

End of financial year 2018 – document availability

End-of-year (EOY) statements for most products will be progressively available for you to securely view and download online from early August onwards.

Online availability for 2018 annual statements

How can 2018 annual statements be viewed online?

For ANZ Smart Choice suite of products:

To login, go to anz.com.au

Under ANZ Internet Banking:

- select 'login' to access your secure account area
- enter your Customer Registration Number (CRN)
- enter your password
- select your ANZ Smart Choice account
- select the Transactions tab where you will be able to 'view statements'.

For all other ANZ products:

To login, go to anz.com/personal

- select Investor Access from the drop down menu
- select login to access your secure account area
- enter your unique Online User ID
- enter your password.

For OneAnswer Frontier and other OnePath products:

To login, go to onepath.com.au

Under Customer login:

- select login to access your secure account area
- enter your unique Online User ID
- enter your password.

Please note that statements for ANZ Super Advantage (ASA) Defined Benefit, Smart Choice Defined Benefit, ANZ Wholesale Investment Trusts and ANZ Guaranteed Income Plan are not available online.

When will you receive your 2018 annual statements?

Hard copies will be progressively mailed to investors from mid August to late September.

Please note that if you have registered to access your ANZ Smart Choice Super for employers and their employees account via Internet Banking and have chosen to receive your communications online, you will not receive a hard copy of your statement (unless you have specifically requested to have your statements mailed).

Mailing dates

The mailing dates are outlined on the next page. We will keep you informed of any changes as they occur.

Product	Section 290-170 Notice	PAYG Payment Summary	Member/client statement
OneAnswer Frontier Personal Super	Mid July	N/A	Mid September
OneAnswer Frontier Pension	N/A	Before 14 July	Late August
OneAnswer Frontier Investment Portfolio	N/A	N/A	Quarterly Statements: late July to early August Consolidated Tax Statements: mid to late August
ANZ OneAnswer Personal Super	Mid July	N/A	Late August
ANZ Smart Choice Super and Pension	Mid July	Before 14 July	Mid to late August
ANZ OneAnswer Pensions	N/A	Before 14 July	Late August
ANZ OneAnswer Investment Portfolio	N/A	N/A	Quarterly Statements: late July to early August
ANZ Retail Trusts ANZ Wholesale Trusts			Consolidated Tax Statements: mid to late August
ANZ Smart Choice Super for employers and their employees	Mid July	N/A	Late August to late September
ANZ Super Advantage	Mid July	N/A	Early September
ANZ Allocated Pension	N/A	Before 14 July	Late August
ANZ Personal Super Bond	Mid July	N/A	Mid September
ANZ Investment Bond	N/A	N/A	Mid September
ANZ Guaranteed Income Plan	N/A	Issued with statement	Before 14 July
ANZ Flexible Income Plan	N/A	Before 14 July	Mid September
ANZ Deferred Annuity	N/A	N/A	Mid September
ANZ Maxisafe Deferred Annuity	N/A	N/A	Mid September
ANZ Cash Rollover Fund	N/A	N/A	Mid September
OneCare Super* *Adviser document mailed mid September	Mid July	N/A	Late August
Leading Life Super* * Adviser document mailed late August	Mid July	N/A	Mid August

Along with your statement, you will receive the Investor/Member Update* publication which will include the following information:

- an economic, market and investment update
- a product and legislative updates section which includes any significant changes that have occurred over the past 12 months and how these changes affect members.

ANZ Smart Choice Super members who have registered for online statements can access their Investor/Member Update via Super Insights at superinsights.anz.com

* Except for ANZ Flexible Income Plan, ANZ Investment Bond, ANZ Cash Rollover Fund, ANZ Deferred Annuity, ANZ Maxisafe Deferred Annuity, ANZ Guaranteed Income Plan, OneCare Super and Leading Life Super.

Annual Reports

The Annual Report for ANZ branded products in the OnePath MasterFund will be made available online at anz.com>Personal>Investing & Super>Resources. The Annual Report for OnePath products in the OnePath MasterFund will be made available at onepath.com.au>Forms & brochures>click on the relevant product. Annual Reports will be available online by late December 2018.

If you wish to receive a hard copy of the Annual Report you can simply call Customer Services and we will mail a copy free of charge.

Further information

If you have any questions or require further information, please contact Customer Services for the relevant product, as outlined in the table below:

Product	Phone number	Hours (weekdays, AEST)
All ANZ and OneAnswer Frontier products	13 38 63	8.30am – 6.30pm
ANZ Smart Choice suite of products	13 12 87 option 1	8.30am – 6.30pm
ANZ Wholesale Trusts	1800 031 810	9am – 5pm
OneCare Super and Leading Life Super	133 667	8.30am – 6pm

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), OnePath Life Limited (ABN 33 009 657, AFSL 238341) and OnePath Funds Management Limited (ABN 21 002 800, AFSL 238342). The information is current at June 2018 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 13 38 63. Before acting on this information you should consider whether the information is appropriate to you having regard to your personal needs, financial circumstances or objectives. You should read the relevant Product Disclosure Statement (PDS) and any product updates (for open and closed products) which for are available by calling Customer Services (refer to the above table for contact details) or by visiting anz.com or onepath.com.au and consider if this product is right for you.