

ONEPATH
MASTERFUND
ANNUAL REPORT

Reporting period
1 July 2015 to 30 June 2016

Issued December 2016

OneAnswer Frontier Personal Super
OneAnswer Frontier Pension
OneAnswer Personal Super
OneAnswer 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)

CONTENTS

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.

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OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, OneAnswer Frontier Personal Super, OneAnswer Frontier Pension, Corporate Super, Integra Super, OptiMix Superannuation, OptiMix Allocated Pension and OptiMix Term Allocated Pension, Integra Allocated Pension, Personal Retirement Plan, 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 and 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 Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the Trustee and issuer of the Fund and the issuer of this Annual Report for the products mentioned above.

The Trustee invests all contributions in a master life insurance policy issued by OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life) 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, none of them are a bank. Except as described in the relevant Product Disclosure Statement (PDS), an investment with an 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.

This information is current as at 30 June 2016 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665.

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 and will be provided following the transition.

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.

For the Closed Products you should read the Product Disclosure Statement (PDS) available by calling Customer Services 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 onepath.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.

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 have selected 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 have performed in the last year by listing the investment returns.

When selecting investment funds, you need to consider how long you wish to invest your money 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 either through a master life insurance policy issued by OnePath Life or directly

- 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 external 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 product complexity risk, investment asset and manager risk, market risk, derivatives and gearing 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 or by calling Customer Services. Details of the current investment objectives and strategies for closed investment funds can be obtained through Customer Services.

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

Details of the current investment objectives and strategies for OptiMix, Corporate Super, 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, Corporate Super 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 (Corporate Super and 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 55 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 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 is as follows:

	2016 \$'000	2015 \$'000	2014 \$'000
Amount at the start of the year	13,290	12,884	5,515
Transfers to reserves and interest earned*	(2,373)	406	7,368
Amount at the end of the year	10,917	13,290	12,884

* 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.

In accordance with APRA Prudential Requirements the Trustee had three years from 1 July 2013 to accumulate the financial resources to meet the Operational Risk Financial Requirement target amount. This was met by the Trustee by the due date.

There is no Operational Risk Financial Requirement held by the Fund itself as at 30 June 2016.

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*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Altrinsic Global Equities [^]	Entry Fee	13/04/10	-6.47	15.04	21.29	32.87	-8.24	9.74	6.58
	Nil Entry Fee	13/04/10	-7.06	14.32	20.53	32.01	-8.82	9.04	5.90
	//Select	13/04/10	-5.81	15.85	22.15	33.80	-7.59	10.51	7.33
	Frontier	15/11/10	-5.74	15.93	22.23	33.89	-7.53	10.58	9.71
AMP Capital Enhanced Yield	Entry Fee	19/09/05	123.97 ^{###}	53.10 [#]	-11.08	-4.59	8.75	15.60	9.52
	Nil Entry Fee	19/09/05	122.54 ^{###}	52.12 [#]	-11.65	-5.19	8.06	14.86	8.82
	//Select	11/12/06	125.54 ^{###}	54.17 [#]	-10.46	-3.92	9.51	16.41	10.89
	Frontier	15/11/10	125.47 ^{###}	54.12 [#]	-10.50	-3.95	9.48	17.09	17.09
AMP Capital Equity	Entry Fee	21/11/01	-1.69	5.39	15.18	23.95	-7.72	6.42	4.54
	Nil Entry Fee	21/11/01	-2.31	4.72	14.45	23.16	-8.31	5.74	3.88
	//Select	11/12/06	-1.00	6.13	15.99	24.82	-7.07	7.17	4.76
AMP Capital Responsible Investment Leaders Australian Shares	Entry Fee	08/10/07	0.10	4.52	13.93	22.66	-7.15	6.30	0.18
	Nil Entry Fee	08/10/07	-0.54	3.86	13.21	21.88	-7.75	5.63	-0.46
	//Select	08/10/07	0.80	5.26	14.73	23.52	-6.50	7.05	0.85
AMP Capital Responsible Investment Leaders International Shares	Entry Fee	15/11/10	0.93	5.39	14.88	23.67	-6.38	7.19	6.24
	Nil Entry Fee	08/10/07	-6.68	19.86	18.12	26.48	-5.50	9.57	2.12
	//Select	08/10/07	-7.28	19.09	17.37	25.68	-6.10	8.87	1.47
ANZ Cash Advantage	Entry Fee	08/10/07	-6.03	20.70	18.95	27.37	-4.83	10.34	2.81
	Nil Entry Fee	15/11/10	-5.93	20.83	19.09	27.5	-4.73	10.45	9.56
	//Select	15/06/09	1.85	1.88	2.10	2.71	3.80	2.41	1.36
	Frontier	15/06/09	1.85	1.88	2.10	2.71	3.80	2.41	1.36
	Entry Fee	15/06/09	2.16	2.14	2.36	2.98	4.06	2.68	1.62
	Nil Entry Fee	15/06/09	2.16	2.14	2.35	2.97	4.07	2.67	1.62
	//Select	15/11/10	2.16	2.14	2.35	2.97	4.07	2.67	1.62

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
ANZ Term Deposit options**	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	-2.77	14.99	32.56	28.64	-13.56	10.51	-0.37
	Nil Entry Fee	02/10/02	-3.39	14.26	31.71	27.81	-14.11	9.80	-1.00
	//Select	11/12/06	-2.09	15.80	33.49	29.54	-12.95	11.28	-0.56
	Frontier	15/11/10	-2.07	15.82	33.54	29.60	-12.90	11.32	9.26
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	12.94	1.33	24.29	14.64	-15.06	6.73	4.78
	Nil Entry Fee	19/09/05	12.23	0.68	23.49	13.91	-15.59	6.05	4.12
	//Select	11/12/06	13.74	2.04	25.16	15.45	-14.46	7.48	4.79
	Frontier	15/11/10	13.70	1.99	25.11	15.40	-14.49	7.44	7.25
Benelong Australian Equities	Entry Fee	24/11/09	8.84	5.39	11.26	18.91	-4.14	7.79	6.62
	Nil Entry Fee	24/11/09	8.15	4.72	10.54	18.17	-4.75	7.10	5.95
	//Select	24/11/09	9.60	6.13	12.04	19.75	-3.46	8.54	7.37
	Frontier	15/11/10	9.83	6.33	12.25	20.02	-3.25	8.77	8.13
Bentham Global Income	Entry Fee	19/09/05	-2.64	1.98	8.15	10.19	4.68	4.37	5.14
	Nil Entry Fee	19/09/05	-3.25	1.33	7.47	9.48	4.02	3.71	4.47
	//Select	11/12/06	-1.95	2.70	8.91	10.96	5.42	5.11	5.79
	Frontier	15/11/10	-1.97	2.67	8.87	10.92	5.38	5.07	5.83
BlackRock Balanced	Entry Fee	21/11/01	0.47	7.20	11.19	15.69	0.77	6.90	4.22
	Nil Entry Fee	21/11/01	-0.17	6.52	10.48	14.95	0.13	6.22	3.56
	//Select	11/12/06	1.18	7.95	11.97	16.50	1.48	7.65	4.63
	Frontier	15/11/10	1.19	7.96	11.97	16.51	1.49	7.66	7.02
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	1.87	3.20	13.77	24.72	-6.44	6.90	4.37
	Nil Entry Fee	20/09/04	1.22	2.55	13.04	23.94	-7.05	6.21	3.71
	//Select	11/12/06	2.59	3.93	14.57	25.60	-5.79	7.65	4.42
	Frontier	15/11/10	2.72	4.07	14.72	25.77	-5.66	7.79	7.18
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	1.49	6.46	12.91	17.95	-1.63	7.20	3.58
	Nil Entry Fee	10/09/03	0.85	5.77	12.20	17.20	-2.25	6.52	2.92
	//Select	11/12/06	2.20	7.20	13.71	18.78	-0.94	7.95	3.76
	Frontier	15/11/10	2.21	7.21	13.72	18.78	-0.94	7.96	7.50

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
BlackRock Scientific International Equity	Entry Fee	19/09/05	-4.42	24.76	19.51	30.41	-2.30	12.67	2.36
	Nil Entry Fee	19/09/05	-5.03	23.97	18.76	29.57	-2.92	11.95	1.71
	//Select	11/12/06	-3.75	25.63	20.35	31.33	-1.61	13.46	2.62
	Frontier	15/11/10	-3.79	25.59	20.30	31.28	-1.65	13.42	11.78
BT Core Australian Shares	Entry Fee	02/03/09	-1.89	8.05	16.11	21.42	-7.15	6.77	9.54
	Nil Entry Fee	02/03/09	-2.52	7.36	15.36	20.65	-7.74	6.09	8.84
	//Select	02/03/09	-1.20	8.81	16.92	22.27	-6.50	7.52	10.29
	Frontier	15/11/10	-1.01	9.01	17.14	22.52	-6.32	7.73	7.01
BT Smaller Companies	Entry Fee	20/09/04	13.46	5.48	15.20	16.51	-3.93	9.06	7.45
	Nil Entry Fee	20/09/04	12.73	4.81	14.47	15.77	-4.55	8.37	6.77
	//Select	11/12/06	14.25	6.22	16.01	17.32	-3.26	9.83	7.02
	Frontier	15/11/10	14.33	6.29	16.10	17.41	-3.20	9.91	9.53
Capital Group Global Equity (Hedged)*	Entry Fee	21/11/01	-4.17	8.90	17.69	23.49	-5.29	7.51	3.14
	Nil Entry Fee	21/11/01	-4.78	8.21	16.93	22.72	-5.90	6.83	2.49
	//Select	11/12/06	-3.49	9.67	18.52	24.35	-4.62	8.27	3.67
	Frontier	15/11/10	-3.47	9.69	18.54	24.39	-4.60	8.29	8.28
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.18	0.95	6.13	6.74	1.72	3.11	3.20
	Nil Entry Fee	19/09/05	-0.46	0.30	5.45	6.07	1.09	2.45	2.55
	//Select	11/12/06	0.88	1.65	6.88	7.49	2.44	3.83	3.83
	Frontier	15/11/10	1.14	1.92	7.15	7.77	2.71	4.10	4.39
Colonial First State Imputation	Entry Fee	21/11/01	0.24	5.39	14.29	23.66	-7.57	6.65	4.49
	Nil Entry Fee	21/11/01	-0.40	4.72	13.56	22.88	-8.16	5.98	3.83
	//Select	11/12/06	0.95	6.13	15.09	24.53	-6.92	7.40	4.67
	Frontier	15/11/10	1.16	6.35	15.33	24.79	-6.72	7.63	6.67
Fidelity Australian Equities	Entry Fee	02/03/09	3.37	6.20	18.47	22.81	-3.58	9.02	11.50
	Nil Entry Fee	02/03/09	2.71	5.53	17.72	22.03	-4.19	8.33	10.79
	//Select	02/03/09	4.10	6.95	19.30	23.67	-2.90	9.79	12.27
	Frontier	15/11/10	4.30	7.16	19.53	23.92	-2.71	10.00	9.20
Goldman Sachs Income Plus	Entry Fee	08/10/07	3.49	2.27	5.70	6.36	3.17	4.19	3.66
	Nil Entry Fee	08/10/07	2.84	1.62	5.03	5.68	2.51	3.52	3.00
	//Select	08/10/07	4.22	2.99	6.44	7.11	3.89	4.92	4.35
	Frontier	15/11/10	4.52	3.28	6.73	7.41	4.18	5.21	5.13

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Henderson Australian Equity*	Entry Fee	15/06/09	5.43	1.78	20.57	15.80	-9.19	6.35	6.54
	Nil Entry Fee	15/06/09	4.76	1.13	19.79	15.06	-9.76	5.67	5.87
	//Select	15/06/09	6.17	2.49	21.41	16.61	-8.55	7.10	7.28
	Frontier	15/11/10	6.31	2.62	21.56	16.75	-8.43	7.23	6.35
Henderson Global Fixed Interest Total Return#	Entry Fee	02/03/09	0.55	2.52	7.16	3.51	6.34	3.99	8.33
	Nil Entry Fee	02/03/09	-0.08	1.86	6.48	2.85	5.66	3.33	7.64
	//Select	02/03/09	1.26	3.24	7.91	4.24	7.09	4.72	9.07
	Frontier	15/11/10	1.34	3.32	7.99	4.31	7.16	4.80	4.91
Investors Mutual Australian Shares	Entry Fee	10/09/03	4.98	9.32	13.04	24.83	1.40	10.43	6.89
	Nil Entry Fee	10/09/03	4.31	8.62	12.31	24.03	0.75	9.72	6.21
	//Select	11/12/06	5.71	10.08	13.83	25.70	2.11	11.20	6.78
	Frontier	15/11/10	5.76	10.12	13.88	25.75	2.14	11.24	10.69
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.36	1.96	3.35	14.89	-2.18	3.72	1.76
	Nil Entry Fee	19/09/05	0.72	1.30	2.68	14.17	-2.81	3.06	1.11
	//Select	11/12/06	2.07	2.67	4.07	15.69	-1.50	4.44	2.23
	Frontier	15/11/10	2.12	2.72	4.12	15.75	-1.44	4.50	4.81
Magellan Global§	Entry Fee	21/11/01	-0.56	24.94	12.64	27.20	-1.76	11.83	2.68
	Nil Entry Fee	21/11/01	-1.19	24.16	11.90	26.40	-2.39	11.12	2.03
	//Select	11/12/06	0.14	25.82	13.43	28.10	-1.07	12.61	3.03
	Frontier	15/11/10	0.26	25.95	13.52	28.19	-0.99	12.72	11.10
Merlon Australian Share Income	Entry Fee	08/10/07	3.48	4.44	9.33	22.92	-2.00	7.31	2.33
	Nil Entry Fee	08/10/07	2.82	3.77	8.63	22.14	-2.64	6.63	1.68
	//Select	08/10/07	4.21	5.17	10.10	23.78	-1.31	8.07	3.01
	Frontier	15/11/10	4.36	5.31	10.26	23.95	-1.16	8.22	6.64
MFS Global Equity	Entry Fee	19/09/05	1.05	22.62	16.39	34.36	0.14	14.18	5.52
	Nil Entry Fee	19/09/05	0.41	21.84	15.66	33.50	-0.49	13.45	4.84
	//Select	11/12/06	1.76	23.48	17.21	35.31	0.84	14.98	5.90
	Frontier	15/11/10	1.84	23.56	17.29	35.39	0.91	15.06	13.83
MLC Platinum Global	Entry Fee	10/09/03	-6.11	15.73	15.02	31.93	-8.54	8.56	4.53
	Nil Entry Fee	10/09/03	-6.63	15.09	14.39	31.20	-9.04	7.97	3.92

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
MoneyForLife Index Balanced	Entry Fee	26/10/09	0.61	4.72	11.13	12.02	0.30	5.64	5.34
	Nil Entry Fee	26/10/09	-0.03	4.06	10.41	11.31	-0.34	4.96	4.67
	//Select	26/10/09	1.32	5.45	11.91	12.80	1.01	6.38	6.09
	Frontier	15/11/10	1.39	5.52	11.99	12.88	1.07	6.45	6.39
MoneyForLife Index Conservative	Entry Fee	26/10/09	1.53	3.71	7.11	7.45	2.66	4.46	4.37
	Nil Entry Fee	26/10/09	0.88	3.06	6.43	6.76	2.00	3.80	3.71
	//Select	26/10/09	2.24	4.44	7.86	8.20	3.38	5.20	5.11
	Frontier	15/11/10	2.31	4.51	7.92	8.28	3.44	5.27	5.28
MoneyForLife Index Moderate	Entry Fee	26/10/09	0.90	4.33	9.52	10.16	1.43	5.19	4.88
	Nil Entry Fee	26/10/09	0.25	3.67	8.82	9.46	0.79	4.52	4.22
	//Select	26/10/09	1.60	5.06	10.29	10.93	2.15	5.93	5.63
	Frontier	15/11/10	1.68	5.12	10.36	11.00	2.21	6.00	6.11
OnePath Active Growth	Entry Fee	10/09/03	-0.44	8.99	12.78	20.13	-3.95	7.14	2.37
	Nil Entry Fee	10/09/03	-1.07	8.29	12.06	19.37	-4.56	6.46	1.71
	//Select	11/12/06	0.25	9.75	13.57	20.98	-3.27	7.90	2.44
	Frontier	15/11/10	0.28	9.78	13.58	21.01	-3.25	7.92	7.30
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.89	5.02	5.03	-6.93	1.61	0.46	4.66
	Nil Entry Fee	11/12/06	-2.52	4.36	4.36	-7.52	0.95	-0.18	4.00
	//Select	11/12/06	-1.20	5.76	5.76	-6.28	2.32	1.17	5.36
	Frontier	15/11/10	-1.17	5.78	5.78	-6.26	2.34	1.19	-0.26
OnePath Australian Shares	Entry Fee	09/01/95	-3.64	3.14	14.57	22.52	-8.80	4.88	3.58
	Nil Entry Fee	09/01/95	-4.05	2.69	14.11	22.03	-9.39	4.45	3.05
	//Select	11/12/06	-2.97	3.87	15.37	23.38	-8.38	5.62	3.72
	Frontier	15/11/10	-2.65	4.19	15.65	23.82	-8.06	5.96	5.53
OnePath Balanced	Entry Fee	26/01/95	1.49	6.41	8.28	10.20	-2.33	4.71	2.83
	Nil Entry Fee	26/01/95	1.06	5.95	7.83	9.77	-2.72	4.28	2.30
	//Select	11/12/06	2.21	7.16	9.04	10.98	-1.64	5.44	3.16
	Frontier	15/11/10	2.63	7.58	9.49	11.46	-1.24	5.88	5.70
OnePath Blue Chip Imputation	Entry Fee	28/11/01	-6.59	2.04	15.12	26.10	-9.04	4.71	3.16
	Nil Entry Fee	28/11/01	-7.19	1.39	14.39	25.29	-9.62	4.04	2.50
	//Select	11/12/06	-5.94	2.76	15.93	26.98	-8.40	5.44	3.15
	Frontier	15/11/10	-5.88	2.82	16.01	27.07	-8.33	5.51	5.08

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Capital Guaranteed	Entry Fee	06/89	3.85	5.25	5.05	4.50	3.75	4.48	3.42
OnePath Capital Stable	Entry Fee	27/04/88	2.74	2.88	5.12	5.37	3.56	3.93	3.18
	Nil Entry Fee	28/02/89	1.30	1.94	4.32	4.56	2.89	3.00	2.42
	//Select	11/12/06	3.46	3.60	5.86	6.11	4.30	4.66	3.68
OnePath Cash	Entry Fee	19/09/05	1.01	1.31	1.36	2.09	3.09	1.77	2.69
	Nil Entry Fee	19/09/05	1.01	1.31	1.36	2.09	3.09	1.77	2.69
	//Select	11/12/06	1.32	1.61	1.66	2.40	3.40	2.07	2.91
	Frontier	15/11/10	1.55	1.84	1.89	2.63	3.63	2.30	2.51
OnePath Conservative	Frontier	15/11/10	3.42	5.94	6.89	7.25	3.21	5.33	5.39
OnePath Diversified Fixed Interest	Entry Fee	09/01/95	5.02	3.33	4.41	2.20	6.86	4.35	3.70
	Nil Entry Fee	09/01/95	4.35	2.67	3.75	1.55	6.18	3.69	3.04
	//Select	11/12/06	5.76	4.05	5.15	2.92	7.61	5.09	4.28
	Frontier	15/11/10	5.96	4.26	5.35	3.12	7.82	5.29	5.57
OnePath Diversified High Yield	Entry Fee	10/09/03	0.76	0.90	2.86	4.03	2.64	2.23	2.28
	Nil Entry Fee	10/09/03	0.12	0.26	2.20	3.38	1.98	1.58	1.64
	//Select	11/12/06	1.47	1.61	3.58	4.76	3.36	2.95	2.82
	Frontier	15/11/10	1.54	1.68	3.65	4.84	3.42	3.02	3.77
OnePath Emerging Companies	Entry Fee	21/04/97	17.02	6.09	17.06	16.85	-9.97	8.86	7.66
	Nil Entry Fee	21/04/97	16.28	5.41	16.32	16.11	-10.55	8.17	6.98
	//Select	11/12/06	17.85	6.83	17.88	17.67	-9.34	9.63	6.83
	Frontier	15/11/10	17.92	6.90	17.95	17.76	-9.27	9.70	8.91
OnePath Global Emerging Markets Shares	Entry Fee	17/07/01	-5.68	8.98	3.07	10.10	-17.62	-0.79	-0.56
	Nil Entry Fee	17/07/01	-5.13	9.04	2.74	8.34	-18.08	-1.16	-0.97
	//Select	11/12/06	-5.02	9.75	3.79	10.87	-17.04	-0.10	-1.22
	Frontier	15/11/10	-3.86	10.48	4.10	9.76	-16.99	0.15	-1.01
OnePath Global Property Securities	Entry Fee	11/12/06	12.15	7.65	13.15	12.79	2.33	9.54	3.45
	Nil Entry Fee	11/12/06	11.43	6.97	12.43	12.09	1.67	8.84	2.79
	//Select	11/12/06	12.93	8.41	13.95	13.58	3.05	10.30	4.14
	Frontier	15/11/10	13.11	8.56	14.12	13.76	3.20	10.47	11.69

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Global Shares	Entry Fee	06/05/97	6.82	24.28	17.19	30.18	-6.46	13.63	3.29
	Nil Entry Fee	06/05/97	6.13	23.48	16.45	29.35	-7.07	12.90	2.63
	//Select	11/12/06	7.57	25.15	18.01	31.10	-5.80	14.43	3.73
	Frontier	15/11/10	7.63	25.23	18.08	31.18	-5.75	14.50	12.92
OnePath Guaranteed Cash	Entry Fee	02/09/91	1.01	1.31	1.35	2.09	3.09	1.77	2.83
	Nil Entry Fee	09/01/95	0.71	1.01	1.05	1.79	2.78	1.46	2.52
	//Select	11/12/06	1.32	1.62	1.66	2.40	3.40	2.08	3.05
OnePath High Growth	Entry Fee	25/07/01	-0.55	9.60	14.06	19.43	-6.77	6.72	2.10
	Nil Entry Fee	25/07/01	-1.18	8.91	13.34	18.66	-7.36	6.04	1.45
	//Select	11/12/06	0.15	10.37	14.86	20.27	-6.12	7.47	2.33
	Frontier	15/11/10	0.22	10.45	14.93	20.35	-6.11	7.53	6.83
OnePath Income Plus	Entry Fee	10/09/03	193.87 ^{###}	167.62 [#]	2.97	4.56	-2.51	24.10	13.08
	Nil Entry Fee	10/09/03	194.16 ^{###}	165.91 [#]	2.32	3.90	-3.13	23.44	12.19
	//Select	11/12/06	195.93 ^{###}	169.50 [#]	3.70	5.30	-1.83	24.97	14.10
	Frontier	15/11/10	197.46 ^{###}	169.56 [#]	3.72	5.32	-1.80	25.11	24.78
OnePath Managed Growth	Entry Fee	26/03/88	0.71	7.78	10.50	13.40	-3.89	5.50	2.66
	Nil Entry Fee	29/06/92	0.07	7.09	9.80	12.68	-4.50	4.83	2.00
	//Select	11/12/06	1.42	8.53	11.28	14.20	-3.22	6.25	2.91
	Frontier	15/11/10	1.57	8.70	11.45	14.37	-3.12	6.39	6.14
OnePath Mortgages	Entry Fee	28/03/00	48.83 ^{###}	-4.67	6.10	-0.84	-0.44	7.29	5.52
	Nil Entry Fee	28/09/00	47.88 ^{###}	-5.28	5.43	-1.47	-1.08	6.61	4.85
	//Select	11/12/06	49.88 ^{###}	-4.00	6.85	-0.14	0.25	8.04	6.32
	Frontier	15/11/10	54.68 ^{###}	-3.98	6.88	-0.12	0.27	8.18	8.18
OnePath Property Securities	Entry Fee	01/04/98	17.47	14.04	12.64	20.64	5.55	13.95	2.69
	Nil Entry Fee	01/04/98	16.72	13.32	11.92	19.87	4.89	13.23	2.03
	//Select	11/12/06	18.29	14.84	13.43	21.49	6.30	14.75	2.04
	Frontier	15/11/10	18.43	14.96	13.55	21.63	6.42	14.88	13.47
OnePath Protected AUS 50	Entry Fee	15/06/09	-2.53	-0.13	6.25	14.67	-2.84	2.88	3.13
	Nil Entry Fee	15/06/09	-3.15	-0.77	5.59	13.94	-3.46	2.22	2.48
	//Select	15/06/09	-1.84	0.58	7.00	15.48	-2.15	3.60	3.85
	Frontier	15/11/10	-1.78	0.64	7.07	15.55	-2.09	3.67	3.42

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Select Leaders	Entry Fee	10/09/03	-5.95	3.11	15.20	23.55	-7.92	4.91	5.79
	Nil Entry Fee	10/09/03	-6.55	2.46	14.47	22.77	-8.51	4.25	5.12
	//Select	11/12/06	-5.29	3.84	16.01	24.42	-7.27	5.65	5.92
	Frontier	15/11/10	-5.19	3.95	16.14	24.55	-7.17	5.77	5.49
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	-5.89	5.27	17.87	26.61	-7.59	6.44	5.50
	Nil Entry Fee	10/09/03	-6.49	4.60	17.12	25.81	-8.18	5.76	4.83
	//Select	11/12/06	-5.23	6.01	18.70	27.50	-6.94	7.19	5.86
	Frontier	15/11/10	-5.21	6.03	18.73	27.53	-6.92	7.21	6.62
OnePath Tax Effective Income	Entry Fee	10/09/03	3.21	5.37	9.17	18.10	-1.55	6.66	3.51
	Nil Entry Fee	10/09/03	2.55	4.69	8.48	17.35	-2.18	5.98	2.86
	//Select	11/12/06	3.93	6.11	9.94	18.93	-0.86	7.41	3.53
	Frontier	15/11/10	4.05	6.22	10.06	19.07	-0.75	7.53	6.96
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	3.74	2.94	4.18	1.76	8.52	4.20	4.40
	Nil Entry Fee	10/09/03	3.08	2.28	3.52	1.11	7.83	3.54	3.73
	//Select	11/12/06	4.47	3.67	4.91	2.47	9.28	4.93	5.13
	Frontier	15/11/10	4.74	3.92	5.18	2.72	9.56	5.20	5.37
OptiMix Australian Shares	Entry Fee	10/09/03	-0.34	2.91	14.29	20.51	-7.95	5.39	3.20
	Nil Entry Fee	10/09/03	-0.98	2.25	13.56	19.75	-8.54	4.72	2.55
	//Select	11/12/06	0.36	3.63	15.09	21.36	-7.31	6.13	3.20
	Frontier	15/11/10	0.62	3.90	15.39	21.69	-7.07	6.41	5.53
OptiMix Balanced	Entry Fee	20/11/01	0.59	7.64	10.29	13.60	-3.15	5.61	3.11
	Nil Entry Fee	20/11/01	-0.04	6.95	9.58	12.87	-3.76	4.94	2.46
	//Select	11/12/06	1.30	8.39	11.06	14.39	-2.47	6.35	3.30
	Frontier	15/11/10	1.53	8.63	11.31	14.64	-2.25	6.58	6.06
OptiMix Conservative	Entry Fee	02/06/02	2.33	4.83	6.45	7.08	1.18	4.35	3.35
	Nil Entry Fee	02/09/02	1.68	4.16	5.77	6.39	0.55	3.69	2.69
	//Select	11/12/06	3.05	5.57	7.20	7.83	1.89	5.08	3.76
	Frontier	15/11/10	3.29	5.81	7.44	8.07	2.12	5.32	5.17
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.56	0.60	0.91	1.92	2.03	1.20	2.26
	Nil Entry Fee	10/09/03	-0.07	-0.04	0.26	1.28	1.39	0.56	1.62
	//Select	11/12/06	1.26	1.30	1.61	2.63	2.75	1.91	2.89

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.00	2.49	27.27	36.80	-18.64	6.64	0.12
	Nil Entry Fee	20/07/06	-5.60	1.84	26.45	35.91	-19.15	5.96	-0.52
	//Select	11/12/06	-4.33	3.21	28.16	37.76	-18.07	7.39	-1.10
	Frontier	15/11/10	-4.43	3.11	28.02	37.61	-18.15	7.28	5.31
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	-6.44	10.83	8.68	14.57	-14.22	2.06	-2.10
	Nil Entry Fee	08/10/07	-7.04	10.13	7.97	13.85	-14.77	1.41	-2.72
	//Select	08/10/07	-5.78	11.61	9.44	15.38	-13.62	2.78	-1.44
	Frontier	15/11/10	-5.72	11.69	9.50	15.45	-13.56	2.85	1.02
OptiMix Global Shares	Entry Fee	10/09/03	-0.86	21.22	14.76	27.44	-5.06	10.78	2.76
	Nil Entry Fee	10/09/03	-1.50	20.46	14.04	26.61	-5.66	10.07	2.10
	//Select	11/12/06	-0.17	22.07	15.56	28.33	-4.40	11.56	2.99
	Frontier	15/11/10	0.10	22.40	15.89	28.66	-4.15	11.86	10.92
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	-4.53	22.27	20.65	36.69	-5.06	12.12	3.93
	Nil Entry Fee	10/09/03	-5.14	21.49	19.88	35.81	-8.54	11.41	3.27
	//Select	11/12/06	-3.86	23.13	21.50	37.65	-4.40	12.91	4.31
	Frontier	15/11/10	-3.80	23.20	21.56	37.72	-7.25	12.97	12.18
OptiMix Growth	Entry Fee	20/11/01	0.02	8.52	12.03	16.54	-4.97	6.13	3.10
	Nil Entry Fee	20/11/01	-0.62	7.83	11.32	15.80	-5.57	5.46	2.44
	//Select	11/12/06	0.72	9.28	12.82	17.36	-4.30	6.88	3.23
	Frontier	15/11/10	1.00	9.58	13.12	17.68	-4.06	7.17	6.50
OptiMix High Growth	Entry Fee	27/11/01	-0.71	9.30	13.61	19.48	-6.57	6.60	2.83
	Nil Entry Fee	27/11/01	-1.35	8.61	12.89	18.72	-7.17	5.92	2.17
	//Select	11/12/06	-0.01	10.07	14.40	20.32	-5.91	7.35	2.93
	Frontier	15/11/10	0.25	10.36	14.70	20.62	-5.67	7.62	6.80
OptiMix Moderate	Entry Fee	10/09/03	1.67	6.48	8.40	10.25	-0.67	5.15	3.33
	Nil Entry Fee	10/09/03	1.03	5.80	7.72	9.54	-1.30	4.48	2.68
	//Select	11/12/06	2.38	7.23	9.17	11.02	0.03	5.88	3.65
	Frontier	15/11/10	2.63	7.47	9.42	11.28	0.27	6.13	5.80
OptiMix Property Securities	Entry Fee	10/09/03	26.02	17.40	9.19	22.31	6.75	16.10	1.98
	Nil Entry Fee	10/09/03	25.22	16.66	8.49	21.53	6.07	15.36	1.33
	//Select	11/12/06	26.91	18.23	9.96	23.17	7.50	16.91	1.42
	Frontier	15/11/10	27.34	18.65	10.33	23.60	7.86	17.32	15.88

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Perennial Value Shares	Entry Fee	20/09/04	-3.31	7.66	17.24	22.61	-9.91	6.16	4.54
	Nil Entry Fee	20/09/04	-3.93	6.99	16.49	21.82	-10.48	5.48	3.87
	//Select	11/12/06	-2.63	8.42	18.06	23.47	-9.27	6.90	4.49
	Frontier	15/11/10	-2.42	8.65	18.31	23.73	-9.09	7.13	6.10
Perpetual Australian Shares	Entry Fee	20/11/01	0.26	2.23	16.69	24.81	-3.32	7.61	5.72
	Nil Entry Fee	20/11/01	-0.38	1.58	15.94	24.01	-3.93	6.93	5.04
	//Select	11/12/06	0.96	2.95	17.51	25.68	-2.64	8.37	5.81
	Frontier	15/11/10	1.07	3.06	17.64	25.82	-2.53	8.49	8.24
Perpetual Balanced Growth	Entry Fee	10/09/03	1.03	5.85	12.17	17.87	1.17	7.42	4.00
	Nil Entry Fee	10/09/03	0.39	5.18	11.46	17.12	0.52	6.74	3.34
	//Select	11/12/06	1.74	6.59	12.95	18.69	1.88	8.18	4.43
	Frontier	15/11/10	1.89	6.75	13.12	18.87	2.04	8.34	8.00
Perpetual Conservative Growth	Entry Fee	10/09/03	1.90	3.59	6.97	9.84	4.34	5.29	4.28
	Nil Entry Fee	10/09/03	1.25	2.94	6.28	9.16	3.67	4.62	3.62
	//Select	11/12/06	2.62	4.32	7.72	10.62	5.07	6.03	4.79
	Frontier	15/11/10	2.73	4.44	7.83	10.74	5.18	6.15	6.12
Platinum Asia	Entry Fee	16/08/10	-9.67	26.21	14.36	24.64	-6.81	8.65	6.02
	Nil Entry Fee	16/08/10	-10.25	25.40	13.63	23.85	-7.40	7.96	5.34
	//Select	16/08/10	-9.04	27.09	15.16	24.64	-6.16	9.41	6.77
	Frontier	15/11/10	-9.05	27.07	15.15	25.50	-6.16	9.40	6.49
Platinum International	Entry Fee	19/09/05	-5.86	17.36	15.52	31.65	-7.31	9.27	4.78
	Nil Entry Fee	19/09/05	-6.46	16.60	14.78	30.82	-7.90	8.57	4.11
	//Select	11/12/06	-5.20	18.19	16.33	32.58	-6.66	10.03	5.56
	Frontier	15/11/10	-5.07	18.34	16.49	32.77	-6.52	10.19	8.25
RARE Infrastructure Value	Entry Fee	02/03/09	0.10	8.62	15.59	14.91	2.26	8.11	11.66
	Nil Entry Fee	02/03/09	-0.54	7.93	14.86	14.18	1.60	7.42	10.95
	//Select	02/03/09	0.80	9.38	16.40	15.72	2.97	8.87	12.43
	Frontier	15/11/10	0.82	9.41	16.43	15.76	2.99	8.89	9.35
Schroder Australian Equity	Entry Fee	10/09/03	-5.66	2.83	14.14	23.23	-4.78	5.38	4.79
	Nil Entry Fee	10/09/03	-6.26	2.17	13.41	22.45	-5.38	4.71	4.12
	//Select	11/12/06	-5.00	3.55	14.94	24.10	-4.11	6.12	4.77
	Frontier	15/11/10	-4.80	3.76	15.19	24.36	-3.91	6.34	5.95

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Schroder Balanced	Entry Fee	10/09/03	-0.28	6.40	11.09	14.80	0.37	6.31	5.02
	Nil Entry Fee	10/09/03	-0.91	5.72	10.39	14.08	-0.26	5.64	4.36
	//Select	11/12/06	0.42	7.14	11.87	15.60	1.08	7.06	5.26
	Frontier	15/11/10	0.44	7.15	11.87	15.60	1.08	7.06	6.70
Schroder Fixed Income	Entry Fee	16/08/10	3.22	2.29	3.87	2.56	7.90	3.95	3.90
	Nil Entry Fee	16/08/10	2.57	1.64	3.21	1.92	7.22	3.29	3.24
	//Select	16/08/10	3.95	3.01	4.60	3.28	8.66	4.68	4.64
	Frontier	15/11/10	4.00	3.06	4.65	3.34	8.71	4.73	4.88
Schroder Real Return	Entry Fee	21/11/01	0.34	4.32	11.13	16.75	-2.27	5.83	3.11
	Nil Entry Fee	21/11/01	-0.30	3.66	10.43	16.01	-2.90	5.15	2.46
	//Select	11/12/06	1.04	5.06	11.91	17.57	-1.59	6.57	3.24
	Frontier	15/11/10	1.25	5.28	12.15	17.82	-1.39	6.79	6.29
SG Hiscock Property	Entry Fee	10/09/03	23.00	16.97	12.09	21.35	8.14	16.18	2.33
	Nil Entry Fee	10/09/03	22.21	16.23	11.38	20.59	7.45	15.44	1.68
	//Select	11/12/06	23.87	17.79	12.88	22.21	8.90	16.99	1.85
	Frontier	15/11/10	23.90	17.83	12.91	22.24	8.93	17.03	15.85
T. Rowe Price Global Equity	Entry Fee	02/03/09	-1.73	25.04	17.57	25.09	-4.88	11.44	9.10
	Nil Entry Fee	02/03/09	-2.36	24.25	16.82	24.29	-5.48	10.73	8.40
	//Select	02/03/09	-1.04	25.92	18.40	25.97	-4.21	12.23	9.84
	Frontier	15/11/10	-0.89	26.11	18.57	26.16	-4.06	12.40	10.45
UBS Balanced	Entry Fee	02/10/02	-4.93	7.43	12.44	19.34	-2.46	5.98	3.02
	Nil Entry Fee	02/10/02	-5.54	6.75	11.73	18.58	-3.08	5.30	2.36
	//Select	11/12/06	-4.26	8.18	13.23	20.18	-1.77	6.72	3.25
	Frontier	15/11/10	-4.18	8.28	13.33	20.29	-1.68	6.82	6.19
UBS Defensive	Entry Fee	10/09/03	0.11	5.22	8.80	11.21	3.90	5.78	3.90
	Nil Entry Fee	10/09/03	-0.53	4.55	8.11	10.50	3.24	5.10	3.23
	//Select	11/12/06	0.81	5.96	9.56	11.99	4.63	6.52	4.37
	Frontier	15/11/10	0.90	6.05	9.66	12.09	4.73	6.62	6.31
UBS Diversified Fixed Income	Entry Fee	10/09/03	5.05	1.94	5.65	1.65	7.58	4.35	4.55
	Nil Entry Fee	10/09/03	4.38	1.30	4.98	1.00	6.90	3.69	3.89
	//Select	11/12/06	5.79	2.65	6.39	2.37	8.34	5.08	5.19
	Frontier	15/11/10	5.80	2.67	6.41	2.38	8.35	5.10	5.20

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Vanguard Australian Shares Index	Entry Fee	19/09/05	0.89	4.68	15.14	19.55	-6.84	6.25	3.73
	Nil Entry Fee	19/09/05	0.25	4.02	14.40	18.79	-7.43	5.58	3.07
	//Select	11/12/06	1.42	5.42	15.94	20.39	-6.19	6.96	3.72
	Frontier	15/11/10	1.65	5.46	15.99	20.44	-6.15	7.04	6.31
Vanguard Balanced Index	Entry Fee	12/04/10	4.32	8.42	10.15	11.57	1.93	7.22	6.13
	Nil Entry Fee	12/04/10	3.66	7.72	9.45	10.86	1.28	6.53	5.46
	//Select	12/04/10	4.87	9.18	10.92	12.35	2.64	7.93	6.85
	Frontier	15/11/10	5.05	9.16	10.92	12.34	2.63	7.96	7.52
Vanguard Conservative Index	Entry Fee	12/04/10	4.72	6.54	7.58	7.66	3.22	5.93	4.96
	Nil Entry Fee	12/04/10	4.05	5.86	6.90	6.98	2.56	5.26	4.29
	//Select	12/04/10	5.27	7.29	8.33	8.42	3.94	6.64	5.67
	Frontier	15/11/10	5.48	7.30	8.36	8.43	3.95	6.69	6.41
Vanguard Growth Index	Entry Fee	12/04/10	3.19	10.05	12.27	15.64	0.37	8.15	6.88
	Nil Entry Fee	12/04/10	2.53	9.35	11.55	14.90	-0.27	7.46	6.20
	//Select	12/04/10	3.73	10.82	13.06	16.45	1.08	8.87	7.60
	Frontier	15/11/10	3.94	10.85	13.08	16.49	1.09	8.94	8.35
Vanguard High Growth Index	Entry Fee	12/04/10	1.98	11.81	14.43	19.69	-2.26	8.83	7.23
	Nil Entry Fee	12/04/10	1.33	11.10	13.70	18.94	-2.89	8.13	6.55
	//Select	12/04/10	2.52	12.60	15.24	20.53	-1.58	9.55	7.96
	Frontier	15/11/10	2.73	12.62	15.27	20.56	-1.56	9.62	8.89
Vanguard Index Diversified Bond	Entry Fee	02/03/09	6.42	3.80	4.83	2.29	8.97	5.24	5.10
	Nil Entry Fee	02/03/09	5.74	3.14	4.16	1.63	8.28	4.57	4.43
	//Select	02/03/09	6.98	4.53	5.56	3.01	9.74	5.94	5.79
	Frontier	15/11/10	7.19	4.56	5.59	3.03	9.76	6.00	5.99
Vanguard International Shares Index	Entry Fee	02/10/02	0.13	21.29	17.75	28.44	-1.57	12.57	3.47
	Nil Entry Fee	02/10/02	-0.50	20.52	17.00	27.62	-2.20	11.86	2.81
	//Select	11/12/06	0.66	22.14	18.57	29.34	-0.88	13.32	3.71
	Frontier	15/11/10	0.83	22.13	18.56	29.33	-0.89	13.35	11.90
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	-2.28	8.90	20.40	21.50	-2.03	8.81	4.73
	Nil Entry Fee	19/09/05	-2.90	8.21	19.64	20.73	-2.66	8.12	4.06
	//Select	11/12/06	-1.76	9.67	21.25	22.35	-1.35	9.53	4.58
	Frontier	15/11/10	-1.60	9.65	21.23	22.35	-1.36	9.56	9.92

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Vanguard Property Securities Index	Entry Fee	19/09/05	20.52	16.29	8.50	20.61	6.48	14.32	1.71
	Nil Entry Fee	19/09/05	19.75	15.55	7.82	19.83	5.82	13.60	1.07
	//Select	11/12/06	21.16	17.11	9.26	21.45	7.22	15.09	1.30
	Frontier	15/11/10	21.37	17.11	9.28	21.46	7.25	15.14	14.40
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	1.16	9.64	15.42	17.27	1.00	8.68	9.63
	Nil Entry Fee	16/08/10	0.52	8.95	14.68	16.52	0.36	7.99	8.93
	//Select	16/08/10	1.87	10.41	16.23	18.10	1.00	9.45	10.41
	Frontier	15/11/10	2.03	10.57	16.41	18.27	1.87	9.61	9.88
Zurich Investments Global Thematic Shares	Entry Fee	17/07/01	-2.12	20.90	13.83	23.58	-2.09	10.26	3.65
	Nil Entry Fee	17/07/01	-2.74	20.14	13.11	22.78	-2.70	9.56	2.99
	//Select	11/12/06	-1.43	21.75	14.62	24.45	-1.40	11.04	4.04
	Frontier	15/11/10	-1.47	21.71	14.58	24.39	-1.44	10.99	9.44

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 and five-year and ten-year returns for ANZ Cash Advantage are the time weighted average of the rates declared 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.

§ Formerly Perpetual International Shares.

|| Formerly Colonial First State Diversified.

Formerly Legg Mason Global Multi Sector Bond.

^ Formerly Legg Mason Global Value Equity.

± Formerly Capital International Global Equities (Hedged).

≠ Formerly Perennial Growth Shares.

** For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au > Performance & updates > Current interest rates

†† This option terminated prior to 30 June 2016, therefore the return is to the termination date.

‡‡ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

INVESTMENT RETURNS – ONEANSWER PENSION

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

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Altrinsic Global Equities [†]	Entry Fee	13/04/10	-6.51	15.62	23.88	36.69	-9.91	10.52	6.86
	Nil Entry Fee	13/04/10	-7.21	14.75	22.96	35.67	-10.59	9.69	6.06
	//Select	13/04/10	-5.90	16.37	24.69	37.58	-9.32	11.24	7.56
	Frontier	15/11/10	-5.7	16.6	24.94	37.86	-9.15	11.47	10.50
AMP Capital Enhanced Yield	Entry Fee	19/09/05	0.54 ^{††}	0.84	-9.75	-2.23	7.15	-0.76	1.81
	Nil Entry Fee	19/09/05	-0.22 ^{††}	0.09	-10.43	-2.96	6.35	-1.51	1.06
	//Select	11/12/06	1.19 ^{††}	1.50	-9.16	-1.59	7.85	-0.12	1.86
	Frontier	15/11/10	1.25 ^{††}	1.56	-9.13	-1.54	7.90	-0.47	-0.47
AMP Capital Equity	Entry Fee	21/11/01	-2.33	6.14	16.11	25.24	-6.53	7.10	4.74
	Nil Entry Fee	21/11/01	-2.91	5.52	15.42	24.51	-7.09	6.47	4.12
	//Select	11/12/06	-1.54	7.00	17.04	26.25	-5.78	7.96	5.11
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	0.58	5.12	15.58	25.40	-7.73	7.17	0.93
	Nil Entry Fee	08/10/07	-0.19	4.34	14.71	24.48	-8.44	6.37	0.17
	//Select	08/10/07	1.23	5.81	16.33	26.22	-7.13	7.87	1.59
Australian Shares	Frontier	15/11/10	1.51	6.10	16.63	26.57	-6.76	8.19	7.14
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	-7.27	21.81	19.90	29.44	-6.01	10.50	2.39
	Nil Entry Fee	08/10/07	-7.97	20.90	19.01	28.48	-6.73	9.67	1.62
	//Select	08/10/07	-6.66	22.60	20.68	30.28	-5.40	11.22	3.05
International Shares	Frontier	15/11/10	-6.43	22.91	20.99	30.61	-5.13	11.51	10.51
ANZ Cash Advantage	Entry Fee	15/06/09	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	Nil Entry Fee	15/06/09	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	//Select	15/06/09	2.16	2.54	2.78	3.51	4.78	3.15	1.90
	Frontier	15/11/10	2.16	2.54	2.78	3.51	4.80	3.15	1.90

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
ANZ Prime CMA	Entry Fee	01/07/07	1.92	2.37	2.57	3.45	4.53	2.96	1.75
	Nil Entry Fee	01/07/07	1.92	2.37	2.57	3.45	4.53	2.96	1.75
	//Select	01/07/07	2.22	2.67	2.87	3.75	4.83	3.26	2.05
	Frontier	15/11/10	2.22	2.67	2.87	3.75	4.83	3.26	2.05
ANZ Term Deposit options**	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	-3.50	13.89	28.98	31.30	-12.47	10.25	-1.05
	Nil Entry Fee	02/10/02	-4.08	13.20	28.18	30.48	-13.00	9.58	-1.66
	//Select	11/12/06	-2.73	14.81	30.02	32.35	-11.77	11.14	-1.18
	Frontier	15/11/10	-2.61	14.94	30.19	32.54	-11.62	11.29	9.36
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	14.25	1.38	27.14	15.69	-15.84	7.47	5.36
	Nil Entry Fee	19/09/05	13.39	0.62	26.19	14.82	-16.46	6.67	4.58
	//Select	11/12/06	14.99	2.04	27.97	16.44	-15.29	8.17	5.31
	Frontier	15/11/10	15.05	2.09	28.03	16.51	-15.24	8.23	8.04
Bennelong Australian Equities	Entry Fee	24/11/09	10.12	6.19	12.85	21.05	-3.87	8.96	7.48
	Nil Entry Fee	24/11/09	9.30	5.39	12.01	20.15	-4.60	8.14	6.68
	//Select	24/11/09	10.84	6.88	13.59	21.84	-3.25	9.67	8.19
	Frontier	15/11/10	11.23	7.25	13.98	22.30	-2.87	10.06	9.28
Bentham Global Income	Entry Fee	19/09/05	-2.70	2.47	9.39	11.68	6.14	5.27	6.08
	Nil Entry Fee	19/09/05	-3.42	1.70	8.57	10.84	5.35	4.48	5.29
	//Select	11/12/06	-2.06	3.13	10.11	12.40	6.83	5.96	6.71
	Frontier	15/11/10	-2.01	3.18	10.16	12.46	6.89	6.01	6.85
BlackRock Balanced	Entry Fee	26/11/01	0.59	8.00	12.40	17.53	0.82	7.67	4.62
	Nil Entry Fee	26/11/01	-0.02	7.35	11.73	16.83	0.22	7.02	4.00
	//Select	11/12/06	1.40	8.86	13.30	18.47	1.63	8.53	5.16
	Frontier	15/11/10	1.50	8.98	13.41	18.59	1.74	8.64	7.95
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	2.53	4.06	16.22	26.12	-5.54	8.12	5.13
	Nil Entry Fee	20/09/04	1.76	3.28	15.35	25.18	-6.25	7.31	4.34
	//Select	11/12/06	3.20	4.74	16.98	26.94	-4.92	8.82	5.12
	Frontier	15/11/10	3.46	4.99	17.28	27.26	-4.68	9.09	8.43

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	1.56	7.45	14.24	18.88	0.24	8.24	4.00
	Nil Entry Fee	10/09/03	0.95	6.80	13.56	18.17	-0.36	7.59	3.38
	//Select	11/12/06	2.37	8.31	15.16	19.84	1.05	9.11	4.31
	Frontier	15/11/10	2.48	8.41	15.28	19.96	1.15	9.22	8.72
BlackRock Scientific International Equity	Entry Fee	10/09/03	-5.15	28.84	19.20	31.78	-0.59	13.80	2.47
	Nil Entry Fee	10/09/03	-5.86	27.88	18.31	30.80	-1.34	12.94	1.70
	//Select	11/12/06	-4.53	29.68	19.98	32.64	0.05	14.54	2.67
	Frontier	15/11/10	-4.48	29.75	20.03	32.71	-5.17	13.36	11.84
BT Core Australian Shares	Entry Fee	02/03/09	-2.15	8.78	17.63	23.75	-7.37	7.49	10.83
	Nil Entry Fee	02/03/09	-2.89	7.97	16.76	22.83	-8.07	6.69	10.01
	//Select	02/03/09	-1.52	9.49	18.40	24.56	-6.77	8.19	11.56
	Frontier	15/11/10	-1.16	9.87	18.82	24.99	-6.44	8.58	7.77
BT Smaller Companies	Entry Fee	20/09/04	15.04	5.95	16.47	18.19	-3.92	10.02	8.30
	Nil Entry Fee	20/09/04	14.18	5.16	15.60	17.31	-4.64	9.20	7.49
	//Select	11/12/06	15.79	6.64	17.22	18.96	-3.30	10.74	7.66
	Frontier	15/11/10	16.03	6.86	17.46	19.21	-3.11	10.96	10.57
Capital Group Global Equity (Hedged)‡	Entry Fee	26/11/01	-5.94	9.45	19.83	24.98	-4.41	8.07	3.32
	Nil Entry Fee	26/11/01	-6.50	8.79	19.12	24.24	-4.99	7.42	2.70
	//Select	11/12/06	-5.18	10.33	20.80	25.98	-3.65	8.93	4.00
	Frontier	15/11/10	-5.03	10.49	20.98	26.18	-3.51	9.10	9.16
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.41	1.27	7.09	7.76	2.25	3.71	3.82
	Nil Entry Fee	19/09/05	-0.34	0.52	6.29	6.95	1.48	2.93	3.05
	//Select	11/12/06	1.07	1.93	7.78	8.46	2.91	4.39	4.44
	Frontier	15/11/10	1.48	2.34	8.22	8.89	3.33	4.81	5.12
Colonial First State Imputation	Entry Fee	26/11/01	0.58	6.31	16.40	25.17	-7.11	7.67	5.03
	Nil Entry Fee	26/11/01	-0.02	5.68	15.70	24.42	-7.67	7.03	4.40
	//Select	11/12/06	1.39	7.17	17.33	26.17	-6.37	8.54	5.32
	Frontier	15/11/10	1.75	7.55	17.75	26.61	-6.03	8.92	7.88
Fidelity Australian Equities	Entry Fee	02/03/09	3.73	6.66	20.05	25.47	-3.52	9.96	13.06
	Nil Entry Fee	02/03/09	2.96	5.86	19.16	24.53	-4.25	9.14	12.21
	//Select	02/03/09	4.41	7.36	20.84	26.29	-2.90	10.68	13.80
	Frontier	15/11/10	4.78	7.73	21.26	26.73	-2.55	11.07	10.22

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Goldman Sachs Income Plus	Entry Fee	08/10/07	4.07	2.62	6.48	7.22	3.83	4.83	4.30
	Nil Entry Fee	08/10/07	3.29	1.84	5.69	6.42	3.05	4.04	3.52
	//Select	08/10/07	4.75	3.29	7.17	7.92	4.51	5.51	4.98
	Frontier	15/11/10	5.22	3.75	7.65	8.41	4.98	5.99	5.90
Henderson Australian Equity*	Entry Fee	15/06/09	8.04	1.96	23.06	17.55	-10.18	7.44	7.63
	Nil Entry Fee	15/06/09	7.23	1.21	22.14	16.66	-10.85	6.63	6.83
	//Select	15/06/09	8.74	2.63	23.86	18.32	-9.59	8.14	8.34
	Frontier	15/11/10	9.04	2.91	24.19	18.63	-9.34	8.43	7.56
Henderson Global Fixed Interest Total Return#	Entry Fee	02/03/09	0.58	2.59	8.06	3.99	7.64	4.53	9.70
	Nil Entry Fee	02/03/09	-0.18	1.83	7.25	3.21	6.84	3.75	8.88
	//Select	02/03/09	1.23	3.25	8.76	4.67	8.34	5.21	10.41
	Frontier	15/11/10	1.45	3.47	8.99	4.89	8.57	5.43	5.57
Investors Mutual Australian Shares	Entry Fee	10/09/03	5.34	10.04	14.10	27.57	1.98	11.47	7.55
	Nil Entry Fee	10/09/03	4.71	9.38	13.42	26.81	1.36	10.80	6.91
	//Select	11/12/06	6.19	10.92	15.01	28.60	2.80	12.36	7.52
	Frontier	15/11/10	6.35	11.09	15.18	28.80	2.95	12.53	11.91
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.70	2.40	3.93	15.70	-1.83	4.21	2.00
	Nil Entry Fee	19/09/05	0.93	1.63	3.15	14.83	-2.56	3.43	1.24
	//Select	11/12/06	2.36	3.06	4.61	16.45	-1.19	4.89	2.43
	Frontier	15/11/10	2.50	3.20	4.76	16.61	-1.04	5.04	5.44
Magellan Global§	Entry Fee	26/11/01	-1.06	27.54	13.90	29.08	-1.16	12.89	2.72
	Nil Entry Fee	26/11/01	-1.65	26.77	13.23	28.32	-1.77	12.22	2.10
	//Select	11/12/06	-0.26	28.56	14.82	30.12	-0.37	13.80	3.18
	Frontier	15/11/10	-0.06	28.80	15.04	30.39	-0.17	14.03	12.27
Merlon Australian Share Income	Entry Fee	08/10/07	4.13	5.25	10.82	25.36	-0.56	8.65	2.89
	Nil Entry Fee	08/10/07	3.35	4.46	9.99	24.41	-1.29	7.84	2.12
	//Select	08/10/07	4.81	5.94	11.54	26.17	0.09	9.36	3.56
	Frontier	15/11/10	5.11	6.24	11.87	26.53	0.39	9.68	7.87
MFS Global Equity	Entry Fee	31/07/01	0.56	23.90	17.33	38.51	-0.07	15.14	5.75
	Nil Entry Fee	31/07/01	-0.20	22.97	16.46	37.46	-0.80	14.28	4.96
	//Select	11/12/06	1.22	24.70	18.10	39.41	0.58	15.89	6.09
	Frontier	15/11/10	1.37	24.90	18.27	39.62	0.74	16.06	14.80

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
MoneyForLife Index Balanced	Entry Fee	26/10/09	0.56	5.39	12.67	13.30	0.80	6.40	6.02
	Nil Entry Fee	26/10/09	-0.20	4.61	11.83	12.46	0.05	5.61	5.23
	//Select	26/10/09	1.21	6.08	13.41	14.04	1.46	7.10	6.72
	Frontier	15/11/10	1.42	6.30	13.64	14.26	1.67	7.31	7.23
MoneyForLife Index Conservative	Entry Fee	26/10/09	1.69	4.15	8.18	8.31	3.12	5.05	5.02
	Nil Entry Fee	26/10/09	0.92	3.37	7.37	7.50	2.35	4.27	4.23
	//Select	26/10/09	2.35	4.83	8.88	9.02	3.79	5.74	5.71
	Frontier	15/11/10	2.55	5.04	9.10	9.25	4.00	5.95	5.97
MoneyForLife Index Moderate	Entry Fee	26/10/09	1.10	5.01	11.00	11.33	1.87	5.97	5.89
	Nil Entry Fee	26/10/09	0.35	4.23	10.16	10.49	1.11	5.18	5.09
	//Select	26/10/09	1.76	5.69	11.72	12.05	2.53	6.66	6.58
	Frontier	15/11/10	1.97	5.91	11.95	12.27	2.75	6.88	6.89
OnePath Active Growth	Entry Fee	10/09/03	-0.48	10.29	14.71	20.93	-3.00	8.11	2.85
	Nil Entry Fee	10/09/03	-1.23	9.47	13.85	20.03	-3.73	7.30	2.08
	//Select	11/12/06	0.17	11.01	15.45	21.72	-2.37	8.82	2.86
	Frontier	15/11/10	0.21	11.06	15.52	21.78	-2.21	8.92	8.31
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.89	5.82	6.05	-8.42	2.36	0.63	5.47
	Nil entry Fee	11/12/06	-2.62	5.04	5.25	-9.10	1.59	-0.12	4.68
	//Select	11/12/06	-1.25	6.51	6.74	-7.82	3.03	1.29	6.16
	Frontier	15/11/10	-1.10	6.67	6.90	-7.68	3.19	1.45	-0.16
OnePath Australian Shares	Entry Fee	05/04/98	-3.54	3.96	16.93	24.82	-8.61	5.99	4.40
	Nil Entry Fee	05/04/98	-4.26	3.18	16.06	23.89	-9.29	5.20	3.62
	//Select	11/12/06	-2.91	4.63	17.69	25.64	-8.01	6.68	4.47
	Frontier	15/11/10	-2.75	4.78	17.68	25.83	-7.87	6.81	6.37
OnePath Balanced	Entry Fee	02/07/92	2.05	7.56	9.83	10.87	-1.39	5.68	3.52
	Nil Entry Fee	30/03/94	1.28	6.76	9.01	10.04	-2.13	4.89	2.75
	//Select	11/12/06	2.71	8.26	10.55	11.60	-0.74	6.37	3.82
	Frontier	15/11/10	2.97	8.54	10.83	11.87	-0.53	6.63	6.47
OnePath Blue Chip Imputation	Entry Fee	02/12/01	-6.96	2.66	17.88	27.99	-8.44	5.70	3.78
	Nil Entry Fee	02/12/01	-7.66	1.90	17.00	27.03	-9.12	4.91	3.00
	//Select	11/12/06	-6.35	3.33	18.65	28.82	-7.84	6.39	3.77
	Frontier	15/11/10	-6.26	3.44	18.77	28.95	-7.74	6.50	6.07

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Capital Guaranteed	Entry Fee	09/92	4.95	6.65	6.15	5.50	4.90	5.63	4.32
OnePath Cash	Entry Fee	09/01/95	0.68	1.04	1.10	1.95	3.13	1.58	2.68
	Nil Entry Fee	09/01/95	-0.07	0.29	0.34	1.19	2.35	0.82	1.91
	//Select	11/12/06	1.34	1.70	1.76	2.62	3.80	2.24	3.24
	Frontier	15/11/10	1.80	2.16	2.22	3.09	4.26	2.70	2.94
OnePath Conservative	Frontier	15/11/10	3.92	6.79	7.84	7.72	4.21	6.08	6.17
OnePath Diversified Fixed Interest	Entry Fee	10/09/03	5.55	3.65	4.86	2.46	7.69	4.83	4.25
	Nil Entry Fee	10/09/03	4.92	3.03	4.23	1.85	7.05	4.20	3.63
	//Select	11/12/06	6.40	4.48	5.70	3.29	8.56	5.67	4.95
	Frontier	15/11/10	6.67	4.74	5.96	3.55	8.84	5.94	6.28
OnePath Diversified High Yield	Entry Fee	10/09/03	0.66	1.08	3.23	3.75	3.91	2.52	2.60
	Nil Entry Fee	10/09/03	0.06	0.48	2.61	3.14	3.28	1.90	1.98
	//Select	11/12/06	1.47	1.90	4.06	4.59	4.74	3.34	3.25
	Frontier	15/11/10	1.57	2.00	4.16	4.69	4.86	3.45	4.34
OnePath Emerging Companies	Entry Fee	17/07/01	19.27	7.19	19.85	17.57	-9.21	10.34	8.89
	Nil Entry Fee	17/07/01	18.38	6.39	18.96	16.69	-9.89	9.51	8.08
	//Select	11/12/06	20.05	7.89	20.63	18.34	-8.62	11.06	7.88
	Frontier	15/11/10	20.17	7.99	20.76	18.45	-8.53	11.17	10.18
OnePath Global Emerging Markets Shares	Entry Fee	31/07/01	-6.82	9.73	3.55	10.09	-18.31	-0.97	-0.62
	Nil Entry Fee	31/07/01	-7.52	8.91	2.77	9.27	-18.91	-1.72	-1.37
	//Select	11/12/06	-6.21	10.44	4.22	10.81	-17.78	-0.33	-1.43
	Frontier	15/11/10	-6.21	10.44	4.22	10.81	-17.76	-0.33	-1.55
OnePath Global Property Securities	Entry Fee	11/12/06	12.45	7.66	14.31	13.54	3.68	10.25	3.44
	Nil entry Fee	11/12/06	11.60	6.85	13.45	12.70	2.90	9.43	2.67
	//Select	11/12/06	13.18	8.36	15.06	14.28	4.35	10.97	4.12
	Frontier	15/11/10	13.52	8.68	15.40	14.63	4.67	11.31	12.70
OnePath Global Shares	Entry Fee	23/04/98	7.31	26.56	18.63	33.16	-5.98	15.06	3.41
	Nil Entry Fee	23/04/98	6.50	25.62	17.73	32.15	-6.71	14.19	2.63
	//Select	11/12/06	8.01	27.39	19.41	34.03	-5.37	15.81	3.81
	Frontier	15/11/10	8.11	27.52	19.50	34.15	-5.29	15.92	14.24

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath High Growth	Entry Fee	25/07/01	0.17	10.70	15.80	20.74	-6.62	7.68	2.50
	Nil Entry Fee	25/07/01	-0.58	9.88	14.93	19.85	-7.33	6.88	1.74
	//Select	11/12/06	0.82	11.42	16.55	21.53	-6.01	8.38	2.67
	Frontier	15/11/10	0.92	11.54	16.67	21.66	-5.80	8.52	7.87
OnePath Income Plus	Entry Fee	10/09/03	25.72 ^{†††}	-1.18	10.21	8.64	-0.26	7.47	5.39
	Nil Entry Fee	10/09/03	24.99 ^{†††}	-1.77	9.56	7.98	-0.86	6.83	4.77
	//Select	11/12/06	26.73 ^{†††}	-0.39	11.10	9.51	0.54	8.34	5.39
	Frontier	15/11/10	26.70 ^{†††}	-0.33	11.15	9.56	0.60	8.48	8.48
OnePath Managed Growth	Entry Fee	17/02/93	1.01	8.86	11.92	14.10	-3.41	6.28	3.20
	Nil Entry Fee	30/03/94	0.25	8.04	11.09	13.24	-4.13	5.49	2.43
	//Select	11/12/06	1.67	9.57	12.65	14.84	-2.78	6.98	3.39
	Frontier	15/11/10	1.87	9.79	12.88	15.07	-2.65	7.18	6.94
OnePath Mortgages	Entry Fee	28/03/00	52.01 ^{†††}	-7.90	7.00	-0.95	-0.55	6.90	5.68
	Nil Entry Fee	28/03/00	27.87 ^{†††}	-8.45	6.35	-1.54	-1.15	6.98	5.45
	//Select	11/12/06	53.23 ^{†††}	-7.16	7.85	-0.16	0.25	7.76	6.60
	Frontier	15/11/10	53.19 ^{†††}	-7.11	7.91	-0.11	0.29	7.83	7.83
OnePath Property Securities	Entry Fee	22/04/98	20.23	15.61	13.45	22.15	7.07	15.58	2.76
	Nil Entry Fee	28/03/00	19.33	14.74	12.61	21.24	6.27	14.71	1.99
	//Select	11/12/06	21.01	16.36	14.19	22.95	7.77	16.33	1.97
	Frontier	15/11/10	21.19	16.54	14.36	23.14	7.94	16.51	15.08
OnePath Protected AUS 50	Entry Fee	15/06/09	-2.71	0.31	7.36	16.37	-3.12	3.39	3.79
	Nil Entry Fee	15/06/09	-3.43	-0.44	6.56	15.50	-3.85	2.61	3.01
	//Select	15/06/09	-2.08	0.96	8.06	17.13	-2.49	4.06	4.47
	Frontier	15/11/10	-1.87	1.16	8.28	17.37	-2.30	4.27	4.11
OnePath Select Leaders	Entry Fee	10/09/03	-6.17	3.73	17.06	25.90	-7.99	5.71	6.57
	Nil Entry Fee	10/09/03	-6.87	2.95	16.19	24.96	-8.68	4.91	5.77
	//Select	11/12/06	-5.56	4.41	17.82	26.72	-7.39	6.40	6.64
	Frontier	15/11/10	-5.41	4.57	18.00	26.91	-7.24	6.56	6.23
OnePath Stable	Entry Fee	09/12/92	2.55	3.26	5.66	6.47	4.47	4.47	4.07
	Nil Entry Fee	30/03/94	1.93	2.64	5.02	5.83	3.85	3.85	3.45
	//Select	11/12/06	3.37	4.09	6.50	7.32	5.31	5.31	4.71

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	-6.03	5.82	20.42	28.68	-7.44	7.36	5.95
	Nil Entry Fee	10/09/03	-6.74	5.03	19.53	27.71	-8.13	6.55	5.16
	//Select	11/12/06	-5.42	6.51	21.21	29.52	-6.84	8.06	6.34
	Frontier	15/11/10	-5.28	6.67	21.39	29.72	-6.70	8.22	7.64
OnePath Tax Effective Income	Entry Fee	10/09/03	3.85	6.23	10.59	19.29	0.08	7.81	4.19
	Nil Entry Fee	10/09/03	3.07	5.43	9.76	18.40	-0.67	7.00	3.41
	//Select	11/12/06	4.52	6.92	11.31	20.07	0.73	8.51	4.14
	Frontier	15/11/10	4.68	7.08	11.48	20.25	0.89	8.68	8.09
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	4.62	3.51	4.95	2.20	9.99	5.02	5.24
	Nil Entry Fee	10/09/03	3.84	2.74	4.16	1.44	9.16	4.24	4.46
	//Select	11/12/06	5.30	4.19	5.64	2.86	10.70	5.71	5.97
	Frontier	15/11/10	5.68	4.57	6.01	3.24	11.11	6.09	6.28
OptiMix Australian Shares	Entry Fee	10/09/03	0.02	3.53	16.90	21.27	-6.69	6.50	3.83
	Nil Entry Fee	10/09/03	-0.74	2.76	16.03	20.36	-7.39	5.70	3.05
	//Select	11/12/06	0.67	4.21	17.66	22.06	-6.08	7.19	3.76
	Frontier	15/11/10	1.00	4.55	18.05	22.47	-5.78	7.54	6.56
OptiMix Balanced	Entry Fee	20/11/01	0.74	8.69	11.78	14.27	-2.42	6.42	3.65
	Nil Entry Fee	20/11/01	-0.01	7.87	10.94	13.41	-3.15	5.62	2.87
	//Select	11/12/06	1.40	9.40	12.50	15.01	-1.79	7.11	3.77
	Frontier	15/11/10	1.71	9.73	12.84	15.36	1.50	7.43	6.88
OptiMix Conservative	Entry Fee	02/06/02	2.75	5.63	7.44	7.50	2.12	5.06	3.98
	Nil Entry Fee	02/06/02	1.98	4.84	6.63	6.69	1.37	4.28	3.20
	//Select	11/12/06	3.42	6.32	8.14	8.20	2.79	5.75	4.34
	Frontier	15/11/10	3.74	6.64	8.48	8.53	3.11	6.08	5.92
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.88	0.95	1.37	2.43	2.65	1.65	2.88
	Nil Entry Fee	10/09/03	0.12	0.20	0.61	1.66	1.88	0.89	2.11
	//Select	11/12/06	1.54	1.61	2.03	3.10	3.32	2.32	3.48
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.23	2.27	31.17	38.97	-19.22	7.37	-1.16
	Nil entry Fee	20/07/06	-5.94	1.50	30.21	37.93	-19.83	6.57	-1.89
	//Select	11/12/06	-4.62	2.94	32.02	39.88	-18.70	8.07	-2.06
	Frontier	15/11/10	-4.56	2.99	32.10	39.96	-18.66	8.13	5.95

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	-7.35	11.89	9.44	15.48	-15.60	2.03	-2.30
	Nil Entry Fee	08/10/07	-8.05	11.06	8.62	14.62	-16.23	1.27	-3.03
	//Select	08/10/07	-6.74	12.62	10.15	16.23	-15.05	2.70	-1.66
	Frontier	15/11/10	-6.55	12.84	10.37	16.47	-14.89	2.90	0.88
OptiMix Global Shares	Entry Fee	10/09/03	-1.11	24.04	17.16	29.44	-4.43	12.19	3.01
	Nil Entry Fee	10/09/03	-1.85	23.11	16.29	28.48	-5.15	11.35	2.24
	//Select	11/12/06	-0.47	24.85	17.92	30.29	-3.81	12.93	3.23
	Frontier	15/11/10	-0.16	25.24	18.30	30.70	-3.53	13.27	12.31
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	-4.53	24.41	23.76	40.02	-7.44	13.76	4.46
	Nil Entry Fee	10/09/03	-5.24	23.48	22.84	38.97	-8.13	12.91	3.68
	//Select	11/12/06	-3.90	25.22	24.57	40.93	-6.84	14.50	4.78
	Frontier	15/11/10	-3.86	25.28	24.64	41.00	-6.78	14.56	13.68
OptiMix Growth	Entry Fee	28/11/01	0.09	9.66	13.76	17.43	-4.27	7.02	3.56
	Nil Entry Fee	28/11/01	-0.66	8.84	12.90	16.57	-4.99	6.22	2.78
	//Select	11/12/06	0.74	10.37	14.50	18.20	-3.65	7.71	3.63
	Frontier	15/11/10	1.10	10.75	14.88	18.61	-3.33	8.08	7.38
OptiMix High Growth	Entry Fee	27/11/01	-0.80	10.49	15.41	20.67	-5.92	7.51	3.26
	Nil Entry Fee	27/11/01	-1.54	9.67	14.55	19.76	-6.62	6.70	2.49
	//Select	11/12/06	-0.15	11.22	16.16	21.45	-5.30	8.21	3.30
	Frontier	15/11/10	0.17	11.57	16.53	21.85	-5.01	8.56	7.69
OptiMix Moderate	Entry Fee	10/09/03	1.96	7.43	9.66	10.82	0.31	5.95	3.96
	Nil Entry Fee	10/09/03	1.19	6.63	8.84	9.99	-0.43	5.16	3.18
	//Select	11/12/06	2.63	8.13	10.37	11.55	0.96	6.64	4.22
	Frontier	15/11/10	2.95	8.48	10.72	11.90	1.29	6.99	6.64
OptiMix Property Securities	Entry Fee	10/09/03	24.13	16.23	10.28	23.89	8.72	16.46	1.93
	Nil Entry Fee	10/09/03	23.20	15.36	9.45	22.97	7.89	15.59	1.17
	//Select	11/12/06	24.94	16.99	10.99	24.70	9.42	17.22	1.20
	Frontier	15/11/10	25.48	17.49	11.47	25.23	9.89	17.73	16.41
Perennial Value Shares	Entry Fee	20/09/04	-3.34	8.43	19.46	24.76	-9.95	7.06	5.26
	Nil Entry Fee	20/09/04	-4.06	7.62	18.57	23.82	-10.62	6.26	4.48
	//Select	11/12/06	-2.71	9.14	20.24	25.58	-9.36	7.76	5.12
	Frontier	15/11/10	-2.37	9.52	20.65	26.01	-9.04	8.14	7.01

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Perpetual Australian Shares	Entry Fee	20/11/01	0.11	2.60	18.06	26.90	-3.41	8.25	6.18
	Nil Entry Fee	20/11/01	-0.50	1.99	17.35	26.14	-3.99	7.60	5.54
	//Select	11/12/06	0.91	3.42	19.01	27.92	-2.64	9.12	6.39
	Frontier	15/11/10	1.12	3.63	19.24	28.18	-2.44	9.34	9.12
Perpetual Balanced Growth	Entry Fee	10/09/03	0.92	6.10	13.25	19.82	1.43	8.07	4.31
	Nil Entry Fee	10/09/03	0.32	5.47	12.57	19.10	0.83	7.42	3.69
	//Select	11/12/06	1.73	6.95	14.16	20.78	2.25	8.93	4.86
	Frontier	15/11/10	1.99	7.22	14.45	21.08	2.51	9.21	8.90
Perpetual Conservative Growth	Entry Fee	10/09/03	2.13	3.81	7.49	10.98	4.98	5.83	4.79
	Nil Entry Fee	10/09/03	1.51	3.19	6.85	10.32	4.34	5.20	4.17
	//Select	11/12/06	2.95	4.64	8.36	11.87	5.82	6.68	5.43
	Frontier	15/11/10	3.16	4.86	8.57	12.10	6.04	6.90	6.86
Platinum Asia	Entry Fee	16/08/10	-10.98	28.23	15.07	27.24	-7.43	9.12	6.13
	Nil Entry Fee	16/08/10	-11.65	27.27	14.21	26.30	-8.14	8.30	5.34
	//Select	16/08/10	-10.40	29.07	15.82	28.07	-7.43	9.83	6.83
	Frontier	15/11/10	-10.33	29.16	15.90	28.17	-6.77	9.91	6.61
Platinum International	Entry Fee	10/09/03	-6.78	18.10	16.70	34.85	-7.31	9.93	5.21
	Nil Entry Fee	10/09/03	-7.48	17.22	15.83	33.83	-8.01	9.11	4.43
	//Select	11/12/06	-6.18	18.87	17.46	35.73	-6.71	10.65	6.00
	Frontier	15/11/10	-5.94	19.17	17.76	36.06	-6.48	10.93	8.82
RARE Infrastructure Value	Entry Fee	02/03/09	-0.10	9.13	17.12	16.43	2.59	8.81	13.14
	Nil Entry Fee	02/03/09	-0.85	8.32	16.25	15.55	1.82	7.99	12.30
	//Select	02/03/09	0.55	9.84	17.89	17.18	3.25	9.52	13.88
	Frontier	15/11/10	0.70	10.01	18.06	17.37	3.42	9.68	10.25
Schroder Australian Equity	Entry Fee	10/09/03	-6.24	2.93	15.70	25.36	-4.58	5.96	5.27
	Nil Entry Fee	10/09/03	-6.80	2.31	15.01	24.61	-5.15	5.32	4.64
	//Select	11/12/06	-5.49	3.75	16.62	26.37	-3.82	6.81	5.35
	Frontier	15/11/10	-5.15	4.12	17.04	26.80	-3.47	7.18	6.79
Schroder Balanced	Entry Fee	10/09/03	-0.39	6.81	11.93	16.30	0.59	6.86	5.51
	Nil Entry Fee	10/09/03	-0.98	6.17	11.28	15.62	0.01	6.23	4.89
	//Select	11/12/06	0.41	7.66	12.83	17.23	1.39	7.71	5.83
	Frontier	15/11/10	0.52	7.77	12.95	17.35	1.49	7.82	7.42

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Schroder Fixed Income	Entry Fee	16/08/10	3.84	2.70	4.55	3.07	9.29	4.66	4.60
	Nil Entry Fee	16/08/10	3.06	1.94	3.76	2.30	8.48	3.88	3.81
	//Select	16/08/10	4.51	3.37	5.23	3.74	9.29	5.35	5.28
	Frontier	15/11/10	4.67	3.53	5.39	3.90	10.17	5.51	5.69
Schroder Real Return ^{ll}	Entry Fee	26/11/01	0.32	4.96	12.48	17.71	-1.70	6.51	3.40
	Nil Entry Fee	26/11/01	-0.29	4.33	11.81	17.02	-2.29	5.87	2.78
	//Select	11/12/06	1.12	5.80	13.38	18.66	-0.91	7.36	3.62
	Frontier	15/11/10	1.48	6.17	13.78	19.08	-0.56	7.74	7.21
SG Hiscock Property	Entry Fee	10/09/03	19.34	15.25	12.68	22.65	9.75	15.84	1.80
	Nil Entry Fee	10/09/03	18.63	14.56	12.00	21.93	9.09	15.15	1.19
	//Select	11/12/06	20.30	16.18	13.59	23.64	10.63	16.77	1.32
	Frontier	15/11/10	20.50	16.37	13.76	23.84	10.81	16.96	15.99
T. Rowe Price Global Equity	Entry Fee	02/03/09	-2.33	27.06	18.80	27.87	-5.46	12.25	9.97
	Nil Entry Fee	02/03/09	-3.06	26.12	17.91	26.92	-6.17	11.41	9.14
	//Select	02/03/09	-1.69	27.89	19.57	28.70	-4.85	12.98	10.68
	Frontier	15/11/10	-1.40	28.29	19.92	29.09	-4.55	13.32	11.22
UBS Balanced	Entry Fee	02/10/02	-5.58	8.20	14.24	19.91	-1.52	6.63	3.22
	Nil Entry Fee	02/10/02	-6.14	7.55	13.56	19.19	-2.11	5.99	2.60
	//Select	11/12/06	-4.82	9.07	15.16	20.87	-0.73	7.48	3.57
	Frontier	15/11/10	-4.63	9.29	15.39	21.12	-0.53	7.70	7.05
UBS Defensive	Entry Fee	10/09/03	0.18	5.86	9.73	12.08	5.24	6.54	4.45
	Nil Entry Fee	10/09/03	-0.42	5.22	9.08	11.41	4.61	5.90	3.82
	//Select	11/12/06	0.99	6.71	10.61	12.98	6.08	7.39	5.07
	Frontier	15/11/10	1.20	6.91	10.84	13.20	6.31	7.61	7.26
UBS Diversified Fixed Income	Entry Fee	10/09/03	5.65	2.26	6.37	2.28	8.58	5.00	5.28
	Nil Entry Fee	10/09/03	5.02	1.65	5.73	1.66	7.93	4.37	4.65
	//Select	11/12/06	6.50	3.08	7.23	3.10	9.45	5.84	6.08
	Frontier	15/11/10	6.61	3.19	7.34	3.20	9.56	5.95	6.05
Vanguard Australian Shares Index	Entry Fee	19/09/05	1.20	5.33	16.83	21.39	-6.78	7.10	4.62
	Nil Entry Fee	19/09/05	0.44	4.55	15.95	20.49	-7.48	6.30	3.84
	//Select	11/12/06	1.70	6.02	17.59	22.18	-6.17	7.77	4.53
	Frontier	15/11/10	2.01	6.16	17.76	22.35	-6.03	7.95	7.16

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Vanguard Balanced Index	Entry Fee	12/04/10	4.62	8.95	11.22	13.07	2.42	7.98	7.05
	Nil Entry Fee	12/04/10	3.84	8.13	10.39	12.23	1.66	7.18	6.25
	//Select	12/04/10	5.14	9.66	11.95	13.80	3.09	8.65	7.72
	Frontier	15/11/10	5.39	9.75	12.04	13.91	3.17	8.78	8.32
Vanguard Conservative Index	Entry Fee	12/04/10	5.15	6.96	8.41	8.64	3.88	6.59	5.97
	Nil Entry Fee	12/04/10	4.36	6.16	7.60	7.82	3.09	5.79	5.18
	//Select	12/04/10	5.66	7.66	9.12	9.34	4.55	7.25	6.64
	Frontier	15/11/10	5.99	7.80	9.27	9.50	4.70	7.44	7.15
Vanguard Growth Index	Entry Fee	12/04/10	3.50	11.06	13.53	17.58	0.76	9.10	7.55
	Nil Entry Fee	12/04/10	2.72	10.23	12.68	16.70	0.00	8.29	6.75
	//Select	12/04/10	4.01	11.78	14.27	18.34	1.41	9.78	8.23
	Frontier	15/11/10	4.31	11.91	14.40	18.49	1.53	9.95	9.30
Vanguard High Growth Index	Entry Fee	12/04/10	2.30	12.90	15.81	22.08	-2.03	9.85	7.79
	Nil Entry Fee	12/04/10	1.53	12.06	14.94	21.17	-2.76	9.03	6.98
	//Select	12/04/10	2.80	13.63	16.57	22.87	-1.39	10.53	8.47
	Frontier	15/11/10	3.08	13.76	16.69	23.02	-1.28	10.69	9.87
Vanguard Index Diversified Bond	Entry Fee	02/03/09	7.24	4.16	5.59	2.51	10.65	5.99	5.97
	Nil Entry Fee	02/03/09	6.43	3.38	4.81	1.73	9.82	5.20	5.17
	//Select	02/03/09	7.77	4.84	6.28	3.17	11.37	6.65	6.63
	Frontier	15/11/10	8.11	5.00	6.44	3.33	11.53	6.85	6.86
Vanguard International Shares Index	Entry Fee	02/10/02	-0.63	23.24	19.00	31.17	-1.31	13.54	3.39
	Nil Entry Fee	02/10/02	-1.38	22.32	18.11	30.20	-2.05	12.69	2.62
	//Select	11/12/06	-0.15	24.04	19.78	32.03	-0.67	14.24	3.58
	Frontier	15/11/10	0.10	24.15	19.87	32.13	-0.58	14.37	12.81
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	-2.50	9.63	23.04	23.00	-0.74	9.93	5.37
	Nil Entry Fee	19/09/05	-3.23	8.81	22.12	22.08	-1.48	9.11	4.59
	//Select	11/12/06	-2.02	10.34	23.84	23.81	-0.10	10.61	5.14
	Frontier	15/11/10	-1.78	10.43	23.94	23.89	-0.01	10.74	11.26
Vanguard Property Securities Index	Entry Fee	19/09/05	22.93	18.38	9.66	22.26	9.50	16.39	2.00
	Nil Entry Fee	19/09/05	22.00	17.49	8.86	21.34	8.67	15.52	1.24
	//Select	11/12/06	23.53	19.15	10.38	23.06	10.21	17.12	1.39
	Frontier	15/11/10	23.85	19.25	10.48	23.17	10.31	17.26	16.30

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	0.90	9.93	16.76	19.21	2.29	9.57	10.85
	Nil Entry Fee	16/08/10	0.15	9.11	15.89	18.32	1.53	8.75	10.02
	//Select	16/08/10	1.56	10.65	17.52	19.21	2.29	10.29	11.58
	Frontier	15/11/10	1.87	10.98	17.87	20.35	3.27	10.62	10.80
Zurich Investments Global Thematic Shares	Entry Fee	31/07/01	-2.71	22.29	15.04	25.71	-1.78	11.07	3.91
	Nil Entry Fee	31/07/01	-3.44	21.37	14.19	24.77	-2.52	10.23	3.13
	//Select	11/12/06	-2.07	23.09	15.79	26.53	-1.14	11.79	4.19
	Frontier	15/11/10	-2.02	23.15	15.84	26.61	-1.09	11.85	10.15

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 and five and ten-year returns for ANZ Cash Advantage are the time-weighted average of the rates declared 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.

§ Formerly Perpetual International Shares.

|| Formerly Colonial First State Diversified.

Formerly Legg Mason Global Multi Sector Bond.

^ Formerly Legg Mason Global Value Equity.

± Formerly Capital International Global Equities (Hedged).

≠ Formerly Perennial Growth Shares.

** For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au > Performance & updates > Current interest rates

†† This option terminated prior to 30 June 2016, therefore the return is to the termination date.

‡‡ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

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 41 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
AMP Capital Enhanced Yield	Entry Fee	19/09/05	0.54 ^{††}	0.85	-9.76	-2.23	7.15	-0.76	1.81
	Nil Entry Fee	19/09/05	-0.22 ^{††}	0.10	-10.43	-2.96	6.35	-1.51	1.06
	//Select	11/12/06	1.19 ^{††}	1.51	-9.17	-1.59	7.85	-0.12	1.86
AMP Capital Equity	Entry Fee	20/09/04	-2.33	6.14	16.10	25.25	-6.53	7.10	4.74
	Nil Entry Fee	20/09/04	-2.91	5.51	15.42	24.51	-7.09	6.47	4.12
	//Select	11/12/06	-1.54	7.00	17.03	26.25	-5.78	7.96	5.11
ANZ Cash Advantage	Entry Fee	30/05/11	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	Nil Entry Fee	30/05/11	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	//Select	30/05/11	2.16	2.54	2.78	3.51	4.78	3.15	1.90
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	-3.51	13.89	28.98	31.30	-12.46	10.25	-1.06
	Nil Entry Fee	20/09/04	-4.08	13.19	28.19	30.49	-13.01	9.58	-1.66
	//Select	11/12/06	-2.73	14.81	30.02	32.35	-11.75	11.14	-1.18
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	14.25	1.38	27.14	15.69	-15.83	7.47	5.36
	Nil Entry Fee	19/09/05	13.39	0.62	26.19	14.82	-16.46	6.67	4.58
	//Select	11/12/06	14.99	2.04	27.96	16.44	-15.28	8.17	5.30
Bentham Global Income	Entry Fee	19/09/05	-2.70	2.46	9.39	11.68	6.14	5.27	6.08
	Nil Entry Fee	19/09/05	-3.43	1.70	8.58	10.84	5.35	4.48	5.29
	//Select	11/12/06	-2.06	3.13	10.10	12.41	6.83	5.96	6.71
BlackRock Balanced	Entry Fee	20/09/04	0.59	7.99	12.40	17.53	0.82	7.67	4.62
	Nil Entry Fee	20/09/04	-0.02	7.35	11.73	16.83	0.22	7.02	4.00
	//Select	11/12/06	1.40	8.86	13.31	18.48	1.63	8.53	5.16

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	2.53	4.06	16.22	26.12	-5.54	8.12	5.13
	Nil Entry Fee	20/09/04	1.76	3.28	15.35	25.18	-6.24	7.31	4.34
	//Select	11/12/06	3.20	4.73	16.98	26.95	-4.92	8.82	5.12
BlackRock Scientific Diversified Growth	Entry Fee	20/09/04	1.56	7.45	14.24	18.89	0.24	8.24	4.00
	Nil Entry Fee	20/09/04	0.95	6.80	13.56	18.17	-0.36	7.59	3.38
	//Select	11/12/06	2.37	8.31	15.15	19.84	1.05	9.11	4.31
BlackRock Scientific International Equity	Entry Fee	20/09/04	-5.15	28.84	19.20	31.79	-0.59	13.80	2.47
	Nil Entry Fee	20/09/04	-5.86	27.88	18.31	30.80	-1.34	12.95	1.70
	//Select	11/12/06	-4.53	29.68	19.97	32.65	0.05	14.54	2.67
BT Core Australian Shares	Entry Fee	30/05/11	-2.15	8.78	17.63	23.75	-7.37	7.49	7.06
	Nil Entry Fee	30/05/11	-2.89	7.97	16.76	22.83	-8.07	6.69	6.26
	//Select	30/05/11	-1.52	9.49	18.40	24.56	-6.77	8.19	7.77
BT Smaller Companies	Entry Fee	20/09/04	15.04	5.95	16.47	18.18	-3.92	10.02	8.30
	Nil Entry Fee	20/09/04	14.18	5.16	15.59	17.30	-4.64	9.20	7.49
	//Select	11/12/06	15.79	6.64	17.23	18.96	-3.29	10.74	7.66
Capital Group Global Equity (Hedged)*	Entry Fee	20/09/04	-5.94	9.45	19.83	24.98	-4.41	8.07	3.32
	Nil Entry Fee	20/09/04	-6.50	8.79	19.13	24.23	-4.99	7.42	2.71
	//Select	11/12/06	-5.18	10.33	20.79	25.98	-3.65	8.93	4.00
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.41	1.27	7.09	7.76	2.25	3.71	3.82
	Nil Entry Fee	19/09/05	-0.34	0.51	6.30	6.95	1.47	2.93	3.05
	//Select	11/12/06	1.07	1.93	7.79	8.46	2.91	4.39	4.44
Colonial First State Imputation	Entry Fee	20/09/04	0.58	6.31	16.40	25.16	-7.11	7.67	5.03
	Nil Entry Fee	20/09/04	-0.02	5.68	15.70	24.42	-7.67	7.03	4.40
	//Select	11/12/06	1.39	7.17	17.34	26.17	-6.37	8.54	5.32
Fidelity Australian Equities	Entry Fee	30/05/11	3.73	6.66	20.05	25.47	-3.52	9.96	9.62
	Nil Entry Fee	30/05/11	2.96	5.86	19.16	24.53	-4.25	9.14	8.81
	//Select	30/05/11	4.41	7.36	20.84	26.29	-2.90	10.68	10.35
Investors Mutual Australian Shares	Entry Fee	20/09/04	5.34	10.04	14.09	27.58	1.97	11.46	7.55
	Nil Entry Fee	20/09/04	4.71	9.38	13.42	26.82	1.36	10.80	6.91
	//Select	11/12/06	6.19	10.93	15.01	28.60	2.79	12.36	7.52

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.70	2.40	3.93	15.69	-1.82	4.21	2.00
	Nil Entry Fee	19/09/05	0.93	1.63	3.16	14.82	-2.56	3.43	1.24
	//Select	11/12/06	2.36	3.06	4.61	16.44	-1.18	4.89	2.43
Magellan Global [§]	Entry Fee	20/09/04	-1.06	27.52	13.90	29.09	-1.16	12.89	2.72
	Nil Entry Fee	20/09/04	-1.65	26.76	13.22	28.31	-1.75	12.22	2.10
	//Select	11/12/06	-0.26	28.55	14.82	30.13	-0.37	13.80	3.18
Merlon Australian Share Income	Entry Fee	30/05/11	4.13	5.25	10.82	25.36	-0.56	8.65	7.95
	Nil Entry Fee	30/05/11	3.35	4.46	9.99	24.41	-1.29	7.84	7.14
	//Select	30/05/11	4.81	5.94	11.54	26.17	0.09	9.36	8.67
MFS Global Equity	Entry Fee	20/09/04	0.56	23.89	17.33	38.50	-0.06	15.14	5.75
	Nil Entry Fee	20/09/04	-0.19	22.97	16.46	37.47	-0.82	14.28	4.96
	//Select	11/12/06	1.22	24.70	18.10	39.41	0.59	15.89	6.09
OnePath Active Growth	Entry Fee	20/09/04	-0.48	10.29	14.71	20.93	-3.00	8.11	2.85
	Nil Entry Fee	20/09/04	-1.23	9.47	13.86	20.03	-3.73	7.30	2.08
	//Select	11/12/06	0.17	11.01	15.45	21.72	-2.37	8.82	2.86
OnePath Alternatives Growth	Entry Fee	30/05/11	-1.89	5.82	6.05	-8.42	2.36	0.63	0.47
	Nil Entry Fee	30/05/11	-2.62	5.04	5.25	-9.10	1.59	-0.12	-0.28
	//Select	30/05/11	-1.25	6.51	6.74	-7.82	3.03	1.29	1.13
OnePath Australian Shares	Entry Fee	20/09/04	-3.54	3.95	16.93	24.82	-8.61	5.99	4.40
	Nil Entry Fee	20/09/04	-4.26	3.18	16.04	23.89	-9.29	5.19	3.61
	//Select	11/12/06	-2.91	4.63	17.69	25.63	-8.01	6.68	4.47
OnePath Balanced	Entry Fee	20/09/04	2.05	7.56	9.83	10.87	-1.39	5.68	3.52
	Nil Entry Fee	20/09/04	1.28	6.76	9.01	10.04	-2.13	4.89	2.75
	//Select	11/12/06	2.71	8.26	10.55	11.60	-0.75	6.37	3.82
OnePath Blue Chip Imputation	Entry Fee	20/09/04	-6.96	2.66	17.88	27.98	-8.43	5.70	3.78
	Nil Entry Fee	20/09/04	-7.66	1.90	17.00	27.03	-9.13	4.91	3.00
	//Select	11/12/06	-6.35	3.33	18.65	28.82	-7.84	6.39	3.77
OnePath Capital Guaranteed	Entry Fee	20/09/04	4.95	6.65	6.15	5.50	4.90	5.63	4.32
OnePath Cash	Entry Fee	20/09/04	0.68	1.04	1.10	1.96	3.12	1.58	2.68
	Nil Entry Fee	20/09/04	-0.07	0.29	0.34	1.19	2.35	0.82	1.91
	//Select	11/12/06	1.34	1.70	1.76	2.62	3.79	2.24	3.24

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	5.56	3.64	4.86	2.47	7.69	4.83	4.25
	Nil Entry Fee	20/09/04	4.93	3.02	4.23	1.85	7.05	4.20	3.63
	//Select	11/12/06	6.41	4.47	5.70	3.29	8.56	5.67	4.95
OnePath Diversified High Yield	Entry Fee	20/09/04	0.67	1.08	3.23	3.75	3.91	2.52	2.60
	Nil Entry Fee	20/09/04	0.06	0.48	2.62	3.13	3.29	1.91	1.98
	//Select	11/12/06	1.47	1.90	4.06	4.59	4.74	3.34	3.25
OnePath Emerging Companies	Entry Fee	20/09/04	19.27	7.19	19.85	17.56	-9.21	10.34	8.89
	Nil Entry Fee	20/09/04	18.38	6.39	18.95	16.69	-9.89	9.51	8.08
	//Select	11/12/06	20.05	7.89	20.63	18.33	-8.62	11.06	7.88
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	-6.82	9.73	3.55	10.08	-18.30	-0.97	-0.62
	Nil Entry Fee	20/09/04	-7.52	8.91	2.78	9.27	-18.92	-1.72	-1.37
	//Select	11/12/06	-6.21	10.44	4.22	10.80	-17.77	-0.33	-1.44
OnePath Global Property Securities	Entry Fee	30/05/11	12.45	7.66	14.31	13.54	3.68	10.25	9.88
	Nil Entry Fee	30/05/11	11.60	6.85	13.45	12.70	2.90	9.43	9.06
	//Select	30/05/11	13.18	8.36	15.06	14.28	4.35	10.97	10.61
OnePath Global Shares	Entry Fee	20/09/04	7.31	26.56	18.60	33.15	-6.00	15.05	3.40
	Nil Entry Fee	20/09/04	6.50	25.62	17.71	32.15	-6.71	14.19	2.63
	//Select	11/12/06	8.01	27.39	19.38	34.02	-5.39	15.80	2.50
OnePath High Growth	Entry Fee	20/09/04	0.17 ^{††}	16.59	15.80	20.74	-6.62	7.68	3.02
	Nil Entry Fee	20/09/04	-0.59	9.88	14.94	19.84	-7.33	6.88	1.74
	//Select	11/12/06	0.82 ^{††}	17.35	16.55	21.53	-6.01	8.38	2.67
OnePath Income Plus	Entry Fee	20/09/04	25.72 ^{††}	-1.18	10.22	8.63	-0.26	7.47	5.39
	Nil Entry Fee	20/09/04	24.99 ^{††}	-1.77	9.56	7.98	-0.86	6.83	4.77
	//Select	11/12/06	26.73 ^{††}	-0.39	11.10	9.50	0.54	8.34	5.39
OnePath Managed Growth	Entry Fee	20/09/04	1.01	8.86	11.92	14.09	-3.41	6.28	3.20
	Nil Entry Fee	20/09/04	0.25	8.04	11.08	13.24	-4.13	5.49	2.43
	//Select	11/12/06	1.67	9.57	12.65	14.84	-2.78	6.98	3.39
OnePath Mortgages	Entry Fee	20/09/04	52.01 ^{††}	-7.90	7.00	-0.95	-0.56	6.90	5.68
	Nil Entry Fee	20/09/04	27.87 ^{††}	-8.45	6.36	-1.54	-1.15	6.98	5.45
	//Select	11/12/06	53.23 ^{††}	-7.16	7.86	-0.16	0.24	7.76	6.60

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath Property Securities	Entry Fee	20/09/04	20.22	15.61	13.45	22.16	7.07	15.58	2.76
	Nil Entry Fee	20/09/04	19.33	14.74	12.61	21.24	6.27	14.71	1.99
	//Select	11/12/06	21.01	16.36	14.19	22.95	7.77	16.33	1.97
OnePath Select Leaders	Entry Fee	20/09/04	-6.17	3.73	17.06	25.89	-7.99	5.71	6.57
	Nil Entry Fee	20/09/04	-6.87	2.95	16.18	24.96	-8.68	4.92	5.77
	//Select	11/12/06	-5.56	4.41	17.82	26.71	-7.39	6.40	6.64
OnePath Stable	Entry Fee	20/09/04	2.55	3.26	5.65	6.47	4.47	4.47	4.07
	Nil Entry Fee	20/09/04	1.93	2.64	5.02	5.83	3.85	3.84	3.45
	//Select	11/12/06	3.37	4.09	6.50	7.33	5.31	5.31	4.71
OnePath Sustainable Investments Australian Shares	Entry Fee	20/09/04	-6.03 ^{††}	15.66	20.42	28.68	-7.44	7.36	5.95
	Nil Entry Fee	20/09/04	-6.74 ^{††}	14.98	19.53	27.72	-8.13	6.55	5.16
	//Select	11/12/06	-5.42 ^{††}	16.42	21.21	29.52	-6.83	8.06	6.34
OnePath Tax Effective Income	Entry Fee	20/09/04	3.85	6.23	10.59	19.29	0.08	7.81	4.19
	Nil Entry Fee	20/09/04	3.07	5.43	9.76	18.40	-0.67	7.00	3.41
	//Select	11/12/06	4.52	6.92	11.31	20.07	0.73	8.51	4.14
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	4.63	3.51	4.95	2.20	9.99	5.02	5.25
	Nil Entry Fee	20/09/04	3.84	2.74	4.17	1.43	9.07	4.24	4.46
	//Select	11/12/06	5.31	4.19	5.63	2.86	10.71	5.71	5.97
OptiMix Australian Shares	Entry Fee	20/09/04	0.02	3.53	16.90	21.27	-6.69	6.49	3.83
	Nil Entry Fee	20/09/04	-0.74	2.76	16.03	20.36	-7.39	5.70	3.05
	//Select	11/12/06	0.67	4.21	17.67	22.06	-6.08	7.19	3.76
OptiMix Balanced	Entry Fee	20/09/04	0.74	8.69	11.78	14.27	-2.42	6.42	3.65
	Nil Entry Fee	20/09/04	-0.02	7.88	10.94	13.42	-3.16	5.62	2.87
	//Select	11/12/06	1.40	9.40	12.50	15.01	-1.78	7.11	3.77
OptiMix Conservative	Entry Fee	20/09/04	2.76	5.62	7.44	7.50	2.13	5.06	3.98
	Nil Entry Fee	20/09/04	1.99	4.83	6.64	6.69	1.36	4.28	3.20
	//Select	11/12/06	3.43	6.31	8.14	8.20	2.79	5.75	4.34
OptiMix Enhanced Cash	Entry Fee	20/09/04	0.88	0.95	1.37	2.42	2.65	1.65	2.88
	Nil Entry Fee	20/09/04	0.12	0.19	0.61	1.66	1.89	0.89	2.11
	//Select	11/12/06	1.54	1.61	2.03	3.09	3.32	2.32	3.48

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.23	2.27	31.17	38.97	-19.22	7.37	-1.16
	Nil Entry Fee	20/07/06	-5.94	1.50	30.21	37.93	-19.83	6.57	-1.89
	//Select	11/12/06	-4.62	2.94	32.02	39.88	-18.70	8.07	-2.06
OptiMix Global Shares	Entry Fee	20/09/04	-1.11	24.04	17.16	29.44	-4.43	12.20	3.01
	Nil Entry Fee	20/09/04	-1.85	23.11	16.30	28.46	-5.15	11.35	2.24
	//Select	11/12/06	-0.47	24.85	17.92	30.28	-3.81	12.93	3.23
OptiMix Global Smaller Companies Shares	Entry Fee	20/09/04	-4.53	24.41	23.77	40.02	-7.44	13.76	4.46
	Nil Entry Fee	20/09/04	-5.24	23.48	22.84	38.97	-8.13	12.91	3.68
	//Select	11/12/06	-3.90	25.22	24.57	40.93	-6.84	14.50	4.78
OptiMix Growth	Entry Fee	20/09/04	0.09	9.66	13.75	17.43	-4.27	7.02	3.56
	Nil Entry Fee	20/09/04	-0.66	8.84	12.90	16.56	-4.99	6.21	2.79
	//Select	11/12/06	0.74	10.37	14.49	18.20	-3.65	7.71	3.63
OptiMix High Growth	Entry Fee	20/09/04	-0.80	10.49	15.41	20.67	-5.92	7.51	3.26
	Nil Entry Fee	20/09/04	-1.53	9.66	14.55	19.76	-6.62	6.71	2.49
	//Select	11/12/06	-0.15	11.22	16.16	21.45	-5.30	8.21	3.30
OptiMix Moderate	Entry Fee	20/09/04	1.96	7.43	9.66	10.82	0.32	5.95	3.96
	Nil Entry Fee	20/09/04	1.19	6.63	8.84	10.00	-0.44	5.16	3.18
	//Select	11/12/06	2.62	8.13	10.37	11.55	0.97	6.65	4.22
OptiMix Property Securities	Entry Fee	20/09/04	24.13	16.23	10.28	23.89	8.71	16.46	1.93
	Nil Entry Fee	20/09/04	23.20	15.35	9.46	22.96	7.90	15.59	1.17
	//Select	11/12/06	24.94	16.99	10.99	24.70	9.42	17.22	1.20
Perennial Value Shares	Entry Fee	20/09/04	-3.34	8.43	19.46	24.76	-9.94	7.06	5.26
	Nil Entry Fee	20/09/04	-4.06	7.62	18.57	23.83	-10.62	6.26	4.48
	//Select	11/12/06	-2.71	9.14	20.23	25.57	-9.35	7.76	5.12
Perpetual Australian Shares	Entry Fee	20/09/04	0.11	2.60	18.05	26.90	-3.41	8.25	6.18
	Nil Entry Fee	20/09/04	-0.49	1.99	17.35	26.14	-3.99	7.60	5.54
	//Select	11/12/06	0.91	3.42	19.00	27.92	-2.64	9.12	6.39
Perpetual Balanced Growth	Entry Fee	20/09/04	0.92	6.11	13.24	19.82	1.43	8.07	4.31
	Nil Entry Fee	20/09/04	0.32	5.47	12.57	19.10	0.83	7.42	3.69
	//Select	11/12/06	1.73	6.96	14.15	20.78	2.25	8.93	4.86

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Perpetual Conservative Growth	Entry Fee	20/09/04	2.13	3.80	7.49	10.98	4.97	5.83	4.79
	Nil Entry Fee	20/09/04	1.51	3.19	6.85	10.31	4.34	5.20	4.17
	//Select	11/12/06	2.95	4.64	8.35	11.87	5.81	6.68	5.43
Platinum International	Entry Fee	20/09/04	-6.78	18.10	16.70	34.84	-7.31	9.93	5.21
	Nil Entry Fee	20/09/04	-7.48	17.22	15.83	33.83	-8.01	9.11	4.43
	//Select	11/12/06	-6.18	18.87	17.46	35.72	-6.71	10.65	6.00
RARE Infrastructure Value	Entry Fee	30/05/11	-0.10	9.13	17.12	16.43	2.59	8.81	8.99
	Nil Entry Fee	30/05/11	-0.85	8.32	16.25	15.55	1.82	7.99	8.17
	//Select	30/05/11	0.55	9.84	17.89	17.18	3.25	9.52	9.71
Schroder Australian Equity	Entry Fee	20/09/04	-6.24	2.93	15.70	25.36	-4.58	5.96	5.27
	Nil Entry Fee	20/09/04	-6.80	2.31	15.00	24.61	-5.15	5.32	4.64
	//Select	11/12/06	-5.49	3.76	16.63	26.36	-3.81	6.81	5.35
Schroder Balanced	Entry Fee	20/09/04	-0.39	6.81	11.94	16.30	0.58	6.85	5.51
	Nil Entry Fee	20/09/04	-0.99	6.17	11.28	15.62	0.00	6.23	4.89
	//Select	11/12/06	0.41	7.66	12.84	17.23	1.39	7.71	5.83
Schroder Fixed Income	Entry Fee	30/05/11	3.84	2.70	4.55	3.07	9.29	4.66	4.66
	Nil Entry Fee	30/05/11	3.06	1.94	3.76	2.30	8.48	3.88	3.87
	//Select	30/05/11	4.51	3.37	5.23	3.74	10.00	5.35	5.35
Schroder Real Return ^{ll}	Entry Fee	20/09/04	0.32	4.96	12.48	17.72	-1.70	6.51	3.40
	Nil Entry Fee	20/09/04	-0.28	4.33	11.80	17.02	-2.29	5.87	2.78
	//Select	11/12/06	1.12	5.80	13.38	18.67	-0.92	7.36	3.62
SG Hiscock Property	Entry Fee	20/09/04	19.35	15.25	12.68	22.65	9.75	15.85	1.80
	Nil Entry Fee	20/09/04	18.63	14.56	12.01	21.93	9.08	15.15	1.19
	//Select	11/12/06	20.31	16.18	13.59	23.64	10.63	16.78	1.32
UBS Balanced	Entry Fee	20/09/04	-5.57	8.19	14.24	19.92	-1.52	6.63	3.22
	Nil Entry Fee	20/09/04	-6.14	7.55	13.55	19.19	-2.11	5.99	2.60
	//Select	11/12/06	-4.82	9.06	15.16	20.88	-0.73	7.48	3.57
UBS Defensive	Entry Fee	20/09/04	0.18	5.86	9.73	12.08	5.24	6.54	4.45
	Nil Entry Fee	20/09/04	-0.42	5.22	9.08	11.41	4.62	5.90	3.82
	//Select	11/12/06	0.99	6.71	10.61	12.98	6.08	7.39	5.07
UBS Diversified Fixed Income	Entry Fee	20/09/04	5.65	2.26	6.37	2.28	8.58	5.00	5.28
	Nil Entry Fee	20/09/04	5.02	1.65	5.74	1.66	7.93	4.37	4.65
	//Select	11/12/06	6.50	3.08	7.23	3.10	9.45	5.84	6.08

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Vanguard	Entry Fee	19/09/05	1.20	5.33	16.83	21.39	-6.78	7.10	4.62
Australian Shares Index	Nil Entry Fee	19/09/05	0.44	4.55	15.95	20.48	-7.47	6.30	3.84
	//Select	11/12/06	1.70	6.02	17.59	22.18	-6.17	7.77	4.54
Vanguard International Shares Index	Entry Fee	20/09/04	-0.63	23.24	19.00	31.16	-1.30	13.54	3.39
	Nil Entry Fee	20/09/04	-1.37	22.32	18.11	30.18	-2.04	12.69	2.62
Vanguard International Shares Index (Hedged)	//Select	11/12/06	-0.14	24.04	19.78	32.01	-0.66	14.24	3.58
	Entry Fee	19/09/05	-2.50	9.63	23.04	23.00	-0.74	9.93	5.37
Vanguard International Shares Index (Hedged)	Nil Entry Fee	19/09/05	-3.23	8.80	22.13	22.08	-1.48	9.11	4.59
	//Select	11/12/06	-2.03	10.35	23.84	23.80	-0.10	10.61	5.14
Vanguard Property Securities Index	Entry Fee	19/09/05	22.93	18.38	9.66	22.26	9.50	16.39	2.00
	Nil Entry Fee	19/09/05	22.01	17.49	8.86	21.34	8.67	15.52	1.24
Vanguard Property Securities Index	//Select	11/12/06	23.53	19.15	10.38	23.06	10.21	17.12	1.39
	Entry Fee	30/05/11	0.90	9.93	16.76	19.21	2.29	9.57	9.46
Walter Scott Global Equity (Hedged)	Nil Entry Fee	30/05/11	0.15	9.11	15.89	18.32	1.53	8.75	8.64
	//Select	30/05/11	1.56	10.65	17.52	19.99	2.96	10.29	10.18
Zurich Investments Global Thematic Shares	Entry Fee	20/09/04	-2.71	22.29	15.04	25.73	-1.79	11.06	3.91
	Nil Entry Fee	20/09/04	-3.44	21.38	14.17	24.77	-2.51	10.24	3.13
Zurich Investments Global Thematic Shares	//Select	11/12/06	-2.08	23.08	15.79	26.55	-1.15	11.79	4.19

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 and five and ten-year returns for ANZ Cash Advantage are the time-weighted average of the rates declared 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.

§ Formerly Perpetual International Shares.

|| Formerly Colonial First State Diversified.

± Formerly Capital International Global Equities (Hedged).

** For the latest interest rates for ANZ Term Deposit options available through OneAnswer, visit onepath.com.au > Performance & updates > Current interest rates

†† This option terminated prior to 30 June 2016, therefore the return is to the termination date.

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

≈ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

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 45 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged)	30/06/03	-2.63	12.84	29.68	30.52	-12.54	10.22	-0.49
BlackRock Scientific Australian Equity	01/10/05	1.03	3.39	14.07	24.42	-6.41	6.77	4.32
BlackRock Scientific Diversified Growth	30/06/03	1.45	6.72	12.57	18.22	-1.58	7.24	3.60
BlackRock Scientific International Equity	01/10/05	-4.18	25.57	17.07	30.03	-0.51	12.75	2.45
Capital International Global Equities (Hedged)	10/07/00	-4.40	8.99	17.84	23.40	-5.23	7.50	3.10
Colonial First State Diversified	02/07/02	2.62	7.23	11.68	16.59	-2.11	7.00	3.70
Colonial First State Imputation	30/06/03	0.00	5.50	14.57	23.57	-7.52	6.67	4.51
Investors Mutual Australian Shares	30/06/03	4.20	9.21	12.81	24.78	1.64	10.24	6.79
Legg Mason Australian Core Equity	23/11/09	1.45 [†]	6.62	17.77	28.43	-8.39	7.73	7.09
Legg Mason Balanced	23/11/09	2.38	10.06	15.10	23.94	-2.56	9.39	8.16
Legg Mason Global Equity	23/11/09	22.41 [†]	29.26	19.43	31.14	-1.85	16.17	13.94
Legg Mason Growth	23/11/09	0.75	11.94	17.85	26.13	-4.52	9.87	8.38
Maple-Brown Abbott Diversified	23/11/09	-0.41	9.23	13.19	19.91	-0.86	7.92	6.22
MFS Global Equity	01/10/05	0.72	22.03	16.08	34.45	0.18	13.96	5.42
OnePath Alternatives Growth	03/11/08	-1.60	4.88	4.72	-7.30	1.43	0.32	-0.76
OnePath Australian Shares	07/07/97	-2.69	3.86	15.54	23.25	-8.34	5.70	4.24
OnePath Balanced	07/07/97	2.75	7.14	9.12	10.47	-1.46	5.51	3.45

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Blue Chip Imputation	30/06/03	-6.34	2.54	16.05	26.08	-8.31	5.20	3.61
OnePath Capital Guaranteed	6/89	4.30	5.70	5.50	4.95	4.20	4.93	3.78
OnePath Capital Stable	01/07/97	3.02	3.15	5.49	5.81	4.04	4.29	3.60
OnePath Cash	07/07/97	0.86	1.16	1.20	1.94	2.90	1.61	2.67
OnePath Diversified Fixed Interest	07/07/97	5.33	3.60	4.69	2.55	6.96	4.62	4.00
OnePath Emerging Companies	03/07/00	17.40	6.46	17.54	17.22	-9.61	9.25	8.04
OnePath Global Emerging Markets Shares	17/07/01	-5.12	9.63	3.76	10.94	-16.98	-0.12	0.11
OnePath Global Property Securities	01/10/07	12.25	7.69	13.42	12.76	3.13	9.78	4.37
OnePath Global Shares	07/07/97	7.30	24.71	17.65	30.73	-6.03	14.10	3.71
OnePath High Growth	30/06/03	-0.17	10.08	14.60	19.77	-6.31	7.16	2.51
OnePath Managed Growth	01/07/97	2.07	8.29	11.01	13.59	-3.42	6.13	3.16
OnePath Property Securities	30/06/03	18.21	13.63	11.93	21.34	5.92	14.08	2.94
OnePath Select Leaders	01/10/05	-5.86	3.19	15.35	23.99	-7.92	5.05	6.03
OnePath Sustainable Investments – Australian Shares	30/06/03	-5.69	5.55	18.31	27.57	-7.40	6.76	5.61
OptiMix Australian Fixed Interest	30/06/03	3.90	3.25	4.52	2.08	8.73	4.47	4.71
OptiMix Australian Shares	30/06/03	-0.13	3.26	14.87	20.73	-7.23	5.82	3.60
OptiMix Balanced	25/07/01	0.97	8.05	10.76	13.62	-2.73	5.96	3.44
OptiMix Conservative	25/07/01	2.76	5.23	6.86	7.16	1.58	4.70	3.70
OptiMix Geared Australian Shares	01/10/07	-4.36	2.63	28.92	37.15	-18.71	7.13	-4.16

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Global Emerging Markets Shares	03/11/08	-6.17	11.24	8.72	14.87	-13.96	2.32	3.48
OptiMix Global Shares	03/07/02	-0.50	21.63	15.16	27.75	-4.64	11.17	3.11
OptiMix Global Smaller Companies Shares	30/06/03	-4.42	21.47	21.10	37.07	-7.45	12.27	4.17
OptiMix Growth	25/07/01	0.04	8.96	12.54	16.68	-4.46	6.46	3.43
OptiMix High Growth	30/07/02	-0.46	9.65	14.00	19.76	-6.14	6.94	3.17
OptiMix Moderate	30/06/03	1.99	6.88	8.85	10.40	-0.27	5.49	3.68
OptiMix Property Securities	30/06/03	19.95	15.49	10.06	24.03	9.01	15.57	1.94
Perennial Value Shares	01/10/05	-4.13	7.41	17.24	22.62	-9.95	5.92	4.42
Perpetual Australian Shares	04/07/01	0.43	2.28	16.55	24.80	-3.20	7.66	5.73
Perpetual Balanced Growth	07/08/02	1.95	5.85	12.19	17.87	1.19	7.62	4.09
Perpetual Conservative Growth	30/06/03	1.47	3.56	6.93	9.72	4.35	5.17	4.22
Platinum International	01/10/05	-5.95	17.09	15.19	31.49	-7.38	9.09	4.69
Schroder Australian Equity	30/06/03	-5.58	2.54	14.12	23.31	-4.84	5.33	4.77
Schroder Balanced	30/06/03	-0.84	6.24	11.04	14.58	0.53	6.15	4.94
SG Hiscock Property	30/06/03	15.18	13.31	11.05	23.70	9.56	14.46	1.57
SSgA Passive Balanced	23/11/09	6.51 [†]	10.14	11.61	18.11	-0.65	8.27	7.56
UBS Balanced	30/06/03	-5.00	7.52	12.81	18.94	-2.30	6.01	3.04
UBS Defensive Investment	30/06/03	0.23	5.20	8.85	10.99	4.05	5.80	3.92
Vanguard Australian Shares Index	06/09/01	-0.56	4.71	15.16	19.52	-6.87	5.94	3.94
Vanguard International Shares Index	10/07/00	-0.81	21.61	17.28	28.75	-1.72	12.35	3.12

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Vanguard International Shares Index (Hedged)	03/11/08	-2.65	8.88	20.67	20.92	-2.00	8.68	9.92
Vanguard Property Securities Index	30/06/03	20.16	16.34	8.64	20.31	6.64	14.27	1.72
Zurich Investments Global Thematic Shares	01/10/05	-2.17	20.44	13.79	22.93	-1.76	10.12	3.65
Zurich Investments Managed Growth	30/06/00	0.94	8.31	12.52	16.48	-1.30	7.18	4.16
Closed investment funds								
Advance Imputation	25/07/01	-7.31 [‡]	5.98	14.57	26.11	-6.87	5.89	4.49
AMP Capital Equity	30/06/03	-1.75	5.22	14.22	24.15	-7.11	6.37	4.52
MLC Platinum Global	30/06/03	-6.26	16.23	14.68	32.02	-8.16	8.66	4.61
OnePath Mortgages	01/10/05	30.12 [≈]	-9.16	6.80	-0.79	-1.33	4.01	4.04
Perpetual International Shares	04/07/01	-5.16	23.20	12.54	27.10	-1.84	10.41	2.01
UBS Diversified Fixed Income	30/06/03	4.74	2.02	5.70	1.58	7.38	4.26	4.51

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.

‡ The performance of this option is from 1 July 2015 up until the last active member transitioned to ANZ Smart Choice Super for employers and their employees.

This option terminated prior to 30 June 2016, therefore the return is to the termination date.

≈ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

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 49 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged)	01/07/03	-2.73	12.73	29.55	30.29	-12.71	10.07	-0.62
BlackRock Scientific Australian Equity	17/12/05	2.04	3.44	13.96	24.19	-6.58	6.89	4.31
BlackRock Scientific Diversified Growth	01/07/03	1.46	6.62	12.45	18.02	-1.77	7.12	3.47
BlackRock Scientific International Equity	17/12/05	-4.57	25.39	16.95	29.80	-0.71	12.52	2.27
Capital International Global Equities (Hedged)	26/09/99	-4.36	8.89	17.71	23.18	-5.41	7.39	2.98
Colonial First State Diversified	02/07/02	2.74	7.17	11.56	16.38	-2.30	6.91	3.58
Colonial First State Imputation	01/07/03	0.18	5.31	14.45	23.35	-7.69	6.57	4.39
Investors Mutual Australian Shares	01/07/03	4.80	9.05	12.70	24.57	1.45	10.23	6.72
MFS Global Equity	17/12/05	0.62	21.91	15.95	34.22	-0.01	13.80	5.27
OnePath Alternatives Growth	03/11/08	-1.70	4.78	4.60	-7.47	1.25	0.19	-0.93
OnePath Australian Shares	08/11/98	-3.45	3.39	15.05	22.61	-8.84	5.12	3.70
OnePath Balanced	31/10/95	1.64	6.69	8.66	9.93	-1.96	4.90	2.91
OnePath Blue Chip Imputation	22/09/96	-6.82	2.02	15.43	25.31	-8.88	4.61	3.02
OnePath Capital Guaranteed	01/10/95	3.85	5.25	5.05	4.50	3.66	4.44	3.40
OnePath Capital Stable	31/10/95	2.12	2.77	5.10	5.33	3.56	3.77	3.13
OnePath Cash	30/09/95	0.55	0.86	0.89	1.55	2.50	1.27	2.33

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Diversified Fixed Interest	10/11/99	4.87	3.15	4.23	2.03	6.39	4.12	3.51
OnePath Emerging Companies	12/07/00	16.88	5.98	17.00	16.61	-10.10	8.73	7.54
OnePath Global Emerging Markets Shares	04/07/01	-5.68	8.98	3.07	10.10	-17.62	-0.79	-0.56
OnePath Global Property Securities	01/10/07	11.73	7.20	12.89	12.16	2.55	9.24	3.85
OnePath Global Shares	30/11/98	6.98	24.34	17.28	30.23	-6.42	13.71	3.36
OnePath High Growth	01/07/03	-0.57	9.71	14.18	19.24	-6.75	6.73	2.09
OnePath Managed Growth	31/10/95	0.71	7.84	10.54	13.03	-3.92	5.45	2.60
OnePath Property Securities	31/12/98	17.79	13.23	11.53	20.82	5.45	13.64	2.54
OnePath Select Leaders	30/06/04	-6.24	2.78	14.89	23.40	-8.37	4.59	5.57
OnePath Sustainable Investments – Australian Shares	01/07/03	-6.02	5.19	17.89	26.64	-7.81	6.35	5.20
OptiMix Australian Fixed Interest	01/07/03	3.82	3.02	4.25	1.75	8.36	4.22	4.43
OptiMix Australian Shares	01/07/03	-0.27	3.01	14.58	20.33	-7.54	5.54	3.31
OptiMix Balanced	25/07/00	0.65	7.81	10.51	13.29	-3.03	5.67	3.16
OptiMix Conservative	24/07/00	2.44	4.96	6.60	6.80	1.24	4.38	3.40
OptiMix Geared Australian Shares	20/07/06	-4.73	2.81	28.34	36.40	-19.15	6.75	0.07
OptiMix Global Emerging Markets Shares	03/11/08	-6.48	10.90	8.46	14.49	-14.25	2.00	3.16
OptiMix Global Shares	03/07/02	-0.71	21.37	14.86	27.35	-4.96	10.87	2.82
OptiMix Global Smaller Companies Shares	01/07/03	-4.35	21.46	20.78	36.63	-7.76	12.08	3.93

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Growth	12/07/00	0.08	8.69	12.24	16.31	-4.78	6.22	3.17
OptiMix High Growth	03/07/02	-0.71	9.38	13.71	19.38	-6.46	6.64	2.87
OptiMix Moderate	01/07/03	1.75	6.60	8.58	10.05	-0.61	5.20	3.38
OptiMix Property Securities	01/07/03	20.78	15.29	9.79	23.63	8.65	15.48	1.75
Perennial Value Shares	30/06/04	-3.33	7.38	17.11	22.41	-10.12	5.99	4.38
Perpetual Australian Shares	07/10/99	0.33	2.17	16.43	24.58	-3.38	7.51	5.59
Perpetual Balanced Growth	07/08/02	0.94	5.76	12.07	17.66	1.00	7.29	3.86
Perpetual Conservative Growth	01/07/03	1.88	3.48	6.82	9.53	4.16	5.14	4.13
Platinum International	17/12/05	-6.05	16.97	15.07	31.27	-7.56	8.94	4.55
Schroders Australian Equity	01/07/03	-5.68	2.43	14.01	23.09	-5.02	5.19	4.63
Schroders Balanced	01/07/03	-0.32	6.08	10.93	14.38	0.34	6.13	4.86
SG Hiscock Property	01/07/03	17.26	13.17	10.94	23.48	9.36	14.73	1.63
UBS Balanced	01/07/03	-5.09	7.41	12.69	18.74	-2.49	5.87	2.90
UBS Defensive Investment	30/06/03	0.13	5.09	8.74	10.80	3.85	5.66	3.77
Vanguard Australian Shares Index	26/07/01	0.67	4.49	15.04	19.32	-7.05	6.06	3.92
Vanguard International Shares Index	12/07/00	-0.56	21.53	17.16	28.54	-1.92	12.29	3.02
Vanguard International Shares Index (Hedged)	03/11/08	-2.45	8.99	20.56	20.71	-2.18	8.64	9.81
Vanguard Property Securities Index	01/07/03	20.59	16.29	8.53	20.10	6.45	14.24	1.64
Zurich Investments Global Thematic Shares	17/12/05	-2.31	20.31	13.67	22.72	-1.95	9.96	3.50
Zurich Investments Managed Growth	08/10/95	-0.21	8.13	12.37	16.23	-1.53	6.77	3.87

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Closed investment funds								
Advance Imputation	01/07/03	-6.96	5.78	14.46	25.88	-7.04	5.68	4.16
AMP Capital Equity	01/07/03	-1.97	5.21	14.10	23.93	-7.29	6.22	4.37
MLC Platinum Global	01/07/03	-6.14	16.38	16.09	31.77	-8.33	8.90	4.65
OnePath Mortgages	30/06/04	26.44*≈	-9.48	6.43	-1.21	-1.76	3.40	3.45
Perpetual International Shares	26/09/99	-5.25	23.39	12.41	26.90	-2.03	10.32	1.92
UBS Diversified Fixed Income	01/07/03	5.00	1.91	5.60	1.39	7.17	4.19	4.40

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.

This option terminated prior to 30 June 2016, therefore the return is to the termination date.

≈ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

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*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Colonial First State Leaders	29/06/98	4.98	7.56	14.43	32.61	-15.01	7.81	7.81
INVESCO Investment Growth	01/02/96	0.43	12.52	14.50	15.79	0.15	8.45	8.45
INVESCO Protected Growth	21/05/00	0.69	2.53	1.60	2.06	1.49	1.67	1.67
OnePath Annuity & Pension Balanced	31/03/96	2.05	7.56	9.83	10.87	-1.39	5.68	5.68
OnePath Annuity & Pension Cash	29/02/96	0.68	1.04	1.10	1.95	3.13	1.58	1.58
OnePath Annuity & Pension Growth	31/01/96	1.01	8.86	11.92	14.10	-3.41	6.28	6.28
OnePath Annuity & Pension Stable	28/02/96	2.55	3.26	5.66	6.47	4.47	4.47	4.47
OptiMix Balanced	30/09/00	0.74	8.69	11.78	14.27	-2.42	6.42	6.42
OptiMix Conservative	30/09/00	2.75	5.63	7.44	7.50	2.12	5.06	5.06
OptiMix Growth	30/09/00	0.09	9.66	13.76	17.43	-4.27	7.02	7.02
Rothschild Balanced‡	30/01/97	0.12	10.25	11.31	14.57	-1.60	6.73	6.73
Rothschild Ethical Conservative‡	30/01/97	2.03	3.65	5.28	5.80	4.19	4.18	4.18

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, OPTIMIX ALLOCATED PENSION AND OPTIMIX TERM ALLOCATED PENSION

OptiMix Superannuation

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

Please refer to page 52 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	3.00	2.20	3.43	1.02	7.74	3.45	3.65
	Entry Fee	10/09/03	3.66	2.85	4.09	1.67	8.43	4.12	4.32
OptiMix Australian Shares	Nil Entry Fee	15/03/01	-1.06	2.16	13.47	19.66	-8.62	4.63	2.47
	Entry Fee	15/03/01	-0.43	2.81	14.19	20.41	-8.04	5.30	3.12
OptiMix Balanced	Nil Entry Fee	07/03/01	-0.13	6.86	9.49	12.78	-3.84	4.85	2.38
	Entry Fee	07/03/01	0.51	7.55	10.19	13.50	-3.22	5.53	3.04
OptiMix Conservative	Nil Entry Fee	15/03/01	1.60	4.08	5.69	6.31	0.46	3.60	2.62
	Entry Fee	14/03/01	2.24	4.74	6.36	6.98	1.09	4.26	3.27
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.15	0.19	0.50	1.51	1.63	0.79	1.86
	Entry Fee	28/02/01	0.80	0.84	1.14	2.16	2.28	1.44	2.51
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	-5.60	1.84	26.46	35.93	-19.16	5.97	-0.52
	Entry Fee	20/07/06	-4.98	2.49	27.27	36.81	-18.63	6.65	0.12
OptiMix Global Shares	Nil Entry Fee	15/03/01	-1.59	20.35	13.94	26.50	-5.74	9.98	2.02
	Entry Fee	15/03/01	-0.94	21.12	14.68	27.33	-5.15	10.69	2.68
OptiMix Global Smaller Companies Shares	Nil Entry Fee	31/03/03	-5.23	21.39	19.78	35.69	-8.62	11.31	3.18
	Entry Fee	31/03/03	-4.61	22.17	20.55	36.56	-8.03	12.02	3.85
OptiMix Growth	Nil Entry Fee	28/02/01	-0.70	7.74	11.23	15.70	-5.66	5.37	2.37
	Entry Fee	28/02/01	-0.06	8.44	11.94	16.44	-5.04	6.05	3.02
OptiMix High Growth	Nil Entry Fee	28/02/01	-1.43	8.51	12.78	18.62	-7.24	5.83	2.10
	Entry Fee	28/02/01	-0.79	9.21	13.51	19.37	-6.65	6.51	2.75

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Moderate	Nil Entry Fee	10/09/03	0.93	5.71	7.62	9.44	-1.38	4.38	2.60
	Entry Fee	10/09/03	1.58	6.38	8.31	10.15	-0.75	5.05	3.25
OptiMix Property Securities	Nil Entry Fee	28/02/01	25.12	16.57	8.40	21.43	5.98	15.26	1.25
	Entry Fee	28/02/01	25.90	17.30	9.09	22.20	6.65	15.99	1.89

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.

Investment Returns – OptiMix Allocated Pension

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

Please refer to page 53 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	3.84	2.75	4.17	1.43	9.17	4.24	4.46
	Entry Fee	10/09/03	4.62	3.52	4.95	2.20	9.99	5.02	5.24
OptiMix Australian Shares	Nil Entry Fee	22/02/01	-0.74	2.76	16.03	20.35	-7.38	5.70	3.05
	Entry Fee	22/02/01	0.01	3.54	16.90	21.26	-6.69	6.49	3.83
OptiMix Balanced	Nil Entry Fee	22/02/01	-0.02	7.88	10.94	13.41	-3.15	5.62	2.87
	Entry Fee	22/02/01	0.74	8.69	11.78	14.26	-2.42	6.42	3.65
OptiMix Conservative	Nil Entry Fee	15/03/01	1.98	4.84	6.63	6.70	1.36	4.28	3.20
	Entry Fee	15/03/01	2.75	5.63	7.44	7.49	2.13	5.06	3.98
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.32	0.40	0.81	1.86	2.09	1.10	2.31
	Entry Fee	28/02/01	1.08	1.16	1.58	2.63	2.86	1.86	3.08
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	-5.94	1.50	30.21	37.93	-19.83	6.57	-1.89
	Entry Fee	20/07/06	-5.23	2.27	31.17	38.97	-19.22	7.37	-1.16
OptiMix Global Share	Nil Entry Fee	22/02/01	-1.86	23.12	16.29	28.48	-5.15	11.35	2.24
	Entry Fee	22/02/01	-1.12	24.05	17.16	29.44	-4.44	12.19	3.01

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Global Smaller Companies	Nil Entry Fee	31/03/03	-5.24	23.48	22.84	38.97	-8.13	12.91	3.68
Share	Entry Fee	31/03/03	-4.53	24.41	23.76	40.01	-7.43	13.76	4.46
OptiMix Growth	Nil Entry Fee	14/03/01	-0.66	8.84	12.90	16.56	-4.99	6.21	2.79
	Entry Fee	15/03/01	0.09	9.66	13.75	17.44	-4.28	7.02	3.56
OptiMix High Growth	Nil Entry Fee	22/02/01	-1.54	9.67	14.55	19.76	-6.62	6.71	2.49
	Entry Fee	22/02/01	-0.79	10.49	15.41	20.66	-5.91	7.51	3.26
OptiMix Moderate	Nil Entry Fee	10/09/03	1.19	6.63	8.84	9.99	-0.43	5.16	3.18
	Entry Fee	10/09/03	1.96	7.44	9.66	10.82	0.32	5.95	3.96
OptiMix Property Securities	Nil Entry Fee	27/03/01	23.20	15.36	9.45	22.97	7.89	15.59	1.17
	Entry Fee	27/03/01	24.13	16.22	10.28	23.89	8.72	16.46	1.93

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.

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*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Australian Fixed Interest	Nil Entry Fee	20/09/04	3.84	2.74	4.16	1.44	9.16	4.24	4.46
OptiMix Australian Share	Entry Fee	20/09/04	4.62	3.52	4.95	2.20	9.99	5.02	5.24
OptiMix Australian Share	Nil Entry Fee	20/09/04	-0.74	2.76	16.03	20.36	-7.39	5.70	3.05
OptiMix Australian Share	Entry Fee	20/09/04	0.02	3.53	16.90	21.27	-6.69	6.49	3.83
OptiMix Balanced	Nil Entry Fee	20/09/04	-0.01	7.87	10.94	13.41	-3.15	5.62	2.87
OptiMix Balanced	Entry Fee	20/09/04	0.74	8.69	11.77	14.27	-2.42	6.41	3.64
OptiMix Conservative	Nil Entry Fee	20/09/04	1.98	4.84	6.64	6.70	1.36	4.28	3.20
OptiMix Conservative	Entry Fee	20/09/04	2.75	5.62	7.44	7.50	2.13	5.06	3.98
OptiMix Enhanced Cash	Nil Entry Fee	20/09/04	0.32	0.40	0.81	1.86	2.09	1.10	2.31
OptiMix Enhanced Cash	Entry Fee	20/09/04	1.08	1.16	1.58	2.63	2.86	1.86	3.08
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	-5.94	1.50	30.21	37.93	-19.83	6.57	-1.89
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.23	2.27	31.17	38.97	-19.22	7.37	-1.16
OptiMix Global Shares	Nil Entry Fee	20/09/04	-1.85	23.11	16.29	28.48	-5.15	11.35	2.24
OptiMix Global Shares	Entry Fee	20/09/04	-1.11	24.03	17.17	29.44	-4.44	12.19	3.01
OptiMix Global Smaller Companies	Nil Entry Fee	20/09/04	-11.34	23.48	22.83	38.97	-8.14	11.41	2.99
OptiMix Global Smaller Companies	Entry Fee	20/09/04	-4.53	24.41	23.76	40.02	-7.44	13.76	4.46
OptiMix Growth	Nil Entry Fee	20/09/04	-0.66	8.84	12.91	16.56	-4.99	6.21	2.78
OptiMix Growth	Entry Fee	20/09/04	0.09	9.66	13.75	17.44	-4.28	7.02	3.56
OptiMix High Growth	Nil Entry Fee	20/09/04	-1.54	9.67	14.55	19.77	-6.62	6.71	2.49
OptiMix High Growth	Entry Fee	20/09/04	-0.79	10.49	15.41	20.67	-5.91	7.51	3.26
OptiMix Moderate	Nil Entry Fee	20/09/04	1.19	6.63	8.84	9.99	-0.44	5.16	3.18
OptiMix Moderate	Entry Fee	20/09/04	1.96	7.43	9.66	10.82	0.32	5.95	3.96
OptiMix Property Securities	Nil Entry Fee	20/09/04	23.20	15.36	9.46	22.96	7.90	15.59	1.17
OptiMix Property Securities	Entry Fee	20/09/04	24.13	16.22	10.28	23.89	8.72	16.47	1.93

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.

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	2016	2015	2014	2013	2012	Five year return*	Ten year return*
Personal Retirement Plan [‡]	5.75	8.05	7.95	6.20	5.30	6.64	5.09
Traditional [†]	5.50	5.50	5.50	5.00	3.50	5.00	4.90

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 5% of the surrender value of your policy is currently payable on exit from the Personal Retirement Plan policies. This is not guaranteed and may be varied or discontinued at any time on advice from the Appointed Actuary.
- † A terminal bonus of 25% 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 from 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 tables and no liability is accepted by OnePath Custodians, OnePath Life or any other ANZ Group company for any error or omission.

As all investments in the Fund are provided under a master life insurance policy, this Annual Report does not contain any asset allocation information and details of any investments that have a value in excess of 5% of the total assets of the Fund.

CURRENT INVESTMENT MANAGERS

- Altrinsic Global Advisors, LLC
- AQR Capital Management, LLC
- Australia and New Zealand Banking Group Limited
- Advance Asset Management Limited
- AMP Capital Investors Limited
- Arrowstreet Capital, L.P.
- Ausbil Investment Management Limited
- Bennelong Australian Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Investment Management (Australia) Limited
- BT Investment Management (Institutional) Limited
- Capital Group
- CBRE Clarion Securities LLC
- Colonial First State Global Asset Management
- Fidelity International
- GMO
- Goldman Sachs Asset Management
- Henderson Global Investors Limited
- Invesco Australia Limited
- Investors Mutual 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
- MFS Institutional Advisors, Inc.
- OnePath Funds Management 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
- State Street Global Advisors Australia Limited
- SG Hiscock & Company Limited
- 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 > 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 2015 to 30 June 2016 (the Trustee of the Fund) are:

Name	Date of appointment	Date of resignation
P G Mullin	01/03/2015	-
A H Chonowitz	01/03/2015	-
C G Clark	01/03/2013	-
T M McGrath	01/03/2013	07/04/2016
S J Chapman	01/08/2011	-
V S M Weekes	01/08/2011	-

POLICY COMMITTEE

Corporate Super and 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/public/pdfs/M0256A_gb_membguidpolicomm.pdf 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.

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 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 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 68 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, Corporate 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 (\$1,500 for Corporate Super) 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 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
- the Trustee has not received a contribution or rollover for you for two years
- after making reasonable efforts, the Trustee is unable to contact you again, after five years since last contacting you.

MEMBER STRONGER SUPER LEVY

This information is not applicable for the Personal Retirement Plan and Traditional Policies (Superannuation).

To cover some of the costs incurred to comply with the Government's 'Stronger Super' reforms and consistent with the approach taken by many superannuation funds across the industry, the Trustee has imposed an asset-based levy of less than 0.03% applied against the investments of the OnePath MasterFund members in the 2015/16 financial year.

The Trustee has also given approval for the levy to be charged in the 2016/17 financial year. The levy will again be a percentage based charge on unitised investment options and applied as a one time adjustment to the daily unit price. We will confirm the actual charge deducted through our ongoing member communications.

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:

- 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 \$4,000 (\$6,000 from 31 December 2016); and
- we have insufficient records to pay an amount to the member.

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

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

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

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity[†]
- terminal medical condition[§]
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months of 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

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.

Note: This section does not apply to temporary residents, who satisfied a condition of release before 1 April 2009. For information on the rules for accessing super applying to these members, please speak to your financial adviser.

‡ '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.

CUSTOMER CONCERNS

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should address your enquiry or complaint to:

Complaints Resolution Manager

OnePath Life
GPO Box 5306
Sydney NSW 2001

Phone: 133 665
Fax: 02 9234 6668
Email: yourfeedback@onepath.com.au

Further help options

If you are not satisfied with the outcome of your complaint, you can contact the following service which is a free dispute resolution service external to OnePath.

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

Superannuation Complaints Tribunal (SCT)

For superannuation related complaints

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

Write to:

Superannuation Complaints Tribunal

Locked Mail Bag 3060
Melbourne VIC 3001

Phone: 1300 884 114
Fax: 03 8635 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

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"> i. a requirement that the Chair of the entity's Board be independent; ii. a requirement that a majority of directors of that Board be independent; and 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. 	<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 wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/ESG-Policy-SSC.pdf</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 onepath.com.au/public/pdfs/OPC_Board_Diversity_Policy.pdf</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 onepath.com.au/public/pdfs/Proxy-voting-policy_rps.pdf together with details of the Fund's voting records.</p>

ABRIDGED FINANCIAL INFORMATION

OnePath MasterFund*

STATEMENT OF NET ASSETS AS AT 30 JUNE 2016

	2016 \$ millions	2015 \$ millions
Assets		
Investments		
Life insurance policies	34,370	34,381
Total Investments	34,370	34,381
Receivables		
Contributions receivable	51	99
Fee rebates receivable	4	6
Other receivables	23	22
Total Receivables	78	127
Total assets	34,448	34,508
Liabilities		
Payables		
Benefits payable	21	17
Administration fees payable	1	1
Insurance premiums payable	5	5
Limited recourse loan	–	2
Other payables	19	17
Total Payables	46	42
Tax Liabilities		
Current tax liability	15	50
Total Liabilities (excluding net assets available to pay benefits)	61	92
Net assets available to pay benefits	34,387	34,416

* For all products offered in the OnePath MasterFund.

OnePath MasterFund*

STATEMENT OF CHANGES IN NET ASSETS FOR THE YEAR ENDED 30 JUNE 2016

	2016 \$ millions	2015 \$ millions
Revenue		
Investment income		
Movements in the net market value of investments	691	2,338
Total investment income	691	2,338
Contributions revenue		
Employer contributions	1,728	1,652
Member contributions	525	788
Transfers from other funds	1,981	2,486
Other contributions	24	23
Total contributions revenue	4,258	4,949
Other revenue		
Fee rebates	61	76
Proceeds from insurance claims	148	103
Other	15	4
Total other revenue	224	183
Total revenue	5,173	7,470
Benefit expense	4,488	4,612
Other expenses		
Administration fees and other expenses	92	74
Adviser service fees	82	85
Insurance premiums	320	290
Total other expenses	494	449
Total expenses	4,982	5,061
Benefits accrued as a result of operations before income tax	191	2,409
Income tax expense/(benefit) attributable to benefits accrued as a result of operations	220	227
Benefits/(Expenses) accrued as a result of operations	(29)	2,182
Reconciliation of liability for accrued benefits		
Net assets available to pay benefits at the beginning of the financial year	34,416	32,234
Net assets available to pay benefits at the end of the financial year	34,387	34,416

* For all products offered in the OnePath MasterFund.

CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
OneAnswer Personal Super and Pensions Integra Allocated Pension Personal Retirement Plan Traditional Policies (Superannuation) OptiMix Superannuation and Pensions	133 665 8.30am to 6.30pm weekdays (AEST) customer@onepath.com.au	OnePath Custodians Pty Limited GPO Box 5306 Sydney NSW 2001	onepath.com.au
Corporate Super	1800 627 625 8.30am to 8.00pm weekdays (AEST) corpsuper@onepath.com.au	Corporate Super GPO Box 5306 Sydney NSW 2001	onepath.com.au/member
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"> Ensures the OnePath MasterFund is operated in accordance with the Fund's Trust Deed, the Superannuation <i>Industry (Supervision) Act 1993</i> and the Superannuation <i>Industry (Supervision) Regulations</i> and other relevant legislation. 	242 Pitt Street Sydney NSW 2000 Phone 133 665
Insurer/ Administrator	OnePath Life Limited	<ul style="list-style-type: none"> Issues a master life insurance policy to the Trustee in respect of the OnePath MasterFund. Administers the Fund on behalf of the Trustee. 	242 Pitt Street Sydney NSW 2000 Phone 133 665
Auditor	KPMG	<ul style="list-style-type: none"> Conducts a yearly audit of the OnePath MasterFund, certifying that assets exist and that certain requirements of the superannuation laws are met. 	Tower three International Towers Sydney 300 Barangaroo Ave Sydney NSW 2000

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For all contact details please refer to page 68.