

ONEPATH  
MASTERFUND  
ANNUAL REPORT

Reporting period  
1 July 2017 to 30 June 2018

Issued December 2018

OneAnswer Frontier Personal Super  
OneAnswer Frontier Pension  
OneAnswer Frontier Transition  
to Retirement Pension  
OneAnswer Personal Super  
OneAnswer Pension  
OneAnswer Transition to  
Retirement Pension  
OneAnswer Term Allocated Pension

Corporate Super  
Integra Super  
Integra Allocated Pension  
OptiMix Superannuation  
OptiMix Allocated Pension  
OptiMix Term Allocated Pension  
Personal Retirement Plan  
Traditional Policies (Superannuation)

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This Annual Report covers the various products offered through the OnePath MasterFund and not all sections will be relevant to you. Please ensure you read the sections relevant to the superannuation or pension product of which you are a member.

## ANNUAL REPORT

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OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, OneAnswer Frontier Personal Super, OneAnswer Frontier Pension, Integra Super, OptiMix Superannuation, OptiMix Allocated Pension, OptiMix Term Allocated Pension, Integra Allocated Pension, Personal Retirement Plan and Traditional Policies (Superannuation) are products offered by the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44) (Fund). When you invest in one of these products, you become a member of the Fund. Traditional Policies (Superannuation), Integra Super, OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, Corporate Super, OptiMix Superannuation, OptiMix Allocated Pension, OptiMix Term Allocated Pension, Integra Allocated Pension, and Personal Retirement Plan are all products which are now closed to new investors (together 'Closed Products').

OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life), issues the non-super products of Traditional Policies.

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

The Trustee invests all contributions in a master life insurance policy issued by OnePath Life Limited which then invests in selected investment fund(s). OnePath Life is also the administrator of the Fund.

The Trustee and OnePath Life are wholly owned subsidiaries of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act* 1959 (Cth). Although the Trustee and OnePath Life are owned by ANZ, neither of them are a Bank. Except as described in the relevant Product Disclosure Statement (PDS), an investment with the issuer 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 your investment.

On 21 July 2016, the Trustee approved the transition of the majority of default members in Integra Super to ANZ Smart Choice Super for employers and their employees. This transition included the migration of insurance and investment balances, and occurred between August 2016 and November 2016. Formal notification was provided to impacted members prior to the transition.

On 31 July 2017, the Trustee also approved the transition of the Corporate Super Defined Benefit members to a Defined Benefit offering in ANZ Smart Choice Super for employers and their employees. This transition occurred on 4 March 2018.

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

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

The term 'OneAnswer Pensions' refers to, OneAnswer Allocated Pension, OneAnswer Frontier Pension and OneAnswer Term Allocated Pension.

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

The term 'OptiMix Pensions' refers to OptiMix Allocated Pension and OptiMix Term Allocated Pension.

'OptiMix'/'OptiMix members' refers to members who have the now-closed OptiMix product and does not include OneAnswer, Corporate Super, Integra Super, or Integra Allocated Pension members who have some or all of their account invested in one of the OptiMix investment funds.

The term Traditional Policies (Superannuation) refers to OnePath Traditional Endowments and OnePath Whole of Life.

This information is current as at 30 June 2018, but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives.

Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Any examples used in this Annual Report are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

# INVESTING YOUR MONEY

When you invest your superannuation in a product within the Fund your money is invested in one or more different investment funds. The investment funds you are invested in are outlined on your Annual Statement. This Annual Report details how the Fund and your investment in the Fund is managed and how all investment funds in the products listed on the cover have performed (investment return), in the last financial year.

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

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

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

## TRUSTEE'S INVESTMENT OBJECTIVES AND STRATEGY

The Fund's investment objectives are to:

- invest all contributions through a master life insurance policy issued by OnePath Life

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

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in a master life insurance policy issued by OnePath Life, which then invests in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

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

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

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

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

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

- **Risk and return** – key risks addressed in assessing and monitoring investments include investment asset and manager risk, market risk, derivatives and gearing risk, product complexity risk, liquidity risk and credit risk.
- **Diversification** – the Trustee considers the level and adequacy of diversification in each investment strategy as relevant to the needs of members. To minimise risks from lack of diversification, the Trustee makes available a broad range of managed fund investments across sectors (traditional and alternative), investment managers and styles.
- **Liquidity** – the Trustee considers the liquidity of the underlying assets when assessing investments as part of its selection criteria and reviews liquidity stress testing of the options as performed by the managers. This recognises the Trustee’s requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate and timely unit pricing and returns on their investments.
- **Product complexity** – the Trustee considers the complexity of products and their suitability to members when assessing investments as part of its selection criteria.
- **Use of derivatives** – the Trustee considers the potential risk exposures associated with derivatives when assessing investment options and reviews manager Derivative Risk Statements to ensure appropriate use of derivatives.

- **Cost and taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis, and alignment of the interests of investment managers with investors. Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

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

## INDIVIDUAL INVESTMENT FUND OBJECTIVES AND STRATEGIES

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

### OneAnswer

Details of the current investment objectives and strategies for all open funds can be found in the current PDS available at [onepath.com.au](http://onepath.com.au) or by calling Customer Services. Details of the current investment objectives and strategies for closed investment funds can be obtained through Customer Services.

### OptiMix, Integra Super and Integra Allocated Pension members

Details of the current investment objectives and strategies for OptiMix, Integra Super and Integra Allocated Pension are available by calling Customer Services.

## Personal Retirement Plan and Traditional Policies (Superannuation) members

Members of these products are all invested into the OnePath Capital Guaranteed fund. All contributions are invested in a master life insurance policy issued by OnePath Life, which is provided from the OnePath Life Limited Statutory Fund No. 3. The objective and strategy for the OnePath Capital Guaranteed fund are detailed below.

### Investment objective

This investment fund's investment objective is to exceed the return on cash (after fees, charges and taxes) and the rate of change in inflation over periods of three years or more.

### Investment strategy

This investment fund invests in a diversified portfolio of assets, including fixed interest, cash, shares and property.

## INVESTMENT VALUE – ALLOCATION OF NET EARNINGS

### OneAnswer and Integra Super members

All investment funds (except OnePath Capital Guaranteed) issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

In relation to investments in OnePath Guaranteed Cash (OneAnswer members)

and OnePath Cash (Integra Super members), the unit price is subject to a guarantee that the unit price will never fall. In relation to investments in OnePath Capital Stable, the unit price payable on withdrawal may be subject to a limited guarantee.

For OnePath Capital Guaranteed, an interest rate is declared each year. This rate is capitalised and added to the value of your investment. This declared rate is based on a weighted average of the earnings rate of the fund over the previous three years, less management fees and taxes. If a full withdrawal is made, an interim interest rate applies from the last declaration date. The declared rate cannot be negative.

### Integra Allocated Pension and OptiMix members

All investment funds issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

### Personal Retirement Plan members

The Directors of OnePath Life declare an interest rate each year based on the advice of the Appointed Actuary. The interest rate is capitalised and added to the value of your investment balance. An interim interest rate applies from the last declaration date where a full withdrawal is made. The declared rate may be zero but cannot be negative.

## Traditional Policies (Superannuation)

The Directors of OnePath Life declare a bonus rate each year based on the advice of the Appointed Actuary.

The bonus rate is applied to the sum insured and existing bonus and allocated to your policy. The declared bonus rate may be zero but cannot be negative.

## INVESTMENT PERFORMANCE

The investment returns tables on pages 8 to 67 show the historical yearly returns for the last five years or for the years since a fund's inception (where the investment fund has not existed for the full five-year period) and the five-year and ten-year returns (after management fees and taxes) for each investment fund.

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

To see how your investment is performing, you can register for Account Access by calling Customer Services or simply visit [onepath.com.au](http://onepath.com.au) at any time.

## DERIVATIVES

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

## RESERVES

Currently, the Fund maintains a reserve that includes permanent tax differences which have not been allocated to members.

Monies held by the Fund as a reserve are invested by the Trustee in an interest bearing bank account.

The reserve balance as at 30 June is as follows:

	2018 \$'000	2017 \$'000	2016 \$'000
Amount at the start of the year	11,669	10,917	13,290
Transfers to reserves and interest earned*	439	752	(2,373)
Amount at the end of the year	12,108	11,669	10,917

\* net of transfers-in, interest and transfers-out.

Under APRA Prudential Standard SPS 114: **Operational Risk Financial Requirement**, an Operational Risk Financial Requirement (ORFR) target amount is required to be held.

The financial resources held to meet the ORFR target amount can be held either as:

- an operational risk reserve within the Fund;
- operational risk trustee capital held by the Trustee; or
- a combination of both.

There is no Operational Risk Financial Requirement held by the Fund itself as at 30 June 2018.

# INVESTMENT PERFORMANCE

## INVESTMENT RETURNS – ONEANSWER PERSONAL SUPER

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

Please refer to page 20 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Altrinsic Global Equities <sup>§</sup>	Entry Fee	13/04/10	5.93	12.35	-6.47	15.04	21.29	9.21	7.19
	Nil Entry Fee	13/04/10	5.26	11.64	-7.06	14.32	20.53	8.52	6.50
	//Select	13/04/10	6.67	13.14	-5.81	15.85	22.15	9.98	7.94
	Frontier	15/11/10	6.74	13.21	-5.74	15.93	22.23	10.05	9.77
AMP Capital Equity	Entry Fee	21/11/01	12.18	7.12	-1.69	5.39	15.18	7.48	5.30
	Nil Entry Fee	21/11/01	11.47	6.44	-2.31	4.72	14.45	6.79	4.62
	//Select	11/12/06	12.97	7.87	-1.00	6.13	15.99	8.23	6.01
Antipodes Global (Long only) <sup>¶</sup>	Entry Fee	17/07/01	10.89	7.74	-2.12	20.90	13.83	9.98	5.92
	Nil Entry Fee	17/07/01	10.18	7.06	-2.74	20.14	13.11	9.29	5.25
	//Select	11/12/06	11.67	8.49	-1.43	21.75	14.62	10.76	6.64
	Frontier	15/11/10	11.63	8.45	-1.47	21.71	14.58	10.72	9.59
ANZ Cash Advantage	Entry Fee	15/06/09	1.03	1.11	1.85	1.88	2.10	1.56	2.35
	Nil Entry Fee	15/06/09	1.03	1.11	1.85	1.88	2.10	1.56	2.35
	//Select	15/06/09	1.28	1.37	2.16	2.14	2.36	1.82	2.44
	Frontier	15/11/10	1.28	1.37	2.16	2.14	2.35	1.82	2.44
ANZ Term Deposit options <sup>**</sup>	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	02/10/02	10.26	17.76	-2.77	14.99	32.56	13.99	4.09
	Nil Entry Fee	02/10/02	9.56	17.01	-3.39	14.26	31.71	13.26	3.43
	//Select	11/12/06	11.04	18.59	-2.09	15.80	33.49	14.79	4.80
	Frontier	15/11/10	11.06	18.60	-2.07	15.82	33.54	14.81	10.68



Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	18.33	8.74	12.94	1.33	24.29	12.85	6.43
	Nil Entry Fee	19/09/05	17.58	8.05	12.23	0.68	23.49	12.13	5.75
	//Select	11/12/06	19.16	9.51	13.74	2.04	25.16	13.64	7.16
	Frontier	15/11/10	19.12	9.46	13.70	1.99	25.11	13.60	9.03
Bennelong Australian Equities	Entry Fee	24/11/09	23.10	11.42	8.84	5.39	11.26	11.85	8.98
	Nil Entry Fee	24/11/09	22.31	10.71	8.15	4.72	10.54	11.13	8.28
	//Select	24/11/09	23.96	12.21	9.60	6.13	12.04	12.63	9.74
	Frontier	15/11/10	24.23	12.47	9.83	6.33	12.25	12.87	10.69
Bentham Global Income	Entry Fee	19/09/05	3.78	10.63	-2.64	1.98	8.15	4.28	5.95
	Nil Entry Fee	19/09/05	3.12	9.93	-3.25	1.33	7.47	3.61	5.27
	//Select	11/12/06	4.51	11.41	-1.95	2.70	8.91	5.01	6.67
	Frontier	15/11/10	4.47	11.38	-1.97	2.67	8.87	4.98	6.36
BlackRock Balanced	Entry Fee	21/11/01	7.09	9.67	0.47	7.20	11.19	7.06	5.10
	Nil Entry Fee	21/11/01	6.41	8.97	-0.17	6.52	10.48	6.38	4.43
	//Select	11/12/06	7.84	10.44	1.18	7.95	11.97	7.81	5.82
	Frontier	15/11/10	7.85	10.44	1.19	7.96	11.97	7.82	7.57
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	13.09	12.01	1.87	3.20	13.77	8.67	5.87
	Nil Entry Fee	20/09/04	12.37	11.30	1.22	2.55	13.04	7.98	5.20
	//Select	11/12/06	13.88	12.80	2.59	3.93	14.57	9.43	6.59
	Frontier	15/11/10	14.04	12.95	2.72	4.07	14.72	9.58	8.80
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	8.40	9.12	1.49	6.46	12.91	7.61	5.11
	Nil Entry Fee	10/09/03	7.72	8.42	0.85	5.77	12.20	6.93	4.44
	//Select	11/12/06	9.16	9.88	2.20	7.20	13.71	8.37	5.83
	Frontier	15/11/10	9.17	9.89	2.21	7.21	13.72	8.37	8.03
BlackRock Scientific International Equity	Entry Fee	19/09/05	14.74	13.32	-4.42	24.76	19.51	13.13	7.03
	Nil Entry Fee	19/09/05	14.02	12.59	-5.03	23.97	18.76	12.41	6.35
	//Select	11/12/06	15.55	14.11	-3.75	25.63	20.35	13.92	7.76
	Frontier	15/11/10	15.51	14.07	-3.79	25.59	20.30	13.88	12.56
BT Core Australian Shares	Entry Fee	02/03/09	13.05	14.01	-1.89	8.05	16.11	9.67	10.38
	Nil Entry Fee	02/03/09	12.33	13.29	-2.52	7.36	15.36	8.97	9.68
	//Select	02/03/09	13.85	14.81	-1.20	8.81	16.92	10.44	11.14
	Frontier	15/11/10	14.06	15.03	-1.01	9.01	17.14	10.65	8.94

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
BT Core Hedged Global Shares <sup>‡</sup>	Entry Fee	21/11/01	7.79	17.51	-4.17	8.90	17.69	9.24	7.31
	Nil Entry Fee	21/11/01	7.11	16.76	-4.78	8.21	16.93	8.54	6.63
	//Select	11/12/06	8.55	18.33	-3.49	9.67	18.52	10.01	8.04
	Frontier	15/11/10	8.57	18.36	-3.47	9.69	18.54	10.03	9.59
BT Monthly Income Plus <sup>§</sup>	Entry Fee	08/10/07	2.69	2.13	3.49	2.27	5.70	3.25	4.05
	Nil Entry Fee	08/10/07	2.04	1.48	2.84	1.62	5.03	2.59	3.39
	//Select	08/10/07	3.41	2.85	4.22	2.99	6.44	3.98	4.76
	Frontier	15/11/10	3.70	3.14	4.52	3.28	6.73	4.26	4.68
BT Smaller Companies	Entry Fee	20/09/04	22.11	4.95	13.46	5.48	15.20	12.06	8.65
	Nil Entry Fee	20/09/04	21.33	4.27	12.73	4.81	14.47	11.34	7.95
	//Select	11/12/06	22.97	5.68	14.25	6.22	16.01	12.84	9.39
	Frontier	15/11/10	23.05	5.75	14.33	6.29	16.10	12.92	10.71
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.05	5.09	0.18	0.95	6.13	2.65	3.27
	Nil Entry Fee	19/09/05	0.42	4.42	-0.46	0.30	5.45	2.00	2.62
	//Select	11/12/06	1.76	5.83	0.88	1.65	6.88	3.37	3.98
	Frontier	15/11/10	2.03	6.11	1.14	1.92	7.15	3.64	4.30
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	-1.37 <sup>†</sup>	-	-	-	-	-1.37	-1.37
	Nil Entry Fee	18/09/17	-1.86 <sup>†</sup>	-	-	-	-	-1.86	-1.86
	//Select	18/09/17	-0.66 <sup>†</sup>	-	-	-	-	-0.66	-0.66
	Frontier	18/09/17	-0.82 <sup>†</sup>	-	-	-	-	-0.82	-0.82
Colonial First State Imputation	Entry Fee	21/11/01	17.68	7.47	0.24	5.39	14.29	8.83	6.57
	Nil Entry Fee	21/11/01	16.93	6.79	-0.40	4.72	13.56	8.14	5.89
	//Select	11/12/06	18.50	8.22	0.95	6.13	15.09	9.60	7.30
	Frontier	15/11/10	18.74	8.45	1.16	6.35	15.33	9.83	8.42
Fidelity Australian Equities	Entry Fee	02/03/09	13.52	8.99	3.37	6.20	18.47	9.98	11.45
	Nil Entry Fee	02/03/09	12.79	8.30	2.71	5.53	17.72	9.28	10.74
	//Select	02/03/09	14.31	9.76	4.10	6.95	19.30	10.75	12.21
	Frontier	15/11/10	14.53	9.98	4.30	7.16	19.53	10.97	9.99
Greencap Broadcap	Entry Fee	18/09/17	11.10 <sup>†</sup>	-	-	-	-	11.10	11.10
	Nil Entry Fee	18/09/17	10.54 <sup>†</sup>	-	-	-	-	10.54	10.54
	//Select	18/09/17	11.90 <sup>†</sup>	-	-	-	-	11.90	11.90
	Frontier	18/09/17	11.78 <sup>†</sup>	-	-	-	-	11.78	11.78

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Investors Mutual Australian Shares	Entry Fee	10/09/03	4.29	11.67	4.98	9.32	13.04	8.60	8.15
	Nil Entry Fee	10/09/03	3.63	10.96	4.31	8.62	12.31	7.91	7.46
	//Select	11/12/06	5.02	12.45	5.71	10.08	13.83	9.36	8.89
	Frontier	15/11/10	5.06	12.49	5.76	10.12	13.88	9.40	10.17
Janus Henderson Australian Equity <sup>1)</sup>	Entry Fee	15/06/09	12.36	8.04	5.43	1.78	20.57	9.45	7.34
	Nil Entry Fee	15/06/09	11.65	7.35	4.76	1.13	19.79	8.75	6.66
	//Select	15/06/09	13.15	8.80	6.17	2.49	21.41	10.22	8.08
	Frontier	15/11/10	13.29	8.93	6.31	2.62	21.56	10.36	7.57
Janus Henderson Global Fixed Interest Total Return <sup>2)</sup>	Entry Fee	02/03/09	-0.11	4.26	0.55	2.52	7.16	2.84	6.95
	Nil Entry Fee	02/03/09	-0.74	3.60	-0.08	1.86	6.48	2.19	6.28
	//Select	02/03/09	0.59	4.99	1.26	3.24	7.91	3.56	7.69
	Frontier	15/11/10	0.66	5.06	1.34	3.32	7.99	3.64	4.37
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.30	1.68	1.36	1.96	3.35	1.93	2.22
	Nil Entry Fee	19/09/05	0.65	1.03	0.72	1.30	2.68	1.27	1.57
	//Select	11/12/06	2.01	2.39	2.07	2.67	4.07	2.64	2.92
	Frontier	15/11/10	2.06	2.45	2.12	2.72	4.12	2.69	4.14
Magellan Global	Entry Fee	21/11/01	14.21	12.91	-0.56	24.94	12.64	12.53	7.32
	Nil Entry Fee	21/11/01	13.48	12.20	-1.19	24.16	11.90	11.82	6.64
	//Select	11/12/06	15.01	13.71	0.14	25.82	13.43	13.33	8.06
	Frontier	15/11/10	15.14	13.82	0.26	25.95	13.52	13.44	11.98
Merlon Australian Share Income	Entry Fee	08/10/07	2.69	13.25	3.48	4.44	9.33	6.56	5.53
	Nil Entry Fee	08/10/07	2.04	12.53	2.82	3.77	8.63	5.88	4.86
	//Select	08/10/07	3.42	14.05	4.21	5.17	10.10	7.31	6.25
	Frontier	15/11/10	3.56	14.22	4.36	5.31	10.26	7.46	7.19
MFS Global Equity	Entry Fee	19/09/05	7.37	14.89	1.05	22.62	16.39	12.21	9.20
	Nil Entry Fee	19/09/05	6.69	14.16	0.41	21.84	15.66	11.50	8.50
	//Select	11/12/06	8.13	15.70	1.76	23.48	17.21	13.00	9.94
	Frontier	15/11/10	8.20	15.77	1.84	23.56	17.29	13.08	13.33
MLC Platinum Global	Entry Fee	10/09/03	10.99	17.38	-6.11	15.73	15.02	10.24	8.19
	Nil Entry Fee	10/09/03	10.38	16.73	-6.63	15.09	14.39	9.63	7.57

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
MoneyForLife Index Balanced	Entry Fee	26/10/09	6.20	8.30	0.61	4.72	11.13	6.13	5.78
	Nil Entry Fee	26/10/09	5.52	7.61	-0.03	4.06	10.41	5.46	5.11
	//Select	26/10/09	6.94	9.06	1.32	5.45	11.91	6.88	6.53
	Frontier	15/11/10	7.01	9.14	1.39	5.52	11.99	6.95	6.83
MoneyForLife Index Conservative	Entry Fee	26/10/09	3.91	4.58	1.53	3.71	7.11	4.15	4.34
	Nil Entry Fee	26/10/09	3.25	3.91	0.88	3.06	6.43	3.49	3.68
	//Select	26/10/09	4.64	5.32	2.24	4.44	7.86	4.88	5.08
	Frontier	15/11/10	4.71	5.39	2.31	4.51	7.92	4.95	5.22
MoneyForLife Index Moderate	Entry Fee	26/10/09	5.27	6.94	0.90	4.33	9.52	5.35	5.16
	Nil Entry Fee	26/10/09	4.60	6.26	0.25	3.67	8.82	4.68	4.49
	//Select	26/10/09	6.01	7.69	1.60	5.06	10.29	6.09	5.91
	Frontier	15/11/10	6.08	7.76	1.68	5.12	10.36	6.16	6.32
Nikko AM Australian Shares	Entry Fee	18/09/17	9.71 <sup>†</sup>	-	-	-	-	9.71	9.71
	Nil Entry Fee	18/09/17	9.17 <sup>†</sup>	-	-	-	-	9.17	9.17
	//Select	18/09/17	10.50 <sup>†</sup>	-	-	-	-	10.50	10.50
	Frontier	18/09/17	10.50 <sup>†</sup>	-	-	-	-	10.50	10.50
OnePath Active Growth	Entry Fee	10/09/03	6.49	7.89	-0.44	8.99	12.78	7.05	4.00
	Nil Entry Fee	10/09/03	5.82	7.20	-1.07	8.29	12.06	6.37	3.34
	//Select	11/12/06	7.24	8.65	0.25	9.75	13.57	7.80	4.71
	Frontier	15/11/10	7.27	8.67	0.28	9.78	13.58	7.83	7.48
OnePath Alternatives Growth	Entry Fee	11/12/06	3.98	-5.81	-1.89	5.02	5.03	1.17	0.99
	Nil Entry Fee	11/12/06	3.32	-6.41	-2.52	4.36	4.36	0.53	0.35
	//Select	11/12/06	4.71	-5.15	-1.20	5.76	5.76	1.88	1.68
	Frontier	15/11/10	4.74	-5.13	-1.17	5.78	5.78	1.90	-0.27
OnePath Australian Shares	Entry Fee	09/01/95	7.44	9.08	-3.64	3.14	14.57	5.94	3.72
	Nil Entry Fee	09/01/95	6.97	8.62	-4.05	2.69	14.11	5.49	3.23
	//Select	11/12/06	8.19	9.84	-2.97	3.87	15.37	6.68	4.43
	Frontier	15/11/10	8.53	10.19	-2.65	4.19	15.65	7.01	6.52
OnePath Balanced	Entry Fee	26/01/95	4.39	5.09	1.49	6.41	8.28	5.11	3.42
	Nil Entry Fee	26/01/95	3.93	4.65	1.06	5.95	7.83	4.66	2.93
	//Select	11/12/06	5.12	5.83	2.21	7.16	9.04	5.85	4.12
	Frontier	15/11/10	5.54	6.26	2.63	7.58	9.49	6.28	5.76

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Blue Chip Imputation	Entry Fee	28/11/01	5.76	11.12	-6.59	2.04	15.12	5.22	3.73
	Nil Entry Fee	28/11/01	5.09	10.42	-7.19	1.39	14.39	4.55	3.07
	//Select	11/12/06	6.50	11.90	-5.94	2.76	15.93	5.96	4.44
	Frontier	15/11/10	6.57	11.97	-5.88	2.82	16.01	6.03	6.16
OnePath Capital Guaranteed	Entry Fee	06/1989	1.80	2.15	3.85	5.25	5.05	3.61	2.70
OnePath Capital Stable	Entry Fee	27/04/88	2.63	0.94	2.74	2.88	5.12	2.85	3.05
	Nil Entry Fee	28/02/89	0.81	-0.12	1.30	1.94	4.32	1.64	2.13
	//Select	11/12/06	3.35	1.64	3.46	3.60	5.86	3.57	3.75
OnePath Cash	Entry Fee	19/09/05	0.63	0.65	1.01	1.31	1.36	0.99	2.02
	Nil Entry Fee	19/09/05	0.63	0.65	1.01	1.31	1.36	0.99	2.02
	//Select	11/12/06	0.93	0.95	1.32	1.61	1.66	1.29	2.32
	Frontier	15/11/10	1.15	1.18	1.55	1.84	1.89	1.52	2.16
OnePath Conservative	Frontier	15/11/10	3.99	3.85	3.42	5.94	6.89	4.81	5.00
OnePath Diversified Fixed Interest	Entry Fee	09/01/95	0.57	0.71	5.02	3.33	4.41	2.79	3.67
	Nil Entry Fee	09/01/95	-0.07	0.07	4.35	2.67	3.75	2.14	3.01
	//Select	11/12/06	1.28	1.42	5.76	4.05	5.15	3.51	4.38
	Frontier	15/11/10	1.48	1.61	5.96	4.26	5.35	3.71	4.50
OnePath Diversified High Yield	Entry Fee	10/09/03	0.31	2.57	0.76	0.90	2.86	1.48	2.41
	Nil Entry Fee	10/09/03	-0.33	1.91	0.12	0.26	2.20	0.83	1.76
	//Select	11/12/06	1.01	3.29	1.47	1.61	3.58	2.19	3.11
	Frontier	15/11/10	1.08	3.36	1.54	1.68	3.65	2.26	3.36
OnePath Emerging Companies	Entry Fee	21/04/97	18.17	-0.82	17.02	6.09	17.06	11.24	7.15
	Nil Entry Fee	21/04/97	17.42	-1.44	16.28	5.41	16.32	10.53	6.47
	//Select	11/12/06	19.00	-0.12	17.85	6.83	17.88	12.02	7.88
	Frontier	15/11/10	19.08	-0.05	17.92	6.90	17.95	12.09	8.96
OnePath Geared Australian Shares Index <sup>Δ</sup>	Entry Fee	20/07/06	20.72	19.33	-5.00	2.49	27.27	12.29	3.64
	Nil Entry Fee	20/07/06	19.95	18.58	-5.60	1.84	26.45	11.57	2.98
	//Select	11/12/06	21.56	20.17	-4.33	3.21	28.16	13.08	4.35
	Frontier	15/11/10	21.43	20.05	-4.43	3.11	28.02	12.96	9.16

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Global Emerging Markets Shares	Entry Fee	17/07/01	13.21	16.64	-5.68	8.98	3.07	6.95	0.63
	Nil Entry Fee	17/07/01	12.67	17.06	-5.13	9.04	2.74	6.99	0.32
	//Select	11/12/06	14.01	17.46	-5.02	9.75	3.79	7.70	1.32
	Frontier	15/11/10	14.16	18.61	-3.86	10.48	4.10	8.41	3.28
OnePath Global Property Securities Index*	Entry Fee	11/12/06	3.58	-2.48	12.15	7.65	13.15	6.65	5.43
	Nil Entry Fee	11/12/06	2.92	-3.10	11.43	6.97	12.43	5.97	4.76
	//Select	11/12/06	4.31	-1.80	12.93	8.41	13.95	7.40	6.15
	Frontier	15/11/10	4.47	-1.65	13.11	8.56	14.12	7.56	8.89
OnePath Global Shares	Entry Fee	06/05/97	13.65	13.20	6.82	24.28	17.19	14.88	8.25
	Nil Entry Fee	06/05/97	12.92	12.48	6.13	23.48	16.45	14.15	7.56
	//Select	11/12/06	14.45	13.99	7.57	25.15	18.01	15.69	8.99
	Frontier	15/11/10	14.52	14.07	7.63	25.23	18.08	15.76	13.28
OnePath Guaranteed Cash	Entry Fee	02/09/91	0.61	0.68	1.01	1.31	1.35	0.99	2.02
	Nil Entry Fee	09/01/95	0.31	0.38	0.71	1.01	1.05	0.69	1.71
	//Select	11/12/06	0.91	0.98	1.32	1.62	1.66	1.30	2.32
OnePath High Growth	Entry Fee	25/07/01	9.19	11.45	-0.55	9.60	14.06	8.63	4.50
	Nil Entry Fee	25/07/01	8.50	10.74	-1.18	8.91	13.34	7.94	3.83
	//Select	11/12/06	9.95	12.23	0.15	10.37	14.86	9.40	5.21
	Frontier	15/11/10	10.03	12.30	0.22	10.45	14.93	9.47	7.95
OnePath Managed Growth	Entry Fee	26/03/88	6.46	7.51	0.71	7.78	10.50	6.54	3.94
	Nil Entry Fee	29/06/92	5.78	6.83	0.07	7.09	9.80	5.87	3.28
	//Select	11/12/06	7.21	8.27	1.42	8.53	11.28	7.29	4.65
	Frontier	15/11/10	7.37	8.43	1.57	8.70	11.45	7.45	6.60
OnePath Property Securities	Entry Fee	30/04/88	9.21	-3.91	17.47	14.04	12.64	9.63	5.21
	Nil Entry Fee	30/04/88	8.52	-4.52	16.72	13.32	11.92	8.93	4.54
	//Select	11/12/06	9.98	-3.24	18.29	14.84	13.43	10.40	5.93
	Frontier	15/11/10	10.10	-3.14	18.43	14.96	13.55	10.52	10.70
OnePath Protected AUS 50	Entry Fee	15/06/09	2.69	3.50	-2.53	-0.13	6.25	1.91	3.12
	Nil Entry Fee	15/06/09	2.11	2.85	-3.15	-0.77	5.59	1.28	2.48
	//Select	15/06/09	3.41	4.23	-1.84	0.58	7.00	2.63	3.84
	Frontier	15/11/10	3.41	4.30	-1.78	0.64	7.07	2.69	3.54

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Select Leaders	Entry Fee	10/09/03	7.90	9.27	-5.95	3.11	15.20	5.66	5.13
	Nil Entry Fee	10/09/03	7.22	8.57	-6.55	2.46	14.47	4.99	4.46
	//Select	11/12/06	8.66	10.04	-5.29	3.84	16.01	6.41	5.84
	Frontier	15/11/10	8.77	10.16	-5.19	3.95	16.14	6.52	6.52
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	6.27	9.38	-5.89	5.27	17.87	6.30	4.86
	Nil Entry Fee	10/09/03	5.59	8.68	-6.49	4.60	17.12	5.62	4.20
	//Select	11/12/06	7.01	10.15	-5.23	6.01	18.70	7.05	5.58
	Frontier	15/11/10	7.04	10.17	-5.21	6.03	18.73	7.07	7.13
OnePath Tax Effective Income	Entry Fee	10/09/03	6.27	2.72	3.21	5.37	9.17	5.32	4.28
	Nil Entry Fee	10/09/03	5.59	2.06	2.55	4.69	8.48	4.65	3.62
	//Select	11/12/06	7.02	3.44	3.93	6.11	9.94	6.06	4.99
	Frontier	15/11/10	7.13	3.55	4.05	6.22	10.06	6.18	6.53
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	1.22	-0.92	3.74	2.94	4.18	2.22	4.14
	Nil Entry Fee	10/09/03	0.58	-1.55	3.08	2.28	3.52	1.57	3.48
	//Select	11/12/06	1.93	-0.22	4.47	3.67	4.91	2.93	4.85
	Frontier	15/11/10	2.19	0.03	4.74	3.92	5.18	3.19	4.23
OptiMix Australian Shares	Entry Fee	10/09/03	10.89	11.44	-0.34	2.91	14.29	7.69	4.43
	Nil Entry Fee	10/09/03	10.18	10.74	-0.98	2.25	13.56	7.00	3.77
	//Select	11/12/06	11.67	12.22	0.36	3.63	15.09	8.45	5.14
	Frontier	15/11/10	11.96	12.51	0.62	3.90	15.39	8.73	7.25
OptiMix Balanced	Entry Fee	20/11/01	6.13	7.69	0.59	7.64	10.29	6.42	4.27
	Nil Entry Fee	20/11/01	5.46	7.00	-0.04	6.95	9.58	5.74	3.61
	//Select	11/12/06	6.87	8.45	1.30	8.39	11.06	7.16	4.98
	Frontier	15/11/10	7.11	8.68	1.53	8.63	11.31	7.40	6.54
OptiMix Conservative	Entry Fee	02/06/02	2.90	3.13	2.33	4.83	6.45	3.92	3.76
	Nil Entry Fee	02/09/02	2.25	2.48	1.68	4.16	5.77	3.26	3.10
	//Select	11/12/06	3.62	3.86	3.05	5.57	7.20	4.65	4.46
	Frontier	15/11/10	3.86	4.09	3.29	5.81	7.44	4.89	4.86
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.16	0.24	0.56	0.60	0.91	0.49	1.65
	Nil Entry Fee	10/09/03	0.99	-0.40	-0.07	-0.04	0.26	0.15	1.16
	//Select	11/12/06	0.87	0.94	1.26	1.30	1.61	1.20	2.34

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	6.01	13.42	-6.44	10.83	8.68	6.26	1.76
	Nil Entry Fee	08/10/07	5.34	12.68	-7.04	10.13	7.97	5.59	1.11
	//Select	08/10/07	6.75	14.21	-5.78	11.61	9.44	7.01	2.45
	Frontier	15/11/10	6.82	14.29	-5.72	11.69	9.50	7.08	3.42
OptiMix Global Shares	Entry Fee	10/09/03	9.71	13.95	-0.86	21.22	14.76	11.51	6.33
	Nil Entry Fee	10/09/03	9.01	13.23	-1.50	20.46	14.04	10.80	5.66
	//Select	11/12/06	10.48	14.76	-0.17	22.07	15.56	12.29	7.06
	Frontier	15/11/10	10.77	15.06	0.10	22.40	15.89	12.60	11.44
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	13.45	13.29	-4.53	22.27	20.65	12.60	7.83
	Nil Entry Fee	10/09/03	12.73	12.57	-5.14	21.49	19.88	11.88	7.14
	//Select	11/12/06	14.25	14.08	-3.86	23.13	21.50	13.39	8.56
	Frontier	15/11/10	14.32	14.15	-3.80	23.20	21.56	13.46	12.71
OptiMix Growth	Entry Fee	20/11/01	7.41	9.52	0.02	8.52	12.03	7.42	4.58
	Nil Entry Fee	20/11/01	6.72	8.82	-0.62	7.83	11.32	6.74	3.92
	//Select	11/12/06	8.16	10.28	0.72	9.28	12.82	8.18	5.30
	Frontier	15/11/10	8.45	10.58	1.00	9.58	13.12	8.47	7.28
OptiMix High Growth	Entry Fee	27/11/01	8.64	11.55	-0.71	9.30	13.61	8.36	4.67
	Nil Entry Fee	27/11/01	7.94	10.85	-1.35	8.61	12.89	7.67	4.00
	//Select	11/12/06	9.40	12.34	-0.01	10.07	14.40	9.12	5.38
	Frontier	15/11/10	9.68	12.63	0.25	10.36	14.70	9.41	7.93
OptiMix Moderate	Entry Fee	10/09/03	4.36	5.45	1.67	6.48	8.40	5.25	4.15
	Nil Entry Fee	10/09/03	3.70	4.78	1.03	5.80	7.72	4.58	3.49
	//Select	11/12/06	5.10	6.19	2.38	7.23	9.17	5.99	4.86
	Frontier	15/11/10	5.35	6.44	2.63	7.47	9.42	6.24	5.83
OptiMix Property Securities	Entry Fee	10/09/03	8.64	-2.48	26.02	17.40	9.19	11.35	5.22
	Nil Entry Fee	10/09/03	7.94	-3.10	25.22	16.66	8.49	10.64	4.55
	//Select	11/12/06	9.40	-1.79	26.91	18.23	9.96	12.13	5.94
	Frontier	15/11/10	9.78	-1.45	27.34	18.65	10.33	12.52	12.64
Perennial Value Shares	Entry Fee	20/09/04	7.30	13.31	-3.31	7.66	17.24	8.21	5.41
	Nil Entry Fee	20/09/04	6.62	12.59	-3.93	6.99	16.49	7.53	4.74
	//Select	11/12/06	8.05	14.11	-2.63	8.42	18.06	8.97	6.13
	Frontier	15/11/10	8.28	14.34	-2.42	8.65	18.31	9.20	7.43



Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Perpetual Australian Shares	Entry Fee	20/11/01	8.83	9.38	0.26	2.23	16.69	7.32	6.54
	Nil Entry Fee	20/11/01	8.14	8.69	-0.38	1.58	15.94	6.64	5.86
	//Select	11/12/06	9.59	10.15	0.96	2.95	17.51	8.07	7.26
	Frontier	15/11/10	9.71	10.27	1.07	3.06	17.64	8.19	8.70
Perpetual Balanced Growth	Entry Fee	10/09/03	5.47	7.43	1.03	5.85	12.17	6.33	5.44
	Nil Entry Fee	10/09/03	4.80	6.75	0.39	5.18	11.46	5.65	4.77
	//Select	11/12/06	6.21	8.18	1.74	6.59	12.95	7.07	6.15
	Frontier	15/11/10	6.36	8.35	1.89	6.75	13.12	7.24	7.83
Perpetual Conservative Growth	Entry Fee	10/09/03	2.92	3.39	1.90	3.59	6.97	3.74	4.34
	Nil Entry Fee	10/09/03	2.26	2.74	1.25	2.94	6.28	3.08	3.68
	//Select	11/12/06	3.64	4.12	2.62	4.32	7.72	4.47	5.05
	Frontier	15/11/10	3.76	4.23	2.73	4.44	7.83	4.58	5.56
Perpetual Ethical SRI*	Entry Fee	08/10/07	4.89	7.80	0.10	4.52	13.93	6.15	3.30
	Nil Entry Fee	08/10/07	4.22	7.11	-0.54	3.86	13.21	5.48	2.64
	//Select	08/10/07	5.62	8.55	0.80	5.26	14.73	6.90	4.00
	Frontier	15/11/10	5.76	8.69	0.93	5.39	14.88	7.03	6.50
Platinum Asia	Entry Fee	16/08/10	14.04	16.03	-9.67	26.21	14.36	11.52	8.24
	Nil Entry Fee	16/08/10	13.31	15.30	-10.25	25.40	13.63	10.81	7.55
	//Select	16/08/10	14.84	16.84	-9.04	27.09	15.16	12.30	9.01
	Frontier	15/11/10	14.82	16.84	-9.05	27.07	15.15	12.29	8.87
Platinum International	Entry Fee	19/09/05	11.23	18.59	-5.86	17.36	15.52	10.98	9.02
	Nil Entry Fee	19/09/05	10.53	17.82	-6.46	16.60	14.78	10.27	8.33
	//Select	11/12/06	12.02	19.42	-5.20	18.19	16.33	11.76	9.77
	Frontier	15/11/10	12.17	19.59	-5.07	18.34	16.49	11.92	10.19
RARE Infrastructure Value	Entry Fee	02/03/09	-1.13	11.61	0.10	8.62	15.59	6.76	10.21
	Nil Entry Fee	02/03/09	-1.76	10.89	-0.54	7.93	14.86	6.08	9.51
	//Select	02/03/09	-0.44	12.39	0.80	9.38	16.40	7.51	10.97
	Frontier	15/11/10	-0.42	12.42	0.82	9.41	16.43	7.53	8.41
Schroder Australian Equity	Entry Fee	10/09/03	11.68	18.15	-5.66	2.83	14.14	7.88	7.10
	Nil Entry Fee	10/09/03	10.97	17.39	-6.26	2.17	13.41	7.19	6.42
	//Select	11/12/06	12.46	18.98	-5.00	3.55	14.94	8.63	7.83
	Frontier	15/11/10	12.69	19.23	-4.80	3.76	15.19	8.86	8.48

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Schroder Balanced	Entry Fee	10/09/03	5.84	10.10	-0.28	6.40	11.09	6.55	6.10
	Nil Entry Fee	10/09/03	5.17	9.40	-0.91	5.72	10.39	5.88	5.43
	//Select	11/12/06	6.58	10.88	0.42	7.14	11.87	7.30	6.82
	Frontier	15/11/10	6.59	10.89	0.44	7.15	11.87	7.31	7.23
Schroder Fixed Income	Entry Fee	16/08/10	1.23	-0.57	3.22	2.29	3.87	2.00	2.98
	Nil Entry Fee	16/08/10	0.59	-1.20	2.57	1.64	3.21	1.35	2.33
	//Select	16/08/10	1.94	0.13	3.95	3.01	4.60	2.71	3.71
	Frontier	15/11/10	1.99	0.18	4.00	3.06	4.65	2.76	3.87
Schroder Real Return	Entry Fee	21/11/01	2.39	5.01	0.34	4.32	11.13	4.58	4.19
	Nil Entry Fee	21/11/01	1.74	4.34	-0.30	3.66	10.43	3.91	3.53
	//Select	11/12/06	3.11	5.75	1.04	5.06	11.91	5.31	4.90
	Frontier	15/11/10	3.33	5.97	1.25	5.28	12.15	5.53	5.85
SG Hiscock Property	Entry Fee	10/09/03	9.46	-4.08	23.00	16.97	12.09	11.11	4.91
	Nil Entry Fee	10/09/03	8.77	-4.69	22.21	16.23	11.38	10.40	4.24
	//Select	11/12/06	10.23	-3.41	23.87	17.79	12.88	11.89	5.62
	Frontier	15/11/10	10.26	-3.38	23.90	17.83	12.91	11.92	12.40
Stewart Investors WorldWide Sustainability <sup>u</sup>	Entry Fee	08/10/07	9.06	11.99	-6.68	19.86	18.12	10.04	5.91
	Nil Entry Fee	08/10/07	8.37	11.29	-7.28	19.09	17.37	9.34	5.23
	//Select	08/10/07	9.83	12.78	-6.03	20.70	18.95	10.82	6.63
	Frontier	15/11/10	9.95	12.91	-5.93	20.83	19.09	10.94	10.04
T. Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	-0.75 <sup>‡</sup>	-	-	-	-	-0.75	-0.75
	Nil Entry Fee	18/09/17	-1.24 <sup>‡</sup>	-	-	-	-	-1.24	-1.24
	//Select	18/09/17	-0.03 <sup>‡</sup>	-	-	-	-	-0.03	-0.03
	Frontier	18/09/17	-0.17 <sup>‡</sup>	-	-	-	-	-0.17	-0.17
T. Rowe Price Global Equity	Entry Fee	02/03/09	19.36	15.69	-1.73	25.04	17.57	14.81	10.85
	Nil Entry Fee	02/03/09	18.60	14.96	-2.36	24.25	16.82	14.08	10.14
	//Select	02/03/09	20.20	16.50	-1.04	25.92	18.40	15.62	11.61
	Frontier	15/11/10	20.39	16.68	-0.89	26.11	18.57	15.79	12.51
UBS Balanced	Entry Fee	02/10/02	6.78	8.67	-4.93	7.43	12.44	5.91	4.96
	Nil Entry Fee	02/10/02	6.10	7.98	-5.54	6.75	11.73	5.24	4.30
	//Select	11/12/06	7.53	9.44	-4.26	8.18	13.23	6.65	5.68
	Frontier	15/11/10	7.63	9.53	-4.18	8.28	13.33	6.75	6.81

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
UBS Defensive	Entry Fee	10/09/03	2.07	3.69	0.11	5.22	8.80	3.93	4.53
	Nil Entry Fee	10/09/03	1.42	3.02	-0.53	4.55	8.11	3.27	3.87
	//Select	11/12/06	2.78	4.41	0.81	5.96	9.56	4.66	5.25
	Frontier	15/11/10	2.88	4.50	0.90	6.05	9.66	4.76	5.62
UBS Diversified Fixed Income	Entry Fee	10/09/03	1.45	-0.66	5.05	1.94	5.65	2.66	4.48
	Nil Entry Fee	10/09/03	0.80	-1.28	4.38	1.30	4.98	2.01	3.82
	//Select	11/12/06	2.16	0.04	5.79	2.65	6.39	3.38	5.19
	Frontier	15/11/10	2.17	0.06	5.80	2.67	6.41	3.40	4.11
Vanguard Australian Shares Index	Entry Fee	19/09/05	11.49	12.10	0.89	4.68	15.14	8.73	5.41
	Nil Entry Fee	19/09/05	10.79	11.37	0.25	4.02	14.40	8.04	4.74
	//Select	11/12/06	12.27	12.42	1.42	5.42	15.94	9.37	6.07
	Frontier	15/11/10	12.32	12.92	1.65	5.46	15.99	9.54	7.93
Vanguard Balanced Index	Entry Fee	12/04/10	5.73	4.46	4.32	8.42	10.15	6.59	5.88
	Nil Entry Fee	12/04/10	5.07	3.80	3.66	7.72	9.45	5.91	5.21
	//Select	12/04/10	6.48	4.77	4.87	9.18	10.92	7.22	6.55
	Frontier	15/11/10	6.47	5.18	5.05	9.16	10.92	7.33	7.07
Vanguard Conservative Index	Entry Fee	12/04/10	3.57	2.31	4.72	6.54	7.58	4.93	4.47
	Nil Entry Fee	12/04/10	2.92	1.66	4.05	5.86	6.90	4.26	3.80
	//Select	12/04/10	4.30	2.61	5.27	7.29	8.33	5.54	5.13
	Frontier	15/11/10	4.31	3.04	5.48	7.30	8.36	5.68	5.68
Vanguard Diversified Bond Index <sup>2</sup>	Entry Fee	02/03/09	0.50	-1.20	6.42	3.80	4.83	2.83	3.91
	Nil Entry Fee	02/03/09	-0.13	-1.83	5.74	3.14	4.16	2.18	3.25
	//Select	02/03/09	1.20	-0.91	6.98	4.53	5.56	3.43	4.56
	Frontier	15/11/10	1.22	-0.48	7.19	4.56	5.59	3.58	4.48
Vanguard Growth Index	Entry Fee	12/04/10	7.89	6.77	3.19	10.05	12.27	7.99	6.99
	Nil Entry Fee	12/04/10	7.21	6.10	2.53	9.35	11.55	7.30	6.31
	//Select	12/04/10	8.65	7.08	3.73	10.82	13.06	8.62	7.67
	Frontier	15/11/10	8.68	7.54	3.94	10.85	13.08	8.77	8.29
Vanguard High Growth Index	Entry Fee	12/04/10	10.04	9.24	1.98	11.81	14.43	9.42	7.82
	Nil Entry Fee	12/04/10	9.35	8.54	1.33	11.10	13.70	8.73	7.13
	//Select	12/04/10	10.81	9.56	2.52	12.60	15.24	10.06	8.50
	Frontier	15/11/10	10.84	10.03	2.73	12.62	15.27	10.22	9.30

Investment fund	Fee option	Start date*						Five	Ten
			2018	2017	2016	2015	2014	year return†	year return†
Vanguard International Shares Index	Entry Fee	02/10/02	12.69	12.05	0.13	21.29	17.75	12.55	7.42
	Nil Entry Fee	02/10/02	11.98	11.34	-0.50	20.52	17.00	11.83	6.74
	//Select	11/12/06	13.49	12.37	0.66	22.14	18.57	13.20	8.09
	Frontier	15/11/10	13.47	12.82	0.83	22.13	18.56	13.32	12.23
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	8.88	16.95	-2.28	8.90	20.40	10.29	6.81
	Nil Entry Fee	19/09/05	8.19	16.21	-2.90	8.21	19.64	9.59	6.13
	//Select	11/12/06	9.64	17.29	-1.76	9.67	21.25	10.93	7.48
	Frontier	15/11/10	9.63	17.76	-1.60	9.65	21.23	11.05	10.88
Vanguard Property Securities Index	Entry Fee	19/09/05	10.26	-5.86	20.52	16.29	8.50	9.56	4.42
	Nil Entry Fee	19/09/05	9.56	-6.46	19.75	15.55	7.82	8.86	3.76
	//Select	11/12/06	11.04	-5.59	21.16	17.11	9.26	10.20	5.07
	Frontier	15/11/10	11.04	-5.19	21.37	17.11	9.28	10.34	11.18
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	11.93	13.15	1.16	9.64	15.42	10.15	10.37
	Nil Entry Fee	16/08/10	11.22	12.43	0.52	8.95	14.68	9.45	9.66
	//Select	16/08/10	12.72	13.94	1.87	10.41	16.23	10.92	11.15
	Frontier	15/11/10	12.88	14.11	2.03	10.57	16.41	11.09	10.82

Yearly returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

\*\* For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit [onepath.com.au](http://onepath.com.au) > Performance & updates > Current rates

\* The date the first unit price for this fund was recorded.

^ Formerly Legg Mason Global Value Equity

≠ Formerly Zurich Investments Global Thematic Shares

± Formerly Capital Group Global Equity (Hedged)

β Formerly Goldman Sachs Income Plus

) Formerly Henderson Australian Equity

~ Formerly Henderson Global Fixed Interest Total Return

Δ Formerly OptiMix Geared Australian Shares

≈ Formerly OnePath Global Property Securities

∞ Formerly AMP Capital Responsible Investment Leaders Australian Shares.

μ Formerly AMP Capital Responsible Investment Leaders International Shares.

Σ Formerly Vanguard Index Diversified Bond

# INVESTMENT RETURNS – ONEANSWER PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.  
Please refer to pages 32 and 33 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Altrinsic Global Equities <sup>^</sup>	Entry Fee	13/04/10	6.59	13.46	-6.51	15.62	23.88	10.12	7.61
	Nil Entry Fee	13/04/10	5.79	12.62	-7.21	14.75	22.96	9.30	6.81
	//Select	13/04/10	7.28	14.20	-5.90	16.37	24.69	10.84	8.32
	Frontier	15/11/10	7.50	14.43	-5.70	16.60	24.94	11.06	10.61
AMP Capital Equity	Entry Fee	21/11/01	13.56	8.19	-2.33	6.14	16.11	8.14	7.45
	Nil Entry Fee	21/11/01	12.88	7.55	-2.91	5.52	15.42	7.50	6.83
	//Select	11/12/06	14.47	9.06	-1.54	7.00	17.04	9.01	6.23
Antipodes Global (Long only) <sup>≠</sup>	Entry Fee	31/07/01	12.64	8.19	-2.71	22.29	15.04	10.78	6.42
	Nil Entry Fee	31/07/01	11.80	7.39	-3.44	21.37	14.19	9.95	5.63
	//Select	11/12/06	13.38	8.90	-2.07	23.09	15.79	11.50	7.12
	Frontier	15/11/10	13.43	8.95	-2.02	23.15	15.84	11.55	10.42
ANZ Cash Advantage	Entry Fee	15/06/09	1.26	1.36	1.85	2.23	2.47	1.84	2.77
	Nil Entry Fee	15/06/09	1.26	1.36	1.85	2.23	2.47	1.84	2.77
	//Select	15/06/09	1.56	1.66	2.16	2.54	2.78	2.14	2.88
	Frontier	15/11/10	1.56	1.66	2.16	2.54	2.78	2.14	2.88
ANZ Prime CMA	Entry Fee	01/07/07	1.46	1.48	1.92	2.37	2.57	1.96	1.47
	Nil Entry Fee	01/07/07	1.46	1.48	1.92	2.37	2.57	1.96	1.47
	//Select	01/07/07	1.76	1.78	2.22	2.67	2.87	2.27	1.62
	Frontier	15/11/10	1.76	1.78	2.22	2.67	2.87	2.27	1.62
ANZ Term Deposit options <sup>**</sup>	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	02/10/02	10.86	19.50	-3.50	13.89	28.98	13.43	3.93
	Nil Entry Fee	02/10/02	10.20	18.78	-4.08	13.20	28.18	12.75	3.29
	//Select	11/12/06	11.75	20.46	-2.73	14.81	30.02	14.34	4.76
	Frontier	15/11/10	11.89	20.61	-2.61	14.94	30.19	14.48	11.11

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	20.42	9.23	14.25	1.38	27.14	14.14	7.20
	Nil Entry Fee	19/09/05	19.52	8.42	13.39	0.62	26.19	13.28	6.39
	//Select	11/12/06	21.21	9.94	14.99	2.04	27.97	14.88	7.89
	Frontier	15/11/10	21.27	9.99	15.05	2.09	28.03	14.94	9.95
Bennelong Australian Equities	Entry Fee	24/11/09	25.92	12.70	10.12	6.19	12.85	13.37	10.09
	Nil Entry Fee	24/11/09	24.98	11.85	9.30	5.39	12.01	12.52	9.26
	//Select	24/11/09	26.75	13.43	10.84	6.88	13.59	14.11	10.81
	Frontier	15/11/10	27.22	13.89	11.23	7.25	13.98	14.52	12.09
Bentham Global Income	Entry Fee	19/09/05	4.27	11.98	-2.70	2.47	9.39	4.96	6.94
	Nil Entry Fee	19/09/05	3.49	11.15	-3.42	1.70	8.57	4.17	6.14
	//Select	11/12/06	4.95	12.71	-2.06	3.13	10.11	5.64	7.63
	Frontier	15/11/10	5.00	12.77	-2.01	3.18	10.16	5.69	7.37
BlackRock Balanced	Entry Fee	26/11/01	8.12	10.24	0.59	8.00	12.40	7.79	5.65
	Nil Entry Fee	26/11/01	7.47	9.58	-0.02	7.35	11.73	7.15	5.02
	//Select	11/12/06	8.98	11.12	1.40	8.86	13.30	8.66	6.50
	Frontier	15/11/10	9.09	11.24	1.50	8.98	13.41	8.77	8.53
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	14.57	13.72	2.53	4.06	16.22	10.07	6.87
	Nil Entry Fee	20/09/04	13.72	12.87	1.76	3.28	15.35	9.25	6.07
	//Select	11/12/06	15.32	14.46	3.20	4.74	16.98	10.79	7.56
	Frontier	15/11/10	15.61	14.75	3.46	4.99	17.28	11.06	10.16
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	9.16	10.03	1.56	7.45	14.24	8.41	5.76
	Nil Entry Fee	10/09/03	8.50	9.38	0.95	6.80	13.56	7.76	5.12
	//Select	11/12/06	10.04	10.91	2.37	8.31	15.16	9.28	6.61
	Frontier	15/11/10	10.14	11.03	2.48	8.41	15.28	9.39	9.21
BlackRock Scientific International Equity	Entry Fee	10/09/03	16.50	14.47	-5.15	28.84	19.20	14.20	7.70
	Nil Entry Fee	10/09/03	15.63	13.62	-5.86	27.88	18.31	13.35	6.90
	//Select	11/12/06	17.26	15.22	-4.53	29.68	19.98	14.95	8.40
	Frontier	15/11/10	17.32	15.28	-4.48	29.75	20.03	15.01	12.99
BT Core Australian Shares	Entry Fee	02/03/09	14.71	15.69	-2.15	8.78	17.63	10.69	11.76
	Nil Entry Fee	02/03/09	13.85	14.82	-2.89	7.97	16.76	9.86	10.92
	//Select	02/03/09	15.46	16.45	-1.52	9.49	18.40	11.41	12.49
	Frontier	15/11/10	15.87	16.85	-1.16	9.87	18.82	11.80	9.96

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
BT Core Hedged Global Shares <sup>‡</sup>	Entry Fee	26/11/01	8.20	19.37	-5.94	9.45	19.83	9.77	7.98
	Nil Entry Fee	26/11/01	7.55	18.66	-6.50	8.79	19.12	9.11	7.33
	//Select	11/12/06	9.07	20.33	-5.18	10.33	20.80	10.65	8.84
	Frontier	15/11/10	9.23	20.51	-5.03	10.49	20.98	10.81	10.59
BT Monthly Income Plus <sup>§</sup>	Entry Fee	08/10/07	3.02	2.55	4.07	2.62	6.48	3.74	4.72
	Nil Entry Fee	08/10/07	2.25	1.79	3.29	1.84	5.69	2.96	3.94
	//Select	08/10/07	3.69	3.22	4.75	3.29	7.17	4.41	5.41
	Frontier	15/11/10	4.16	3.69	5.22	3.75	7.65	4.89	5.38
BT Smaller Companies	Entry Fee	20/09/04	24.95	5.33	15.04	5.95	16.47	13.31	9.64
	Nil Entry Fee	20/09/04	24.02	4.54	14.18	5.16	15.60	12.47	8.82
	//Select	11/12/06	25.77	6.01	15.79	6.64	17.22	14.05	10.35
	Frontier	15/11/10	26.01	6.22	16.03	6.86	17.46	14.28	11.89
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.86	5.77	0.41	1.27	7.09	3.25	3.93
	Nil Entry Fee	19/09/05	1.10	4.98	-0.34	0.52	6.29	2.47	3.15
	//Select	11/12/06	2.52	6.46	1.07	1.93	7.78	3.92	4.61
	Frontier	15/11/10	2.93	6.89	1.48	2.34	8.22	4.34	5.06
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	-1.83 <sup>†</sup>	-	-	-	-	-1.83	-1.83
	Nil Entry Fee	18/09/17	-2.40 <sup>†</sup>	-	-	-	-	-2.40	-2.40
	//Select	18/09/17	-1.21 <sup>†</sup>	-	-	-	-	-1.21	-1.21
	Frontier	18/09/17	-1.21 <sup>†</sup>	-	-	-	-	-1.21	-1.21
Colonial First State Imputation	Entry Fee	26/11/01	19.66	8.30	0.58	6.31	16.40	10.03	7.38
	Nil Entry Fee	26/11/01	18.94	7.65	-0.02	5.68	15.70	9.37	6.74
	//Select	11/12/06	20.62	9.17	1.39	7.17	17.33	10.92	8.24
	Frontier	15/11/10	21.04	9.55	1.75	7.55	17.75	11.31	9.74
Fidelity Australian Equities	Entry Fee	02/03/09	15.00	9.57	3.73	6.66	20.05	10.85	12.89
	Nil Entry Fee	02/03/09	14.14	8.75	2.96	5.86	19.16	10.02	12.04
	//Select	02/03/09	15.75	10.28	4.41	7.36	20.84	11.57	13.62
	Frontier	15/11/10	16.16	10.67	4.78	7.73	21.26	11.96	11.04
Greencap Broadcap	Entry Fee	18/09/17	12.77 <sup>†</sup>	-	-	-	-	12.77	12.77
	Nil Entry Fee	18/09/17	12.11 <sup>†</sup>	-	-	-	-	12.11	12.11
	//Select	18/09/17	13.48 <sup>†</sup>	-	-	-	-	13.48	13.48
	Frontier	18/09/17	13.52 <sup>†</sup>	-	-	-	-	13.52	13.52

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Janus Henderson Australian Equity <sup>†</sup>	Entry Fee	15/06/09	13.86	8.80	8.04	1.96	23.06	10.92	8.44
	Nil Entry Fee	15/06/09	13.02	7.98	7.23	1.21	22.14	10.10	7.63
	//Select	15/06/09	14.60	9.51	8.74	2.63	23.86	11.65	9.15
	Frontier	15/11/10	14.92	9.80	9.04	2.91	24.19	11.95	8.79
Janus Henderson Global Fixed Interest Total Return <sup>~</sup>	Entry Fee	02/03/09	0.15	4.91	0.58	2.59	8.06	3.21	8.12
	Nil Entry Fee	02/03/09	-0.59	4.12	-0.18	1.83	7.25	2.44	7.31
	//Select	02/03/09	0.80	5.59	1.23	3.25	8.76	3.89	8.82
	Frontier	15/11/10	1.01	5.81	1.45	3.47	8.99	4.10	4.99
Investors Mutual Australian Shares	Entry Fee	10/09/03	4.65	12.44	5.34	10.04	14.10	9.25	8.97
	Nil Entry Fee	10/09/03	4.03	11.76	4.71	9.38	13.42	8.60	8.32
	//Select	11/12/06	5.50	13.34	6.19	10.92	15.01	10.13	9.85
	Frontier	15/11/10	5.65	13.51	6.35	11.09	15.18	10.29	11.28
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.64	2.03	1.70	2.40	3.93	2.34	2.49
	Nil Entry Fee	19/09/05	0.89	1.28	0.93	1.63	3.15	1.57	1.72
	//Select	11/12/06	2.31	2.70	2.36	3.06	4.61	3.00	3.16
	Frontier	15/11/10	2.45	2.84	2.50	3.20	4.76	3.15	4.70
Magellan Global	Entry Fee	26/11/01	15.40	14.09	-1.06	27.54	13.90	13.61	7.87
	Nil Entry Fee	26/11/01	14.71	13.40	-1.65	26.77	13.23	12.93	7.22
	//Select	11/12/06	16.33	15.00	-0.26	28.56	14.82	14.52	8.73
	Frontier	15/11/10	16.56	15.23	-0.06	28.80	15.04	14.74	13.21
Merlon Australian Share Income	Entry Fee	08/10/07	3.18	15.00	4.13	5.25	10.82	7.58	6.49
	Nil Entry Fee	08/10/07	2.41	14.15	3.35	4.46	9.99	6.78	5.69
	//Select	08/10/07	3.85	15.75	4.81	5.94	11.54	8.28	7.18
	Frontier	15/11/10	4.15	16.09	5.11	6.24	11.87	8.60	8.41
MFS Global Equity	Entry Fee	31/07/01	8.01	16.00	0.56	23.90	17.33	12.87	9.76
	Nil Entry Fee	31/07/01	7.21	15.14	-0.20	22.97	16.46	12.02	8.94
	//Select	11/12/06	8.72	16.75	1.22	24.70	18.10	13.60	10.47
	Frontier	15/11/10	8.88	16.93	1.37	24.90	18.27	13.77	14.28
MoneyForLife Index Balanced	Entry Fee	26/10/09	6.89	9.09	0.56	5.39	12.67	6.84	6.47
	Nil Entry Fee	26/10/09	6.09	8.27	-0.20	4.61	11.83	6.04	5.67
	//Select	26/10/09	7.58	9.80	1.21	6.08	13.41	7.54	7.17
	Frontier	15/11/10	7.81	10.02	1.42	6.30	13.64	7.76	7.67



Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
MoneyForLife Index Conservative	Entry Fee	26/10/09	4.48	5.00	1.69	4.15	8.18	4.68	4.96
	Nil Entry Fee	26/10/09	3.70	4.22	0.92	3.37	7.37	3.89	4.17
	//Select	26/10/09	5.16	5.69	2.35	4.83	8.88	5.36	5.65
	Frontier	15/11/10	5.37	5.91	2.55	5.04	9.10	5.57	5.89
MoneyForLife Index Moderate	Entry Fee	26/10/09	5.96	7.48	1.10	5.01	11.00	6.06	6.08
	Nil Entry Fee	26/10/09	5.17	6.67	0.35	4.23	10.16	5.27	5.28
	//Select	26/10/09	6.65	8.18	1.76	5.69	11.72	6.75	6.77
	Frontier	15/11/10	6.86	8.40	1.97	5.91	11.95	6.97	7.08
Nikko AM Australian Shares	Entry Fee	18/09/17	10.06 <sup>‡</sup>	–	–	–	–	10.06	10.06
	Nil Entry Fee	18/09/17	9.42 <sup>‡</sup>	–	–	–	–	9.42	9.42
	//Select	18/09/17	10.75 <sup>‡</sup>	–	–	–	–	10.75	10.75
	Frontier	18/09/17	10.93 <sup>‡</sup>	–	–	–	–	10.93	10.93
OnePath Active Growth	Entry Fee	10/09/03	7.43	8.65	-0.48	10.29	14.71	8.00	4.68
	Nil Entry Fee	10/09/03	6.63	7.84	-1.23	9.47	13.85	7.20	3.89
	//Select	11/12/06	8.13	9.36	0.17	11.01	15.45	8.71	5.36
	Frontier	15/11/10	8.18	9.42	0.21	11.06	15.52	8.76	8.44
OnePath Alternatives Growth	Entry Fee	11/12/06	4.55	-6.56	-1.89	5.82	6.05	1.47	1.25
	Nil Entry Fee	11/12/06	3.77	-7.26	-2.62	5.04	5.25	0.71	0.50
	//Select	11/12/06	5.23	-5.95	-1.25	6.51	6.74	2.13	1.91
	Frontier	15/11/10	5.39	-5.82	-1.10	6.67	6.90	2.28	-0.22
OnePath Australian Shares	Entry Fee	05/04/98	8.65	10.39	-3.54	3.96	16.93	7.06	4.62
	Nil Entry Fee	05/04/98	7.84	9.57	-4.26	3.18	16.06	6.26	3.84
	//Select	11/12/06	9.36	11.11	-2.91	4.63	17.69	7.76	5.31
	Frontier	15/11/10	9.52	11.28	-2.75	4.78	17.68	7.88	7.41
OnePath Balanced	Entry Fee	02/07/92	5.48	5.94	2.05	7.56	9.83	6.14	4.28
	Nil Entry Fee	30/03/94	4.69	5.14	1.28	6.76	9.01	5.35	3.50
	//Select	11/12/06	6.16	6.63	2.71	8.26	10.55	6.83	4.96
	Frontier	15/11/10	6.43	6.89	2.97	8.54	10.83	7.10	6.52
OnePath Blue Chip Imputation	Entry Fee	02/12/01	6.70	12.96	-6.96	2.66	17.88	6.30	4.60
	Nil Entry Fee	02/12/01	5.91	12.11	-7.66	1.90	17.00	5.50	3.81
	//Select	11/12/06	7.40	13.70	-6.35	3.33	18.65	6.99	5.28
	Frontier	15/11/10	7.51	13.81	-6.26	3.44	18.77	7.10	7.24
OnePath Capital Guaranteed	Entry Fee	09/92	2.35	2.90	4.95	6.65	6.15	4.59	3.46

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Cash	Entry Fee	09/01/95	0.25	0.29	0.68	1.04	1.10	0.67	1.86
	Nil Entry Fee	09/01/95	-0.49	-0.46	-0.07	0.29	0.34	-0.08	1.10
	//Select	11/12/06	0.90	0.94	1.34	1.70	1.76	1.33	2.53
	Frontier	15/11/10	1.36	1.39	1.80	2.16	2.22	1.78	2.53
OnePath Conservative	Frontier	15/11/10	4.75	4.43	3.92	6.79	7.84	5.53	5.75
OnePath Diversified Fixed Interest	Entry Fee	10/09/03	0.99	0.90	5.55	3.65	4.86	3.17	4.21
	Nil Entry Fee	10/09/03	0.39	0.29	4.92	3.03	4.23	2.55	3.59
	//Select	11/12/06	1.80	1.71	6.40	4.48	5.70	4.00	5.05
	Frontier	15/11/10	2.05	1.97	6.67	4.74	5.96	4.26	5.14
OnePath Diversified High Yield	Entry Fee	10/09/03	0.67	2.98	0.66	1.08	3.23	1.72	2.74
	Nil Entry Fee	10/09/03	0.07	2.36	0.06	0.48	2.61	1.11	2.12
	//Select	11/12/06	1.47	3.80	1.47	1.90	4.06	2.53	3.56
	Frontier	15/11/10	1.57	3.91	1.57	2.00	4.16	2.64	3.92
OnePath Emerging Companies	Entry Fee	17/07/01	19.62	-0.92	19.27	7.19	19.85	12.67	8.24
	Nil Entry Fee	17/07/01	18.73	-1.66	18.38	6.39	18.96	11.83	7.43
	//Select	11/12/06	20.40	-0.27	20.05	7.89	20.63	13.41	8.94
	Frontier	15/11/10	20.52	-0.16	20.17	7.99	20.76	13.52	10.05
OnePath Geared Australian Shares Index <sup>Δ</sup>	Entry Fee	20/07/06	23.28	20.77	-5.23	2.27	31.17	13.61	3.80
	Nil Entry Fee	20/07/06	22.37	19.86	-5.94	1.50	30.21	12.76	3.03
	//Select	11/12/06	24.09	21.56	-4.62	2.94	32.02	14.35	4.48
	Frontier	15/11/10	24.15	21.62	-4.56	2.99	32.10	14.41	10.16
OnePath Global Emerging Markets Shares	Entry Fee	31/07/01	14.52	20.04	-6.82	9.73	3.55	7.80	0.84
	Nil Entry Fee	31/07/01	13.67	19.15	-7.52	8.91	2.77	6.99	0.08
	//Select	11/12/06	15.27	20.83	-6.21	10.44	4.22	8.50	1.50
	Frontier	15/11/10	15.27	20.83	-6.21	10.44	4.22	8.50	3.24
OnePath Global Property Securities Index*	Entry Fee	11/12/06	3.70	-3.40	12.45	7.66	14.31	6.75	5.68
	Nil Entry Fee	11/12/06	2.93	-4.12	11.60	6.85	13.45	5.95	4.89
	//Select	11/12/06	4.38	-2.77	13.18	8.36	15.06	7.45	6.37
	Frontier	15/11/10	4.70	-2.48	13.52	8.68	15.40	7.77	9.52
OnePath Global Shares	Entry Fee	23/04/98	14.62	14.21	7.31	26.56	18.63	16.10	8.90
	Nil Entry Fee	23/04/98	13.76	13.35	6.50	25.62	17.73	15.22	8.07
	//Select	11/12/06	15.36	14.95	8.01	27.39	19.41	16.85	9.61
	Frontier	15/11/10	15.48	15.07	8.11	27.52	19.50	16.96	14.51

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath High Growth	Entry Fee	25/07/01	10.32	12.49	0.17	10.70	15.80	9.77	5.23
	Nil Entry Fee	25/07/01	9.50	11.65	-0.58	9.88	14.93	8.95	4.45
	//Select	11/12/06	11.04	13.22	0.82	11.42	16.55	10.48	5.92
	Frontier	15/11/10	11.15	13.34	0.92	11.54	16.67	10.59	9.00
OnePath Managed Growth	Entry Fee	17/02/93	7.64	8.36	1.01	8.86	11.92	7.50	4.70
	Nil Entry Fee	30/03/94	6.83	7.54	0.25	8.04	11.09	6.69	3.91
	//Select	11/12/06	8.34	9.06	1.67	9.57	12.65	8.20	5.38
	Frontier	15/11/10	8.56	9.28	1.87	9.79	12.88	8.41	7.46
OnePath Property Securities	Entry Fee	22/04/98	10.28	-4.19	20.23	15.61	13.45	10.75	5.75
	Nil Entry Fee	28/03/00	9.46	-4.91	19.33	14.74	12.61	9.92	4.96
	//Select	11/12/06	11.00	-3.57	21.01	16.36	14.19	11.47	6.44
	Frontier	15/11/10	11.16	-3.43	21.19	16.54	14.36	11.64	11.95
OnePath Protected AUS 50	Entry Fee	15/06/09	3.22	3.90	-2.71	0.31	7.36	2.36	3.74
	Nil Entry Fee	15/06/09	2.52	3.12	-3.43	-0.44	6.56	1.61	2.97
	//Select	15/06/09	3.90	4.57	-2.08	0.96	8.06	3.03	4.42
	Frontier	15/11/10	4.19	4.78	-1.87	1.16	8.28	3.25	4.21
OnePath Select Leaders	Entry Fee	10/09/03	8.15	10.35	-6.17	3.73	17.06	6.34	5.84
	Nil Entry Fee	10/09/03	7.34	9.53	-6.87	2.95	16.19	5.55	5.05
	//Select	11/12/06	8.86	11.07	-5.56	4.41	17.82	7.03	6.53
	Frontier	15/11/10	9.02	11.25	-5.41	4.57	18.00	7.19	7.24
OnePath Stable	Entry Fee	09/12/92	2.11	0.87	2.55	3.26	5.66	2.88	3.80
	Nil Entry Fee	30/03/94	1.49	0.27	1.93	2.64	5.02	2.26	3.18
	//Select	11/12/06	2.93	1.68	3.37	4.09	6.50	3.70	4.64
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	6.71	10.44	-6.03	5.82	20.42	7.13	5.49
	Nil Entry Fee	10/09/03	5.91	9.61	-6.74	5.03	19.53	6.33	4.71
	//Select	11/12/06	7.40	11.16	-5.42	6.51	21.21	7.83	6.18
	Frontier	15/11/10	7.57	11.33	-5.28	6.67	21.39	7.99	8.11
OnePath Tax Effective Income	Entry Fee	10/09/03	7.05	3.25	3.85	6.23	10.59	6.16	5.10
	Nil Entry Fee	10/09/03	6.25	2.48	3.07	5.43	9.76	5.37	4.32
	//Select	11/12/06	7.75	3.93	4.52	6.92	11.31	6.85	5.79
	Frontier	15/11/10	7.91	4.09	4.68	7.08	11.48	7.02	7.53
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	1.57	-0.70	4.62	3.51	4.95	2.77	4.93
	Nil Entry Fee	10/09/03	0.81	-1.44	3.84	2.74	4.16	2.00	4.15
	//Select	11/12/06	2.23	-0.05	5.30	4.19	5.64	3.44	5.62
	Frontier	15/11/10	2.60	0.31	5.68	4.57	6.01	3.81	4.99

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
OptiMix Australian Shares	Entry Fee	10/09/03	12.17	13.12	0.02	3.53	16.90	8.96	5.30
	Nil Entry Fee	10/09/03	11.34	12.28	-0.74	2.76	16.03	8.15	4.51
	//Select	11/12/06	12.91	13.86	0.67	4.21	17.66	9.67	5.99
	Frontier	15/11/10	13.28	14.24	1.00	4.55	18.05	10.04	8.40
OptiMix Balanced	Entry Fee	20/11/01	7.04	8.63	0.74	8.69	11.78	7.31	4.97
	Nil Entry Fee	20/11/01	6.24	7.82	-0.01	7.87	10.94	6.51	4.19
	//Select	11/12/06	7.74	9.34	1.40	9.40	12.50	8.01	5.65
	Frontier	15/11/10	8.07	9.67	1.71	9.73	12.84	8.34	7.40
OptiMix Conservative	Entry Fee	02/06/02	3.56	3.63	2.75	5.63	7.44	4.59	4.44
	Nil Entry Fee	02/06/02	2.79	2.86	1.98	4.84	6.63	3.81	3.66
	//Select	11/12/06	4.24	4.30	3.42	6.32	8.14	5.27	5.12
	Frontier	15/11/10	4.56	4.63	3.74	6.64	8.48	5.60	5.57
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.41	0.46	0.88	0.95	1.37	0.81	2.13
	Nil Entry Fee	10/09/03	0.40	-0.29	0.12	0.20	0.61	0.21	1.44
	//Select	11/12/06	1.06	1.12	1.54	1.61	2.03	1.47	2.80
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	6.11	14.47	-7.35	11.89	9.44	6.62	1.83
	Nil Entry Fee	08/10/07	5.32	13.62	-8.05	11.06	8.62	5.83	1.07
	//Select	08/10/07	6.80	15.22	-6.74	12.62	10.15	7.32	2.50
	Frontier	15/11/10	7.01	15.46	-6.55	12.84	10.37	7.53	3.48
OptiMix Global Shares	Entry Fee	10/09/03	10.56	15.48	-1.11	24.04	17.16	12.90	7.04
	Nil Entry Fee	10/09/03	9.73	14.62	-1.85	23.11	16.29	12.06	6.24
	//Select	11/12/06	11.28	16.23	-0.47	24.85	17.92	13.64	7.74
	Frontier	15/11/10	11.62	16.59	-0.16	25.24	18.30	13.99	12.77
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	14.90	14.91	-4.53	24.41	23.76	14.18	8.82
	Nil Entry Fee	10/09/03	14.04	14.04	-5.24	23.48	22.84	13.33	8.01
	//Select	11/12/06	15.65	15.66	-3.90	25.22	24.57	14.93	9.53
	Frontier	15/11/10	15.70	15.71	-3.86	25.28	24.64	14.98	14.21
OptiMix Growth	Entry Fee	28/11/01	8.24	10.48	0.09	9.66	13.76	8.35	5.25
	Nil Entry Fee	28/11/01	7.43	9.66	-0.66	8.84	12.90	7.54	4.47
	//Select	11/12/06	8.95	11.20	0.74	10.37	14.50	9.05	5.94
	Frontier	15/11/10	9.32	11.58	1.10	10.75	14.88	9.43	8.18
OptiMix High Growth	Entry Fee	27/11/01	9.53	12.71	-0.80	10.49	15.41	9.32	5.34
	Nil Entry Fee	27/11/01	8.71	11.86	-1.54	9.67	14.55	8.51	4.56
	//Select	11/12/06	10.24	13.44	-0.15	11.22	16.16	10.04	6.03
	Frontier	15/11/10	10.59	13.80	0.17	11.57	16.53	10.39	8.85

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Moderate	Entry Fee	10/09/03	5.13	6.12	1.96	7.43	9.66	6.03	4.87
	Nil Entry Fee	10/09/03	4.34	5.32	1.19	6.63	8.84	5.24	4.09
	//Select	11/12/06	5.81	6.81	2.63	8.13	10.37	6.72	5.56
	Frontier	15/11/10	6.15	7.15	2.95	8.48	10.72	7.06	6.65
OptiMix Property Securities	Entry Fee	10/09/03	9.97	-2.58	24.13	16.23	10.28	11.25	5.80
	Nil Entry Fee	10/09/03	9.15	-3.31	23.20	15.36	9.45	10.42	5.01
	//Select	11/12/06	10.69	-1.94	24.94	16.99	10.99	11.98	6.49
	Frontier	15/11/10	11.16	-1.52	25.48	17.49	11.47	12.46	13.20
Perennial Value Shares	Entry Fee	20/09/04	8.32	14.82	-3.34	8.43	19.46	9.26	6.28
	Nil Entry Fee	20/09/04	7.51	13.96	-4.06	7.62	18.57	8.44	5.49
	//Select	11/12/06	9.02	15.57	-2.71	9.14	20.24	9.97	6.98
	Frontier	15/11/10	9.41	15.97	-2.37	9.52	20.65	10.36	8.46
Perpetual Australian Shares	Entry Fee	20/11/01	9.46	10.65	0.11	2.60	18.06	7.99	7.19
	Nil Entry Fee	20/11/01	8.80	9.99	-0.50	1.99	17.35	7.34	6.55
	//Select	11/12/06	10.33	11.54	0.91	3.42	19.01	8.86	8.05
	Frontier	15/11/10	10.56	11.76	1.12	3.63	19.24	9.08	9.66
Perpetual Balanced Growth	Entry Fee	10/09/03	5.96	7.93	0.92	6.10	13.25	6.76	5.89
	Nil Entry Fee	10/09/03	5.33	7.28	0.32	5.47	12.57	6.12	5.26
	//Select	11/12/06	6.81	8.80	1.73	6.95	14.16	7.62	6.74
	Frontier	15/11/10	7.07	9.07	1.99	7.22	14.45	7.89	8.68
Perpetual Conservative Growth	Entry Fee	10/09/03	3.22	3.71	2.13	3.81	7.49	4.06	4.85
	Nil Entry Fee	10/09/03	2.60	3.10	1.51	3.19	6.85	3.43	4.22
	//Select	11/12/06	4.05	4.55	2.95	4.64	8.36	4.89	5.69
	Frontier	15/11/10	4.26	4.76	3.16	4.86	8.57	5.10	6.24
Perpetual Ethical SRI <sup>®</sup>	Entry Fee	08/10/07	5.73	8.28	0.58	5.12	15.58	6.95	4.54
	Nil Entry Fee	08/10/07	4.95	7.48	-0.19	4.34	14.71	6.15	3.75
	//Select	08/10/07	6.42	8.99	1.23	5.81	16.33	7.64	5.22
	Frontier	15/11/10	6.72	9.28	1.51	6.10	16.63	7.93	7.37
Platinum Asia	Entry Fee	16/08/10	15.16	17.98	-10.98	28.23	15.07	12.28	8.69
	Nil Entry Fee	16/08/10	14.30	17.10	-11.65	27.27	14.21	11.44	7.88
	//Select	16/08/10	15.91	18.75	-10.40	29.07	15.82	13.01	9.40
	Frontier	15/11/10	15.99	18.83	-10.33	29.16	15.90	13.09	9.34

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Platinum International	Entry Fee	10/09/03	12.37	20.39	-6.78	18.10	16.70	11.69	9.93
	Nil Entry Fee	10/09/03	11.53	19.50	-7.48	17.22	15.83	10.85	9.11
	//Select	11/12/06	13.10	21.18	-6.18	18.87	17.46	12.42	10.65
	Frontier	15/11/10	13.39	21.48	-5.94	19.17	17.76	12.70	11.00
RARE Infrastructure Value	Entry Fee	02/03/09	-0.93	12.39	-0.10	9.13	17.12	7.29	11.46
	Nil Entry Fee	02/03/09	-1.67	11.55	-0.85	8.32	16.25	6.49	10.63
	//Select	02/03/09	-0.28	13.12	0.55	9.84	17.89	7.99	12.19
	Frontier	15/11/10	-0.13	13.29	0.70	10.01	18.06	8.15	9.22
Schroder Australian Equity	Entry Fee	10/09/03	12.92	19.99	-6.24	2.93	15.70	8.63	7.94
	Nil Entry Fee	10/09/03	12.25	19.28	-6.80	2.31	15.01	7.98	7.29
	//Select	11/12/06	13.83	20.96	-5.49	3.75	16.62	9.51	8.81
	Frontier	15/11/10	14.23	21.38	-5.15	4.12	17.04	9.89	9.57
Schroder Balanced	Entry Fee	10/09/03	6.53	11.14	-0.39	6.81	11.93	7.11	6.72
	Nil Entry Fee	10/09/03	5.89	10.47	-0.98	6.17	11.28	6.47	6.09
	//Select	11/12/06	7.38	12.03	0.41	7.66	12.83	7.97	7.58
	Frontier	15/11/10	7.49	12.14	0.52	7.77	12.95	8.08	8.04
Schroder Fixed Income	Entry Fee	16/08/10	1.54	-0.45	3.84	2.70	4.55	2.42	3.55
	Nil Entry Fee	16/08/10	0.77	-1.19	3.06	1.94	3.76	1.65	2.78
	//Select	16/08/10	2.20	0.20	4.51	3.37	5.23	3.09	4.23
	Frontier	15/11/10	2.35	0.35	4.67	3.53	5.39	3.24	4.53
Schroder Real Return	Entry Fee	26/11/01	2.64	5.47	0.32	4.96	12.48	5.10	4.63
	Nil Entry Fee	26/11/01	2.03	4.84	-0.29	4.33	11.81	4.47	4.01
	//Select	11/12/06	3.47	6.32	1.12	5.80	13.38	5.94	5.48
	Frontier	15/11/10	3.83	6.69	1.48	6.17	13.78	6.31	6.69
SG Hiscock Property	Entry Fee	10/09/03	10.08	-4.99	19.34	15.25	12.68	10.14	4.85
	Nil Entry Fee	10/09/03	9.42	-5.56	18.63	14.56	12.00	9.48	4.23
	//Select	11/12/06	10.96	-4.22	20.30	16.18	13.59	11.03	5.70
	Frontier	15/11/10	11.14	-4.07	20.50	16.37	13.76	11.21	12.51
Stewart Investors WorldWide Sustainability <sup>‡</sup>	Entry Fee	08/10/07	9.90	13.09	-7.27	21.81	19.90	10.98	6.48
	Nil Entry Fee	08/10/07	9.07	12.25	-7.97	20.90	19.01	10.15	5.68
	//Select	08/10/07	10.61	13.83	-6.66	22.60	20.68	11.70	7.17
	Frontier	15/11/10	10.89	14.12	-6.43	22.91	20.99	11.98	11.03

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
T. Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	-1.03‡	–	–	–	–	-1.03	-1.03
	Nil Entry Fee	18/09/17	-1.61‡	–	–	–	–	-1.61	-1.61
	//Select	18/09/17	-0.41‡	–	–	–	–	-0.41	-0.41
	Frontier	18/09/17	-0.41‡	–	–	–	–	-0.41	-0.41
T. Rowe Price Global Equity	Entry Fee	02/03/09	21.66	17.52	-2.33	27.06	18.80	16.08	11.96
	Nil Entry Fee	02/03/09	20.75	16.64	-3.06	26.12	17.91	15.21	11.12
	//Select	02/03/09	22.45	18.29	-1.69	27.89	19.57	16.84	12.69
	Frontier	15/11/10	22.82	18.64	-1.40	28.29	19.92	17.19	13.64
UBS Balanced	Entry Fee	02/10/02	7.38	9.33	-5.58	8.20	14.24	6.50	5.38
	Nil Entry Fee	02/10/02	6.74	8.68	-6.14	7.55	13.56	5.86	4.75
	//Select	11/12/06	8.24	10.21	-4.82	9.07	15.16	7.36	6.23
	Frontier	15/11/10	8.46	10.43	-4.63	9.29	15.39	7.57	7.67
UBS Defensive	Entry Fee	10/09/03	2.38	3.83	0.18	5.86	9.73	4.34	5.14
	Nil Entry Fee	10/09/03	1.76	3.21	-0.42	5.22	9.08	3.72	4.51
	//Select	11/12/06	3.20	4.66	0.99	6.71	10.61	5.18	5.98
	Frontier	15/11/10	3.40	4.87	1.20	6.91	10.84	5.39	6.43
UBS Diversified Fixed Income	Entry Fee	10/09/03	1.68	-0.62	5.65	2.26	6.37	3.04	5.20
	Nil Entry Fee	10/09/03	1.07	-1.22	5.02	1.65	5.73	2.42	4.57
	//Select	11/12/06	2.50	0.18	6.50	3.08	7.23	3.86	6.05
	Frontier	15/11/10	2.60	0.27	6.61	3.19	7.34	3.97	4.82
Vanguard Australian Shares Index	Entry Fee	19/09/05	12.80	13.25	1.20	5.33	16.83	9.73	6.22
	Nil Entry Fee	19/09/05	11.96	12.39	0.44	4.55	15.95	8.91	5.43
	//Select	11/12/06	13.54	13.56	1.70	6.02	17.59	10.33	6.85
	Frontier	15/11/10	13.69	14.14	2.01	6.16	17.76	10.60	8.89
Vanguard Balanced Index	Entry Fee	12/04/10	6.48	4.89	4.62	8.95	11.22	7.20	6.72
	Nil Entry Fee	12/04/10	5.69	4.10	3.84	8.13	10.39	6.40	5.92
	//Select	12/04/10	7.17	5.17	5.14	9.66	11.95	7.79	7.34
	Frontier	15/11/10	7.26	5.65	5.39	9.75	12.04	7.99	7.83
Vanguard Conservative Index	Entry Fee	12/04/10	4.12	2.55	5.15	6.96	8.41	5.42	5.32
	Nil Entry Fee	12/04/10	3.34	1.79	4.36	6.16	7.60	4.63	4.54
	//Select	12/04/10	4.80	2.83	5.66	7.66	9.12	5.99	5.94
	Frontier	15/11/10	4.94	3.37	5.99	7.80	9.27	6.25	6.35

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Vanguard Diversified Bond Index <sup>z</sup>	Entry Fee	02/03/09	0.69	-1.26	7.24	4.16	5.59	3.24	4.59
	Nil Entry Fee	02/03/09	-0.06	-2.00	6.43	3.38	4.81	2.47	3.81
	//Select	02/03/09	1.35	-0.99	7.77	4.84	6.28	3.80	5.22
	Frontier	15/11/10	1.49	-0.47	8.11	5.00	6.44	4.07	5.15
Vanguard Growth Index	Entry Fee	12/04/10	8.83	7.37	3.50	11.06	13.53	8.80	7.69
	Nil Entry Fee	12/04/10	8.01	6.57	2.72	10.23	12.68	7.99	6.88
	//Select	12/04/10	9.54	7.66	4.01	11.78	14.27	9.40	8.32
	Frontier	15/11/10	9.67	8.20	4.31	11.91	14.40	9.64	9.21
Vanguard High Growth Index	Entry Fee	12/04/10	11.18	10.15	2.30	12.90	15.81	10.37	8.48
	Nil Entry Fee	12/04/10	10.35	9.32	1.53	12.06	14.94	9.55	7.67
	//Select	12/04/10	11.90	10.44	2.80	13.63	16.57	10.97	9.12
	Frontier	15/11/10	12.03	10.99	3.08	13.76	16.69	11.21	10.30
Vanguard International Shares Index	Entry Fee	02/10/02	13.92	13.27	-0.63	23.24	19.00	13.46	7.93
	Nil Entry Fee	02/10/02	13.07	12.43	-1.38	22.32	18.11	12.61	7.12
	//Select	11/12/06	14.66	13.57	-0.15	24.04	19.78	14.08	8.57
	Frontier	15/11/10	14.75	14.10	0.10	24.15	19.87	14.29	13.23
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	9.83	18.91	-2.50	9.63	23.04	11.42	7.70
	Nil Entry Fee	19/09/05	9.00	18.03	-3.23	8.81	22.12	10.59	6.89
	//Select	11/12/06	10.54	19.23	-2.02	10.34	23.84	12.03	8.34
	Frontier	15/11/10	10.63	19.78	-1.78	10.43	23.94	12.24	12.26
Vanguard Property Securities Index	Entry Fee	19/09/05	11.74	-6.63	22.93	18.38	9.66	10.73	5.17
	Nil Entry Fee	19/09/05	10.91	-7.33	22.00	17.49	8.86	9.91	4.39
	//Select	11/12/06	12.47	-6.38	23.53	19.15	10.38	11.34	5.80
	Frontier	15/11/10	12.57	-5.94	23.85	19.25	10.48	11.56	12.63
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	13.29	14.62	0.90	9.93	16.76	10.96	11.63
	Nil Entry Fee	16/08/10	12.44	13.76	0.15	9.11	15.89	10.13	10.80
	//Select	16/08/10	14.03	15.36	1.56	10.65	17.52	11.68	12.37
	Frontier	15/11/10	14.37	15.71	1.87	10.98	17.87	12.02	11.90

Yearly returns (except for the OnePath Capital Guaranteed and ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed and ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten years returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage and ANZ Prime CMA are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage and ANZ Prime CMA are the compound average of the yearly returns since start date.



- \*\* For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit [onepath.com.au](http://onepath.com.au) > Performance & updates > Current interest rates
- \* The date the first unit price for this fund was recorded.
- + Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.
- ‡ This part-year return shows performance from start date to 30 June.
- ^ Formerly Legg Mason Global Value Equity
- ≠ Formerly Zurich Investments Global Thematic Shares
- ± Formerly Capital Group Global Equity (Hedged)
- β Formerly Goldman Sachs Income Plus
- ) Formerly Henderson Australian Equity
- ~ Formerly Henderson Global Fixed Interest Total Return
- Δ Formerly OptiMix Geared Australian Shares
- ≈ Formerly OnePath Global Property Securities
- ∞ Formerly AMP Capital Responsible Investment Leaders Australian Shares.
- μ Formerly AMP Capital Responsible Investment Leaders International Shares.
- Σ Formerly Vanguard Index Diversified Bond

# INVESTMENT RETURNS – ONEANSWER TRANSITION TO RETIREMENT PENSION

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

Please refer to pages 45 and 46 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Altrinsic Global Equities	Entry Fee	26/05/18	0.79 <sup>‡</sup>	–	–	–	–	0.79	0.79
	Nil Entry Fee	26/05/18	0.62 <sup>‡</sup>	–	–	–	–	0.62	0.62
	//Select	26/05/18	0.88 <sup>‡</sup>	–	–	–	–	0.88	0.88
	Frontier	26/05/18	0.77 <sup>‡</sup>	–	–	–	–	0.77	0.77
AMP Capital Equity	Entry Fee	26/05/18	1.66 <sup>‡</sup>	–	–	–	–	1.66	1.66
	Nil Entry Fee	26/05/18	1.70 <sup>‡</sup>	–	–	–	–	1.70	1.70
	//Select	26/05/18	1.75 <sup>‡</sup>	–	–	–	–	1.75	1.75
Antipodes Global (Long only)	Entry Fee	26/05/18	7.99 <sup>‡</sup>	–	–	–	–	7.99	7.99
	Nil Entry Fee	26/05/18	7.92 <sup>‡</sup>	–	–	–	–	7.92	7.92
	//Select	26/05/18	8.09 <sup>‡</sup>	–	–	–	–	8.09	8.09
	Frontier	26/05/18	8.06 <sup>‡</sup>	–	–	–	–	8.06	8.06
ANZ Cash Advantage	Entry Fee	26/05/18	1.07 <sup>‡</sup>	–	–	–	–	1.07	1.07
	Nil Entry Fee	26/05/18	1.07 <sup>‡</sup>	–	–	–	–	1.07	1.07
	//Select	26/05/18	1.33 <sup>‡</sup>	–	–	–	–	1.33	1.33
	Frontier	26/05/18	1.33 <sup>‡</sup>	–	–	–	–	1.33	1.33
ANZ Term Deposit options**	Entry Fee	26/05/18	–	–	–	–	–	–	–
	Nil Entry Fee	26/05/18	–	–	–	–	–	–	–
	//Select	26/05/18	–	–	–	–	–	–	–
	Frontier	26/05/18	–	–	–	–	–	–	–
Arrowstreet Global Equity (Hedged)	Entry Fee	26/05/18	-3.78 <sup>‡</sup>	–	–	–	–	-3.78	-3.78
	Nil Entry Fee	26/05/18	-3.85 <sup>‡</sup>	–	–	–	–	-3.85	-3.85
	//Select	26/05/18	-3.69 <sup>‡</sup>	–	–	–	–	-3.69	-3.69
	Frontier	26/05/18	-3.74 <sup>‡</sup>	–	–	–	–	-3.74	-3.74
Ausbil Australian Emerging Leaders	Entry Fee	26/05/18	-1.47 <sup>‡</sup>	–	–	–	–	-1.47	-1.47
	Nil Entry Fee	26/05/18	-1.53 <sup>‡</sup>	–	–	–	–	-1.53	-1.53
	//Select	26/05/18	-1.38 <sup>‡</sup>	–	–	–	–	-1.38	-1.38
	Frontier	26/05/18	-1.38 <sup>‡</sup>	–	–	–	–	-1.38	-1.38

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Bennelong Australian Equities	Entry Fee	26/05/18	4.97 <sup>‡</sup>	-	-	-	-	4.97	4.97
	Nil Entry Fee	26/05/18	4.90 <sup>‡</sup>	-	-	-	-	4.90	4.90
	//Select	26/05/18	5.07 <sup>‡</sup>	-	-	-	-	5.07	5.07
	Frontier	26/05/18	5.06 <sup>‡</sup>	-	-	-	-	5.06	5.06
Bentham Global Income	Entry Fee	26/05/18	-1.08 <sup>‡</sup>	-	-	-	-	-1.08	-1.08
	Nil Entry Fee	26/05/18	-1.14 <sup>‡</sup>	-	-	-	-	-1.14	-1.14
	//Select	26/05/18	-0.99 <sup>‡</sup>	-	-	-	-	-0.99	-0.99
	Frontier	26/05/18	-1.04 <sup>‡</sup>	-	-	-	-	-1.04	-1.04
BlackRock Balanced	Entry Fee	26/05/18	1.03 <sup>‡</sup>	-	-	-	-	1.03	1.03
	Nil Entry Fee	26/05/18	0.97 <sup>‡</sup>	-	-	-	-	0.97	0.97
	//Select	26/05/18	1.12 <sup>‡</sup>	-	-	-	-	1.12	1.12
	Frontier	26/05/18	1.11 <sup>‡</sup>	-	-	-	-	1.11	1.11
BlackRock Scientific Australian Equity	Entry Fee	26/05/18	1.60 <sup>‡</sup>	-	-	-	-	1.60	1.60
	Nil Entry Fee	26/05/18	1.98 <sup>‡</sup>	-	-	-	-	1.98	1.98
	//Select	26/05/18	1.69 <sup>‡</sup>	-	-	-	-	1.69	1.69
	Frontier	26/05/18	2.15 <sup>‡</sup>	-	-	-	-	2.15	2.15
BlackRock Scientific Diversified Growth	Entry Fee	26/05/18	0.53 <sup>‡</sup>	-	-	-	-	0.53	0.53
	Nil Entry Fee	26/05/18	-0.11 <sup>‡</sup>	-	-	-	-	-0.11	-0.11
	//Select	26/05/18	0.62 <sup>‡</sup>	-	-	-	-	0.62	0.62
	Frontier	26/05/18	0.04 <sup>‡</sup>	-	-	-	-	0.04	0.04
BlackRock Scientific International Equity	Entry Fee	26/05/18	-0.06 <sup>‡</sup>	-	-	-	-	-0.06	-0.06
	Nil Entry Fee	26/05/18	-0.07 <sup>‡</sup>	-	-	-	-	-0.07	-0.07
	//Select	26/05/18	0.03 <sup>‡</sup>	-	-	-	-	0.03	0.03
	Frontier	26/05/18	-0.26 <sup>‡</sup>	-	-	-	-	-0.26	-0.26
BT Core Australian Shares	Entry Fee	26/05/18	0.68 <sup>‡</sup>	-	-	-	-	0.68	0.68
	Nil Entry Fee	26/05/18	0.61 <sup>‡</sup>	-	-	-	-	0.61	0.61
	//Select	26/05/18	0.77 <sup>‡</sup>	-	-	-	-	0.77	0.77
	Frontier	26/05/18	0.79 <sup>‡</sup>	-	-	-	-	0.79	0.79
BT Core Hedged Global Shares	Entry Fee	26/05/18	-2.72 <sup>‡</sup>	-	-	-	-	-2.72	-2.72
	Nil Entry Fee	26/05/18	-3.77 <sup>‡</sup>	-	-	-	-	-3.77	-3.77
	//Select	26/05/18	-2.63 <sup>‡</sup>	-	-	-	-	-2.63	-2.63
	Frontier	26/05/18	-3.64 <sup>‡</sup>	-	-	-	-	-3.64	-3.64

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
BT Monthly Income Plus	Entry Fee	26/05/18	0.39 <sup>‡</sup>	–	–	–	–	0.39	0.39
	Nil Entry Fee	26/05/18	0.53 <sup>‡</sup>	–	–	–	–	0.53	0.53
	//Select	26/05/18	0.48 <sup>‡</sup>	–	–	–	–	0.48	0.48
	Frontier	26/05/18	0.68 <sup>‡</sup>	–	–	–	–	0.68	0.68
BT Smaller Companies	Entry Fee	26/05/18	-0.04 <sup>‡</sup>	–	–	–	–	-0.04	-0.04
	Nil Entry Fee	26/05/18	-0.11 <sup>‡</sup>	–	–	–	–	-0.11	-0.11
	//Select	26/05/18	0.05 <sup>‡</sup>	–	–	–	–	0.05	0.05
	Frontier	26/05/18	-0.01 <sup>‡</sup>	–	–	–	–	-0.01	-0.01
Colonial First State Global Credit Income	Entry Fee	26/05/18	0.77 <sup>‡</sup>	–	–	–	–	0.77	0.77
	Nil Entry Fee	26/05/18	0.72 <sup>‡</sup>	–	–	–	–	0.72	0.72
	//Select	26/05/18	0.86 <sup>‡</sup>	–	–	–	–	0.86	0.86
	Frontier	26/05/18	0.88 <sup>‡</sup>	–	–	–	–	0.88	0.88
Colonial First State Global Listed Infrastructure	Entry Fee	26/05/18	1.88 <sup>‡</sup>	–	–	–	–	1.88	1.88
	Nil Entry Fee	26/05/18	1.86 <sup>‡</sup>	–	–	–	–	1.86	1.86
	//Select	26/05/18	1.97 <sup>‡</sup>	–	–	–	–	1.97	1.97
	Frontier	26/05/18	1.88 <sup>‡</sup>	–	–	–	–	1.88	1.88
Colonial First State Imputation	Entry Fee	26/05/18	4.01 <sup>‡</sup>	–	–	–	–	4.01	4.01
	Nil Entry Fee	26/05/18	3.94 <sup>‡</sup>	–	–	–	–	3.94	3.94
	//Select	26/05/18	4.11 <sup>‡</sup>	–	–	–	–	4.11	4.11
	Frontier	26/05/18	4.06 <sup>‡</sup>	–	–	–	–	4.06	4.06
Fidelity Australian Equities	Entry Fee	26/05/18	1.63 <sup>‡</sup>	–	–	–	–	1.63	1.63
	Nil Entry Fee	26/05/18	1.56 <sup>‡</sup>	–	–	–	–	1.56	1.56
	//Select	26/05/18	1.72 <sup>‡</sup>	–	–	–	–	1.72	1.72
	Frontier	26/05/18	1.66 <sup>‡</sup>	–	–	–	–	1.66	1.66
Greencape Broadcap	Entry Fee	26/05/18	1.91 <sup>‡</sup>	–	–	–	–	1.91	1.91
	Nil Entry Fee	26/05/18	1.42 <sup>‡</sup>	–	–	–	–	1.42	1.42
	//Select	26/05/18	2.00 <sup>‡</sup>	–	–	–	–	2.00	2.00
	Frontier	26/05/18	1.56 <sup>‡</sup>	–	–	–	–	1.56	1.56
Investors Mutual Australian Shares	Entry Fee	26/05/18	1.63 <sup>‡</sup>	–	–	–	–	1.63	1.63
	Nil Entry Fee	26/05/18	1.57 <sup>‡</sup>	–	–	–	–	1.57	1.57
	//Select	26/05/18	1.72 <sup>‡</sup>	–	–	–	–	1.72	1.72
	Frontier	26/05/18	1.72 <sup>‡</sup>	–	–	–	–	1.72	1.72

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Janus Henderson Australian Equity	Entry Fee	26/05/18	0.74 <sup>‡</sup>	–	–	–	–	0.74	0.74
	Nil Entry Fee	26/05/18	0.66 <sup>‡</sup>	–	–	–	–	0.66	0.66
	//Select	26/05/18	0.83 <sup>‡</sup>	–	–	–	–	0.83	0.83
	Frontier	26/05/18	0.84 <sup>‡</sup>	–	–	–	–	0.84	0.84
Janus Henderson Global Fixed Interest Total Return	Entry Fee	26/05/18	0.11 <sup>‡</sup>	–	–	–	–	0.11	0.11
	Nil Entry Fee	26/05/18	0.05 <sup>‡</sup>	–	–	–	–	0.05	0.05
	//Select	26/05/18	0.20 <sup>‡</sup>	–	–	–	–	0.20	0.20
	Frontier	26/05/18	0.18 <sup>‡</sup>	–	–	–	–	0.18	0.18
Kapstream Absolute Return Income	Entry Fee	26/05/18	0.12 <sup>‡</sup>	–	–	–	–	0.12	0.12
	Nil Entry Fee	26/05/18	0.06 <sup>‡</sup>	–	–	–	–	0.06	0.06
	//Select	26/05/18	0.21 <sup>‡</sup>	–	–	–	–	0.21	0.21
	Frontier	26/05/18	0.18 <sup>‡</sup>	–	–	–	–	0.18	0.18
Magellan Global Pension	Entry Fee	26/05/18	0.97 <sup>‡</sup>	–	–	–	–	0.97	0.97
	Nil Entry Fee	26/05/18	0.91 <sup>‡</sup>	–	–	–	–	0.91	0.91
	//Select	26/05/18	1.06 <sup>‡</sup>	–	–	–	–	1.06	1.06
	Frontier	26/05/18	1.05 <sup>‡</sup>	–	–	–	–	1.05	1.05
Merlon Australian Share Income	Entry Fee	26/05/18	0.78 <sup>‡</sup>	–	–	–	–	0.78	0.78
	Nil Entry Fee	26/05/18	0.72 <sup>‡</sup>	–	–	–	–	0.72	0.72
	//Select	26/05/18	0.87 <sup>‡</sup>	–	–	–	–	0.87	0.87
	Frontier	26/05/18	0.86 <sup>‡</sup>	–	–	–	–	0.86	0.86
MFS Global Equity	Entry Fee	26/05/18	0.11 <sup>‡</sup>	–	–	–	–	0.11	0.11
	Nil Entry Fee	26/05/18	0.04 <sup>‡</sup>	–	–	–	–	0.04	0.04
	//Select	26/05/18	0.20 <sup>‡</sup>	–	–	–	–	0.20	0.20
	Frontier	26/05/18	0.19 <sup>‡</sup>	–	–	–	–	0.19	0.19
MoneyForLife Index Balanced	Entry Fee	26/05/18	0.37 <sup>‡</sup>	–	–	–	–	0.37	0.37
	Nil Entry Fee	26/05/18	0.09 <sup>‡</sup>	–	–	–	–	0.09	0.09
	//Select	26/05/18	0.46 <sup>‡</sup>	–	–	–	–	0.46	0.46
	Frontier	26/05/18	0.29 <sup>‡</sup>	–	–	–	–	0.29	0.29
MoneyForLife Index Conservative	Entry Fee	26/05/18	0.53 <sup>‡</sup>	–	–	–	–	0.53	0.53
	Nil Entry Fee	26/05/18	0.26 <sup>‡</sup>	–	–	–	–	0.26	0.26
	//Select	26/05/18	0.62 <sup>‡</sup>	–	–	–	–	0.62	0.62
	Frontier	26/05/18	0.45 <sup>‡</sup>	–	–	–	–	0.45	0.45

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
MoneyForLife Index Moderate	Entry Fee	26/05/18	0.38 <sup>‡</sup>	–	–	–	–	0.38	0.38
	Nil Entry Fee	26/05/18	0.11 <sup>‡</sup>	–	–	–	–	0.11	0.11
	//Select	26/05/18	0.47 <sup>‡</sup>	–	–	–	–	0.47	0.47
	Frontier	26/05/18	0.46 <sup>‡</sup>	–	–	–	–	0.46	0.46
Nikko AM Australian Shares	Entry Fee	26/05/18	0.66 <sup>‡</sup>	–	–	–	–	0.66	0.66
	Nil Entry Fee	26/05/18	0.65 <sup>‡</sup>	–	–	–	–	0.65	0.65
	//Select	26/05/18	0.75 <sup>‡</sup>	–	–	–	–	0.75	0.75
	Frontier	26/05/18	0.34 <sup>‡</sup>	–	–	–	–	0.34	0.34
OnePath Active Growth	Entry Fee	26/05/18	0.19 <sup>‡</sup>	–	–	–	–	0.19	0.19
	Nil Entry Fee	26/05/18	0.09 <sup>‡</sup>	–	–	–	–	0.09	0.09
	//Select	26/05/18	0.28 <sup>‡</sup>	–	–	–	–	0.28	0.28
	Frontier	26/05/18	0.26 <sup>‡</sup>	–	–	–	–	0.26	0.26
OnePath Alternatives Growth	Entry Fee	26/05/18	-1.69 <sup>‡</sup>	–	–	–	–	-1.69	-1.69
	Nil Entry Fee	26/05/18	-1.75 <sup>‡</sup>	–	–	–	–	-1.75	-1.75
	//Select	26/05/18	-1.60 <sup>‡</sup>	–	–	–	–	-1.60	-1.60
	Frontier	26/05/18	-1.60 <sup>‡</sup>	–	–	–	–	-1.60	-1.60
OnePath Australian Shares	Entry Fee	26/05/18	1.01 <sup>‡</sup>	–	–	–	–	1.01	1.01
	Nil Entry Fee	26/05/18	0.92 <sup>‡</sup>	–	–	–	–	0.92	0.92
	//Select	26/05/18	1.10 <sup>‡</sup>	–	–	–	–	1.10	1.10
	Frontier	26/05/18	1.05 <sup>‡</sup>	–	–	–	–	1.05	1.05
OnePath Balanced	Entry Fee	26/05/18	0.78 <sup>‡</sup>	–	–	–	–	0.78	0.78
	Nil Entry Fee	26/05/18	0.68 <sup>‡</sup>	–	–	–	–	0.68	0.68
	//Select	26/05/18	0.87 <sup>‡</sup>	–	–	–	–	0.87	0.87
	Frontier	26/05/18	0.86 <sup>‡</sup>	–	–	–	–	0.86	0.86
OnePath Blue Chip Imputation	Entry Fee	26/05/18	1.67 <sup>‡</sup>	–	–	–	–	1.67	1.67
	Nil Entry Fee	26/05/18	1.57 <sup>‡</sup>	–	–	–	–	1.57	1.57
	//Select	26/05/18	1.76 <sup>‡</sup>	–	–	–	–	1.76	1.76
	Frontier	26/05/18	1.78 <sup>‡</sup>	–	–	–	–	1.78	1.78
OnePath Cash	Entry Fee	26/05/18	0.04 <sup>‡</sup>	–	–	–	–	0.04	0.04
	Nil Entry Fee	26/05/18	-0.05 <sup>‡</sup>	–	–	–	–	-0.05	-0.05
	//Select	26/05/18	0.13 <sup>‡</sup>	–	–	–	–	0.13	0.13
	Frontier	26/05/18	0.15 <sup>‡</sup>	–	–	–	–	0.15	0.15
OnePath Conservative	Frontier	26/05/18	1.59 <sup>‡</sup>	–	–	–	–	1.59	1.59

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
OnePath Diversified Fixed Interest	Entry Fee	26/05/18	1.49 <sup>‡</sup>	–	–	–	–	1.49	1.49
	Nil Entry Fee	26/05/18	1.39 <sup>‡</sup>	–	–	–	–	1.39	1.39
	//Select	26/05/18	1.58 <sup>‡</sup>	–	–	–	–	1.58	1.58
	Frontier	26/05/18	1.57 <sup>‡</sup>	–	–	–	–	1.57	1.57
OnePath Diversified High Yield	Entry Fee	26/05/18	0.30 <sup>‡</sup>	–	–	–	–	0.30	0.30
	Nil Entry Fee	26/05/18	0.07 <sup>‡</sup>	–	–	–	–	0.07	0.07
	//Select	26/05/18	0.39 <sup>‡</sup>	–	–	–	–	0.39	0.39
	Frontier	26/05/18	0.39 <sup>‡</sup>	–	–	–	–	0.39	0.39
OnePath Emerging Companies	Entry Fee	26/05/18	-1.89 <sup>‡</sup>	–	–	–	–	-1.89	-1.89
	Nil Entry Fee	26/05/18	-1.99 <sup>‡</sup>	–	–	–	–	-1.99	-1.99
	//Select	26/05/18	-1.80 <sup>‡</sup>	–	–	–	–	-1.80	-1.80
	Frontier	26/05/18	-1.84 <sup>‡</sup>	–	–	–	–	-1.84	-1.84
OnePath Geared Australian Shares Index	Entry Fee	26/05/18	1.09 <sup>‡</sup>	–	–	–	–	1.09	1.09
	Nil Entry Fee	26/05/18	1.03 <sup>‡</sup>	–	–	–	–	1.03	1.03
	//Select	26/05/18	1.18 <sup>‡</sup>	–	–	–	–	1.18	1.18
	Frontier	26/05/18	1.18 <sup>‡</sup>	–	–	–	–	1.18	1.18
OnePath Global Emerging Markets	Entry Fee	26/05/18	-2.81 <sup>‡</sup>	–	–	–	–	-2.81	-2.81
	Nil Entry Fee	26/05/18	-3.09 <sup>‡</sup>	–	–	–	–	-3.09	-3.09
	//Select	26/05/18	-2.72 <sup>‡</sup>	–	–	–	–	-2.72	-2.72
	Frontier	26/05/18	-2.92 <sup>‡</sup>	–	–	–	–	-2.92	-2.92
OnePath Global Property Securities Index	Entry Fee	26/05/18	5.79 <sup>‡</sup>	–	–	–	–	5.79	5.79
	Nil Entry Fee	26/05/18	5.69 <sup>‡</sup>	–	–	–	–	5.69	5.69
	//Select	26/05/18	5.89 <sup>‡</sup>	–	–	–	–	5.89	5.89
	Frontier	26/05/18	5.89 <sup>‡</sup>	–	–	–	–	5.89	5.89
OnePath Global Shares	Entry Fee	26/05/18	1.49 <sup>‡</sup>	–	–	–	–	1.49	1.49
	Nil Entry Fee	26/05/18	1.39 <sup>‡</sup>	–	–	–	–	1.39	1.39
	//Select	26/05/18	1.58 <sup>‡</sup>	–	–	–	–	1.58	1.58
	Frontier	26/05/18	1.58 <sup>‡</sup>	–	–	–	–	1.58	1.58
OnePath High Growth	Entry Fee	26/05/18	0.50 <sup>‡</sup>	–	–	–	–	0.50	0.50
	Nil Entry Fee	26/05/18	0.24 <sup>‡</sup>	–	–	–	–	0.24	0.24
	//Select	26/05/18	0.59 <sup>‡</sup>	–	–	–	–	0.59	0.59
	Frontier	26/05/18	-0.23 <sup>‡</sup>	–	–	–	–	-0.23	-0.23

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
OnePath Managed Growth	Entry Fee	26/05/18	1.24 <sup>‡</sup>	–	–	–	–	1.24	1.24
	Nil Entry Fee	26/05/18	1.14 <sup>‡</sup>	–	–	–	–	1.14	1.14
	//Select	26/05/18	1.33 <sup>‡</sup>	–	–	–	–	1.33	1.33
	Frontier	26/05/18	1.30 <sup>‡</sup>	–	–	–	–	1.30	1.30
OnePath Property Securities	Entry Fee	26/05/18	2.22 <sup>‡</sup>	–	–	–	–	2.22	2.22
	Nil Entry Fee	26/05/18	2.12 <sup>‡</sup>	–	–	–	–	2.12	2.12
	//Select	26/05/18	2.31 <sup>‡</sup>	–	–	–	–	2.31	2.31
	Frontier	26/05/18	2.30 <sup>‡</sup>	–	–	–	–	2.30	2.30
OnePath Protected AUS 50	Entry Fee	26/05/18	-1.04 <sup>‡</sup>	–	–	–	–	-1.04	-1.04
	Nil Entry Fee	26/05/18	-1.04 <sup>‡</sup>	–	–	–	–	-1.04	-1.04
	//Select	26/05/18	-0.95 <sup>‡</sup>	–	–	–	–	-0.95	-0.95
	Frontier	26/05/18	-0.87 <sup>‡</sup>	–	–	–	–	-0.87	-0.87
OnePath Select Leaders	Entry Fee	26/05/18	1.14 <sup>‡</sup>	–	–	–	–	1.14	1.14
	Nil Entry Fee	26/05/18	0.95 <sup>‡</sup>	–	–	–	–	0.95	0.95
	//Select	26/05/18	1.23 <sup>‡</sup>	–	–	–	–	1.23	1.23
	Frontier	26/05/18	1.17 <sup>‡</sup>	–	–	–	–	1.17	1.17
OnePath Stable	Entry Fee	26/05/18	1.18 <sup>‡</sup>	–	–	–	–	1.18	1.18
	Nil Entry Fee	26/05/18	1.08 <sup>‡</sup>	–	–	–	–	1.08	1.08
	//Select	26/05/18	1.27 <sup>‡</sup>	–	–	–	–	1.27	1.27
OnePath Sustainable Investments – Australian Shares	Entry Fee	26/05/18	0.88 <sup>‡</sup>	–	–	–	–	0.88	0.88
	Nil Entry Fee	26/05/18	0.98 <sup>‡</sup>	–	–	–	–	0.98	0.98
	//Select	26/05/18	0.97 <sup>‡</sup>	–	–	–	–	0.97	0.97
	Frontier	26/05/18	1.19 <sup>‡</sup>	–	–	–	–	1.19	1.19
OnePath Tax Effective Income	Entry Fee	26/05/18	1.62 <sup>‡</sup>	–	–	–	–	1.62	1.62
	Nil Entry Fee	26/05/18	1.52 <sup>‡</sup>	–	–	–	–	1.52	1.52
	//Select	26/05/18	1.71 <sup>‡</sup>	–	–	–	–	1.71	1.71
	Frontier	26/05/18	1.67 <sup>‡</sup>	–	–	–	–	1.67	1.67
OptiMix Australian Fixed Interest	Entry Fee	26/05/18	1.34 <sup>‡</sup>	–	–	–	–	1.34	1.34
	Nil Entry Fee	26/05/18	1.24 <sup>‡</sup>	–	–	–	–	1.24	1.24
	//Select	26/05/18	1.43 <sup>‡</sup>	–	–	–	–	1.43	1.43
	Frontier	26/05/18	1.42 <sup>‡</sup>	–	–	–	–	1.42	1.42



Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Australian Shares	Entry Fee	26/05/18	1.07 <sup>‡</sup>	–	–	–	–	1.07	1.07
	Nil Entry Fee	26/05/18	0.97 <sup>‡</sup>	–	–	–	–	0.97	0.97
	//Select	26/05/18	1.16 <sup>‡</sup>	–	–	–	–	1.16	1.16
	Frontier	26/05/18	1.20 <sup>‡</sup>	–	–	–	–	1.20	1.20
OptiMix Balanced	Entry Fee	26/05/18	1.42 <sup>‡</sup>	–	–	–	–	1.42	1.42
	Nil Entry Fee	26/05/18	1.33 <sup>‡</sup>	–	–	–	–	1.33	1.33
	//Select	26/05/18	1.51 <sup>‡</sup>	–	–	–	–	1.51	1.51
	Frontier	26/05/18	1.50 <sup>‡</sup>	–	–	–	–	1.50	1.50
OptiMix Conservative	Entry Fee	26/05/18	0.84 <sup>‡</sup>	–	–	–	–	0.84	0.84
	Nil Entry Fee	26/05/18	0.75 <sup>‡</sup>	–	–	–	–	0.75	0.75
	//Select	26/05/18	0.93 <sup>‡</sup>	–	–	–	–	0.93	0.93
	Frontier	26/05/18	0.90 <sup>‡</sup>	–	–	–	–	0.90	0.90
OptiMix Enhanced Cash	Entry Fee	26/05/18	0.12 <sup>‡</sup>	–	–	–	–	0.12	0.12
	Nil Entry Fee	26/05/18	-0.25 <sup>‡</sup>	–	–	–	–	-0.25	-0.25
	//Select	26/05/18	0.21 <sup>‡</sup>	–	–	–	–	0.21	0.21
OptiMix Global Emerging Markets Share	Entry Fee	26/05/18	-3.50 <sup>‡</sup>	–	–	–	–	-3.50	-3.50
	Nil Entry Fee	26/05/18	-3.58 <sup>‡</sup>	–	–	–	–	-3.58	-3.58
	//Select	26/05/18	-3.41 <sup>‡</sup>	–	–	–	–	-3.41	-3.41
	Frontier	26/05/18	-3.40 <sup>‡</sup>	–	–	–	–	-3.40	-3.40
OptiMix Global Shares	Entry Fee	26/05/18	0.43 <sup>‡</sup>	–	–	–	–	0.43	0.43
	Nil Entry Fee	26/05/18	0.37 <sup>‡</sup>	–	–	–	–	0.37	0.37
	//Select	26/05/18	0.52 <sup>‡</sup>	–	–	–	–	0.52	0.52
	Frontier	26/05/18	0.59 <sup>‡</sup>	–	–	–	–	0.59	0.59
OptiMix Global Smaller Companies Shares	Entry Fee	26/05/18	-1.34 <sup>‡</sup>	–	–	–	–	-1.34	-1.34
	Nil Entry Fee	26/05/18	-1.42 <sup>‡</sup>	–	–	–	–	-1.42	-1.42
	//Select	26/05/18	-1.25 <sup>‡</sup>	–	–	–	–	-1.25	-1.25
	Frontier	26/05/18	-1.26 <sup>‡</sup>	–	–	–	–	-1.26	-1.26
OptiMix Growth	Entry Fee	26/05/18	0.46 <sup>‡</sup>	–	–	–	–	0.46	0.46
	Nil Entry Fee	26/05/18	-0.07 <sup>‡</sup>	–	–	–	–	-0.07	-0.07
	//Select	26/05/18	0.55 <sup>‡</sup>	–	–	–	–	0.55	0.55
	Frontier	26/05/18	0.10 <sup>‡</sup>	–	–	–	–	0.10	0.10

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
OptiMix High Growth	Entry Fee	26/05/18	0.34 <sup>‡</sup>	–	–	–	–	0.34	0.34
	Nil Entry Fee	26/05/18	-0.48 <sup>‡</sup>	–	–	–	–	-0.48	-0.48
	//Select	26/05/18	0.43 <sup>‡</sup>	–	–	–	–	0.43	0.43
	Frontier	26/05/18	-0.30 <sup>‡</sup>	–	–	–	–	-0.30	-0.30
OptiMix Moderate	Entry Fee	26/05/18	0.60 <sup>‡</sup>	–	–	–	–	0.60	0.60
	Nil Entry Fee	26/05/18	0.50 <sup>‡</sup>	–	–	–	–	0.50	0.50
	//Select	26/05/18	0.69 <sup>‡</sup>	–	–	–	–	0.69	0.69
	Frontier	26/05/18	0.68 <sup>‡</sup>	–	–	–	–	0.68	0.68
OptiMix Property Securities	Entry Fee	26/05/18	3.87 <sup>‡</sup>	–	–	–	–	3.87	3.87
	Nil Entry Fee	26/05/18	3.65 <sup>‡</sup>	–	–	–	–	3.65	3.65
	//Select	26/05/18	3.97 <sup>‡</sup>	–	–	–	–	3.97	3.97
	Frontier	26/05/18	3.84 <sup>‡</sup>	–	–	–	–	3.84	3.84
Perennial Value Shares	Entry Fee	26/05/18	1.08 <sup>‡</sup>	–	–	–	–	1.08	1.08
	Nil Entry Fee	26/05/18	1.01 <sup>‡</sup>	–	–	–	–	1.01	1.01
	//Select	26/05/18	1.17 <sup>‡</sup>	–	–	–	–	1.17	1.17
	Frontier	26/05/18	1.19 <sup>‡</sup>	–	–	–	–	1.19	1.19
Perpetual Australian Shares	Entry Fee	26/05/18	1.21 <sup>‡</sup>	–	–	–	–	1.21	1.21
	Nil Entry Fee	26/05/18	1.14 <sup>‡</sup>	–	–	–	–	1.14	1.14
	//Select	26/05/18	1.30 <sup>‡</sup>	–	–	–	–	1.30	1.30
	Frontier	26/05/18	1.28 <sup>‡</sup>	–	–	–	–	1.28	1.28
Perpetual Balanced Growth	Entry Fee	26/05/18	0.34 <sup>‡</sup>	–	–	–	–	0.34	0.34
	Nil Entry Fee	26/05/18	0.55 <sup>‡</sup>	–	–	–	–	0.55	0.55
	//Select	26/05/18	0.43 <sup>‡</sup>	–	–	–	–	0.43	0.43
	Frontier	26/05/18	0.70 <sup>‡</sup>	–	–	–	–	0.70	0.70
Perpetual Conservative Growth	Entry Fee	26/05/18	0.49 <sup>‡</sup>	–	–	–	–	0.49	0.49
	Nil Entry Fee	26/05/18	0.43 <sup>‡</sup>	–	–	–	–	0.43	0.43
	//Select	26/05/18	0.58 <sup>‡</sup>	–	–	–	–	0.58	0.58
	Frontier	26/05/18	0.55 <sup>‡</sup>	–	–	–	–	0.55	0.55
Perpetual Ethical SRI	Entry Fee	26/05/18	1.08 <sup>‡</sup>	–	–	–	–	1.08	1.08
	Nil Entry Fee	26/05/18	1.48 <sup>‡</sup>	–	–	–	–	1.48	1.48
	//Select	26/05/18	1.17 <sup>‡</sup>	–	–	–	–	1.17	1.17
	Frontier	26/05/18	1.62 <sup>‡</sup>	–	–	–	–	1.62	1.62

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Platinum Asia	Entry Fee	26/05/18	-3.77 <sup>‡</sup>	–	–	–	–	-3.77	-3.77
	Nil Entry Fee	26/05/18	-3.83 <sup>‡</sup>	–	–	–	–	-3.83	-3.83
	//Select	26/05/18	-3.68 <sup>‡</sup>	–	–	–	–	-3.68	-3.68
	Frontier	26/05/18	-3.72 <sup>‡</sup>	–	–	–	–	-3.72	-3.72
Platinum International	Entry Fee	26/05/18	-1.86 <sup>‡</sup>	–	–	–	–	-1.86	-1.86
	Nil Entry Fee	26/05/18	-1.92 <sup>‡</sup>	–	–	–	–	-1.92	-1.92
	//Select	26/05/18	-1.77 <sup>‡</sup>	–	–	–	–	-1.77	-1.77
	Frontier	26/05/18	-1.78 <sup>‡</sup>	–	–	–	–	-1.78	-1.78
Rare Infrastructure Value	Entry Fee	26/05/18	3.84 <sup>‡</sup>	–	–	–	–	3.84	3.84
	Nil Entry Fee	26/05/18	3.78 <sup>‡</sup>	–	–	–	–	3.78	3.78
	//Select	26/05/18	3.94 <sup>‡</sup>	–	–	–	–	3.94	3.94
	Frontier	26/05/18	3.91 <sup>‡</sup>	–	–	–	–	3.91	3.91
Schroder Australian Equity	Entry Fee	26/05/18	0.88 <sup>‡</sup>	–	–	–	–	0.88	0.88
	Nil Entry Fee	26/05/18	0.81 <sup>‡</sup>	–	–	–	–	0.81	0.81
	//Select	26/05/18	0.97 <sup>‡</sup>	–	–	–	–	0.97	0.97
	Frontier	26/05/18	0.98 <sup>‡</sup>	–	–	–	–	0.98	0.98
Schroder Balanced	Entry Fee	26/05/18	0.89 <sup>‡</sup>	–	–	–	–	0.89	0.89
	Nil Entry Fee	26/05/18	0.82 <sup>‡</sup>	–	–	–	–	0.82	0.82
	//Select	26/05/18	0.98 <sup>‡</sup>	–	–	–	–	0.98	0.98
	Frontier	26/05/18	0.94 <sup>‡</sup>	–	–	–	–	0.94	0.94
Schroder Fixed Income	Entry Fee	26/05/18	1.05 <sup>‡</sup>	–	–	–	–	1.05	1.05
	Nil Entry Fee	26/05/18	0.99 <sup>‡</sup>	–	–	–	–	0.99	0.99
	//Select	26/05/18	1.14 <sup>‡</sup>	–	–	–	–	1.14	1.14
	Frontier	26/05/18	1.11 <sup>‡</sup>	–	–	–	–	1.11	1.11
Schroder Real Return	Entry Fee	26/05/18	-0.13 <sup>‡</sup>	–	–	–	–	-0.13	-0.13
	Nil Entry Fee	26/05/18	-0.23 <sup>‡</sup>	–	–	–	–	-0.23	-0.23
	//Select	26/05/18	-0.04 <sup>‡</sup>	–	–	–	–	-0.04	-0.04
	Frontier	26/05/18	-0.05 <sup>‡</sup>	–	–	–	–	-0.05	-0.05
SG Hiscock Property	Entry Fee	26/05/18	3.14 <sup>‡</sup>	–	–	–	–	3.14	3.14
	Nil Entry Fee	26/05/18	2.24 <sup>‡</sup>	–	–	–	–	2.24	2.24
	//Select	26/05/18	3.23 <sup>‡</sup>	–	–	–	–	3.23	3.23
	Frontier	26/05/18	2.37 <sup>‡</sup>	–	–	–	–	2.37	2.37

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Stewart Investors Worldwide Sustainability	Entry Fee	26/05/18	1.36 <sup>‡</sup>	–	–	–	–	1.36	1.36
	Nil Entry Fee	26/05/18	1.35 <sup>‡</sup>	–	–	–	–	1.35	1.35
	//Select	26/05/18	1.45 <sup>‡</sup>	–	–	–	–	1.45	1.45
	Frontier	26/05/18	3.28 <sup>‡</sup>	–	–	–	–	3.28	3.28
T. Rowe Price Global Equity	Entry Fee	26/05/18	1.17 <sup>‡</sup>	–	–	–	–	1.17	1.17
	Nil Entry Fee	26/05/18	0.33 <sup>‡</sup>	–	–	–	–	0.33	0.33
	//Select	26/05/18	1.26 <sup>‡</sup>	–	–	–	–	1.26	1.26
	Frontier	26/05/18	0.51 <sup>‡</sup>	–	–	–	–	0.51	0.51
T. Rowe Price Dynamic Global Bond	Entry Fee	26/05/18	-0.54 <sup>‡</sup>	–	–	–	–	-0.54	-0.54
	Nil Entry Fee	26/05/18	-0.64 <sup>‡</sup>	–	–	–	–	-0.64	-0.64
	//Select	26/05/18	-0.45 <sup>‡</sup>	–	–	–	–	-0.45	-0.45
	Frontier	26/05/18	-0.50 <sup>‡</sup>	–	–	–	–	-0.50	-0.50
UBS Balanced	Entry Fee	26/05/18	0.80 <sup>‡</sup>	–	–	–	–	0.80	0.80
	Nil Entry Fee	26/05/18	0.74 <sup>‡</sup>	–	–	–	–	0.74	0.74
	//Select	26/05/18	0.89 <sup>‡</sup>	–	–	–	–	0.89	0.89
	Frontier	26/05/18	0.86 <sup>‡</sup>	–	–	–	–	0.86	0.86
UBS Defensive	Entry Fee	26/05/18	1.54 <sup>‡</sup>	–	–	–	–	1.54	1.54
	Nil Entry Fee	26/05/18	1.47 <sup>‡</sup>	–	–	–	–	1.47	1.47
	//Select	26/05/18	1.63 <sup>‡</sup>	–	–	–	–	1.63	1.63
	Frontier	26/05/18	1.66 <sup>‡</sup>	–	–	–	–	1.66	1.66
UBS Diversified Fixed Income	Entry Fee	26/05/18	1.07 <sup>‡</sup>	–	–	–	–	1.07	1.07
	Nil Entry Fee	26/05/18	1.01 <sup>‡</sup>	–	–	–	–	1.01	1.01
	//Select	26/05/18	1.16 <sup>‡</sup>	–	–	–	–	1.16	1.16
	Frontier	26/05/18	1.18 <sup>‡</sup>	–	–	–	–	1.18	1.18
Vanguard Australian Shares Index	Entry Fee	26/05/18	0.76 <sup>‡</sup>	–	–	–	–	0.76	0.76
	Nil Entry Fee	26/05/18	0.67 <sup>‡</sup>	–	–	–	–	0.67	0.67
	//Select	26/05/18	0.85 <sup>‡</sup>	–	–	–	–	0.85	0.85
	Frontier	26/05/18	0.83 <sup>‡</sup>	–	–	–	–	0.83	0.83
Vanguard Balanced Index	Entry Fee	26/05/18	0.36 <sup>‡</sup>	–	–	–	–	0.36	0.36
	Nil Entry Fee	26/05/18	0.26 <sup>‡</sup>	–	–	–	–	0.26	0.26
	//Select	26/05/18	0.45 <sup>‡</sup>	–	–	–	–	0.45	0.45
	Frontier	26/05/18	0.41 <sup>‡</sup>	–	–	–	–	0.41	0.41

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Vanguard Conservative Index	Entry Fee	26/05/18	0.57 <sup>‡</sup>	–	–	–	–	0.57	0.57
	Nil Entry Fee	26/05/18	0.47 <sup>‡</sup>	–	–	–	–	0.47	0.47
	//Select	26/05/18	0.66 <sup>‡</sup>	–	–	–	–	0.66	0.66
	Frontier	26/05/18	0.66 <sup>‡</sup>	–	–	–	–	0.66	0.66
Vanguard Diversified Bond Index	Entry Fee	26/05/18	1.13 <sup>‡</sup>	–	–	–	–	1.13	1.13
	Nil Entry Fee	26/05/18	1.03 <sup>‡</sup>	–	–	–	–	1.03	1.03
	//Select	26/05/18	1.22 <sup>‡</sup>	–	–	–	–	1.22	1.22
	Frontier	26/05/18	1.19 <sup>‡</sup>	–	–	–	–	1.19	1.19
Vanguard Growth Index	Entry Fee	26/05/18	0.03 <sup>‡</sup>	–	–	–	–	0.03	0.03
	Nil Entry Fee	26/05/18	-0.07 <sup>‡</sup>	–	–	–	–	-0.07	-0.07
	//Select	26/05/18	0.12 <sup>‡</sup>	–	–	–	–	0.12	0.12
	Frontier	26/05/18	0.13 <sup>‡</sup>	–	–	–	–	0.13	0.13
Vanguard High Growth Index	Entry Fee	26/05/18	-0.57 <sup>‡</sup>	–	–	–	–	-0.57	-0.57
	Nil Entry Fee	26/05/18	0.25 <sup>‡</sup>	–	–	–	–	0.25	0.25
	//Select	26/05/18	-0.48 <sup>‡</sup>	–	–	–	–	-0.48	-0.48
	Frontier	26/05/18	-0.51 <sup>‡</sup>	–	–	–	–	-0.51	-0.51
Vanguard International Shares Index	Entry Fee	26/05/18	-1.22 <sup>‡</sup>	–	–	–	–	-1.22	-1.22
	Nil Entry Fee	26/05/18	-1.31 <sup>‡</sup>	–	–	–	–	-1.31	-1.31
	//Select	26/05/18	-1.13 <sup>‡</sup>	–	–	–	–	-1.13	-1.13
	Frontier	26/05/18	-1.19 <sup>‡</sup>	–	–	–	–	-1.19	-1.19
Vanguard International Shares Index (Hedged)	Entry Fee	26/05/18	-1.93 <sup>‡</sup>	–	–	–	–	-1.93	-1.93
	Nil Entry Fee	26/05/18	-2.02 <sup>‡</sup>	–	–	–	–	-2.02	-2.02
	//Select	26/05/18	-1.84 <sup>‡</sup>	–	–	–	–	-1.84	-1.84
	Frontier	26/05/18	-1.90 <sup>‡</sup>	–	–	–	–	-1.90	-1.90
Vanguard Property Securities Index	Entry Fee	26/05/18	4.15 <sup>‡</sup>	–	–	–	–	4.15	4.15
	Nil Entry Fee	26/05/18	4.05 <sup>‡</sup>	–	–	–	–	4.05	4.05
	//Select	26/05/18	4.25 <sup>‡</sup>	–	–	–	–	4.25	4.25
	Frontier	26/05/18	4.20 <sup>‡</sup>	–	–	–	–	4.20	4.20
Walter Scott Global Equity (Hedged)	Entry Fee	26/05/18	-0.13 <sup>‡</sup>	–	–	–	–	-0.13	-0.13
	Nil Entry Fee	26/05/18	-0.20 <sup>‡</sup>	–	–	–	–	-0.20	-0.20
	//Select	26/05/18	-0.04 <sup>‡</sup>	–	–	–	–	-0.04	-0.04
	Frontier	26/05/18	-0.04 <sup>‡</sup>	–	–	–	–	-0.04	-0.04

Yearly returns (except for the ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year

and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

\*\* For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit [onepath.com.au](http://onepath.com.au) > Performance & updates > Current interest rates.

\* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

# INVESTMENT RETURNS – ONEANSWER TERM ALLOCATED PENSION

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

Please refer to page 54 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
AMP Capital Equity	Entry Fee	20/09/04	13.56	8.20	-2.33	6.14	16.10	8.14	5.73
	Nil Entry Fee	20/09/04	12.88	7.55	-2.91	5.51	15.42	7.50	5.10
	//Select	11/12/06	14.47	9.06	-1.54	7.00	17.03	9.01	6.58
Antipodes Global (Long only)*	Entry Fee	20/09/04	12.64	8.19	-2.71	22.29	15.04	10.77	6.42
	Nil Entry Fee	20/09/04	11.80	7.38	-3.44	21.38	14.17	9.95	5.63
	//Select	11/12/06	13.38	8.90	-2.08	23.08	15.79	11.50	7.12
ANZ Cash Advantage	Entry Fee	30/05/11	1.26	1.48	1.85	2.23	2.47	1.84	2.77
	Nil Entry Fee	30/05/11	1.26	1.48	1.85	2.23	2.47	1.84	2.77
	//Select	30/05/11	1.56	1.78	2.16	2.54	2.78	2.14	2.88
ANZ Term Deposit options	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	20/09/04	10.86	19.50	-3.51	13.89	28.98	13.43	3.93
	Nil Entry Fee	20/09/04	10.20	18.78	-4.08	13.19	28.19	12.75	3.29
	//Select	11/12/06	11.75	20.46	-2.73	14.81	30.02	14.34	4.76
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	20.42	9.23	14.25	1.38	27.14	14.14	7.20
	Nil Entry Fee	19/09/05	19.52	8.42	13.39	0.62	26.19	13.28	6.39
	//Select	11/12/06	21.21	9.94	14.99	2.04	27.96	14.88	7.89
Bentham Global Income	Entry Fee	19/09/05	4.27	11.99	-2.70	2.46	9.39	4.95	6.94
	Nil Entry Fee	19/09/05	3.49	11.15	-3.43	1.70	8.58	4.17	6.14
	//Select	11/12/06	4.95	12.72	-2.06	3.13	10.10	5.64	7.63
BlackRock Balanced	Entry Fee	20/09/04	8.11	10.24	0.59	7.99	12.40	7.79	5.65
	Nil Entry Fee	20/09/04	7.47	9.58	-0.02	7.35	11.73	7.15	5.02
	//Select	11/12/06	8.98	11.12	1.40	8.86	13.31	8.66	6.50
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	14.57	13.72	2.53	4.06	16.22	10.07	6.87
	Nil Entry Fee	20/09/04	13.71	12.87	1.76	3.28	15.35	9.25	6.07
	//Select	11/12/06	15.32	14.46	3.20	4.73	16.98	10.79	7.57

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
BlackRock Scientific Diversified Growth	Entry Fee	20/09/04	9.16	10.03	1.56	7.45	14.24	8.41	5.76
	Nil Entry Fee	20/09/04	8.50	9.38	0.95	6.80	13.56	7.76	5.12
	//Select	11/12/06	10.04	10.91	2.37	8.31	15.15	9.28	6.61
BlackRock Scientific International Equity	Entry Fee	20/09/04	16.50	14.47	-5.15	28.84	19.20	14.20	7.70
	Nil Entry Fee	20/09/04	15.63	13.61	-5.86	27.88	18.31	13.35	6.90
	//Select	11/12/06	17.26	15.22	-4.53	29.68	19.97	14.95	8.40
BT Core Australian Shares	Entry Fee	30/05/11	14.71	15.69	-2.15	8.78	17.63	10.69	9.30
	Nil Entry Fee	30/05/11	13.85	14.82	-2.89	7.97	16.76	9.86	8.49
	//Select	30/05/11	15.46	16.45	-1.52	9.49	18.40	11.41	10.02
BT Core Hedged Global Shares‡	Entry Fee	20/09/04	8.19	19.38	-5.94	9.45	19.83	9.77	7.98
	Nil Entry Fee	20/09/04	7.55	18.65	-6.50	8.79	19.13	9.11	7.33
	//Select	11/12/06	9.06	20.33	-5.18	10.33	20.79	10.65	8.84
BT Smaller Companies	Entry Fee	20/09/04	24.95	5.33	15.04	5.95	16.47	13.31	9.64
	Nil Entry Fee	20/09/04	24.02	4.54	14.18	5.16	15.59	12.47	8.82
	//Select	11/12/06	25.76	6.01	15.79	6.64	17.23	14.05	10.35
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.86	5.77	0.41	1.27	7.09	3.25	3.93
	Nil Entry Fee	19/09/05	1.10	4.97	-0.34	0.51	6.30	2.48	3.15
	//Select	11/12/06	2.52	6.46	1.07	1.93	7.79	3.92	4.61
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	-1.83 <sup>§</sup>	-	-	-	-	-1.83	-1.83
	Nil Entry Fee	18/09/17	-2.40 <sup>§</sup>	-	-	-	-	-2.40	-2.40
	//Select	18/09/17	-1.21 <sup>§</sup>	-	-	-	-	-1.21	-1.21
Colonial First State Imputation	Entry Fee	20/09/04	19.66	8.30	0.58	6.31	16.40	10.03	7.38
	Nil Entry Fee	20/09/04	18.94	7.65	-0.02	5.68	15.70	9.37	6.74
	//Select	11/12/06	20.62	9.16	1.39	7.17	17.34	10.92	8.24
Fidelity Australian Equities	Entry Fee	30/05/11	15.00	9.57	3.73	6.66	20.05	10.85	10.36
	Nil Entry Fee	30/05/11	14.14	8.75	2.96	5.86	19.16	10.02	9.54
	//Select	30/05/11	15.75	10.28	4.41	7.36	20.84	11.57	11.09
Greencap Broadcap	Entry Fee	18/09/17	12.77 <sup>§</sup>	-	-	-	-	12.77	12.77
	Nil Entry Fee	18/09/17	12.11 <sup>§</sup>	-	-	-	-	12.11	12.11
	//Select	18/09/17	13.48 <sup>§</sup>	-	-	-	-	13.48	13.48



Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Investors Mutual Australian Shares	Entry Fee	20/09/04	4.65	12.44	5.34	10.04	14.09	9.25	8.97
	Nil Entry Fee	20/09/04	4.03	11.77	4.71	9.38	13.42	8.60	8.32
	//Select	11/12/06	5.50	13.34	6.19	10.93	15.01	10.13	9.85
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.64	2.03	1.70	2.40	3.93	2.34	2.49
	Nil Entry Fee	19/09/05	0.88	1.28	0.93	1.63	3.16	1.57	1.72
	//Select	11/12/06	2.31	2.70	2.36	3.06	4.61	3.00	3.16
Magellan Global	Entry Fee	20/09/04	15.40	14.10	-1.06	27.52	13.90	13.60	7.87
	Nil Entry Fee	20/09/04	14.71	13.41	-1.65	26.76	13.22	12.92	7.22
	//Select	11/12/06	16.33	15.01	-0.26	28.55	14.82	14.52	8.74
Merlon Australian Share Income	Entry Fee	30/05/11	3.18	15.00	4.13	5.25	10.82	7.58	8.23
	Nil Entry Fee	30/05/11	2.41	14.15	3.35	4.46	9.99	6.78	7.42
	//Select	30/05/11	3.85	15.75	4.81	5.94	11.54	8.28	8.94
MFS Global Equity	Entry Fee	20/09/04	8.02	16.00	0.56	23.89	17.33	12.87	9.76
	Nil Entry Fee	20/09/04	7.21	15.13	-0.19	22.97	16.46	12.02	8.94
	//Select	11/12/06	8.72	16.75	1.22	24.70	18.10	13.60	10.48
Nikko AM Australian Shares	Entry Fee	18/09/17	10.06 <sup>2</sup>	-	-	-	-	10.06	10.06
	Nil Entry Fee	18/09/17	9.42 <sup>2</sup>	-	-	-	-	9.42	9.42
	//Select	18/09/17	10.75 <sup>2</sup>	-	-	-	-	10.75	10.75
OnePath Active Growth	Entry Fee	20/09/04	7.43	8.65	-0.48	10.29	14.71	8.00	4.68
	Nil Entry Fee	20/09/04	6.63	7.84	-1.23	9.47	13.86	7.20	3.89
	//Select	11/12/06	8.13	9.36	0.17	11.01	15.45	8.71	5.36
OnePath Alternatives Growth	Entry Fee	30/05/11	4.55	-6.56	-1.89	5.82	6.05	1.47	0.00
	Nil Entry Fee	30/05/11	3.77	-7.26	-2.62	5.04	5.25	0.71	-0.74
	//Select	30/05/11	5.23	-5.95	-1.25	6.51	6.74	2.13	0.66
OnePath Australian Shares	Entry Fee	20/09/04	8.65	10.39	-3.54	3.95	16.93	7.06	4.62
	Nil Entry Fee	20/09/04	7.84	9.57	-4.26	3.18	16.04	6.25	3.84
	//Select	11/12/06	9.36	11.11	-2.91	4.63	17.69	7.76	5.31
OnePath Balanced	Entry Fee	20/09/04	5.48	5.94	2.05	7.56	9.83	6.14	4.28
	Nil Entry Fee	20/09/04	4.68	5.15	1.28	6.76	9.01	5.35	3.50
	//Select	11/12/06	6.16	6.63	2.71	8.26	10.55	6.83	4.96
OnePath Blue Chip Imputation	Entry Fee	20/09/04	6.70	12.96	-6.96	2.66	17.88	6.30	4.60
	Nil Entry Fee	20/09/04	5.90	12.12	-7.66	1.90	17.00	5.50	3.81
	//Select	11/12/06	7.40	13.70	-6.35	3.33	18.65	6.99	5.28

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Capital Guaranteed	Entry Fee	20/09/04	2.35	2.90	4.95	6.65	6.15	4.59	3.46
OnePath Cash	Entry Fee	20/09/04	0.25	0.28	0.68	1.04	1.10	0.67	1.86
	Nil Entry Fee	20/09/04	-0.50	-0.46	-0.07	0.29	0.34	-0.08	1.10
	//Select	11/12/06	0.91	0.94	1.34	1.70	1.76	1.33	2.53
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	0.99	0.90	5.56	3.64	4.86	3.17	4.21
	Nil Entry Fee	20/09/04	0.38	0.29	4.93	3.02	4.23	2.55	3.59
	//Select	11/12/06	1.80	1.71	6.41	4.47	5.70	4.00	5.05
OnePath Diversified High Yield	Entry Fee	20/09/04	0.67	2.97	0.67	1.08	3.23	1.72	2.74
	Nil Entry Fee	20/09/04	0.06	2.36	0.06	0.48	2.62	1.11	2.12
	//Select	11/12/06	1.47	3.80	1.47	1.90	4.06	2.53	3.56
OnePath Emerging Companies	Entry Fee	20/09/04	19.62	-0.91	19.27	7.19	19.85	12.68	8.24
	Nil Entry Fee	20/09/04	18.73	-1.66	18.38	6.39	18.95	11.83	7.43
	//Select	11/12/06	20.40	-0.27	20.05	7.89	20.63	13.41	8.94
OnePath Geared Australian Shares Index <sup>Δ</sup>	Entry Fee	20/07/06	23.28	20.77	-5.23	2.27	31.17	13.61	3.80
	Nil Entry Fee	20/07/06	22.37	19.86	-5.94	1.50	30.21	12.76	3.03
	//Select	11/12/06	24.09	21.56	-4.62	2.94	32.02	14.35	4.48
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	14.52	20.04	-6.82	9.73	3.55	7.80	0.84
	Nil Entry Fee	20/09/04	13.66	19.15	-7.52	8.91	2.78	6.99	0.08
	//Select	11/12/06	15.27	20.83	-6.21	10.44	4.22	8.50	1.50
OnePath Global Property Securities Index <sup>⊖</sup>	Entry Fee	30/05/11	3.70	-3.40	12.45	7.66	14.31	6.75	7.02
	Nil Entry Fee	30/05/11	2.93	-4.12	11.60	6.85	13.45	5.95	6.22
	//Select	30/05/11	4.38	-2.77	13.18	8.36	15.06	7.45	7.73
OnePath Global Shares	Entry Fee	20/09/04	14.61	14.21	7.31	26.56	18.60	16.09	8.89
	Nil Entry Fee	20/09/04	13.76	13.36	6.50	25.62	17.71	15.22	8.07
	//Select	11/12/06	15.36	14.95	8.01	27.39	19.38	16.85	9.60
OnePath High Growth	Entry Fee	20/09/04	4.99	12.49 <sup>‡</sup>	0.17 <sup>‡</sup>	16.59	15.80	7.23	4.01
	Nil Entry Fee	20/09/04	9.50	11.65	-0.59	9.88	14.94	8.95	4.45
	//Select	11/12/06	5.68	13.22 <sup>‡</sup>	0.82 <sup>‡</sup>	17.35	16.55	7.93	4.69

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Managed Growth	Entry Fee	20/09/04	7.64	8.35	1.01	8.86	11.92	7.49	4.70
	Nil Entry Fee	20/09/04	6.83	7.54	0.25	8.04	11.08	6.69	3.91
	//Select	11/12/06	8.34	9.06	1.67	9.57	12.65	8.19	5.38
OnePath Property Securities	Entry Fee	20/09/04	10.28	-4.19	20.22	15.61	13.45	10.75	5.75
	Nil Entry Fee	20/09/04	9.45	-4.91	19.33	14.74	12.61	9.92	4.96
	//Select	11/12/06	11.00	-3.57	21.01	16.36	14.19	11.47	6.44
OnePath Select Leaders	Entry Fee	20/09/04	8.15	10.36	-6.17	3.73	17.06	6.34	5.84
	Nil Entry Fee	20/09/04	7.34	9.53	-6.87	2.95	16.18	5.55	5.05
	//Select	11/12/06	8.85	11.08	-5.56	4.41	17.82	7.03	6.53
OnePath Stable	Entry Fee	20/09/04	2.10	0.87	2.55	3.26	5.65	2.87	3.80
	Nil Entry Fee	20/09/04	1.49	0.27	1.93	2.64	5.02	2.26	3.18
	//Select	11/12/06	2.92	1.68	3.37	4.09	6.50	3.70	4.64
OnePath Sustainable Investments Australian Shares	Entry Fee	20/09/04	3.63	10.44 <sup>‡</sup>	-6.03 <sup>‡</sup>	15.66	20.42	7.62	5.73
	Nil Entry Fee	20/09/04	0.80	9.61 <sup>‡</sup>	-6.74	14.98	19.53	6.74	4.91
	//Select	11/12/06	4.30	11.16 <sup>‡</sup>	-5.42 <sup>‡</sup>	16.42	21.21	8.32	6.42
OnePath Tax Effective Income	Entry Fee	20/09/04	7.05	3.25	3.85	6.23	10.59	6.16	5.10
	Nil Entry Fee	20/09/04	6.25	2.49	3.07	5.43	9.76	5.37	4.32
	//Select	11/12/06	7.75	3.93	4.52	6.92	11.31	6.85	5.79
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	1.57	-0.70	4.63	3.51	4.95	2.77	4.94
	Nil Entry Fee	20/09/04	0.82	-1.44	3.84	2.74	4.17	2.00	4.15
	//Select	11/12/06	2.23	-0.05	5.31	4.19	5.63	3.44	5.62
OptiMix Australian Shares	Entry Fee	20/09/04	12.17	13.12	0.02	3.53	16.90	8.96	5.30
	Nil Entry Fee	20/09/04	11.34	12.28	-0.74	2.76	16.03	8.15	4.51
	//Select	11/12/06	12.90	13.86	0.67	4.21	17.67	9.67	5.99
OptiMix Balanced	Entry Fee	20/09/04	7.04	8.63	0.74	8.69	11.78	7.31	4.97
	Nil Entry Fee	20/09/04	6.24	7.83	-0.02	7.88	10.94	6.51	4.19
	//Select	11/12/06	7.74	9.34	1.40	9.40	12.50	8.01	5.66
OptiMix Conservative	Entry Fee	20/09/04	3.56	3.63	2.76	5.62	7.44	4.59	4.44
	Nil Entry Fee	20/09/04	2.79	2.85	1.99	4.83	6.64	3.81	3.66
	//Select	11/12/06	4.24	4.30	3.43	6.31	8.14	5.27	5.12

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Enhanced Cash	Entry Fee	20/09/04	0.40	0.47	0.88	0.95	1.37	0.81	2.13
	Nil Entry Fee	20/09/04	0.53	-0.28	0.12	0.19	0.61	0.23	1.46
	//Select	11/12/06	1.06	1.12	1.54	1.61	2.03	1.47	2.80
OptiMix Global Shares	Entry Fee	20/09/04	10.56	15.48	-1.11	24.04	17.16	12.90	7.04
	Nil Entry Fee	20/09/04	9.72	14.62	-1.85	23.11	16.30	12.06	6.24
	//Select	11/12/06	11.28	16.23	-0.47	24.85	17.92	13.64	7.74
OptiMix Global Smaller Companies Shares	Entry Fee	20/09/04	14.90	14.91	-4.53	24.41	23.77	14.18	8.82
	Nil Entry Fee	20/09/04	14.04	14.04	-5.24	23.48	22.84	13.33	8.01
	//Select	11/12/06	15.65	15.65	-3.90	25.22	24.57	14.93	9.53
OptiMix Growth	Entry Fee	20/09/04	8.24	10.48	0.09	9.66	13.75	8.35	5.25
	Nil Entry Fee	20/09/04	7.44	9.65	-0.66	8.84	12.90	7.54	4.47
	//Select	11/12/06	8.95	11.20	0.74	10.37	14.49	9.05	5.94
OptiMix High Growth	Entry Fee	20/09/04	9.53	12.71	-0.80	10.49	15.41	9.32	5.34
	Nil Entry Fee	20/09/04	8.70	11.86	-1.53	9.66	14.55	8.51	4.56
	//Select	11/12/06	10.24	13.44	-0.15	11.22	16.16	10.04	6.03
OptiMix Moderate	Entry Fee	20/09/04	5.13	6.12	1.96	7.43	9.66	6.03	4.87
	Nil Entry Fee	20/09/04	4.34	5.33	1.19	6.63	8.84	5.24	4.09
	//Select	11/12/06	5.81	6.81	2.62	8.13	10.37	6.72	5.56
OptiMix Property Securities	Entry Fee	20/09/04	9.97	-2.58	24.13	16.23	10.28	11.25	5.80
	Nil Entry Fee	20/09/04	9.14	-3.31	23.20	15.35	9.46	10.42	5.01
	//Select	11/12/06	10.69	-1.95	24.94	16.99	10.99	11.98	6.49
Perennial Value Shares	Entry Fee	20/09/04	8.32	14.82	-3.34	8.43	19.46	9.26	6.28
	Nil Entry Fee	20/09/04	7.51	13.96	-4.06	7.62	18.57	8.44	5.49
	//Select	11/12/06	9.02	15.57	-2.71	9.14	20.23	9.97	6.98
Perpetual Australian Shares	Entry Fee	20/09/04	9.46	10.65	0.11	2.60	18.05	7.99	7.19
	Nil Entry Fee	20/09/04	8.80	9.99	-0.49	1.99	17.35	7.34	6.55
	//Select	11/12/06	10.34	11.54	0.91	3.42	19.00	8.86	8.05
Perpetual Balanced Growth	Entry Fee	20/09/04	5.96	7.93	0.92	6.11	13.24	6.76	5.89
	Nil Entry Fee	20/09/04	5.33	7.28	0.32	5.47	12.57	6.12	5.26
	//Select	11/12/06	6.81	8.79	1.73	6.96	14.15	7.62	6.74
Perpetual Conservative Growth	Entry Fee	20/09/04	3.22	3.72	2.13	3.80	7.49	4.06	4.85
	Nil Entry Fee	20/09/04	2.60	3.10	1.51	3.19	6.85	3.43	4.22
	//Select	11/12/06	4.05	4.55	2.95	4.64	8.35	4.89	5.69

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Platinum International	Entry Fee	20/09/04	12.37	20.39	-6.78	18.10	16.70	11.69	9.93
	Nil Entry Fee	20/09/04	11.53	19.49	-7.48	17.22	15.83	10.85	9.11
	//Select	11/12/06	13.10	21.18	-6.18	18.87	17.46	12.42	10.65
RARE Infrastructure Value	Entry Fee	30/05/11	-0.93	12.39	-0.10	9.13	17.12	7.29	8.00
	Nil Entry Fee	30/05/11	-1.67	11.55	-0.85	8.32	16.25	6.49	7.19
	//Select	30/05/11	-0.28	13.12	0.55	9.84	17.89	7.99	8.71
Schroder Australian Equity	Entry Fee	20/09/04	12.92	19.99	-6.24	2.93	15.70	8.63	7.94
	Nil Entry Fee	20/09/04	12.25	19.28	-6.80	2.31	15.00	7.98	7.29
	//Select	11/12/06	13.83	20.96	-5.49	3.76	16.63	9.51	8.81
Schroder Balanced	Entry Fee	20/09/04	6.52	11.14	-0.39	6.81	11.94	7.11	6.72
	Nil Entry Fee	20/09/04	5.89	10.48	-0.99	6.17	11.28	6.47	6.09
	//Select	11/12/06	7.38	12.03	0.41	7.66	12.84	7.97	7.58
Schroder Fixed Income	Entry Fee	30/05/11	1.54	-0.45	3.84	2.70	4.55	2.42	3.48
	Nil Entry Fee	30/05/11	0.77	-1.19	3.06	1.94	3.76	1.65	2.70
	//Select	30/05/11	2.20	0.20	4.51	3.37	5.23	3.09	4.16
Schroder Real Return	Entry Fee	20/09/04	2.64	5.47	0.32	4.96	12.48	5.10	4.63
	Nil Entry Fee	20/09/04	2.04	4.84	-0.28	4.33	11.80	4.47	4.01
	//Select	11/12/06	3.47	6.32	1.12	5.80	13.38	5.94	5.47
SG Hiscock Property	Entry Fee	20/09/04	10.08	-4.99	19.35	15.25	12.68	10.14	4.86
	Nil Entry Fee	20/09/04	9.42	-5.56	18.63	14.56	12.01	9.48	4.23
	//Select	11/12/06	10.96	-4.22	20.31	16.18	13.59	11.03	5.70
T. Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	-1.03 <sup>£</sup>	-	-	-	-	-1.03	-1.03
	Nil Entry Fee	18/09/17	-1.61 <sup>£</sup>	-	-	-	-	-1.61	-1.61
	//Select	18/09/17	-0.41 <sup>£</sup>	-	-	-	-	-0.41	-0.41
UBS Balanced	Entry Fee	20/09/04	7.39	9.33	-5.57	8.19	14.24	6.50	5.38
	Nil Entry Fee	20/09/04	6.74	8.68	-6.14	7.55	13.55	5.87	4.75
	//Select	11/12/06	8.25	10.21	-4.82	9.06	15.16	7.36	6.23
UBS Defensive	Entry Fee	20/09/04	2.38	3.83	0.18	5.86	9.73	4.34	5.14
	Nil Entry Fee	20/09/04	1.76	3.21	-0.42	5.22	9.08	3.72	4.51
	//Select	11/12/06	3.20	4.66	0.99	6.71	10.61	5.18	5.98
UBS Diversified Fixed Income	Entry Fee	20/09/04	1.68	-0.62	5.65	2.26	6.37	3.04	5.20
	Nil Entry Fee	20/09/04	1.07	-1.22	5.02	1.65	5.74	2.42	4.57
	//Select	11/12/06	2.50	0.18	6.50	3.08	7.23	3.86	6.05

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return‡
Vanguard Australian Shares Index	Entry Fee	19/09/05	12.80	13.24	1.20	5.33	16.83	9.73	6.22
	Nil Entry Fee	19/09/05	11.96	12.40	0.44	4.55	15.95	8.91	5.43
	//Select	11/12/06	13.54	13.55	1.70	6.02	17.59	10.33	6.85
Vanguard International Shares Index	Entry Fee	20/09/04	13.92	13.27	-0.63	23.24	19.00	13.46	7.93
	Nil Entry Fee	20/09/04	13.07	12.42	-1.37	22.32	18.11	12.61	7.12
	//Select	11/12/06	14.66	13.57	-0.14	24.04	19.78	14.08	8.57
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	9.82	18.91	-2.50	9.63	23.04	11.43	7.69
	Nil Entry Fee	19/09/05	9.00	18.02	-3.23	8.80	22.13	10.59	6.89
	//Select	11/12/06	10.54	19.24	-2.03	10.35	23.84	12.03	8.34
Vanguard Property Securities Index	Entry Fee	19/09/05	11.74	-6.63	22.93	18.38	9.66	10.73	5.17
	Nil Entry Fee	19/09/05	10.91	-7.33	22.01	17.49	8.86	9.91	4.39
	//Select	11/12/06	12.47	-6.38	23.53	19.15	10.38	11.34	5.80
Walter Scott Global Equity (Hedged)	Entry Fee	30/05/11	13.29	14.62	0.90	9.93	16.76	10.96	10.71
	Nil Entry Fee	30/05/11	12.44	13.76	0.15	9.11	15.89	10.13	9.88
	//Select	30/05/11	14.03	15.36	1.56	10.65	17.52	11.68	11.44

Yearly returns (except for the OnePath Capital Guaranteed and ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed and ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten years returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

\* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

\*\* For the latest interest rates for ANZ Term Deposit options available through OneAnswer, visit [onepath.com.au](http://onepath.com.au) > Performance & updates > Current rates

‡ For this investment fund, the performance of the equivalent investment fund in OneAnswer Pension has been shown.

≠ Formerly Zurich Investments Global Thematic Shares

± Formerly Capital Group Global Equity (Hedged)

Δ Formerly OptiMix Geared Australian Shares

≈ Formerly OnePath Global Property Securities

Σ This part-year return shows performance from start date to 30 June.

# INVESTMENT RETURNS – CORPORATE SUPER

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

Please refer to page 58 for the footnotes applicable to the following returns.

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Antipodes Global (Long only)*	01/10/05	2.95 <sup>oo</sup>	7.47	-2.17	20.44	13.79	9.56	4.32
Arrowstreet Global Equity (Hedged)	30/06/03	5.17 <sup>oo</sup>	17.74	-2.63	12.84	29.68	13.93	2.42
BlackRock Scientific Australian Equity	01/10/05	0.65 <sup>oo</sup>	11.80	1.03	3.39	14.07	5.81	4.49
BlackRock Scientific Diversified Growth	30/06/03	1.82 <sup>oo</sup>	8.92	1.45	6.72	12.57	6.34	4.23
BlackRock Scientific International Equity	01/10/05	3.23 <sup>oo</sup>	14.11	-4.18	25.57	17.07	12.75	5.21
BT Core Hedged Global Shares‡	10/07/00	4.33 <sup>oo</sup>	16.71	-4.40	8.99	17.84	8.19	6.13
Colonial First State Diversified	02/07/02	0.91 <sup>oo</sup>	6.33	2.62	7.23	11.68	6.05	4.19
Colonial First State Imputation	30/06/03	-0.83 <sup>oo</sup>	7.43	0.00	5.50	14.57	5.15	4.76
Investors Mutual Australian Shares	30/06/03	-1.13 <sup>oo</sup>	11.12	4.20	9.21	12.81	6.95	6.54
Legg Mason Balanced	23/11/09	6.06 <sup>oo</sup>	10.92	2.38	10.06	15.10	9.09	8.43
Legg Mason Growth	23/11/09	6.06 <sup>oo</sup>	11.16	0.75	11.94	17.85	9.73	8.63
Maple-Brown Abbott Diversified	23/11/09	3.51 <sup>oo</sup>	10.01	-0.41	9.23	13.19	7.61	6.59
MFS Global Equity	01/10/05	2.98 <sup>oo</sup>	14.57	0.72	22.03	16.08	12.47	7.10
OnePath Alternatives Growth	03/11/08	-1.47 <sup>oo</sup>	-6.02	-1.60	4.88	4.72	0.75	-1.25
OnePath Australian Shares	07/07/97	-2.59 <sup>oo</sup>	9.58	-2.69	3.86	15.54	4.53	3.56
OnePath Balanced	07/07/97	3.05 <sup>oo</sup>	5.37	2.75	7.14	9.12	5.39	3.65
OnePath Blue Chip Imputation	30/06/03	-2.88 <sup>oo</sup>	11.72	-6.34	2.54	16.05	4.13	3.45

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Capital Guaranteed	–	2.25 <sup>oo</sup>	2.60	4.30	5.70	5.50	4.06	3.06
OnePath Capital Stable	01/07/97	1.78 <sup>oo</sup>	1.21	3.02	3.15	5.49	2.84	3.24
OnePath Cash	07/07/97	0.40 <sup>oo</sup>	0.53	0.86	1.16	1.20	0.89	1.98
OnePath Diversified Fixed Interest	07/07/97	1.32 <sup>oo</sup>	0.99	5.33	3.60	4.69	2.75	3.83
OnePath Emerging Companies	03/07/00	1.07 <sup>oo</sup>	-0.51	17.40	6.46	17.54	6.33	5.18
OnePath Geared Australian Shares Index <sup>4</sup>	01/10/07	-2.28 <sup>oo</sup>	18.31	-4.36	2.63	28.92	7.68	1.58
OnePath Global Emerging Markets Shares	17/07/01	7.90 <sup>oo</sup>	17.33	-5.12	9.63	3.76	5.84	-0.30
OnePath Global Property Securities	01/10/07	0.60 <sup>oo</sup>	-2.53	12.25	7.69	13.42	5.32	4.53
OnePath Global Shares	07/07/97	3.91 <sup>oo</sup>	13.84	7.30	24.71	17.65	14.78	6.47
OnePath High Growth	30/06/03	1.16 <sup>oo</sup>	11.18	-0.17	10.08	14.60	7.45	3.63
OnePath Managed Growth	01/07/97	5.34 <sup>oo</sup>	7.64	2.07	8.29	11.01	6.78	3.96
OnePath Property Securities	30/06/03	-2.98 <sup>oo</sup>	-3.50	18.21	13.63	11.93	8.21	2.97
OnePath Select Leaders	01/10/05	-2.89 <sup>oo</sup>	9.74	-5.86	3.19	15.35	3.63	4.86
OnePath Sustainable Investments – Australian Shares	30/06/03	-2.14 <sup>oo</sup>	9.81	-5.69	5.55	18.31	5.06	4.60
OptiMix Australian Fixed Interest	30/06/03	0.71 <sup>oo</sup>	-0.68	3.90	3.25	4.52	2.23	4.30
OptiMix Australian Shares	30/06/03	-0.41 <sup>oo</sup>	11.08	-0.13	3.26	14.87	5.34	3.52
OptiMix Balanced	25/07/01	5.02 <sup>oo</sup>	8.02	0.97	8.05	10.76	6.46	4.07
OptiMix Conservative	25/07/01	0.72 <sup>oo</sup>	3.42	2.76	5.23	6.86	3.60	3.66
OptiMix Global Emerging Markets Shares	03/11/08	4.58 <sup>oo</sup>	12.41	-6.17	11.24	8.72	5.98	4.27



Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Global Shares	03/07/02	1.85°	13.32	-0.50	21.63	15.16	11.47	4.95
OptiMix Global Smaller Companies Shares	30/06/03	1.76°	11.80	-4.42	21.47	21.10	12.18	6.24
OptiMix Growth	25/07/01	5.93°	9.91	0.04	8.96	12.54	7.36	4.32
OptiMix High Growth	30/07/02	1.20°	11.98	-0.46	9.65	14.00	7.28	3.80
OptiMix Moderate	30/06/03	3.20°	5.75	1.99	6.88	8.85	5.19	4.06
OptiMix Property Securities	30/06/03	-1.94°	-1.65	19.95	15.49	10.06	9.30	3.03
Perennial Value Shares	01/10/05	-0.42°	12.46	-4.13	7.41	17.24	5.93	4.50
Perpetual Australian Shares	04/07/01	-0.30°	9.37	0.43	2.28	16.55	5.75	5.96
Perpetual Balanced Growth	07/08/02	1.29°	7.04	1.95	5.85	12.19	6.04	4.75
Perpetual Conservative Growth	30/06/03	0.92°	3.38	1.47	3.56	6.93	3.37	3.99
Platinum International	01/10/05	6.89°	18.40	-5.95	17.09	15.19	11.97	7.11
Schroder Australian Equity	30/06/03	1.02°	18.00	-5.58	2.54	14.12	5.55	5.57
Schroder Balanced	30/06/03	1.09°	9.61	-0.84	6.24	11.04	5.59	5.17
SG Hiscock Property	30/06/03	-3.24°	-1.71	15.18	13.31	11.05	7.85	2.52
UBS Balanced	30/06/03	1.36°	8.81	-5.00	7.52	12.81	5.36	3.98
UBS Defensive Investment	30/06/03	1.15°	3.74	0.23	5.20	8.85	3.75	4.13
Vanguard Australian Shares Index	06/09/01	-0.82°	11.07	-0.56	4.71	15.16	5.47	3.92
Vanguard International Shares Index	10/07/00	0.66°	12.51	-0.81	21.61	17.28	12.03	5.27
Vanguard International Shares Index (Hedged)	03/11/08	3.08°	16.24	-2.65	8.88	20.67	8.67	9.75
Vanguard Property Securities Index	30/06/03	-0.63°	-5.05	20.16	16.34	8.64	8.66	2.15
Zurich Investments Managed Growth	30/06/00	1.79°	8.95	0.94	8.31	12.52	6.67	4.65

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
<b>Closed investment funds</b>								
AMP Capital Equity	30/06/03	0.10 <sup>∞</sup>	8.04	-1.75	5.22	14.22	5.25	4.54
MLC Platinum Global	30/06/03	6.86 <sup>∞</sup>	18.18	-6.26	16.23	14.68	11.50	6.71
Perpetual International Shares	04/07/01	4.70 <sup>∞</sup>	16.49	-5.16	23.20	12.54	11.71	4.75
UBS Diversified Fixed Income	30/06/03	1.06 <sup>∞</sup>	-0.49	4.74	2.02	5.70	2.22	4.15

Yearly returns (except for the OnePath Capital Guaranteed fund) are calculated on an exit price to exit price basis. Five year and ten year returns (except for the OnePath Capital Guaranteed fund) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five year and ten year returns for the OnePath Capital Guaranteed fund are the compound average return of the yearly returns over the last five and ten years respectively.

\* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

≠ Formerly Zurich Investments Global Thematic Shares

± Formerly Capital International Global Equities (Hedged)

Δ Formerly OptiMix Geared Australian Shares

∞ The performance for the funds shows to March 2018 when this fund terminated.

# INVESTMENT RETURNS – INTEGRA SUPER

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

Please refer to page 62 for the footnotes applicable to the following returns.

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Antipodes Global (Long only)*	17/12/05	10.79	7.46	-2.31	20.31	13.67	9.73	5.69
Arrowstreet Global Equity (Hedged)	01/07/03	10.00	17.62	-2.73	12.73	29.55	12.94	3.81
BlackRock Scientific Australian Equity	17/12/05	12.66	11.99	2.04	3.44	13.96	8.70	5.79
BlackRock Scientific Diversified Growth	01/07/03	8.33	9.41	1.46	6.62	12.45	7.59	5.05
BlackRock Scientific International Equity	17/12/05	14.61	12.84	-4.57	25.39	16.95	12.60	6.90
BT Core Hedged Global Shares‡	26/09/99	7.60	17.47	-4.36	8.89	17.71	9.15	7.18
Colonial First State Diversified	02/07/02	8.58	5.75	2.74	7.17	11.56	7.12	5.37
Colonial First State Imputation	01/07/03	17.61	7.51	0.18	5.31	14.45	8.83	6.49
Investors Mutual Australian Shares	01/07/03	3.95	11.40	4.80	9.05	12.70	8.33	7.94
MFS Global Equity	17/12/05	7.09	14.45	0.62	21.91	15.95	11.76	8.90
OnePath Alternatives Growth	03/11/08	3.69	-6.11	-1.70	4.78	4.60	0.96	-1.02
OnePath Australian Shares	08/11/98	7.69	9.48	-3.45	3.39	15.05	6.25	3.90
OnePath Balanced	31/10/95	4.69	5.16	1.64	6.69	8.66	5.34	3.54
OnePath Blue Chip Imputation	22/09/96	5.63	11.15	-6.82	2.02	15.43	5.20	3.61
OnePath Capital Guaranteed	01/10/95	1.80	2.15	3.85	5.25	5.05	3.61	2.67
OnePath Capital Stable	31/10/95	1.64	0.69	2.12	2.77	5.10	2.45	2.87
OnePath Cash	30/09/95	0.15	0.23	0.55	0.86	0.89	0.53	1.52

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Diversified Fixed Interest	10/11/99	0.46	0.54	4.87	3.15	4.23	2.63	3.46
OnePath Emerging Companies	12/07/00	17.91	-0.96	16.88	5.98	17.00	11.10	6.99
OnePath Geared Australian Shares Index <sup>Δ</sup>	20/07/06	20.19	19.35	-4.73	2.81	28.34	12.52	3.58
OnePath Global Emerging Markets Shares	04/07/01	13.21	16.64	-5.68	8.98	3.07	6.95	0.63
OnePath Global Property Securities Index <sup>≠</sup>	01/10/07	3.29	-2.99	11.73	7.20	12.89	6.26	5.07
OnePath Global Shares	30/11/98	13.95	13.49	6.98	24.34	17.28	15.07	8.36
OnePath High Growth	01/07/03	9.15	11.45	-0.57	9.71	14.18	8.66	4.49
OnePath Managed Growth	31/10/95	6.46	7.46	0.71	7.84	10.54	6.55	3.88
OnePath Property Securities	31/12/98	9.23	-3.83	17.79	13.23	11.53	9.34	5.07
OnePath Select Leaders	30/06/04	8.16	9.30	-6.24	2.78	14.89	5.53	4.94
OnePath Sustainable Investments – Australian Shares	01/07/03	6.20	9.43	-6.02	5.19	17.89	6.26	4.75
OptiMix Australian Fixed Interest	01/07/03	1.27	-0.85	3.82	3.02	4.25	2.29	4.16
OptiMix Australian Shares	01/07/03	10.96	11.63	-0.27	3.01	14.58	7.83	4.54
OptiMix Balanced	25/07/00	6.36	7.73	0.65	7.81	10.51	6.56	4.32
OptiMix Conservative	24/07/00	2.99	3.17	2.44	4.96	6.60	4.02	3.79
OptiMix Global Emerging Markets Shares	03/11/08	5.98	13.34	-6.48	10.90	8.46	6.20	4.46
OptiMix Global Shares	03/07/02	9.68	13.69	-0.71	21.37	14.86	11.53	6.36

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OptiMix Global Smaller Companies Shares	01/07/03	13.52	13.11	-4.35	21.46	20.78	12.50	7.79
OptiMix Growth	12/07/00	7.50	9.54	0.08	8.69	12.24	7.53	4.64
OptiMix High Growth	03/07/02	8.70	11.70	-0.71	9.38	13.71	8.44	4.71
OptiMix Moderate	01/07/03	4.47	5.49	1.75	6.60	8.58	5.36	4.19
OptiMix Property Securities	01/07/03	8.69	-2.32	20.78	15.29	9.79	10.17	4.99
Perennial Value Shares	30/06/04	7.21	13.36	-3.33	7.38	17.11	8.12	5.28
Perpetual Australian Shares	07/10/99	8.78	9.26	0.33	2.17	16.43	7.24	6.42
Perpetual Balanced Growth	07/08/02	5.42	7.40	0.94	5.76	12.07	6.26	5.31
Perpetual Conservative Growth	01/07/03	3.01	3.33	1.88	3.48	6.82	3.69	4.22
Platinum International	17/12/05	11.14	18.29	-6.05	16.97	15.07	10.70	8.77
Schroders Australian Equity	01/07/03	11.51	17.88	-5.68	2.43	14.01	7.68	6.92
Schroders Balanced	01/07/03	5.70	9.92	-0.32	6.08	10.93	6.39	5.92
SG Hiscock Property	01/07/03	9.42	-4.33	17.26	13.17	10.94	9.04	4.18
UBS Balanced	01/07/03	6.71	8.70	-5.09	7.41	12.69	5.91	4.86
UBS Defensive Investment	30/06/03	1.97	3.63	0.13	5.09	8.74	3.87	4.42
Vanguard Australian Shares Index	26/07/01	11.32	12.01	0.67	4.49	15.04	8.57	5.27
Vanguard International Shares Index	12/07/00	12.70	12.19	-0.56	21.53	17.16	12.35	7.28
Vanguard International Shares Index (Hedged)	03/11/08	8.87	16.41	-2.45	8.99	20.56	10.19	10.38
Vanguard Property Securities Index	01/07/03	10.10	-5.94	20.59	16.29	8.53	9.53	4.27
Zurich Investments Managed Growth	08/10/95	7.52	8.86	-0.21	8.13	12.37	7.25	5.33

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
<b>Closed investment funds</b>								
Advance Imputation	01/07/03	8.55	16.51	-6.96	5.78	14.46	7.34	5.72
AMP Capital Equity	01/07/03	12.05	7.03	-1.97	5.21	14.10	7.13	5.12
MLC Platinum Global	01/07/03	11.20	18.33	-6.14	16.38	16.09	10.78	8.43
Perpetual International Shares	26/09/99	12.93	16.97	-5.25	23.39	12.41	11.66	6.80
UBS Diversified Fixed Income	01/07/03	1.41	-0.70	5.00	1.91	5.60	2.62	4.35

Yearly returns (except for the OnePath Capital Guaranteed fund) are calculated on an exit price to exit price basis. Five year and ten year returns (except for the OnePath Capital Guaranteed fund) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five year and ten year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

\* The date the first unit price for this fund was recorded.

† Five year and ten year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

≠ Formerly Zurich Investments Global Thematic Shares

± Formerly Capital International Global Equities (Hedged)

Δ Formerly OptiMix Geared Australian Shares

≈ Formerly OnePath Global Property Securities

# INVESTMENT RETURNS – INTEGRA ALLOCATED PENSION

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

Investment fund	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
Colonial First State Leaders	29/06/98	21.58	4.00	4.98	7.56	14.43	10.32	6.49
INVESCO Investment Growth	01/02/96	9.78	14.05	0.43	12.52	14.50	10.13	6.38
INVESCO Protected Growth	21/05/00	0.69	6.81	0.69	2.53	1.60	2.44	2.21
OnePath Annuity & Pension Balanced	31/03/96	5.48	5.94	2.05	7.56	9.83	6.14	4.28
OnePath Annuity & Pension Cash	29/02/96	0.25	0.29	0.68	1.04	1.10	0.67	1.86
OnePath Annuity & Pension Growth	31/01/96	7.64	8.36	1.01	8.86	11.92	7.50	4.70
OnePath Annuity & Pension Stable	28/02/96	2.11	0.87	2.55	3.26	5.66	2.88	3.80
OptiMix Balanced	30/09/00	7.04	8.63	0.74	8.69	11.78	7.31	4.97
OptiMix Conservative	30/09/00	3.56	3.63	2.75	5.63	7.44	4.59	4.44
OptiMix Growth	30/01/97	8.24	10.48	0.09	9.66	13.76	8.35	5.25
Rothschild Balanced‡	30/01/97	8.77	8.65	0.12	10.25	11.31	7.75	5.28
Rothschild Ethical Conservative‡	30/01/97	2.45	1.45	2.03	3.65	5.28	2.96	3.42

Yearly returns are calculated on an exit price to exit price basis. Five year and ten year returns are calculated in accordance with FSC Standard No. 6.

\* The date the first unit price for this fund was recorded.

† Five year and ten year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ Managed by BT Financial Group.

# INVESTMENT RETURNS – OPTIMIX SUPERANNUATION

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

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Geared Australian Shares Index <sup>^</sup>	Nil Entry Fee	20/07/06	19.94	18.58	-5.60	1.84	26.46	11.58	2.98
	Entry Fee	20/07/06	20.71	19.35	-4.98	2.49	27.27	12.29	3.65
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	0.49	-1.63	3.00	2.20	3.43	1.48	3.39
	Entry Fee	10/09/03	1.14	-1.00	3.66	2.85	4.09	2.13	4.05
OptiMix Australian Share	Nil Entry Fee	15/03/01	10.09	10.64	-1.06	2.16	13.47	6.92	3.68
	Entry Fee	15/03/01	10.79	11.34	-0.43	2.81	14.19	7.59	4.34
OptiMix Balanced	Nil Entry Fee	07/03/01	5.37	6.91	-0.13	6.86	9.49	5.65	3.52
	Entry Fee	07/03/01	6.04	7.60	0.51	7.55	10.19	6.33	4.18
OptiMix Conservative	Nil Entry Fee	15/03/01	2.17	2.40	1.60	4.08	5.69	3.17	3.01
	Entry Fee	14/03/01	2.81	3.04	2.24	4.74	6.36	3.83	3.67
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.37	-0.17	0.15	0.19	0.50	0.21	1.30
	Entry Fee	28/02/01	0.40	0.47	0.80	0.84	1.14	0.73	1.89
OptiMix Global Share	Nil Entry Fee	15/03/01	8.92	13.14	-1.59	20.35	13.94	10.71	5.57
	Entry Fee	15/03/01	9.62	13.86	-0.94	21.12	14.68	11.42	6.25
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	12.63	12.46	-5.23	21.39	19.78	11.79	7.05
	Entry Fee	31/03/03	13.36	13.19	-4.61	22.17	20.55	12.50	7.73
OptiMix Growth	Nil Entry Fee	28/02/01	6.63	8.73	-0.70	7.74	11.23	6.65	3.83
	Entry Fee	28/02/01	7.32	9.42	-0.06	8.44	11.94	7.33	4.50
OptiMix High Growth	Nil Entry Fee	28/02/01	7.85	10.75	-1.43	8.51	12.78	7.58	3.91
	Entry Fee	28/02/01	8.54	11.46	-0.79	9.21	13.51	8.27	4.58
OptiMix Moderate	Nil Entry Fee	10/09/03	3.61	4.68	0.93	5.71	7.62	4.49	3.40
	Entry Fee	10/09/03	4.27	5.36	1.58	6.38	8.31	5.16	4.06
OptiMix Property Securities	Nil Entry Fee	28/02/01	7.85	-3.18	25.12	16.57	8.40	10.55	4.47
	Entry Fee	28/02/01	8.54	-2.57	25.90	17.30	9.09	11.25	5.13

Yearly returns are calculated on an exit price to exit price basis. Five year and ten year returns are calculated in accordance with FSC Standard No. 6.

\* The date the first unit price for this fund was recorded.

† Five year and ten year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

^ Formerly OptiMix Geared Australian Shares



# INVESTMENT RETURNS – OPTIMIX ALLOCATED PENSION

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

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Geared Australian Shares Index <sup>^</sup>	Nil Entry Fee	20/07/06	22.37	19.86	-5.94	1.50	30.21	12.76	3.03
	Entry Fee	20/07/06	23.28	20.77	-5.23	2.27	31.17	13.61	3.80
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	0.81	-1.44	3.84	2.75	4.17	2.00	4.15
	Entry Fee	10/09/03	1.58	-0.70	4.62	3.52	4.95	2.77	4.94
OptiMix Australian Share	Nil Entry Fee	22/02/01	11.34	12.28	-0.74	2.76	16.03	8.15	4.51
	Entry Fee	22/02/01	12.17	13.13	0.01	3.54	16.90	8.96	5.30
OptiMix Balanced	Nil Entry Fee	22/02/01	6.24	7.82	-0.02	7.88	10.94	6.51	4.19
	Entry Fee	22/02/01	7.04	8.64	0.74	8.69	11.78	7.31	4.97
OptiMix Conservative	Nil Entry Fee	15/03/01	2.79	2.85	1.98	4.84	6.63	3.81	3.66
	Entry Fee	15/03/01	3.56	3.63	2.75	5.63	7.44	4.59	4.44
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.30	-0.08	0.32	0.40	0.81	0.35	1.62
	Entry Fee	28/02/01	0.60	0.67	1.08	1.16	1.58	1.02	2.34
OptiMix Global Share	Nil Entry Fee	22/02/01	9.73	14.62	-1.86	23.12	16.29	12.06	6.24
	Entry Fee	22/02/01	10.55	15.49	-1.12	24.05	17.16	12.90	7.04
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	14.04	14.05	-5.24	23.48	22.84	13.33	8.01
	Entry Fee	31/03/03	14.90	14.91	-4.53	24.41	23.76	14.18	8.82
OptiMix Growth	Nil Entry Fee	14/03/01	7.43	9.66	-0.66	8.84	12.90	7.54	4.47
	Entry Fee	15/03/01	8.24	10.48	0.09	9.66	13.75	8.35	5.25
OptiMix High Growth	Nil Entry Fee	22/02/01	8.70	11.86	-1.54	9.67	14.55	8.51	4.56
	Entry Fee	22/02/01	9.52	12.70	-0.79	10.49	15.41	9.32	5.34
OptiMix Moderate	Nil Entry Fee	10/09/03	4.34	5.32	1.19	6.63	8.84	5.24	4.09
	Entry Fee	10/09/03	5.12	6.12	1.96	7.44	9.66	6.03	4.87
OptiMix Property Securities	Nil Entry Fee	27/03/01	9.15	-3.31	23.20	15.36	9.45	10.42	5.01
	Entry Fee	27/03/01	9.97	-2.58	24.13	16.22	10.28	11.25	5.80

Yearly returns are calculated on an exit price to exit price basis. Five year and ten year returns are calculated in accordance with FSC Standard No. 6.

\* The date the first unit price for this fund was recorded.

† Five year and ten year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

<sup>^</sup> Formerly OptiMix Geared Australian Shares

# INVESTMENT RETURNS – OPTIMIX TERM ALLOCATED PENSION

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

Investment fund	Fee option	Start date*	2018	2017	2016	2015	2014	Five year return†	Ten year return†
OnePath Geared Australian Shares Index <sup>^</sup>	Nil Entry Fee	20/07/06	22.37	19.86	-5.94	1.50	30.21	12.76	3.03
	Entry Fee	20/07/06	23.28	20.77	-5.23	2.27	31.17	13.61	3.80
OptiMix Australian Fixed Interest	Nil Entry Fee	20/09/04	0.81	-1.44	3.84	2.74	4.16	2.00	4.15
	Entry Fee	20/09/04	1.57	-0.69	4.62	3.52	4.95	2.77	4.93
OptiMix Australian Share	Nil Entry Fee	20/09/04	11.33	12.28	-0.74	2.76	16.03	8.15	4.51
	Entry Fee	20/09/04	12.17	13.12	0.02	3.53	16.90	8.96	5.30
OptiMix Balanced	Nil Entry Fee	20/09/04	6.24	7.82	-0.01	7.87	10.94	6.51	4.19
	Entry Fee	20/09/04	7.04	8.64	0.74	8.69	11.77	7.31	4.97
OptiMix Conservative	Nil Entry Fee	20/09/04	2.79	2.85	1.98	4.84	6.64	3.81	3.66
	Entry Fee	20/09/04	3.56	3.63	2.75	5.62	7.44	4.59	4.44
OptiMix Enhanced Cash	Nil Entry Fee	20/09/04	0.35	-0.08	0.32	0.40	0.81	0.36	1.62
	Entry Fee	20/09/04	0.60	0.67	1.08	1.16	1.58	1.02	2.33
OptiMix Global Share	Nil Entry Fee	20/09/04	9.73	14.62	-1.85	23.11	16.29	12.06	6.24
	Entry Fee	20/09/04	10.55	15.49	-1.11	24.03	17.17	12.91	7.04
OptiMix Global Smaller Companies Share	Nil Entry Fee	20/09/04	1.81	1.67	-11.34	23.48	22.83	6.84	4.87
	Entry Fee	20/09/04	14.89	14.91	-4.53	24.41	23.76	14.18	8.82
OptiMix Growth	Nil Entry Fee	20/09/04	7.43	9.66	-0.66	8.84	12.91	7.54	4.47
	Entry Fee	20/09/04	8.24	10.48	0.09	9.66	13.75	8.35	5.25
OptiMix High Growth	Nil Entry Fee	20/09/04	8.70	11.87	-1.54	9.67	14.55	8.51	4.56
	Entry Fee	20/09/04	9.52	12.70	-0.79	10.49	15.41	9.32	5.34
OptiMix Moderate	Nil Entry Fee	20/09/04	4.34	5.33	1.19	6.63	8.84	5.24	4.09
	Entry Fee	20/09/04	5.12	6.12	1.96	7.43	9.66	6.03	4.87
OptiMix Property Securities	Nil Entry Fee	20/09/04	9.15	-3.31	23.20	15.36	9.46	10.42	5.01
	Entry Fee	20/09/04	9.97	-2.58	24.13	16.22	10.28	11.25	5.80

Yearly returns are calculated on an exit price to exit price basis. Five year and ten year returns are calculated in accordance with FSC Standard No. 6.

\* The date the first unit price for this fund was recorded

† Five year and ten year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

^ Formerly OptiMix Geared Australian Shares

# INVESTMENT RETURNS – PERSONAL RETIREMENT PLAN AND TRADITIONAL POLICIES (SUPERANNUATION)

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

Investment fund	2018	2017	2016	2015	2014	Five year return <sup>†</sup>	Ten year return <sup>†</sup>
Personal Retirement Plan	3.60	4.00	5.75	8.05	7.95	5.85	4.43
Traditional <sup>†</sup>	5.50	5.00	5.50	5.50	5.50	5.40	4.75

Yearly returns for the Personal Retirement Plan and Traditional Policies are the declared rate. Five year and ten year returns for the Personal Retirement Plan and Traditional Policies are the compound average returns of the yearly returns over the last five and ten years respectively.

- \* Five year and ten year returns for each investment fund are calculated over the last five and ten years respectively.
- ^ A terminal bonus of 7.5% of the surrender value of your policy is currently payable on exit from Personal Retirement Plan policies. This is not guaranteed and may be varied or discontinued at any time on advice of the Appointed Actuary.
- † A terminal bonus of 27.5% of the surrender value of your policy is currently payable on exit from Participating Traditional policies. This is not guaranteed and may be varied or discontinued at any time on advice of the Appointed Actuary.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns table and no liability is accepted by OnePath Custodians, OnePath Life or any other ANZ Group company for any error or omission.

# INVESTMENT MANAGERS

- Advance Asset Management Limited
- Altrinsic Global Advisors, LLC
- Antipodes Partners Limited
- AMP Capital Investors Limited
- Arrowstreet Capital, L.P.
- Ausbil Investment Management Limited
- Australia and New Zealand Banking Group Limited
- Bennelong Australian Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Investment Management (Australia) Limited
- Colonial First State Global Asset Management
- Fidelity International
- Fulcrum Asset Management LLP
- GMO
- Greencape Capital
- Invesco Australia Limited
- Investors Mutual Limited
- Janus Henderson Investors (Australia) Funds Management Limited
- Kapstream Capital Pty Limited
- Karara Capital
- Legg Mason Asset Management Australia Limited
- Macquarie Investment Management Australia Limited
- Magellan Asset Management Limited
- Man Investments Australia Ltd
- Maple-Brown Abbott Limited
- Merlon Capital Partners Pty Limited
- MFS Investment Management
- Nikko Asset Management Group
- OnePath Funds Management Limited
- Pental Institutional Limited
- Perennial Value Management Limited
- Perpetual Investment Management Limited
- PIMCO Australia Pty Limited
- Platinum Asset Management
- RARE Infrastructure Limited
- Russell Investment Management Limited
- Schroder Investment Management Australia Limited
- SG Hiscock & Company Limited
- State Street Global Advisors Australia Limited
- Stewart Investors
- T. Rowe Price International Limited
- UBS Asset Management (Australia) Limited
- Vanguard Investments Australia Limited
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Zurich Investment Management.

# IMPORTANT INFORMATION ABOUT THE TRUSTEE

## TRUSTEE

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

## TRUST DEED

The Fund is governed by a Trust Deed, a copy of which is available from [onepath.com.au](http://onepath.com.au) > Trustee and Fund Information > Fund Trust Deed or upon request by contacting Customer Services.

## FINANCIAL REPORTING

If you would like a copy of the audited financial reports and Auditor's Reports, please call Customer Services.

## DIRECTORS OF ONEPATH CUSTODIANS PTY LIMITED

The Directors of OnePath Custodians Pty Limited for the period 1 July 2017 to 30 June 2018 (the Trustee of the Fund) are:

Name	Date of appointment	Date of resignation
C J Colley	01/01/2018	–
C M Tatley	26/10/2016	–
P G Mullin	01/03/2015	–
A H Chonowitz	01/03/2015	–
C G Clark	01/03/2013	–
S J Chapman	01/08/2011	–
V S M Weekes	01/08/2011	–

## POLICY COMMITTEE

### Integra Super members

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

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

Your employer plan's policy committee should:

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

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

Your Annual Statement will include details of your policy committee (if any) and the names of the policy committee representatives.

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

For more information on policy committees and how members are appointed, please visit [onepath.com.au](http://onepath.com.au) or call Customer Services.

## UNIT PRICING POLICY

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

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

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

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

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

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

# OTHER INFORMATION

## SUPERANNUATION SURCHARGE

The Federal Government abolished the superannuation surcharge payable on an individual's surchargeable contributions and relevant termination payments made from 1 July 2005.

The following reflects how the surcharge applies to contributions received prior to 1 July 2005.

From August 2017 no new super surcharge assessments will be issued by the ATO. However, any assessments issued prior to this date will remain due and payable.

### Superannuation and accumulation members

Where the Australian Taxation Office (ATO) has advised a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from your account and paid to the ATO.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

### Pension and Term Allocated Pension members

Should a superannuation surcharge assessment be issued after the commencement of your account, the liability for payment of the superannuation surcharge rests with you and not the Fund, OnePath Life or the Trustee.

Please consult your financial adviser for further information.

### Defined Benefit members

Where the ATO advises a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from the Defined Benefit Plan and paid to the ATO.

A Surcharge Account will be created on your behalf, that will be debited with any surcharge amounts advised by the ATO. This account will accrue with interest based on the fund's earning rate. When you withdraw from the Defined Benefit Plan, the amount in your Surcharge Account will be deducted from your final benefit payment.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

## BRINGING YOUR SUPER TOGETHER AND SUPERMATCH

Having all your super accounts together in the one place makes sense. Not only could you save on fees and having to manage multiple sets of paperwork, you also reduce the chance of having 'lost' super.

The ATO provides a facility, known as SuperMatch, that will allow us, using your Tax File Number (TFN), to search for other super accounts you may have. Unless you tell us otherwise we will use your TFN to conduct a SuperMatch search.

Conducting this search will allow us to present you with a list of your super accounts, both with us and with other super funds, and you can decide if you wish to consolidate them.

## Important

Before redirecting your super or moving money from your other super fund, you will need to consider whether you will incur any withdrawal fees or other costs of moving from your other fund. You will also need to consider whether moving your money from your current fund will affect any insurance cover or other benefits you have in your other funds. If you intend to lodge a notification that you intend to claim a tax deduction for the superannuation product from which you are withdrawing, you will need to do so before leaving that product.

If you do not want us to use your TFN to undertake a SuperMatch search, please let us know by contacting us by one of the following means:

1. Calling Customer Services.
2. Sending us an email.
3. Writing to us.

If you have any questions or wish to review ANZ's Privacy Policy, please refer to [anz.com](http://anz.com) or call Customer Services.

## OTHER INFORMATION FOR DEFINED BENEFIT PLANS

### Employer contributions

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

### Reserves

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

### Solvency

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

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



## CONFIRMING TRANSACTIONS

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

- Online through Account Access on the OnePath website – please visit [onepath.com.au](http://onepath.com.au) to register.
- Contact Customer Services to have your query answered over the phone, or ask for written confirmation of your recent transactions to be sent to you.
- Email us.

Please refer to page 80 of this document for the relevant contact information for your product.

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

## ELIGIBLE ROLLOVER FUND (ERF)

This section is not applicable to pension product members and Traditional policy members.

### Integra Super, OneAnswer Personal Super, OptiMix Superannuation and Personal Retirement Plan members

An ERF is a low risk, low return investment fund which does not offer insurance cover. Your superannuation benefits may be transferred to an ERF if your account balance is less than \$1,000 and:

- we have not received a contribution from you (or received on your behalf) for two consecutive years; and
- where one item of correspondence is returned to us as unclaimed mail from your last known address.

Before transferring your superannuation benefits to an ERF, the Trustee will attempt to communicate this to you and provide you with an option to nominate another fund.

## All superannuation members

If your benefits are transferred to the ERF, you may contact the ERF to claim your benefits or nominate another fund.

The ERF chosen for the Fund is:

**Australian Eligible Rollover Fund (AERF)  
C-/Jacques Martin Administration &  
Consulting Pty Limited**

Locked Bag 5429  
Parramatta NSW 2124  
Phone 1800 677 424

The Trustee of the AERF is Perpetual Superannuation Limited (ABN 84 008 416 831).

For detailed information about the AERF, please contact the AERF directly.

If your benefits are transferred to the AERF, you will cease to be a member of the Fund and become a member of the AERF.

## CHANGE OF PERSONAL DETAILS

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you. Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, Tax File Number, etc.

To update your details, please visit [onepath.com.au](http://onepath.com.au) or contact us.

## UNCLAIMED MONEY

### Superannuation members

The Trustee is required to transfer your benefits to the ATO as unclaimed money if all of these circumstances apply:

- you are aged 65 or over and
- the Trustee has not received a contribution or rollover for you for two years and
- after making reasonable efforts, the Trustee is unable to contact you again, after five years since last contacting you.

## LOST MEMBER REPORTING AND PAYMENTS

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

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

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

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

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

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

In the 2018/19 Federal Budget, the government proposed changes to supplement the current regime for transferring lost member balances to the ATO, to protect members with low balances.

From the 2019/20 financial year, superannuation funds will be required to transfer inactive accounts (i.e. no contribution has been received within the last 13 months) with balances below \$6,000 to the ATO.

In addition the ATO will be able to consolidate the amount with an active account of the member where the balance of the consolidated account is \$6,000 or more.

These proposed changes are yet to be legislated and may be subject to change during this process.

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

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

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity<sup>†</sup>
- terminal medical condition<sup>§</sup>
- death.

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

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

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund. In this case, the Trustee relies on ASIC Relief to the effect that it is not obliged to give you an Exit Statement or any other exit disclosure. If you become an Australian or New Zealand

citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

- # 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.
- § 'Terminal medical condition' means that the following circumstances exist:
  - a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 24 months after the date of the certification
  - b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
  - c. for each of the certificates, the certification period has not ended.

## ENQUIRIES AND COMPLAINTS

We value your feedback regarding our performance and we're committed to resolving any concerns you may have. Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. Our contact details are below. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress. If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

Phone: 133 665

Email: [yourfeedback@onepath.com.au](mailto:yourfeedback@onepath.com.au)

In Writing:

GPO Box 5306

Sydney NSW 2001.

Further help – the Australian Financial Complaints Authority (AFCA)

If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA who provides fair and independent financial services complaint resolution that is free to consumers.

Website: <http://www.afca.org.au>

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

Telephone: 1800 931 678 (free call)

In writing:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

# FSC STANDARD NO. 20: SUPERANNUATION GOVERNANCE POLICY.

The Trustee is a member of the Financial Services Council (FSC) and adopts the FSC Standards. The FSC has developed Standard No. 20: Superannuation Governance Policy to promote strong governance arrangements by trustees of superannuation entities.

## Key requirements under FSC Standard No. 20 and how the Trustee achieves compliance:

Requirement	How the Trustee achieves compliance
<p>The Trustee should ensure the necessary governance arrangements are in place to satisfy an independence criterion. This has the following main elements:</p> <ul style="list-style-type: none"> <li>i. a requirement that the Chair of the entity's Board be independent;</li> <li>ii. a requirement that a majority of directors of that Board be independent; and</li> <li>iii. a requirement that a quorum for proceedings of the Board (when acting as the Board) is satisfied only if independent directors constitute a majority of directors present and entitled to vote at those proceedings.</li> </ul>	<p>The Board consists of a majority of independent, non-executive directors and the Chair of the Board is an independent, non-executive director.</p> <p>The quorum requirements in the Board's Charter align with the requirements of the Standard.</p>
<p>The directors of the Trustee should not accept or hold multiple and competing positions on Trustee Boards.</p>	<p>Directors of the Trustee do not hold multiple or competing positions on Trustee Boards.</p>
<p>The Trustee is required to develop and implement in relation to each Registrable Superannuation Entity (RSE) it operates, an Environmental, Social and Governance (ESG) Risk Management Policy. This requirement only applies to a MySuper product.</p>	<p>The Trustee has developed an ESG Risk Management Policy for its MySuper product – which is available at <a href="http://wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/ESG-Policy-SSC.pdf">wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/ESG-Policy-SSC.pdf</a></p>
<p>The Trustee should develop and implement in relation to each RSE it operates, a policy concerning diversity of Board membership and disclose to Fund members the policy or a summary of that policy requirement for the Board to establish measurable objectives for achieving gender diversity and for the Board to assess annually both the objectives and progress in achieving them and to disclose to Fund members that information.</p>	<p>The Trustee has developed a Board Diversity Policy – which is available at <a href="http://onepath.com.au/public/pdfs/OPC_Board_Diversity_Policy.pdf">onepath.com.au/public/pdfs/OPC_Board_Diversity_Policy.pdf</a></p>
<p>The Trustee should develop and publicly disclose to Fund members in relation to each RSE it operates, its voting policy and to publish its Australian Proxy Voting record in accordance with FSC Standard 13 Voting Policy, Voting Record and Disclosure.</p>	<p>The Trustee has developed a Proxy Voting Policy – which is available at <a href="http://onepath.com.au/public/pdfs/Proxy-voting-policy_rps.pdf">onepath.com.au/public/pdfs/Proxy-voting-policy_rps.pdf</a> together with details of the Fund's voting records.</p>

# ABRIDGED FINANCIAL INFORMATION

OnePath MasterFund\*

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2018

	2018 \$ millions	2017 \$ millions
<b>Assets</b>		
<b>Investments</b>		
Life insurance policies	37,574	36,104
<b>Total Investments</b>	<b>37,574</b>	<b>36,104</b>
<b>Receivables</b>		
Contributions receivable	39	65
Other receivables	23	26
<b>Total Receivables</b>	<b>62</b>	<b>91</b>
<b>Total Assets</b>	<b>37,636</b>	<b>36,195</b>
<b>Liabilities</b>		
<b>Payables</b>		
Benefits payable	27	10
Administration fees and other expenses payable	8	11
Insurance premiums payable	5	5
<b>Total Payables</b>	<b>40</b>	<b>26</b>
<b>Tax Liabilities</b>		
Current tax liability	14	18
<b>Total Liabilities (excluding member benefits)</b>	<b>54</b>	<b>44</b>
<b>Net assets available for member benefits</b>	<b>37,582</b>	<b>36,151</b>
<b>Member Benefits</b>		
Defined contribution member liabilities	37,400	35,958
Defined benefit member liabilities	147	160
<b>Total Member Benefits</b>	<b>37,547</b>	<b>36,118</b>
<b>Total Net Assets</b>	<b>35</b>	<b>33</b>
<b>Equity</b>		
Unallocated benefits reserve	12	12
Defined benefits that are over/(under) funded	23	21
<b>Total Equity</b>	<b>35</b>	<b>33</b>

\* For all products offered in the OnePath MasterFund.

OnePath MasterFund\*  
 INCOME STATEMENT FOR THE YEAR ENDED 30 JUNE 2018

	2018 \$ millions	2017 \$ millions
<b>Revenue</b>		
Net change in fair value of investments	2,658	2,551
Fee rebates	42	46
Other	8	21
<b>Total Revenue</b>	<b>2,708</b>	<b>2,618</b>
<b>Expenses</b>		
Administration fees and other expenses	47	53
Adviser service fees	74	79
<b>Total Expenses</b>	<b>121</b>	<b>132</b>
<b>Profit from operating activities</b>	<b>2,587</b>	<b>2,486</b>
Less: net benefits allocated to defined contribution members' accounts	(2,582)	(2,473)
Less: net change in defined benefit member liabilities	(3)	(1)
<b>Profit/(loss) before income tax</b>	<b>2</b>	<b>12</b>
Less: Income tax expense	–	–
<b>Profit/(loss) after income tax</b>	<b>2</b>	<b>12</b>

\* For all products offered in the OnePath MasterFund.

## CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
OneAnswer Personal Super and Pension	133 665 8.30am to 6.30pm weekdays (AEST)	OnePath Custodians Pty Limited GPO Box 5306 Sydney NSW 2001	onepath.com.au
Integra Allocated Pension	customer@onepath.com.au		
Personal Retirement Plan			
Traditional Policies (Superannuation)			
OptiMix Superannuation and Pension			
Integra Super	133 665 8.30am to 6.30pm weekdays (AEST) customer@onepath.com.au	Integra Super GPO Box 5306 Sydney NSW 2001	onepath.com.au/member
Role	Organisation	Responsibility	Contact
Trustee	OnePath Custodians Pty Limited	<ul style="list-style-type: none"> <li>Ensures the OnePath MasterFund is operated in accordance with the Fund's Trust Deed, the <i>Superannuation Industry (Supervision) Act 1993</i> and the <i>Superannuation Industry (Supervision) Regulations</i> and other relevant legislation.</li> </ul>	242 Pitt Street Sydney NSW 2000 Phone 133 665
Insurer/ Administrator	OnePath Life Limited	<ul style="list-style-type: none"> <li>Issues a master life insurance policy to the Trustee in respect of the OnePath MasterFund.</li> <li>Administers the Fund on behalf of the Trustee.</li> </ul>	242 Pitt Street Sydney NSW 2000 Phone 133 665
Auditor	KPMG	<ul style="list-style-type: none"> <li>Conducts a yearly audit of the OnePath MasterFund, certifying that assets exist and that certain requirements of the superannuation laws are met.</li> </ul>	Tower Three International Towers Sydney 300 Barangaroo Ave Sydney NSW 2000



For all contact details please refer to page 80.