

ANZ Super Advantage

PRODUCT DISCLOSURE STATEMENT | 27 FEBRUARY 2012

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Contact details

If you have any questions or would like more information about ANZ Super Advantage please contact us at:

Customer Services

Phone 13 38 63 weekdays between 8.30am and 6.30pm (EST)
Email customer@onepath.com.au
Fax 02 9234 6668

Address

ANZ Super Advantage
OnePath Life Limited
GPO Box 4028
Sydney NSW 2001

OnePath Custodians Pty Limited (Trustee)

ABN 12 008 508 496, AFSL 238346, RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176, AFSL 238341

1. About ANZ Super Advantage

ANZ Super Advantage is an employer-sponsored superannuation product that helps you to accumulate and grow your super savings in a tax-effective way as you progress through your working life and toward your retirement. When you invest in ANZ Super Advantage you become a member of the OnePath MasterFund. OnePath Custodians Pty Limited is the trustee of the Fund.

The Trustee invests all contributions in a master life policy issued by OnePath Life which then invests in selected investment funds. The master life policy is governed by the *Life Insurance Act 1995* and is a contract between the Trustee and OnePath Life.

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. We have been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and more recently as ING Australia.

Now as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as part of ANZ's specialist wealth business.

ANZ operates in 32 markets globally with representation in Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. ANZ provides products and services to more than 8 million retail customers worldwide and employs over 48,000 people.

This Product Disclosure Statement (PDS) is a summary of significant information about investing in ANZ Super Advantage and contains a number of references to important information contained in the following guides (each of which forms part of this PDS):

- ANZ Super Advantage – Member Guide (Incorporation by Reference document)
- ANZ Super Advantage – Investment Choice Guide, and
- ANZ Super Advantage – Insurance Guide.

You should consider all that information before making a decision about ANZ Super Advantage.

If you invest in ANZ Super Advantage, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at anz.com/wealth/super. Alternatively, you can request a copy of this information free of charge by contacting Customer Services.

This PDS has been prepared in accordance with the shorter PDS regime. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

2. How super works

Super is a tax-effective long-term savings plan that enables you to save money for your retirement and is, in part, compulsory.

There are different types of contributions available to you. While you are working, your employer is, in most cases, required to make contributions to your super account (known as compulsory super or Super Guarantee). Generally, you have the right to choose the super fund to which these contributions are made. You, your spouse or your employer may also be eligible to make voluntary contributions. Sometimes, even the Federal Government may make contributions to your super account.

The Federal Government also provides incentives (including tax savings) for you to contribute towards your super. However, there are limitations on contributions to, and withdrawals from, super. When you reach age 65 or your preservation age and have retired, you can access your super savings as a lump sum or receive a regular income stream through a pension account. Of course, there may be other circumstances when you can access your super.

Material incorporated by reference into this PDS

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the ANZ Super Advantage – Member Guide at anz.com/wealth/super. The material relating to different types of contributions available to a person and the limitations on contributions to, and withdrawals from, superannuation may have changed during the period from the day you acquired the product and the time when you read this PDS.

3. Benefits of investing with ANZ Super Advantage

ANZ Super Advantage is the vehicle chosen by your employer to provide a tailored investment solution to help you achieve your retirement goals. ANZ Super Advantage offers:

- **Choice and flexibility** through an extensive range of carefully selected investment funds. The range of investment funds covers all major asset classes. Within ANZ Super Advantage, you have access to a wide range of asset managers as well as funds which utilise a multi-manager strategy.
- **Different membership types** which means ANZ Super Advantage can cater for plans with members who have accumulation components, defined benefit components (or members who have a combination of both accumulation and defined benefit components) and you can even invite your family members to apply to become an ANZ Super Advantage – Personal member.
- **Online help and education** at anz.com/wealth/super that has details about your super.
- **Insurance** which enables your employer to tax-effectively package comprehensive insurance cover for Death Only or Death and Total and Permanent Disablement and/or Group Salary Continuance for you. You may also have access to this insurance cover without having to supply medical evidence and you can apply for additional insurance, all at Group premium rates which are likely to be cheaper than Personal premium rates.
- **Rollover assistance** for hassle-free transfer of your other super funds to ANZ Super Advantage.
- **A simple transition when you leave employment** as we automatically transfer your account balance and any insurance across to ANZ Super Advantage – Personal where you can continue to enjoy many of the benefits previously held. Fees and premiums may change.
- **Member benefits** access may include discounted banking, fee savings, bonus interest and rewards through ANZ's exclusive member benefits package, anz@work. Visit our website anz.com/anzatwork for further information.

Material incorporated by reference into this PDS

You should read the important information about 'Benefits of investing with ANZ Super Advantage' before making a decision. Go to the section 'Benefits of investing with ANZ Super Advantage' in the ANZ Super Advantage – Member Guide at anz.com/wealth/super. The material relating to the key features of ANZ Super Advantage, how your account works (including information in relation to what happens to your super if you die or leave your employer), accessing up to date information, and how you and your family members benefit, may have changed during the period from the day you acquired the product and the time when you read this PDS.

4. Risks of super

All investments carry risk and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long-term returns may also carry the highest level of short-term risk. Investors should consider the level of risk involved with a particular investment and whether the potential returns justify those risks before investing.

When considering risk associated with your super investment it is important to keep the following in mind:

- the value of investments can rise and fall*
- the returns you receive from your investment will vary and future returns may be different to past returns
- returns are not guaranteed and you may lose some of your money*
- your future super savings (including contributions and returns) may be insufficient to adequately meet your retirement needs
- your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation and superannuation laws.

* The OnePath Cash and OnePath Capital Guaranteed (if available to you) investment funds can offer conditional exceptions to these risks.

Other risks associated with investing in ANZ Super Advantage will depend on the particular investment funds you choose. This includes risks associated with:

- investing internationally, including currency risks
- alternative assets that behave differently to traditional assets such as shares, fixed interest and cash
- gearing, where a fund borrows money in order to invest a greater amount
- derivatives that are used to gain exposure to an investment market or to protect against changes in the values of financial products
- securities lending practices where some fund managers may engage in lending of securities to third parties at a fee
- short selling strategies used by some fund managers – the selling of stock which the investment manager does not hold
- long/short strategies used by some fund managers where the manager will short sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value
- liquidity risk where an investment may not be able to be sold to realise enough cash to fund a withdrawal
- counterparty risk where the other party in a derivative transaction may not be able to meet its financial obligations
- changes to investment funds where an investment fund is added or removed or an existing fund's characteristics may be changed
- being a Defined Benefit member or a member with a Defined Benefit component, in particular, the risk that your employer's plan may not have sufficient assets to pay member benefits in the short or long-term.

The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance and what other investments you hold.

All super products are generally subject to some or all of the risks described in the preceding text. For more information on risks, refer to 'Risks of investing in ANZ Super Advantage' in the Additional Information document of the Member Guide. Your financial adviser can help you establish an investment profile that suits your needs to manage these risks.

5. How we invest your money

As a member of ANZ Super Advantage, you generally have the flexibility to choose and then vary your investment strategy to suit your circumstances.* ANZ Super Advantage offers you a wide range of investment funds and fund managers, covering a variety of risk and return profiles. **When choosing the investment fund(s) in which to invest or switch some or all of your super, you should consider the level of risk, likely investment return and your investment timeframe.**

* If you are a Defined Benefit member or if your super includes a Defined Benefit component, the selection of a personal investment strategy and switching is not available for your Defined Benefit component. Defined Benefit amounts are invested in the investment strategy nominated by your employer and specified in your Welcome Letter and Annual Statements. An actuarially determined (at least annually) crediting rate will be applied to your Defined Benefit component.

We regularly undertake a review of the investment funds available through ANZ Super Advantage. We may change, add, close or terminate an investment fund at any time. For up to date information about the investment funds, please go to the ANZ Super Advantage – Investment Choice Guide at anz.com/wealth/super.

As your financial objectives change over time you can switch to other investment funds. You can switch between investment funds online any time at anz.com/wealth/super or by completing an Investment Choice Nomination Form available from anz.com/wealth/super or Customer Services. You can switch as many times as required, as your needs change.

Until you make an investment choice, when you join ANZ Super Advantage, your super will be invested in the default investment strategy selected by your employer. If your employer has not nominated an investment strategy, you, as well as any family members you introduce to ANZ Super Advantage, will be invested in the Trustee's default investment strategy. The Trustee's default investment strategy is to invest your contributions in equal proportions across the following investment funds:

- OnePath Managed Growth
- OptiMix Balanced
- OnePath Capital Stable.

A description of each investment fund available is contained in the ANZ Super Advantage – Investment Choice Guide. An example of the information for the OnePath Managed Growth fund is shown in the following table.

OnePath Managed Growth

Investment objective

The fund aims to achieve returns (before fees, charges and taxes) that on average exceed inflation by at least 5.0% p.a., over periods of five years or more.

Description

The fund is suitable for investors seeking medium to higher returns through investing in a diversified range of asset classes with a bias towards growth assets delivering capital growth with some yield.

Investment strategy

The fund invests in a diversified mix of Australian and international assets with a strategic bias towards growth assets. The fund blends active and passive management styles from a selection of leading investment managers.

Minimum time horizon

5 years

Risk profile

Growth – Growth investment funds are more likely to suit you if you are seeking higher long-term returns and are willing to accept the increased possibility of sustained negative returns and/or capital losses over shorter periods.

Asset allocation*

Asset class	Benchmark (%)	Range (%)
Cash	4	0–19
Australian fixed interest	10	0–25
International fixed interest	11	0–26
Australian property securities	2	0–9
International property securities	4	0–11
Australian shares	29	19–39
International shares	27	17–37
Alternative assets	13	7–21

* The maximum allocation to growth assets for the OnePath Managed Growth Fund is 90%. International equities may include exposure to emerging market and/or global small cap securities. Fixed interest may include exposure to government, corporate, inflation protected and/or other securities.

Material incorporated by reference into this PDS

You should read the important information about 'How we invest your money' before making a decision. Go to the section 'How we invest your money' in the ANZ Super Advantage – Investment Choice Guide at anz.com/wealth/super. The material relating to each investment fund available in ANZ Super Advantage; switching; the extent to which labour standards or environmental, social or ethical considerations are taken into account; and additional information about investment options, including choosing an investment strategy may have changed during the period from the day you acquired the product and the time when you read this PDS.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer or adviser may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

This section provides summary information about the main fees and costs applicable to your ANZ Super Advantage investment and provides an example using the OnePath Managed Growth fund. Some fees do not apply or differ when you transfer to ANZ Super Advantage – Personal. Full details of all fees and costs are contained within the ANZ Super Advantage – Member Guide.

You can use the information in the following table to compare the fees and costs of ANZ Super Advantage with those for other super products. The fees and costs can be paid directly from your account, deducted from investment returns or paid by your employer.

Unless stated otherwise, the fees and costs disclosed in this PDS that are charged to you include the net effect of Goods and Services Tax (GST), which is, any GST at the applicable rate less any reduced input tax credit available to the Fund.

OnePath Managed Growth fund

TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the fund	
Establishment Fee	Nil
Contribution Fee*	Entry Fee Option – 0% to 3.53% (0% to 3.00% after tax) of each contribution (either by you or your employer). Nil Entry Fee Option – Nil.
Withdrawal Fee	Entry Fee Option – \$83.86 (\$71.28 after tax). Nil Entry Fee Option – 0.88% to 3.53% (0.75% to 3.00% after tax) of any amount withdrawn within the first four years of joining and \$83.86 (\$71.28 after tax) thereafter.
Termination Fee	Nil
Management costs	
The fees and costs for managing your investment	Administration Fee* 0% p.a. to 1.65% p.a. (0% p.a. to 1.40% p.a. after tax) of the amount you have invested in the fund. This fee is tiered based on the total employer plan balance (including family members) if you are an employer plan member.

TYPE OF FEE OR COST	AMOUNT
	If you are a member of ANZ Super Advantage – Personal this fee is based on your individual account balance. An additional Administration Fee of up to 0.71% p.a. (0.60% p.a. after tax) may apply for members of certain employer plans.
Investment Management Fee	OnePath Managed Growth Fund – 0.68% p.a. (0.58% p.a. after tax) of the amount you have invested in the fund. This fee is deducted from the assets of the investment fund and included in the unit price of the investment fund.
Expense Recovery	0.18% p.a. (0.15% p.a. after tax) of the amount you have invested in the fund. This fee is deducted from the assets of the investment fund and included in the unit price of the investment fund.
Member Fee*	\$0 p.a. to \$60 p.a. (\$0 p.a. to \$51 p.a. after tax).

* The amount of these fees may be negotiated between your employer and/or your plan's financial adviser with us and/or be paid by your employer. As a result you may pay less in some cases.

Note: Refer to the section 'Fees and Costs' in the ANZ Super Advantage Member Guide for further information on Trustee Reimbursement and Indirect Expenses.

Other investment funds

The fees and costs charged on OnePath Managed Growth will differ from those charged for the other investment funds offered through ANZ Super Advantage. Depending on the investment fund you choose, the Investment Management Fee will be between 0.34% and 1.80% p.a. (0.29% to 1.53% p.a. after tax).

Investment Management Fees

Each investment fund's Investment Management Fee (IMF) charged by the underlying manager, includes the fees, charges and expense recoveries which relate specifically to the management of each investment fund and are part of the ongoing fees of each investment fund. IMFs are an expense of the Fund and are therefore not a fee or charge of the Trustee. The IMFs are current at the time of the preparation of this PDS and are subject to change by the fund manager without notice and can vary over time.

Material incorporated by reference into this PDS

You should read the important information about Fees and Costs before making a decision. Go to the section 'Fees and costs' in the ANZ Super Advantage – Investment Choice Guide at anz.com/wealth/super. The material relating to the fees and costs of each investment fund may have changed during the period from the day you acquired the product and the time when you read this PDS.

Transaction cost factors (buy/sell spreads)

You may also incur a buy/sell spread when your money moves in or out of an investment fund. For example, for every \$1,000 of your money when you transact in OnePath Managed Growth, the transaction cost factor incurred is 0.18% or \$1.80. This amount is reflected in the 'buy' (issue) unit price at the time of your transaction. The transaction cost factors for each investment fund are available by contacting Customer Services on 13 38 63 or at anz.com/wealth/super

Changes to any fees and costs

We reserve the right to change any of our fees and costs outside the levels shown above without your consent. Any increase will only take effect after the Trustee has provided you with 30 days' written notice.

Financial adviser payments

Additional fees may be paid to a financial adviser if a financial adviser is consulted. This payment may be in the form of an Adviser Service Fee that is a percentage of your account balance deducted monthly. If this fee applies, it will be shown in your Welcome Kit or the Statement of Advice if provided by the financial adviser.

Material incorporated by reference into this PDS

You should read the important information about 'Financial adviser payments'. Go to the section 'Fees and Costs' in the ANZ Super Advantage – Member Guide at anz.com/wealth/super. The material relating to financial adviser payments, whether any additional fees may be paid and how any payments are determined may have changed during the period from the day you acquired the product and the time when you read this PDS.

Example of annual fees and costs for the OnePath Managed Growth fund

These tables give an example of how the fees and costs in the OnePath Managed Growth fund can affect your superannuation investment over a one-year period. You should use this table to compare this product with other superannuation products.

Entry Fee Option		
EXAMPLE – OnePath Managed Growth Fund	BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR**	
Contribution fees	0% to 3.53% (0% to 3.00% after tax)	For every \$5,000 you or your employer put in, you will be charged between \$0 and \$176.50 (\$0 and \$150 after tax).
PLUS Management costs	3.04% (2.58% after tax) + \$60 p.a./\$1.15 per week (\$51 p.a./\$0.98 per week after tax)	And, for every \$50,000 you have in the fund you will be charged \$1,520 (\$1,292 after tax) each year plus \$60 (\$51 after tax) Member Fee.
EQUALS Cost of fund	If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of between: \$1,520 and \$1,756.50 (\$1,292 and \$1,493 after tax)*. What it costs you will depend on the investment fund you choose and the fees your employer negotiates with your fund or financial adviser.	

* Additional fees may apply:

If you leave the fund early, you may also be charged a **Withdrawal Fee** of \$83.86 (\$71.28 after tax).

** This example assumes that the employer plan balance is \$200,000, and the member's balance is \$50,000.

Nil Entry Fee Option

EXAMPLE – OnePath Managed Growth Fund	BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR**	
Contribution fees	0%	For every \$5,000 you or your employer put in, you will be charged \$0.
PLUS Management costs	3.04% (2.58% after tax) + \$60 p.a./\$1.15 per week (\$51 p.a./\$0.98 per week after tax)	And, for every \$50,000 you have in the fund you will be charged \$1,520 (\$1,292 after tax) each year plus \$60 (\$51 after tax) Member Fee.
EQUALS Cost of fund	If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of between: \$1,520 and \$1,580 (\$1,292 and \$1,343 after tax)*. What it costs you will depend on the investment fund you choose and the fees your employer negotiates with your fund or financial adviser.	

* Additional fees may apply:

If you leave the fund early, you may also be charged 0.88% to 3.53% (3.00% after tax) of the amount withdrawn within the first four years of your investment and thereafter, a **Withdrawal Fee** of \$83.86 (\$71.28 after tax).

** This example assumes that the annual total employer plan balance is \$200,000, and the member's balance is \$50,000.

Note: There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au

Material incorporated by reference into this PDS

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the ANZ Super Advantage – Member Guide at anz.com/wealth/super. The material relating to the fee options available, the type of fees and costs and information on how and when fees are paid may have changed during the period from the day you acquired the product and the time when you read this PDS.

7. How super is taxed

The tax you pay on monies invested in a superannuation fund is generally lower than the tax you would pay outside a superannuation fund; however, many factors can influence the way your super is taxed.

Tax may apply to your super at the contribution stage, during the investment earning stage and at the withdrawal stage. The amount of tax payable will depend on your age and individual circumstances.

Tax on concessional contributions and investment earnings is paid by the Trustee to the Australian Taxation Office (ATO) on a quarterly basis with an annual payment made if required. Tax collected from withdrawal payments is paid to the ATO twice a week.

Tax on contributions

Concessional contributions which include employer (e.g. super guarantee, salary sacrifice contributions, fees and insurance premium payments) and personal contributions claimed as a tax deduction are taxed at 15% in the Fund. Non-concessional contributions which include spouse, government co-contributions and personal contributions not claimed as a tax deduction are not subject to tax in the Fund. You should be aware that annual caps apply to both concessional and non-concessional contributions and **if you exceed these caps in the relevant financial year, there will be taxation consequences**, including that 'excess contributions tax' may be payable on the amounts that exceed the caps. You should monitor the amount of contributions to your super fund to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at a maximum rate of 15% during the superannuation phase; however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains. Investment earnings are not taxed during pension phase.

Tax on withdrawals

Your account will generally consist of taxable and tax-free components. You are required to draw-down proportionately from these components.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and income stream payments.

Tax is not payable on:

- the tax-free component
- lump sum payments if paid as a terminal medical condition payment, regardless of age
- withdrawals of lump sum and income stream payments if you are aged 60 and over.

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. **However, you should provide your TFN when you join the Fund.** If you do not provide your TFN, we will not be able to accept member contributions, you may be liable to pay additional tax on concessional contributions (additional 31.5%), you may be liable to pay additional tax on withdrawal payments, you could miss out on any government co-contributions (if eligible), and it may be difficult to locate or amalgamate your super benefits in the future.

Tax law in relation to superannuation is complex and the above information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent advice taking into account your individual circumstances.

Material incorporated by reference into this PDS

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the ANZ Super Advantage – Member Guide at anz.com/wealth/super. The material relating to what tax applies when you contribute to, and withdraw from your super, the super contribution caps, salary sacrificing and other taxation matters relating to superannuation products may have changed during the period from the day you acquired the product and the time when you read this PDS.

8. Insurance in your super

For you and your family, insurance within ANZ Super Advantage provided by OnePath Life may provide you with a tax-effective protection that could be generally cheaper compared to a retail policy.

The standard default life insurance cover is three units of Basic cover – Death and Total and Permanent Disablement (TPD). The cost of the default cover will be \$3.21 per week, but may depend on your circumstances. The Government has set minimum levels of insurance cover that must be offered to members in certain circumstances and ANZ Super Advantage ensures those minimum levels are available.

Unless you choose to cancel any default cover, the cost of cover will be deducted from your account.

Your employer will have generally included insurance cover as part of their employer plan. They can select the type(s) of cover to be provided and also the design of how the cover is determined and the level of cover and may change the cover applicable to the plan at any time in the future. The following types of cover and benefits are available:

1. Death Only Cover – provides a lump sum upon death or upon diagnosis of a terminal illness.
2. Death (including terminal illness) and Total and Permanent Disablement (TPD) Cover – provides a lump sum upon death, diagnosis of a terminal illness or becoming totally and permanently disabled.
3. Group Salary Continuance (GSC) Cover – provides a monthly benefit on the Total Disability or Partial Disability of the member. The benefit payable is for a 2-year period. A waiting period of 30, 60 or 90 days can apply.

Please note:

- You may be provided with Options 1, 2 or 3 or a combination of Options 1 and 3 or 2 and 3.
- TPD Only Cover is not available. TPD Cover cannot be greater than Death Cover.
- ANZ Super Advantage – Personal members, including family members, may apply for a fixed amount of Death Only or Death and TPD Cover.
- Family members are not automatically provided with insurance cover and must apply individually.

Cover for employer plan members generally starts from when you commence employment with your employer provided we receive a superannuation contribution into ANZ Super Advantage on your behalf within 120 days of you commencing work although terms may vary depending upon how the plan was established. You must be at work on the day cover commenced.

Maximum insurance cover

The maximum cover levels which apply are:

- Death Cover – Unlimited
- TPD Cover – \$3 million
- Terminal Illness Cover – \$2.5 million
- GSC monthly benefit – lesser of \$30,000 per month or 75% of the insured member's monthly salary.

Premiums

The Trustee may have negotiated different premium rates for an employer plan. The premiums you pay will depend on a number of factors including, but not limited to, your occupation, age, gender and the amount and type of cover. Premiums are calculated using the insurer's base table of premium rates per age from age 15 to age 64 (or any other benefit expiry age). The insurer's base table of premium rates may be discounted based on the size and general occupation of all employees in your employer's plan. As these discounts are tailored per employer plan and are different for every ANZ Super Advantage plan, we cannot provide the actual premium age rate table applicable for you in this PDS. Premiums are normally calculated and deducted from your account balance monthly in arrears. If your employer has chosen to meet the costs of insurance premiums, it will be shown on your Welcome Statement and your Annual Statement. Alternatively, contact Customer Services on 13 38 63 to obtain a copy of the applicable premium rates for your plan.

Applying for additional cover, changing or cancelling your cover

Eligible members who wish to apply for additional voluntary cover over the amount provided under the employer plan can do so by submitting an application to the Trustee. Additional cover will only start upon receipt of written confirmation of acceptance from the insurer. Please note that you may apply to cancel a particular type of cover, with the exception of employer paid cover. You may reduce the level of Death or Death and TPD Cover to a fixed dollar amount. Simply write to the Trustee at the address provided at the front of this PDS.

Eligibility

To be eligible for insurance cover, members must be:

- between 15 and 64 years of age
- a permanent Australian resident, or visa holder
- permanently residing in Australia (or eligible for Overseas cover)
- engaged in an occupation for which cover is available under the policy(s) applicable
- working 15 hours per week or more on a permanent basis for GSC cover (not applicable to family members)
- able to meet specific eligibility criteria established by the employer and agreed with the insurer and Trustee.

Automatic transfer to ANZ Super Advantage – Personal

If your employer notifies us that you have left their employment, your account balance will be transferred to ANZ Super Advantage – Personal and you retain the same member number. The same features and services of your ANZ Super Advantage membership continue to apply (please see the specific fees and costs pertaining to ANZ Super Advantage – Personal on page 16 of the ANZ Super Advantage – Member Guide). Your existing insurance cover will continue on transfer to ANZ Super Advantage – Personal with the same premium loadings, exclusions and limitations that already apply although the coverage provided may be different. The terms of your cover in the ANZ Super Advantage – Personal and the cost of your transferred insurance cover will be based on the ANZ Super Advantage – Personal insurance rate tables provided and may be higher than those previously incurred.

Duty of disclosure

When applying for insurance, as a member or employer you are required to disclose every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

Material incorporated by reference into this PDS

You should read the important information about 'Insurance in your super' before making a decision. Go to the ANZ Super Advantage – Insurance Guide provided at anz.com/wealth/super. The material relating to the level and type of insurance cover available through ANZ Super Advantage, benefits, the actual costs of the cover, eligibility, cancellation of cover, any conditions and exclusions that may apply and other significant information about insurance cover through ANZ Super Advantage may have changed during the period from the day you acquired the product and the time when you read this PDS. **You should read this information before deciding whether the insurance is appropriate as it may affect your entitlement to cover.**

9. How to open an account

Your employer has selected ANZ Super Advantage to provide a tailored investment solution to help you achieve your retirement goals. You do not need to apply for an account as one has been set up for you.

As a member you have the flexibility to control your investment within ANZ Super Advantage. You can generally:

- choose your own investment fund strategy
- apply for additional insurance cover
- make additional contributions including salary sacrifice, spouse and even government co-contributions
- roll over your other super accounts and insurance of up to \$1 million to us from other super funds.

The easiest way to get started is by logging on to ANZ Investor Access at anz.com/wealth/super where you can either transact online or obtain the necessary forms.

Cooling-off period

Generally, your employer may cancel their application to participate in ANZ Super Advantage within 14 days from the earlier of:

- the day the first employees receive confirmation of their super interests, or
- the end of the fifth day after we first issue super interests to employees.

This is known as the 'cooling-off' period. During this time your employer may cancel their application by notifying us in writing.

If this occurs, your employer must nominate (within one month of notifying us that they wish to exercise their right of cancellation) an alternative eligible super fund, Approved Deposit Fund or Retirement Savings Account into which employer contributions received by us are to be repaid. An employer's right of cancellation is taken to have been exercised only on receipt by us of this nomination. Your employer must make the nomination by advising us in writing. If we do not receive a nomination from your employer within this one-month period, your employer is taken not to have exercised the right of cancellation.

If your employer exercises their right of cancellation within the cooling-off period, and part of the monies to be repaid includes personal contributions made by you (including monies rolled over or transferred from another super fund), we will:

- transfer any restricted non-preserved benefits and preserved benefits to another eligible super fund nominated by you
- pay any other monies as directed by you.

In the event that a super fund nominated by you or your employer does not accept the monies (or you do not tell us what to do with any personal contributions), we may transfer the monies to an Eligible Rollover Fund.

Your investment amount will be adjusted for any changes in the unit price of the investment fund(s) selected, less any withdrawals and transaction costs.

Customer concerns

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should either phone us on 13 38 63 or email us at customer@onepath.com.au. Alternatively, you can write to:

The Complaints Resolution Manager

ANZ Super Advantage
OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001
Email yourfeedback@onepath.com.au

Further help options

If you are not satisfied with the outcome of your complaint, you can contact one of the following services which offer free dispute resolution services external to OnePath.

Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

Superannuation Complaints Tribunal (SCT)

For superannuation related complaints

The SCT is a statutory body that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal
Locked Mail Bag 3060
Melbourne VIC 3001
Phone 1300 884 114
Fax + 61 3 8635 5588
Email info@sct.gov.au
Website sct.gov.au

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service (FOS)

For complaints that do not relate to superannuation

FOS is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry, including life insurance companies, superannuation providers, financial planners, investment managers, general insurance companies and their agents.

Write to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone 1300 780 808
Fax +61 3 9613 6399
Email info@fos.org.au
Website fos.org.au

Additional information

Important note

An investment in ANZ Super Advantage is neither a deposit nor liability of ANZ (ABN 11 005 357 522) or any of its related corporations and none of them stands behind or guarantees the issuer or ANZ Super Advantage. An investment in ANZ Super Advantage is subject to investment risk, including possible delays and loss of income and principal invested.

27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

This set of forms accompanies the Product Disclosure Statement (PDS) dated 27 February 2012 for ANZ Super Advantage.

The PDS is a summary of significant information about investing in ANZ Super Advantage and contains a number of references to important information contained in the following guides (each of which forms part of the PDS):

- ANZ Super Advantage – Member Guide (Incorporation by Reference document)
- ANZ Super Advantage – Investment Choice Guide; and
- ANZ Super Advantage – Insurance Guide

You should consider all the information in the PDS before making a decision about ANZ Super Advantage.

You can access a copy of the PDS and any other matter that is applied, adopted or incorporated by the PDS from our website at onepath.com.au. Alternatively, you can request a copy of this information free of charge by contacting Customer Services.

A reference to 'the PDS' in any of the forms included in this 'forms booklet' means the PDS including the Guides mentioned above.

Welcome to ANZ Super Advantage. Now you are a member, there are a number of key things you can do to ensure your super is set up correctly and working with you to achieve a comfortable retirement.

First steps are to:

- ensure we have received your Tax File Number – your employer may have already supplied your Tax File Number (TFN) to us. If not, you can complete the Tax File Number Notification Form. You are not obliged to provide your TFN, however, there may be implications for your super entitlements if you decide not to provide your TFN.
- consolidate your super by completing the Rollover Form and take advantage of ANZ Super Advantage's free rollover assistance service.
- review your contact details and complete the Update Member Details Form if required.

Other forms also attached:

- Nomination of Beneficiary Form (either Binding or Non-binding).
- Member Investment Choice Form – nominate an investment strategy (if not selected, contributions will be invested in either the employer's or the Trustee's default investment option).
- Insurance Application and Short Form Personal Health Statement – if you are required to provide health evidence for insurance purposes, please complete this form.
- Family Member Application Form – ANZ Super Advantage – Personal – for eligible family members who wish to join ANZ Super Advantage.
- Contributing on Behalf of Spouse Form – complete this form if you wish to make contributions on behalf of your spouse*.

Refer to the instructions on the forms for directions on how to complete the forms. If you require any assistance, please contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).

* The term 'spouse' includes a person who lives with their partner, either through marriage or not, on a genuine domestic basis, including same sex couples. It does not include a person who lives separately and apart on a permanent basis.

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ANZ Super Advantage Tax File Number Notification Form



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- Before completing this form you should refer to the 'Providing your Tax File Number (TFN)' section in the PDS and information included in this form.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

1. YOUR DETAILS

Member number

Employer plan name
(if applicable)

Title

 Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yy)

 / /

Residential address
(this cannot be a PO Box)

Suburb/Town

State

Postcode

Country

Phone

Home

Business

Mobile

Fax

Email

My Tax File Number (TFN) is

 - -



2. COLLECTION OF TAX FILE NUMBERS

Your employer may already have provided your TFN to ANZ Super Advantage. If not, we are required to tell you the following details before you provide your TFN.

Your TFN is confidential and you should know the following before you decide to provide it to us:

- The Trustee is authorised to collect your TFN under the taxation and superannuation laws.
- If you do provide your TFN to us, we will only use it for lawful purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation payment you may be entitled to and providing information to the Commissioner of Taxation such as reporting details of contributions for the purposes of the government co-contribution, lost member reporting and monitoring of contribution caps.
- If you do provide your TFN to us, we may provide it to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the trustee or RSA provider is to receive your transferred benefits in the future.
- We may not pass your TFN to any other fund if you tell us in writing that you do not want us to pass it on.
- Your TFN will be treated as confidential.
- We will quote your TFN to the Australian Taxation Office when reporting details of contributions for the purposes of the government co-contribution and lost member reporting.

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give us your TFN, either now or later:

- we will not be able to accept member contributions and you will be liable to pay additional tax on concessional contributions
- you may pay more tax on your benefits than you have to (you may get this back at the end of the financial year in your income tax assessment)
- it may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which we can use your TFN and the consequences of not providing it to us may change in the future as a result of changes to the law.

Name of member <input type="text"/>	Signature of member <input type="text" value="X"/>	Date (dd/mm/yy) <input type="text" value="/ /"/>
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27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- If you have benefits in multiple superannuation funds, you will need to complete a separate form for each of these funds. Simply photocopy the blank form before completing your details.
- You will need to provide certified documentation with this transfer request to prove you are the person to whom the superannuation benefits belong.
- If claiming a tax deduction for a personal contribution to any of your previous funds, the claim process should be completed before rolling over your benefit(s). This includes making a partial rollover from your previous fund. Where a partial rollover is made, a tax deduction for personal contributions may only be allowable on a proportional basis. This may limit the amount you may claim as a tax deduction. Please see your financial adviser for more information.
- If you are splitting contributions made to your previous fund with your spouse, it should be completed before rollover.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage
OnePath Life Limited
GPO Box 4028
Sydney NSW 2001

1. YOUR OLD FUND DETAILS

Please transfer my benefits from the following superannuation fund to OnePath (please complete all fields):

Superannuation or rollover fund	<input type="text"/>		
Member number	<input type="text"/>		
Fund address	<input type="text"/>		
	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Fund ABN	<input type="text"/>	<input type="text"/>	Approx. dollar value of transfer \$ <input type="text"/>
Superannuation Product Identification Number (SPIN)	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. YOUR ANZ SUPER ADVANTAGE DETAILS

Member number	<input type="text"/>					
Employer plan name (if applicable)	<input type="text"/>					
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Residential address (this cannot be a PO Box)	<input type="text"/>					
	<input type="text"/>					
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>			
Country	<input type="text"/>					
Date of birth (dd/mm/yy)	<input type="text"/>	Email	<input type="text"/>			
Phone (Business or mobile)	<input type="text"/>	Fax	<input type="text"/>			



3. PROOF OF IDENTITY

You need to supply a certified copy of each form you send in.

- I have attached a **certified copy** of my driver's licence or passport. or I have attached **certified copies of both:**
- Birth/Citizenship Certificate or Centrelink Pension Card **and**
 - Centrelink payment letter or government or local council notice (less than one year old) with name and address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example, a Justice of the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service, etc.

4. MEMBER DECLARATIONS

- I declare that I have read the current ANZ Super Advantage Product Disclosure Statement (PDS) and this form, and the information completed on this form is true and correct.
- I also consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related group companies (including the Trustee) sending me information about its financial products from time to time.
- I authorise the transfer of all my benefits as outlined on the previous page.
- I discharge the superannuation provider of my other fund from any further liability of any amount transferred.
- I am aware I may ask my superannuation provider for information about fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I approve the deduction of fees and taxes (if any) from the benefits transferred (subject to legislative provisions).

Name of member	Signature of member X	Date (dd/mm/yy) / /
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27 February 2012

OnePath Life Limited
GPO Box 4028
Sydney NSW 2001

To whom it may concern

I confirm the following statements on behalf of OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (Trustee), the trustee of OnePath MasterFund (Fund).

Complying superannuation fund

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (SIS Act). The Fund is not subject to a direction under section 63 of the *SIS Act*, nor does it expect to receive such a direction.

Contributions

The Fund is able to accept superannuation guarantee contributions as well as other additional employer contributions.

The trust deed governing the Fund also allows benefits to be transferred from other resident, regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident, regulated funds.

ANZ Super Advantage offers insurance that meets the minimum requirements set out in the *Superannuation Guarantee (Administration) Act 1992*.

Members may only cash preserved benefits in circumstances permitted by the SIS Act.

Further details

Further details relating to the Fund appear in the table below.

Fund details	
Fund name	OnePath MasterFund
Australian Business Number (ABN)	53 789 980 697
Superannuation Fund Number (SFN)	292 916 944
Superannuation Product Identification Number (SPIN) – ANZ Super Advantage	ANZ0265AU
Fund contact details	<p>Customer Services</p> <p>ANZ Super Advantage OnePath Life Limited GPO Box 4028 Sydney NSW 2001</p> <p>Phone 13 38 63 weekdays between 8.30am and 6.30pm (EST). Email customer@onepath.com Website anz.com/wealth/super</p> <p>Please make cheques payable to: OnePath Life Limited GPO Box 4028 Sydney NSW 2001</p>

Kind regards,



Craig Brackenrig
Director
OnePath Custodians Pty Limited
Trustee of OnePath MasterFund

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ANZ Super Advantage Update Member Details Form



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

• If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST)

• Complete and sign the form and return to:

ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

UPDATE YOUR MEMBER AND PLAN DETAILS

Member number	<input type="text"/>
Employer plan name (if applicable)	<input type="text"/> <input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Residential address (this cannot be a PO Box)	<input type="text"/>
Suburb/Town	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Country	<input type="text"/>
Postal address (if different from above)	<input type="text"/>
Suburb/Town	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Country	<input type="text"/>
Phone	Home <input type="text"/> Business <input type="text"/>
	Mobile <input type="text"/> Fax <input type="text"/>
Email	<input type="text"/>

PROOF OF IDENTITY

If you are changing your name or date of birth, you need to supply a certified copy of each identification document you send in.

I have attached a **certified copy** of my driver's licence or passport. **or** I have attached **certified copies of both:**

- Birth/Citizenship Certificate or Change of Name Certificate or Marriage Certificate or Centrelink Pension Card and
- Centrelink payment letter or government or local council notice (less than one year old) with name and residential address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example, a Justice of the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service, etc.

MEMBER DECLARATION

• I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.

Name of member	Signature of member	Date (dd/mm/yy)
<input type="text"/>	<input type="text"/>	<input type="text"/>

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ANZ Super Advantage

Nomination of Beneficiary Form – Binding



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- A valid binding nomination means that you decide who is to get your benefit when you die and in what proportions.
- In completing the proportions of benefits, your nominations must add up to 100% (no decimals allowed). If the proportions do not equal 100%, you will be asked to complete a new form.
- You can nominate a dependant or legal personal representative (e.g. executor of your estate) or both.
- This binding nomination is valid for three years from the date it is signed, or until you sign a new nomination over who are not nominated beneficiaries for your benefit.
- When you sign this binding nomination, your signature must be present for all nominated beneficiaries for your benefit.
- Original signatures are required.
- This nomination becomes invalid when a nominated beneficiary dies.
- If you need any assistance, contact Customer Services.
- Complete and sign the form.

The 'Nomination of Beneficiary – Binding' & 'Nomination of Beneficiary Non-Binding' forms are no longer valid. Instead, please complete the replacement, the new 'Non-lapsing Nomination of Beneficiary' form dated 1 July 2013 by downloading it from the website at anz.com/wealth/super. The new form replaces pages 11-16 in this Application Forms Booklet.

ANZ Super Advantage
 OnePath Life Insurance
 GPO Box 971
 Sydney NSW 1585

1. You

Member number

Employee (if applicable)

Title Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yy)

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Postal address (if different from above)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

* This nomination only applies in respect of this member number.

ANZ Super Advantage

Nomination of Beneficiary Form – Binding



2. MAKING YOUR BINDING NOMINATION*

Please sign and date in the presence of two witnesses (refer to section 3)

Note: The total must add up to 100% (no decimals or fractions)

Name of nominated beneficiary (dependant) or estate	Address†	Relationship to member†	Date of birth†	Proportion of death benefit %
1			/ /	%
2			/ /	%
3			/ /	%
4			/ /	%
Total (must add up to 100%)				100 %

* If not completed correctly, request will be rejected.

† Not applicable if you have nominated your estate.

Where you wish to nominate more than four beneficiaries, please photocopy this page and attach to your completed form.

MEMBER DECLARATIONS

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I request that the Trustee accepts my nomination.
- I understand that I should review my nomination regularly and when my circumstances change (e.g. marriage, divorce, children) to ensure my nomination is up to date.

Name of member

Signature of member

Date (dd/mm/yy)

Note: If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should read the PDS and seek advice from the employer plan's financial adviser or your financial adviser before completing this form.



3. WITNESS SIGNATURES

I am aged 18 years or over, I am not a named beneficiary on this form and the member's signature was signed and dated by the member in the presence of us both.

Witness 1 name
Residential address (this cannot be a PO Box)

Suburb/Town State Postcode
Country
Phone

Name of Witness 1	Signature of Witness 1	Date (dd/mm/yy)
<input type="text"/>	<input type="text" value="X"/>	<input type="text" value="/ /"/>

Witness 2 name
Residential address (this cannot be a PO Box)

Suburb/Town State Postcode
Country
Phone

Name of Witness 2	Signature of Witness 2	Date (dd/mm/yy)
<input type="text"/>	<input type="text" value="X"/>	<input type="text" value="/ /"/>

Note: Only valid dates will be accepted. Witnesses must be present when the member signs this form and accordingly dates must be consistent.

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ANZ Super Advantage

Nomination of Beneficiary Form – Non-Binding



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- If you nominate a dependant, the Trustee will ordinarily pay your death benefit in the manner specified by you.
- In completing the proportions of benefits, your nominations must add up to 100%. If the proportions do not equal 100%, you will be asked to complete a new form.
- You can nominate a dependant or legal personal representative (e.g. executor of your estate) or a combination of both.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

1. YOUR DETAILS

Member number*	<input type="text"/>
Employer plan name (if applicable)	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Residential address (this cannot be a PO Box)	<input type="text"/>
Suburb/Town	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Country	<input type="text"/>
Postal address (if different from above)	<input type="text"/>
Suburb/Town	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Country	<input type="text"/>
Phone	Home <input type="text"/> Business <input type="text"/>
	Mobile <input type="text"/> Fax <input type="text"/>
Email	<input type="text"/>

* This nomination only applies in respect of this member number.

ANZ Super Advantage

Nomination of Beneficiary Form – Non-Binding



2. MAKING YOUR NON-BINDING NOMINATION*

Note: The total must add up to 100% (no decimals or fractions).

Name of nominated beneficiary (dependant) or estate	Address†	Relationship to member†	Date of birth†	Proportion of death benefit %
1			/ /	%
2			/ /	%
3			/ /	%
4			/ /	%
Total (must add up to 100%)				100 %

* If not completed correctly, request will be rejected.

† Not applicable if you have nominated your estate.

If you wish to nominate more than four beneficiaries, please photocopy this page and attach to your completed form.

3. MEMBER DECLARATIONS

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I request that the Trustee accepts my nomination.
- I understand that I should review my nomination regularly and when my circumstances change (e.g. marriage, divorce, children) to ensure my nomination is up to date.

Name of member

Signature of member

Date (dd/mm/yy)



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- A maximum of eight investment funds may be chosen. Please ensure that percentage amounts are specified for each investment fund you wish to nominate (maximum two decimal places and no fractions). The total of all investment fund percentages must equal 100%. If your proportions do not equal 100%, you will be asked to complete another form.
- If you do not nominate your own investment strategy, your contributions will be invested in either the employer's or the Trustee's default investment strategy.
- You can also use this form to change investment funds within your personal investment strategy. A minimum switch amount of \$250 per investment fund applies.
- Once your Member Investment Choice Forms has been processed, your investment selection will be confirmed to you in writing.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage
 OnePath Life Limited
 GPO Box 4028
 Sydney NSW 2001

1. YOUR DETAILS

Member number	<input type="text"/>	
Employer plan name (if applicable)	<input type="text"/>	
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr Other <input type="text"/>	
Surname	<input type="text"/>	
Given name(s)	<input type="text"/>	
Date of birth (dd/mm/yy)	<input type="text"/>	
Residential address (this cannot be a PO Box)	<input type="text"/>	
Suburb/Town	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>	
Postal address (if different from above)	<input type="text"/>	
Suburb/Town	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>	
Phone	Home <input type="text"/>	Business <input type="text"/>
	Mobile <input type="text"/>	Fax <input type="text"/>
Email	<input type="text"/>	

2. SELECT YOUR INVESTMENT FUNDS (MAXIMUM OF EIGHT FUNDS CAN BE CHOSEN)

		Investment fund	I want my existing account balance to be	My future contributions Complete only if different from account balance
Profile 1				
Defensive	Multi-manager	OptiMix Australian Fixed Interest	<input type="text"/> %	<input type="text"/> %
		Single manager	OnePath Cash	<input type="text"/> %
		OnePath Diversified Fixed Interest	<input type="text"/> %	<input type="text"/> %
		OnePath Mortgages*	<input type="text"/> %	<input type="text"/> %
		UBS Diversified Fixed Income	<input type="text"/> %	<input type="text"/> %
Profile 2				
Conservative	Multi-manager	OnePath Capital Guaranteed	<input type="text"/> %	<input type="text"/> %
		OnePath Capital Stable	<input type="text"/> %	<input type="text"/> %
		OptiMix Conservative	<input type="text"/> %	<input type="text"/> %
		Russell Conservative	<input type="text"/> %	<input type="text"/> %
		Perpetual Conservative Growth	<input type="text"/> %	<input type="text"/> %
	Single manager	UBS Defensive Investment	<input type="text"/> %	<input type="text"/> %
Profile 3				
Moderate	Multi-manager	OnePath Balanced	<input type="text"/> %	<input type="text"/> %
		OptiMix Moderate	<input type="text"/> %	<input type="text"/> %
		Russell Diversified 50	<input type="text"/> %	<input type="text"/> %
	Single manager	Schroder Balanced	<input type="text"/> %	<input type="text"/> %
		UBS Balanced	<input type="text"/> %	<input type="text"/> %
Profile 4				
Growth	Multi-manager	OnePath Managed Growth	<input type="text"/> %	<input type="text"/> %
		OptiMix Balanced	<input type="text"/> %	<input type="text"/> %
		OptiMix Growth	<input type="text"/> %	<input type="text"/> %
		Russell Balanced	<input type="text"/> %	<input type="text"/> %
		Zurich Investments Managed Growth	<input type="text"/> %	<input type="text"/> %
	Single manager	BlackRock Scientific Diversified Growth	<input type="text"/> %	<input type="text"/> %
		Colonial First State Diversified	<input type="text"/> %	<input type="text"/> %
		Perpetual Balanced Growth	<input type="text"/> %	<input type="text"/> %
Profile 5				
High growth – Property	Multi-manager	OptiMix Property Securities	<input type="text"/> %	<input type="text"/> %
	Single manager	OnePath Global Property Securities	<input type="text"/> %	<input type="text"/> %
		OnePath Property Securities	<input type="text"/> %	<input type="text"/> %
		Challenger Property	<input type="text"/> %	<input type="text"/> %
		Vanguard Property Securities Index	<input type="text"/> %	<input type="text"/> %

		Investment fund	I want my existing account balance to be	My future contributions Complete only if different from account balance
Profile 5				
High growth – Australian shares	Multi-manager	OptiMix Australian Shares	<input type="text"/> %	<input type="text"/> %
		OptiMix Geared Australian Shares	<input type="text"/> %	<input type="text"/> %
	Single manager	OnePath Australian Shares	<input type="text"/> %	<input type="text"/> %
		OnePath Blue Chip Imputation	<input type="text"/> %	<input type="text"/> %
		OnePath Select Leaders	<input type="text"/> %	<input type="text"/> %
		OnePath Sustainable Investments – Australian Shares	<input type="text"/> %	<input type="text"/> %
		BlackRock Scientific Australian Equity	<input type="text"/> %	<input type="text"/> %
		Colonial First State Imputation	<input type="text"/> %	<input type="text"/> %
		Investors Mutual Australian Shares	<input type="text"/> %	<input type="text"/> %
		Perennial Value Shares	<input type="text"/> %	<input type="text"/> %
		Perpetual Australian Shares	<input type="text"/> %	<input type="text"/> %
		Schroder Australian Equity	<input type="text"/> %	<input type="text"/> %
		Vanguard Australian Shares Index	<input type="text"/> %	<input type="text"/> %
		Profile 5		
High growth – International shares	Multi-manager	OptiMix Global Emerging Markets Shares	<input type="text"/> %	<input type="text"/> %
		OptiMix Global Shares	<input type="text"/> %	<input type="text"/> %
		OptiMix Global Smaller Companies Shares	<input type="text"/> %	<input type="text"/> %
	Single manager	OnePath Global Emerging Markets Shares	<input type="text"/> %	<input type="text"/> %
		OnePath Global Shares	<input type="text"/> %	<input type="text"/> %
		AXA Global Equity Value	<input type="text"/> %	<input type="text"/> %
		BlackRock Scientific International Equity	<input type="text"/> %	<input type="text"/> %
		Capital International Global Equities (Hedged)	<input type="text"/> %	<input type="text"/> %
		MFS Global Equity	<input type="text"/> %	<input type="text"/> %
		Perpetual International Shares	<input type="text"/> %	<input type="text"/> %
		Platinum International	<input type="text"/> %	<input type="text"/> %
		Vanguard International Shares Index	<input type="text"/> %	<input type="text"/> %
		Vanguard International Shares Index (Hedged)	<input type="text"/> %	<input type="text"/> %
		Zurich Investments Global Thematic Shares	<input type="text"/> %	<input type="text"/> %
Profile 5				
High growth – Multi-sector	Multi-manager	OnePath High Growth	<input type="text"/> %	<input type="text"/> %
		OptiMix High Growth	<input type="text"/> %	<input type="text"/> %
		Russell Growth	<input type="text"/> %	<input type="text"/> %
	Single manager	BlackRock Asset Allocation Alpha	<input type="text"/> %	<input type="text"/> %
Total			100 %	100 %

* Currently we are unable to process transactions for this fund. Current information regarding the suspension of funds is available at anz.com/wealth/super



3. DIRECTION AND ACKNOWLEDGMENTS

By completing this form:

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I direct the Trustee, OnePath Custodians to give effect to the investment directions contained on this form.
- I understand that the issuer is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in the PDS, an investment in ANZ Super Advantage is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of the investment. An investment in ANZ Super Advantage is subject to investment risk, including possible repayment delays and loss of income and principal invested.
- I understand and acknowledge that, apart from the OnePath Cash and the OnePath Capital Guaranteed funds, the value of the investments may rise and fall.
- I understand that this investment selection is not effective until it has been both received and processed by OnePath.
- The Trustee reserves the right to delay any request for an investment option it deems not to be in the interests of the members of ANZ Super Advantage.

Name of member

Signature of member

Date (dd/mm/yy)

ANZ Super Advantage

Insurance Application and Short Form Personal Health Statement
Death Only or Death and TPD Applications (Up to \$1 million cover)



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- Please complete sections 1–6 for all Death Only and Death and Total and Permanent Disablement (TPD) applications up to and including \$1 million (including any existing cover), or if joining outside eligibility rules.
- If you are applying for cover with OnePath Life for over \$1 million please complete a Full Personal Health Statement available from Customer Services on 13 38 63 or at anz.com/wealth/super.
- Check your Welcome Letter for any restrictions applying to your insurance.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Please ensure that all applicable questions are fully answered. Date and sign the form and return to:

ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

1. YOUR DETAILS

Member number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer plan name (if applicable)	<input type="text"/>								
	<input type="text"/>								
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other	<input type="text"/>		
Surname	<input type="text"/>								
Given name(s)	<input type="text"/>								
Date of birth (dd/mm/yy)	<input type="text"/>								
Residential address (this cannot be a PO Box)	<input type="text"/>								
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>				
Country	<input type="text"/>								
Postal address (if different from above)	<input type="text"/>								
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>				
Country	<input type="text"/>								
Phone	Home	<input type="text"/>			Business	<input type="text"/>			
	Mobile	<input type="text"/>			Fax	<input type="text"/>			
Email	<input type="text"/>								

2. AMOUNT OF COVER

Employer-sponsored members

I wish to apply for additional voluntary insurance cover or I am over my Plan AAL. Please check your Member Benefits Schedule for any restrictions applying to your insurance.

ANZ Super Advantage

Insurance Application and Short Form Personal Health Statement
(Death Only or Death and TPD Applications Only)



Are you currently on Basic or Enhanced Rates? (Refer to your Welcome Letter for details of applicable cover.)

Basic Cover Enhanced Cover

Insurance cover

Death Only Death and TPD

Total insurance amount requested (including current cover)* \$

Personal members

Death and TPD \$

Death Only \$

* If the total insurance amount exceeds \$1 million, please complete sections 1-3, sign the declaration in section 7 and complete a Full Personal Health Statement, available from Customer Services on 13 38 63 or at anz.com/wealth/super

3. OCCUPATION

Occupation
Occupational duties
(include the percentage of time spent on each)
Hours worked per week* Annual salary \$ Amount of manual work (%)

* Average over the past six months.

4. GENERAL DETAILS

During the past 12 months have you smoked tobacco or any other substance? Yes No

If **yes** please state type and quantity per day:

If you smoke more than 40 tobacco cigarettes per day and/or you smoke any other substance, please complete a Full Personal Health Statement available from Customer Services on 13 38 63 or anz.com/wealth/super

Non-smokers – Have you ever smoked regularly in the past? Yes No

If **yes** please state type and quantity per day:

If you have smoked more than 40 tobacco cigarettes per day and/or you smoked any other substance within the last five years, please complete a Full Personal Health Statement available from Customer Services on 13 38 63 or anz.com/wealth/super

5. HEALTH DECLARATION FOR DEATH ONLY AND DEATH AND TPD COVER UP TO AND INCLUDING \$1 MILLION

a) Are you at the date of this application off work due to injury or illness or restricted from performing any of the duties of your usual occupation due to injury or illness? Yes No

To the best of your knowledge:

b) Are you planning to receive, or are you receiving any form of medical treatment or medication? Yes No

c) Have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury (other than colds or flu)? Yes No

d) Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from high blood pressure, high cholesterol, heart complaint, murmur, palpitations or chest pain, stroke, diabetes, thyroid or glandular disorder, cancer, tumour or growth including breast lumps or skin lesions/moles (even if you have not seen a doctor)? Yes No



- e) Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from back or neck pain/disorder, musculo-skeletal symptoms or any joint disorder, gout, arthritis, RSI, paralysis of any kind or chronic fatigue syndrome, epilepsy or neurological disorder, mental/nervous disorder including stress, anxiety or depression? Yes No
- f) Are you suffering from Acquired Immune Deficiency Syndrome (AIDS), infected with Human Immunodeficiency Virus (HIV) or carrying antibodies to HIV? Yes No

If you answered yes to any question in Section 5, please complete a Full Personal Health Statement available from Customer Services on 13 38 63 or anz.com/wealth/super

6. IMPORTANT NOTICE AND AUTHORISATION

Duty of disclosure

Before you become insured under a contract of life insurance, the Trustee has a duty of disclosure to the Insurer (OnePath Life Limited), under the *Insurance Contracts Act 1984*. In order for the Trustee to comply with its duty, you must disclose, in this Application Form, every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

The duty of disclosure also applies before cover is renewed, varied or reinstated.

The duty, however, does not require disclosure of a matter:

- that diminishes the risk undertaken by the Insurer
- that is of common knowledge
- that the Insurer knows or, in the ordinary course of his/her business, ought to know
- as to which the duty of disclosure is waived by the Insurer.

Non-disclosure

If the duty of disclosure is not complied with and the Insurer would not have provided the insurance cover on any terms if the failure had not occurred, the Insurer may avoid the cover within three years of entering into it. If the non-disclosure is fraudulent, the Insurer may avoid the cover at any time. An Insurer who is entitled to avoid insurance cover may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer. The duty of disclosure continues until the Insurer accepts (or declines) your application and confirmation is issued in writing.

I understand and agree that:

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I have read the Duty of Disclosure and understand my obligations under the *Insurance Contracts Act 1984*.
- I have read and carefully considered the questions in this application and all the answers and any other information provided are true and correct and form the basis of the insurance contract.
- If I do not complete this application correctly, or I do not sign and date this form, my application will be invalid and won't be considered by the Insurer.
- Insurance cover will not commence until I am notified of acceptance by the Trustee.
- I have read the Privacy section in this form. I hereby authorise the release to the Insurer (OnePath Life Limited), or any other organisation duly appointed by OnePath Life, of any medical information needed in connection with this application, including full details of my past medical history. A photostat (or similar) of this authorisation will be as valid as the original.

Name of member

Signature of member

Date (dd/mm/yy)

7. PRIVACY

In this section 'we', 'us' and 'our' refer to OnePath Custodians and OnePath Life. We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information from you or your employer to provide you with the products and services you request. In order to manage and administer our products and services, we may need to disclose your information to certain third parties. Without your personal information, we may not be able to process your contributions or provide you with the products or services you require.

We may routinely disclose your information to:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to our business
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

We may also disclose your personal information in circumstances where we are required to do so by law.

For life risk products, we collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing an application or assessing any claim.

The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a super fund.

There are disclosure obligations to third parties for client identification purposes under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We and other members of the ANZ Group may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 13 38 63.

You may access the personal information we hold about you, subject to permitted exceptions and subject to us still holding that information, by contacting us at:

Privacy Officer – OnePath

GPO Box 75
Sydney NSW 2001

Phone 02 9234 8111

Fax 02 9234 5462

Email privacy@onepath.com.au

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services.

More information can be found in our Privacy Policy available at onepath.com.au



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

Before you sign this form, you must have received the PDS which will help you understand the product and to decide whether it is appropriate for your needs. We recommend you read the the PDS, including all material that has been applied, adopted or incorporated by the PDS.

INSTRUCTIONS

- Complete this form where you wish to become a member of ANZ Super Advantage – Personal.
- If you wish to apply for insurance you should complete and sign the Insurance Application and Short Form Personal Health Statement.
- If you wish to nominate an investment strategy, please complete and sign the Member Investment Choice Form. If you do not nominate your own investment fund or funds, your contributions will be invested in either the employer's or the Trustee's default investment strategy.
- A Nomination of Beneficiary Form will have to be completed if you wish to nominate to whom your benefit is to be paid upon your death. There are separate forms for making a binding or non-binding nomination.
- A Tax File Number Notification Form should be completed and signed if you wish to notify the Trustee of your tax file number.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage
 OnePath Life Limited
 GPO Box 4028
 Sydney NSW 2001

1. FAMILY MEMBER DETAILS

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth (dd/mm/yy)	<input type="text" value=" / /"/>					
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>					
Postal address (if different from above)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>					
Phone	Home <input type="text"/>	Business	<input type="text"/>			
	Mobile <input type="text"/>	Fax	<input type="text"/>			
Email	<input type="text"/>					
Relationship to employer plan member*	<input type="text"/>					

* Please refer to the ANZ Super Advantage Member Guide for details on family members eligible to join ANZ Super Advantage.



2. EMPLOYER PLAN MEMBER DETAILS (please provide details of the employer sponsored member you are related to)

Member number	<input type="text"/>
Employer plan name	<input type="text"/>
Title	<input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/>

3. DECLARATION AND AUTHORISATION

By completing this application I:

- apply to become a member of ANZ Super Advantage.
- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- acknowledge that an investment in ANZ Super Advantage is not a deposit with, or liability of, ANZ or its related group companies and, except where otherwise provided in the PDS, none of them stands behind or guarantees the Trustee or the capital or performance of an investment in ANZ Super Advantage, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.
- acknowledge the invitation to invest in Integra Super is only available to persons receiving this PDS in Australia. OnePath Custodians reserve the right to refuse applications at their discretion without giving reasons.
- confirm that I am eligible to contribute to ANZ Super Advantage and have contributions made on my behalf.
- am not aware and have no reason to suspect that my investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my instructions in relation to my investment will not result in ANZ or any of its related group of companies breaching any related laws or regulations in Australia or any other country.

By signing this form, I confirm that I have read the above declarations.

Name of applicant	Signature of applicant	Date (dd/mm/yy)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

ANZ Super Advantage

Contributing on Behalf of Spouse Form



27 February 2012

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com/wealth/super

INSTRUCTIONS

- Use this form to make contributions to ANZ Super Advantage on behalf of your spouse.
- Your spouse must be a member of ANZ Super Advantage – Personal. To join, your spouse must complete a Family Member Application Form – ANZ Super Advantage – Personal and return it to us.
- The contribution will be invested in the investment funds nominated by your spouse or the Trustee's default (if no nomination). If your spouse wishes to change the investment option into which contributions are to be invested, your spouse will need to complete a Member Investment Choice Form.
- If you need any assistance, contact Customer Services on 13 38 63 weekdays between 8.30am and 6.30pm (EST).
- Complete and sign the form and return to:

ANZ Super Advantage
OnePath Life Limited
GPO Box 4028
Sydney NSW 2001

1. YOUR DETAILS

Member number
(if applicable)

Title

 Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yy)

 / /

Employer plan name
(if applicable)

Residential address
(this cannot be a PO Box)

Suburb/Town

State

Postcode

Country

Postal address
(if different from above)

Suburb/Town

State

Postcode

Country

Phone

Home

Business

Mobile

Fax

Email



2. RECEIVING SPOUSE DETAILS

Member number

Employer plan name (if applicable)

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yy) / /

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

Contribution amount \$, .

Note: Cheques should be made payable to OnePath Life Limited – ANZ Super Advantage. Alternatively, ANZ Super Advantage offers a number of convenient contribution payment options, such as BPAY® and Internet banking (EFT). Refer to the PDS for further instructions or contact Customer Services on 13 38 63.

3. DECLARATION AND AUTHORISATION

Contributing spouse declaration

In making this contribution, I acknowledge the following:

- I will not be claiming a tax deduction for the payment
- the contribution I make will be treated as a non-concessional contribution
- once the contribution has been received by ANZ Super Advantage, I will no longer have control over the payment or any growth upon it, and it will be preserved until a condition of release is met

Receiving spouse declaration

I declare that:

- I am, at the date of the form, under 65 years of age, or aged 65 or over, but under 70, and gainfully employed at least 40 hours in any 30 consecutive day period within the financial year that the contribution is made.

Name of receiving spouse	Signature of receiving spouse	Date (dd/mm/yy)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of contributing spouse	Signature of contributing spouse	Date (dd/mm/yy)
<input type="text"/>	<input type="text"/>	<input type="text"/>