Super differs, depending on the selection of 'lifestage investments' or a range of multi-asset or single-asset class options, known as 'choose your own investment mix'.

Lifestage options provide exposure to a mix of growth and defensive asset classes and will be automatically adjusted, becoming more conservative over time. The 'choose your own investment mix' options offer a range of diversified and sector-specific asset classes based on benchmark asset allocations and exposure to the relative underlying indices. In addition, both lifestage and some 'choose your own investment mix' options may utilise an active asset allocation designed to optimise investment performance by adjusting asset allocations within permitted ranges.

Details of the current investment objectives and strategies of all the ANZ Smart Choice Super investment options can be found in the respective PDS documents available from [www.anz.com.au/smartchoicesuper](http://www.anz.com.au/smartchoicesuper) or at [www.onepathsuperinvest.com.au/about-us/rse](http://www.onepathsuperinvest.com.au/about-us/rse)

### **ANZ OneAnswer**

Details of the current investment objectives and strategies for the majority of ANZ OneAnswer funds can be found in the OneAnswer Investment Funds Guide. This is available by calling Customer Services. Details of the current investment objectives and strategies for all other funds can be obtained from Customer Services.

### **ANZ Savings Products**

The investment objective of the Trustee is to offer you with investment choice in:

- ANZ Managed Fund
- ANZ Capital Guaranteed Fund.

The strategy of the Trustee is to invest in life policies issued by Zurich Australia Limited.

### **ANZ Traditional Policies**

#### **Non-participating policies**

Members with non-participating policies are provided with insurance cover on the terms set out in their policy document. Where a member acquires a surrender value, the underlying investment is a capital guaranteed fund.

#### **ANZ Term Life Policies**

Members with term life only policies are provided with insurance cover on the terms set out in their policy document. There is no investment component.

## INVESTMENT VALUE - ALLOCATION OF NET EARNINGS

### **ANZ Smart Choice Super and ANZ OneAnswer**

All investment funds issue units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) may be reflected by changes in the unit price. The value of your units may rise or fall. This is on the basis that the cash options in Smart Choice do not increase in unit price.

In relation to investments in OnePath Capital Guaranteed and ANZ Capital Guaranteed, the unit price may be subject to a capital guarantee.

### **ANZ Traditional Policies and ANZ Savings Products**

The ANZ Managed Fund offered in ANZ Savings Products issues units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant fund. Your investment balance is the number of units you hold, multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) may be reflected by changes in the unit price. The value of your units may rise or fall. This is on the basis that the cash options in Smart Choice do not increase in unit price.

ANZ Capital Guaranteed interest is calculated daily on the balance of your account, which is then credited at the applicable declared rate at 30 June each year, or on exit from this fund.

## DERIVATIVES

### ANZ Smart Choice Super (with the exception of ANZ Smart Choice Super and Pension) ANZ OneAnswer, ANZ Traditional Policies, ANZ Savings Products and ANZ Term Life Policies members

Some investment funds offered through the Fund may invest in derivatives, such as futures and options, in order to gain exposure to investment markets and to manage the risks associated with market price, interest rate and currency fluctuations. Except where specifically approved by the 'Investment Mandate' for that particular investment fund, derivatives will not be used to gear an investment fund's assets or for speculative purposes.

### ANZ Smart Choice Super and Pension

Derivatives are not utilised to leverage the portfolio.

## RESERVES

### Operational Risk Financial Requirement reserve (ORFR)

In accordance with Superannuation Prudential Standard 114: Operational Risk Financial Requirement, financial resources to meet the ORFR target amount is held as an operational risk reserve by the Fund and the Trustee, on behalf of the Fund. The standard requires the operational risk reserve to be separately identifiable from member accounts and provide an unrestricted commitment of financial resource to address losses arising from operational risk in a timely manner.

The Trustee has assessed a Target Amount of 0.25% (2023: 0.25%) of funds under management for the Fund. These reserve monies are invested in liquid, defensive assets and cash. As part of the ORFR governance processes, the Trustee monitors the ORFR reserve on a quarterly basis as set out in the ORFR Strategy. The strategy also states that if the ORFR reserve falls below the Tolerance Limit of 85%,

the Trustee will approve and implement a plan to replenish financial resources to bring the ORFR reserve back to Target Amount. The total ORFR balance as at 30 June 2024 was \$87m (2023: \$91m). This total consists of \$3m (2023: \$3m) held within the Fund, and \$84m (2023: \$88m) held by the Trustee on behalf of the Fund. It also represents 94% (2023: 103%) of the Target Amount.

### Administration reserve

Administration reserve funds the administrative and operational expenses for plans, namely Workplace Super Products. It also includes employer sponsor funding for member fees where employers make top-up contributions if required to maintain the reserve balance.

### General reserve

The general reserve is for the benefit of the members and may be used to recover costs such as Member Office operating expenses, directors' fees, project costs, annual members' meeting, audit fees, APRA levy, Australian Financial Complaints Authority ('AFCA') levy and other expenses approved by the Board.

The general reserve represents assets generated from historical events and/or processes that are in excess of member liabilities.

### Unallocated benefits reserve

The unallocated benefits reserve is generated by tax deductions claimed by the Fund, not attributable to individual members, plus interest accrued.

### Defined benefits that are over/(under) funded

Defined benefit member liabilities have been calculated in accordance with AASB 1056 – *Superannuation Entities*, which is, the amount of a portfolio of investments that would be needed, as at reporting date, to yield future net cash inflows to meet accrued benefits due.

### Statement of Changes in Reserves for the year ended 30 June 2024:

	Operational Risk Financial Requirement reserve			Administration reserve			General reserve			Unallocated benefits reserve			Defined benefits that are over/(under) funded			Total Equity		
	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M	30 June 2024 \$M	30 June 2023 \$M	30 June 2022 \$M
Opening balance as at 1 July	3	3	3	1	1	1	2	2	2	16	16	16	20	24	28	42	46	50
Profit/(loss) after income tax	-	-	-	-	-	-	-	-	-	-	-	-	-3	-4	-4	-3	-4	-4
Closing balance as at 30 June	3	3	3	1	1	1	2	2	2	16	16	16	17	20	24	39	42	46



# INVESTMENT PERFORMANCE

## UNDERSTANDING YOUR INVESTMENT PERFORMANCE AND RETURNS

We offer many products, most of which offer a range of investment options for you to invest in. The investment performance of the Fund is determined by reference to the investment performance of each product and its investment option(s). Investment options can invest in a range of assets, and different types of assets will perform differently in different market conditions. In your product, you may get to choose the investment options for your super (and, accordingly, the assets that the Fund is invested in). The investment performance of your investment option(s) is allocated to your account. You should refer to your Annual Statement for the year ended 30 June 2024 for details of the investment performance of your investment option(s).

Alternatively, information on the performance of most investment options is available at [anz.com.au/personal/investing-super/superannuation/member-centre/anz-resources/](http://anz.com.au/personal/investing-super/superannuation/member-centre/anz-resources/)

Please note that investment returns for ANZ Traditional policies, ANZ Savings products, ANZ Term Life Policies and Direct Super Investments are outlined below.

### ANZ Smart Choice Super (only)

You can find information about your investment returns in your Annual Statements or log in online via [www.anz.com.au/smartchoiceaccess](http://www.anz.com.au/smartchoiceaccess), through ANZ Internet Banking or the ANZ app.

Please note that past performance is not indicative of future performance.

## ANZ TRADITIONAL POLICIES, ANZ SAVINGS PRODUCTS AND ANZ TERM LIFE POLICIES

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	2024	2023	2022	2021	2020	Five year return	Ten year return
ANZ Capital Guaranteed Fund* Spectrum, Investor Plus, Growing Investor, Investor MS Premier Plan, Money Plus, Regular Savings Plan	2.07	1.13	0.05	0.05	0.30	0.72	1.12
ANZ Capital Guaranteed Fund* Regular Investor/Investor	1.93	1.05	0.05	0.05	0.05	0.62	0.87
ANZ Managed Fund†	9.24	10.74	-3.60	16.34	-3.26	5.59	5.66

\* Investment return is interest calculated on the account's daily balance, being credited at the declared rate applicable as at 30 June each year.

† All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns tables and no liability is accepted by OnePath Custodians, and Zurich Australia Limited for any errors or omissions.

## INVESTMENT MANAGERS

Investment managers of the investment options available on our product investment menu during the year were:

- Acadian Asset Management (Australia) Limited
- Alphinity Investment Management
- Antipodes Partners Limited
- Ardea Investment Management
- Arrowstreet Capital Limited Partnership
- Ausbil Investment Management Limited
- Australia and New Zealand Banking Group Limited
- Barrow Hanley, Mewhinney & Strauss, LLC
- Bennelong Australian Equity Partners
- Bentham Asset Management Pty Ltd
- BlackRock Investment Management (Australia) Limited
- ClearBridge Investments Limited
- Fidelity International
- First Sentier Investors
- Franklin Templeton Australia Limited
- Fulcrum Asset Management LLP
- Greencape Capital
- Invesco Australia Limited
- Investors Mutual Limited
- IOOF Investment Services Limited
- Janus Henderson Investors (Australia) Funds Management Limited
- Kapstream Capital Pty Limited
- Macquarie Investment Management Australia Limited
- Magellan Asset Management Limited
- Merlon Capital Partners Pty Ltd
- Metrics Credit Partners Pty Ltd
- MFS Investment Management
- MLC Asset Management
- One River Asset Management
- OnePath Funds Management Limited
- Pental Institutional Limited
- Perennial Value Management Limited
- Perpetual Investment Management Limited
- PGIM Wadhvani LLP
- Platinum Investment Management Limited
- Renaissance Property Securities Pty Ltd
- Russell Investment Management Limited
- Schroder Investment Management Australia Limited
- SG Hiscock & Company Ltd
- Stewart Investors
- T. Rowe Price Australia Limited
- UBS Asset Management (Australia) Ltd
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Western Asset Management Company, LLC
- Yarra Capital Management Limited
- Zurich Investment Management.

## ASSET ALLOCATION AND LARGE INVESTMENTS

As at 30 June 2024, the OnePath Custodian Pty Limited held the following assets with a value of greater than 5% of the Fund's total assets:

- Australian Shares Index Pool – 14.81%\*
- Global Shares Large Cap (hedged) – 6.13%\*
- Global Shares Large Cap (unhedged) – 9.95%\*

Further information about your actual asset allocation is available by logging in to your account online.

\* OnePath Funds Management Limited, a related company, is the responsible entity of this investment option.



# IMPORTANT INFORMATION ABOUT THE TRUSTEE

## TRUSTEE

The Trustee of the Fund is OnePath Custodians Pty Limited. The Trustee has indemnity insurance cover in respect of its trusteeship of the Fund.

## TRUST DEED

The Fund is governed by a Trust Deed, a copy of which is available from anz.com or upon request by contacting Customer Services.

## FEES AND CHARGES

Fees and charges are debited from your individual account or are deducted from the assets of the investment funds. Please refer to your disclosure documents or your Annual Statement for details of the fees and charges applicable to your membership and how they are charged.

If you pay a superannuation contribution by direct debit, a fee may also be charged by your financial institution and debited from your bank/financial institution account.

## FINANCIAL REPORTING

If you would like a copy of the Annual Financial Report, please call Customer Services.

## POLICY COMMITTEE

### ANZ Smart Choice Super (excluding ANZ Smart Choice Super and Pension)

The Trustee is required to make reasonable attempts to establish a policy committee in one of the following circumstances:

- Where an employer pays contributions into the plan on behalf of more than 49 of its employees.
- Where an employer pays contributions into the plan on behalf of less than 49 of its employees, and five or more of these members write to the Trustee requesting that a policy committee be established.

Your employer plan's policy committee should:

- meet at least once a year to consider issues about the superannuation plan
- provide the Trustee with feedback and make recommendations about the operation of the plan.

The committee must include an equal number of employer and employee representative members.

Recovery of policy committee costs from you will only be sought in certain circumstances, if applicable.

For more information on policy committees and how members are appointed, please visit anz.com or call Customer Services.

## DIRECTORS OF ONEPATH CUSTODIANS PTY LIMITED

The Directors are:

### Lindsay Smartt (Chair)

Bachelor of Arts  
Fellow, Institute of Actuaries of Australia  
Fellow, Australian Institute of Company Directors

Lindsay has over 35 years' experience in financial services as a non-executive director and as an executive in superannuation, insurance and consulting. Lindsay served as President of the Actuaries Institute and was Chief Risk Officer at Munich Re Australasia. He also held senior finance and actuarial positions at MLC and Hannover Life Re. Executive roles encompassed risk, finance, actuarial and investment performance measurement while consulting engagements covered a broad range of assignments in Australian and Asia. Lindsay is a non-executive director of a number of Insignia Financial Group Boards including chair of One-Path Custodians Pty Limited, Oasis Fund Management Limited and NULIS Nominees (Australia) Limited. Lindsay is also a non-executive director of Fidelity Life Assurance Company Limited (NZ) and Fidelity Insurance Limited (NZ) and various not for profit businesses.

### Karen Gibson

Bachelor of Science  
Graduate Diploma of Teaching  
Master of Business Administration  
Associate Diploma of Superannuation Management  
Graduate, Australian Institute of Company Directors

Karen is a Brisbane based non-executive director with over thirty years' experience in the financial services industry. Building organisational capability and driving a customer focused culture, positioning the organisations for growth, and achieving ambitious strategic objectives were her key achievements as Chief Executive Officer and as non-executive director. Karen has worked with trustees, investment managers, government, and unions to improve the financial security of members and investors and uses this experience to support not for profit organisations in developing effective governance and investment frameworks. Karen has worked with microfinance organisations in Cambodia and Red Cross Refugee Support in Australia.

### Jane Harvey

Bachelor of Commerce  
Master of Business Administration  
Fellow, Institute of Chartered Accountants Australia and New Zealand  
Fellow, Australian Institute of Company Directors

Jane has more than 30 years' experience in the financial and advisory services industry. Prior positions include as a Partner at PricewaterhouseCoopers, a Director of Dulux Group Limited from 2018 to 2019, a Director of UGL Limited from 2015 to 2017, and as a Director of DUET Finance Limited, a stapled entity within the ASX Listed DUET Group from 2013 to 2017. Ms Harvey is currently a Director of BUPA A&NZ entities.

**Beth McConnell**

Master of Commercial Laws, University of Melbourne  
Bachelor of Commerce, University of Melbourne  
Bachelor of Laws (Honours), University of Melbourne  
Diploma of Superannuation Management,  
Macquarie University  
Graduate, Australian Institute of Company Directors

Beth has almost 30 years' experience as a corporate, trust and superannuation solicitor and corporate governance adviser, having worked at leading corporate firms, in-house with superannuation funds and in management consulting specialising in corporate governance. She has held a number of senior roles at Mercer, Freehills, Landers & Rogers, and AXA Australia. Beth's experience has been heavily focussed on superannuation and the wider financial services sector. She currently runs her own consulting company, specialising in a range of governance, facilitation and training services and board reviews. Beth is also an Industry Panel Member on the Australian Financial Complaints Authority and is Chair of Jesuit Education Australia. She previously sat on the Superannuation Complaints Tribunal for over five years until it ceased operations at the end of 2020.

**Steven Schubert**

Bachelor of Science (Applied Mathematics and Physics),  
Monash University  
Fellow, Institute of Actuaries of Australia  
Graduate, Australian Institute of Company Directors  
(Order of Merit)

Steve has over 40 years of experience in financial services, including management and director roles at Russell Investments and Mercer Australia. He was also Chief Executive Officer of Cooper Investors, an Australian based equities fund manager prior to becoming a non-executive director. Steve's roles have included responsibility for people management, culture, financial results, client management and sales, and he has been a director on boards of a number of financial services entities including a RSE Licensee. He has also participated in many internal and industry forums, committees, tribunals and is currently Convenor of the Institute of Actuaries of Australia's Conduct Committee. Steve has advised many private and public sector RSE Licensees including those for Telstra Corporation, National Australia Bank Limited and governments at both Federal and State level.

**Mario Pirone**

Corporate Ethics | Cranlana, Melbourne  
Oxford Blockchain Strategy | SAID Business School,  
London Advance Management Programme |  
Harvard Business School, Boston  
Grad. Diploma of Business | Macquarie University, Sydney  
Business Degree, Major in Accounting | ECU, Perth

Mario brings over 25 years' experience as a senior executive and director in financial services businesses in the areas of superannuation, insurance and funds management. Mario was formerly CEO of Guild Group (2009 to 2022) which includes being the Managing Director of Guild Trustee Services, CEO of CGU Insurance (2004-2008) and a Senior Group Executive with Insurance Australia Group (1999-2008). He has also held a number of non-executive directorships over the past 15 years primarily in financial services. Mario holds a Business Degree and Post Graduate qualifications in addition he attended the AMP Programme at the Harvard Business School, a member of the Australian Institute of Company Directors and is a Fellow of CPA Australia.

**Marianne Perkovic**

Bachelor of Economics, major in Business Law,  
Macquarie University (1993)  
Master Business Administration, Macquarie Graduate  
School of Management (2005)  
Graduate Australian Institute of Company Directors (2016)  
Currently Studying Master of Science, Coaching  
Psychology, Sydney University (target completion date  
December 2024)

Marianne has over 28 years of experience in executive, Board Director and Trustee roles across Banking and Financial Services and the Financial Advice and Superannuation Industry. Marianne has extensive experience working in large complex highly regulated companies to help them solve complex challenges and steer change. Marianne is an advocate for diversity and inclusion and driving sustainable transformation with a positive environmental and social impact.

**TRUSTEE DIRECTOR MOVEMENT**

Jane Harvey – retired 15 December 2023  
Marianne Perkovic – appointed 3 October 2023  
Mario Pirone – appointed 3 October 2023

## ONEPATH CUSTODIANS PTY LTD – AS AT 30 JUNE 2024

Below is the record of attendance of each director of the entity for the last 7 financial years

Director Name	2024 As at 30 June 2024		2023 As at 30 June 2023		2022 As at 30 June 2022		2021 As at 30 June 2021		2020 As at 30 June 2020		2019 As at 30 June 2019		2018 As at 30 June 2018	
	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held
Stephen John Chapman <sup>1</sup>	–	–	–	–	–	–	–	–	–	–	25	28	26	30
Victoria Sophia Mary Weekes <sup>2</sup>	–	–	–	–	–	–	–	–	18	18	34	34	29	30
Charles (Sandy) George Clark <sup>3</sup>	–	–	–	–	–	–	–	–	10	10	33	34	28	30
Peter George Mullin <sup>4</sup>	–	–	–	–	–	–	–	–	6	10	9	11	12	15
Carolyn Michelle Tatley <sup>5</sup>	–	–	–	–	–	–	–	–	1	4	5	11	9	15
Alan Harold Chonowitz <sup>6</sup>	–	–	–	–	5	6	18	18	17	18	33	34	26	30
Carolyn Judith Colley <sup>7</sup>	–	–	–	–	6	8	16	18	17	18	28	34	17	18
Robert Andrew Bloore <sup>8</sup>	–	–	10	10	12	13	17	18	5	8	–	–	–	–
Jane Margaret Harvey <sup>9</sup>	11	20	25	25	13	13	18	18	7	8	–	–	–	–
Annette Louise King <sup>10</sup>	–	–	–	–	2	2	–	–	–	–	–	–	–	–
Beth Veronica McConnell <sup>11</sup>	20	20	25	25	4	4	–	–	–	–	–	–	–	–
Steven John Schubert <sup>12</sup>	20	20	23	25	4	4	–	–	–	–	–	–	–	–
Lindsay Raymond Smartt <sup>13</sup>	20	20	25	25	13	13	8	8	–	–	–	–	–	–
Karen Nita Gibson <sup>14</sup>	20	20	25	25	13	13	3	3	–	–	–	–	–	–
Geoffrey Martin Walsh <sup>15</sup>	–	–	–	–	8	8	2	3	–	–	–	–	–	–

Director Name	2024 As at 30 June 2024		2023 As at 30 June 2023		2022 As at 30 June 2022		2021 As at 30 June 2021		2020 As at 30 June 2020		2019 As at 30 June 2019		2018 As at 30 June 2018	
	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held	Board Meetings Attended	Board Meetings Held
Mario John Pirone <sup>16</sup>	13	20	-	-	-	-	-	-	-	-	-	-	-	-
Marianne Perkovic <sup>17</sup>	13	20	-	-	-	-	-	-	-	-	-	-	-	-

## Key

- <sup>1</sup> Resigned on 31 July 2019.
- <sup>2</sup> Resigned on 31 December 2020.
- <sup>3</sup> Resigned on 31 January 2020.
- <sup>4</sup> Resigned on 31 January 2020.
- <sup>5</sup> Resigned on 31 January 2020.
- <sup>6</sup> Resigned on 31 December 2021.
- <sup>7</sup> Resigned on 16 March 2022.
- <sup>8</sup> Appointed on 31 January 2020. Resigned on 9 December 2022.
- <sup>9</sup> Appointed on 31 January 2020. Resigned on 15 December 2023.
- <sup>10</sup> Appointed on 17 March 2022. Resigned on 20 May 2022.
- <sup>11</sup> Appointed on 17 March 2022.
- <sup>12</sup> Appointed on 17 March 2022.
- <sup>13</sup> Appointed on 18 January 2021.
- <sup>14</sup> Appointed on 31 March 2021.
- <sup>15</sup> Appointed on 31 March 2021. Resigned on 16 March 2022.
- <sup>16</sup> Appointed on 3 October 2023.
- <sup>17</sup> Appointed on 3 October 2023.

## KEY MANAGEMENT PERSONNEL (KMP) FOR PERIOD COVERING 01 JULY 2023 TO 30 JUNE 2024

### Chief Executive Officer and Executive Director Scott Hartley – appointed 1 March 2024

Qualifications: Bachelor of Business Administration, Marketing, Certificate, Advanced Management Programme

Scott has over two decades of experience in the wealth management sector and proven experience in turnarounds, transforming, and growing wealth management businesses. Prior to his role as CEO of Insignia Financial, he was CEO at AMP Australia Wealth Management and previously CEO of Sunsuper. Before joining Sunsuper, Scott led MLC's corporate and institutional wealth businesses including Plum Financial Services and JANA Investment Advisers. Scott is a member of the Australian Institute of Company Directors, a former Director of the Financial Services Council, and a Fellow of the Association of Superannuation Funds of Australia.

### Chief Financial Officer

#### David Chalmers – appointed 16 March 2020

Qualification: Master of Business Administration

David is the Chief Financial Officer of Insignia Financial Limited and has more than 20 years' global finance experience across consulting, investment banking, private equity and corporate environments with Spark New Zealand, MediaWorks and Macquarie. Most recently he was Chief Financial Officer of Spark New Zealand, the country's largest telecommunications company.

### Chief Operating and Technology Officer

#### Frank Lombardo – appointed 1 March 2016 (ceased KMP duties effective 26 July 2024)

Qualification: Bachelor of Economics

Frank is the Chief Operating & Technology Officer of Insignia Financial Limited and has over 20 previously held senior management roles at NAB and Aviva Australia.

### Chief Investment Officer

#### Daniel Farmer – appointed 1 July 2017

Qualifications: Master of Commerce, Bachelor of Economics

Dan is the Chief Investment Officer of Insignia Financial Limited and is a member of the Investment Management Committee. Prior to this he managed the Australian Equities portfolio for seven years and successfully implemented the boutique program and defensive equities portfolio. Previously, Dan was a Senior Executive in Investments at TelstraSuper.

### Acting Chief Member Officer

#### Sally Hopwood – appointed 26 February 2024 (ceased KMP duties effective 26 July 2024)

Qualifications: Bachelor of Science with majors in mathematics and statistics

Sally joined the Member Office from the NULIS Office of the Superannuation Trustee (OST) at MLC Wealth. Prior to joining the OST in September 2020, Sally worked in MLC Wealth's Regulatory Affairs team for more than six years, with responsibility for liaising with both APRA and ASIC on a range of wealth management matters including superannuation, financial advice, investment management and life insurance. Sally has more than 35 years of financial services experience including actuarial, corporate superannuation consulting, administration, product management and regulatory engagement. She qualified as a Fellow of the Institute of Actuaries of Australia in 1993 and completed the Australian Institute of Company Directors' Course in 1998.

#### **Chief Distribution Officer**

**Mark Oliver – appointed 21 February 2020  
(ceased KMP duties effective 26 July 2024)**

Qualifications: Certified Investment Management, Certificate of Superannuation & Retirement Planning, Certificate of Investment Planning 1, Diploma in Business Studies, Certificate of Risk Management, Certificate of Entry Level Competencies

Mark is the Chief Distribution Officer of Insignia Financial Limited. He is a member of the Funds Management Committee, a member of the Superannuation Trustee Investment Committee and Chair of the Insurance Reference Committee. Mark has over 30 years' experience across the financial services sector in Australia and the UK. He previously held senior management roles at Credit Suisse Asset Management, Barclays Global Investors and most recently BlackRock Australia, where he was Managing Director, Retail Advisory & iShares.

#### **Chief Risk Officer**

**Anvij Saxena – appointed 27 March 2023**

Qualifications: Bachelor of Laws, Bachelor of Business, Graduate, Australian Institute of Company Directors

Anvij has joined as the Chief Risk Officer and has 20 years of experience in financial services. Anvij has extensive experience in senior risk management roles including time at Colonial First State as Chief Risk Officer. Most recently Anvij was Executive General Manager Operational Risk and CRO Business Support Units at Commonwealth Bank of Australia.

#### **Chief People Officer**

**Mel Walls – appointed 1 July 2023**

Qualifications: Bachelor of Arts (Hons), Psychology, Bachelor of Arts (BA) Psychology/Psychophysiology

Mel is the Chief People Officer for Insignia Financial. Mel has more than 20 years' experience in human resources with expertise in culture, organisational development and change management. Mel joined Insignia Financial in 2019 and has played a key role in supporting the change and transformation activity with respect to people and cultural integration and employee communications. Prior to joining Insignia Financial in 2019, Mel most recently was General Manager, People & Change for AusNet Services and prior to this held several senior roles in commercial banking.

#### **Chief Client Officer**

**Christopher Weldon – appointed 1 July 2023  
(ceased KMP duties effective 26 July 2024)**

Qualifications: Diploma of Financial Planning, Bachelor of Commerce and Bachelor of Computing (Finance and Accounting), Graduate Diploma of Applied Finance and Investment

Chris has over 19 years' experience in financial services and through his career has worked for several large Australian financial institutions including Insignia Financial, MLC and Challenger. Chris has worked in senior product roles at both Insignia Financial and MLC and held the Head of Product role for Insignia Financial for over six years where he was responsible for the development and execution of product strategy for the entire Insignia Financial group. During his time at MLC, Chris worked within the wrap business and led a number of product developments across both superannuation and investment wrap platforms. Most recently, Chris led Insignia Financials frontline ClientFirst teams responsible for the delivery of the company's service experience to our clients, advisers and employers.

#### **FORMER KMP**

#### **Chief Member Officer**

**Anne Coyne – appointed 9 January 2023  
(ceased KMP duties effective 23 February 2024)**

Qualifications: Bachelor of Commerce (Accounting), Executive Master of Business Administration

Anne was recently appointed to the role of Chief Member Officer. Anne brings over 25 years industry experience within the wealth management industry, specialising in Superannuation, Governance, and Risk Management – 15 of these with MLC and more recently Insignia Financial. Anne's previous roles included Senior Manager – Governance, Trustee Advice Partner – Office of the Trustee, and more recently Senior Principal – Governance & Disclosures.

#### **Chief Executive Officer**

**Renato Gaspar Mota – appointed 1 July 2013  
(ceased KMP duties effective 29 February 2024)**

Qualifications: Bachelor of Commerce (Honours in Finance), Bachelor of Business (Economics and Finance), Advanced Management Program, Chartered Financial Analyst

Renato is the Chief Executive Officer of Insignia Financial Limited and has over 20 years' experience in financial services in senior management and corporate strategy roles. He has led Insignia Financial through a series of forward thinking, strategic initiatives including the development of Insignia Financial's ClientFirst transformation. He joined Insignia Financial in 2003 and has previously worked for Rothschild, NAB and ANZ, and is a CFA charter holder.

## UNIT PRICING POLICY

There are many factors used to calculate a unit price, including asset valuations, liabilities, debtors, the number of units on issue and transaction costs.

Whilst the Trustee has procedures in place to check the accuracy of unit prices, errors do occasionally occur. Errors occur for a number of reasons, including incorrect valuations, estimates or delays from third parties.

The error threshold varies depending on the asset class and is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate
- where your account is closed, send you a payment if the amount of the adjustment is more than \$20, or
- if we are not able to contact you, the Trustee, acting in members' interests, will deal with unallocated amounts as permitted under the Fund's Trust Deed and any relevant superannuation law.

These tolerance levels are consistent with regulatory practice guidelines and industry standards.

## OTHER INFORMATION

### INFRINGEMENT NOTICE

For the year ended 30 June 2024, in November 2023, OnePath Custodians Pty Ltd was issued an infringement notice requiring it to pay a \$5,000,000 civil penalty for fees for no service misconduct.

### INSURANCE PREMIUMS

#### ANZ Term Life Policies members

As you have chosen to pay your insurance premiums as a superannuation contribution, your life insurance policy benefits are provided through a superannuation fund. Unlike some superannuation products, your policy is not an investment product.

The benefits provided to you under the Fund are outlined in your Annual Statement and the insurance terms are set out in your policy document.

It is important that you continue to pay your term life insurance premiums. If you do not pay the premiums, your policy will be cancelled and your insurance will cease. Importantly, you can only pay your premiums through superannuation as long as you are eligible to contribute to superannuation.

## OTHER INFORMATION FOR DEFINED BENEFIT PLANS

### Employer contributions

The Trustee will contact you separately if your employer is not contributing to your plan at the rate recommended by the plan's actuary and the difference is material.

### Reserves

If your employer has a reserve account, it will be invested in accordance with the investment strategy nominated by the employer.

### Solvency

The Trustee adopts a rigorous process for the monitoring and oversight of all Defined Benefit plans. This includes the relevant solvency measures, actuarial certificates and notifiable events. Where a Defined Benefit plan is found to be in an unsatisfactory financial position, the actuary and Trustee agree to implement a funding program with the relevant employer(s) to return the plan to a satisfactory financial position within a determined period.

The Trustee will advise you should there be any material items arising from its review of the solvency of your plan.

## CONFIRMING TRANSACTIONS

You can request confirmation of your transactions and any other information about your investment either by contacting your financial adviser or in the following ways:

#### ANZ OneAnswer members

- View your transaction history online through Investor Access on the ANZ website.
- Contact us by phone on 13 38 63 between 8.30am and 6.30pm (AEST/AEDT) weekdays.
- Email us at [client@onepathsuperinvest.com.au](mailto:client@onepathsuperinvest.com.au)

#### ANZ Smart Choice Super

- View your transaction history online via [www.anz.com.au/smartchoiceaccess](http://www.anz.com.au/smartchoiceaccess), through ANZ Internet Banking or via the ANZ App\*.
- Contact us by phone on 13 12 87 weekdays, 8.30am to 6.30pm (AEST/AEDT).
- Email us at [smartchoice@insigniafinancial.com.au](mailto:smartchoice@insigniafinancial.com.au)

\* Temporary service disruptions may occur.

#### ANZ Traditional Policies, ANZ Savings Products, ANZ Term Life Policies and ANZ Direct Super Investments members

Contact us by phone between 8.30am and 6.00pm (AEST/AEDT) weekdays, or email us your query.

Please refer to page 17 of this document for the relevant contact information for your product.

If you have made a request and do not receive confirmation within a reasonable timeframe, you should contact Customer Services to confirm that we have received your request.

### **Transfer of inactive low-balance accounts to the Australian Taxation Office**

If your account was or becomes inactive for 16 months and the balance is less than \$6,000, we are required to transfer your account to the Australian Taxation Office (ATO). The ATO will then try to transfer the money into an active super account, if you have one.

There are a few ways that you can prevent your account from becoming an inactive low-balance account, including:

- make a contribution or have your employer contribute to your account;
- change your insurance;
- nominate a valid beneficiary; or
- combine your super accounts so your balance is \$6,000 or more.

### **Change of personal details**

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you.

Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately, e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, Tax File Number, etc.

To update your details, please contact Customer Services.

## **UNCLAIMED MONEY**

### **Superannuation members**

Your superannuation may be treated as unclaimed money if you:

- have reached age 65 and we have not received an amount on your behalf for at least two years and five years have passed since we last had contact with you; or
- were a temporary resident who has permanently departed Australia and you did not claim your benefits within six months of your departure (except if you are an Australian or New Zealand citizen); or
- have passed away, and after a reasonable period has passed, we are unable to ensure that the benefit is received by the person(s) who are entitled to receive the benefit.

Where your benefits become unclaimed money, we are required to pay them to the ATO within certain time frames. After payment to the ATO, we are discharged from any further liability for payment of the benefit and you may claim your benefit by contacting the ATO. In some circumstances, tax may be payable.



## LOST MEMBER REPORTING AND PAYMENTS

It is important that you stay in touch with us and keep your account active, so you do not become 'lost'.

You may be classified as a 'lost member' if you are uncontactable, that is:

- we have made one or more attempts to send written communications to you at your last known address; and
- we believe on reasonable grounds that you can no longer be contacted at any address known to the Fund; and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund; and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund; and
- we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund; or

You are an inactive member in the following circumstances:

- if your membership is under ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees or ANZ Smart Choice Super for employers and their employees Defined Benefits Section; and
- you have been a member of the Fund for longer than 2 years; and
- we have not received a contribution or rollover from you or on your behalf in the last 5 years of your membership of the Fund.

We are required to report 'lost members' to the ATO. Additionally, we are required to transfer a lost member's account to the ATO if:

- the account balance is less than \$6,000; and
- we have insufficient records to pay an amount to the member.

If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account, and will need to contact the ATO about payment options.

## TEMPORARY RESIDENTS (HOLDING A TEMPORARY VISA UNDER THE *MIGRATION ACT 1958* OTHER THAN A RETIREMENT VISA SUBCLASS 405 OR 410)

If you are a temporary resident, as defined above, you are only able to access preserved benefits on meeting one of the following conditions of release:

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity\*
- terminal medical condition†
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months from your departure or cessation of your visa (as notified by the ATO).

Irrespective of whether you later return to Australia or remain overseas, you can apply to the ATO for release of your super. Transferred super benefits can be claimed via the ATO's website at [ato.gov.au](http://ato.gov.au)

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund. In this case, the Trustee relies on ASIC exemption to the effect that it is not required to provide you with prior notification or an Exit Statement. We can provide you with further information about applying to the ATO for your superannuation monies should you wish to contact us. If you become an Australian or New Zealand citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

\* 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.

† 'Terminal medical condition' means that the following circumstances exist:

- a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 24 months after the date of the certification
- b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
- c. for each of the certificates, the certification period has not ended.

## ENQUIRIES AND COMPLAINTS

We value your feedback and we're committed to resolving any concerns you may have. If you have a complaint, our service representatives can usually resolve it quickly over the phone on 13 12 87.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

**Email:** [superfeedback@insigniafinancial.com.au](mailto:superfeedback@insigniafinancial.com.au)

### In writing:

The Complaints Resolution Manager  
GPO Box 5107  
Sydney NSW 2001

An assigned case manager will conduct a fair review and provide you with a response in writing.

### Further Help – The Australian Financial Complaints Authority (AFCA)

If you don't receive a response to your complaint within 45 days (or 90 days for certain death benefit-related claims) or if you're not satisfied with our response, you may be able to lodge a complaint with AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

### In writing:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, VIC 3001

Time limits may apply to complaints to AFCA so you should act promptly or otherwise read the AFCA website to find out if or when the time limit relevant to your circumstances ends.

## CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
ANZ OneAnswer Personal Super and Pension	13 38 63 weekdays from 8.30am to 6.30pm (AEST/AEDT) client@onepathsuperinvest.com.au	ANZ OneAnswer GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Traditional Policies ANZ Savings Products ANZ Term Life Policies	1800 646 706 Monday to Thursday: 8.30am to 7pm (AEST) Friday: 8.30am to 5.30pm (AEST) client.service@zurich.com.au	Locked Bag 994 North Sydney NSW 2059	onepathsuperinvest.com.au
ANZ Smart Choice Super and Pension	13 12 87 weekdays from 8.30am to 6.30pm (AEST/AEDT) smartchoice@insigniafinancial.com.au	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com.au/smartchoice
ANZ Smart Choice Super for employers and their employees	13 12 87 weekdays from 8.30am to 6.30pm (AEST/AEDT) smartchoice@insigniafinancial.com.au	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com.au/smartchoicesuper
ANZ Smart Choice Super QBE	13 12 87 weekdays from 8.30am to 6.30pm (AEST/AEDT) smartchoice@insigniafinancial.com.au	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com.au/smartchoicesuper
ANZ Smart Choice Super for employers and their employees (Defined Benefits Section)	1800 085 463 weekdays from 9am to 5.30pm (AEST/AEDT) DefinedBenefit@insigniafinancial.com.au	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com.au/smartchoicesuper

## MATERIAL OUTSOURCED SERVICE PROVIDERS

Names and Australian Business Numbers of each outsourced service provider who provides service which may affect a material business activity of the entity.

Trustee	Service Provider	Business Activity	ABN	RSE
OnePath Custodians Pty Ltd	Oasis Asset Management Limited	Administration	68 090 906 371	Retirement Portfolio Service
	Zurich Australia Limited	Insurance Administration	92 000 010 195	
	Macquarie Investment Management Limited	Administration Services	66 002 867 003	
	Bond Street Custodians Limited	Custodial Services	57 008 607 065	
	IFL Internal Audit Pty Ltd	Audit	34 141 539 755	
	Actuate Alliance Services Pty Ltd	Advice	40 083 233 925	

For all contact details, please refer to page 17.

PLA-31108 (57847) 1224