

Switch Request Form

15 September 2014

OnePath Custodians Pty Limited

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited

ABN 33 009 657 176 AFSL 238341

GPO BOX 5306, Sydney NSW 2001

Customer Services

Phone 133 665

Email customer@onepath.com.au

Web onepath.com.au

Deferred Annuity and Allocated Annuity

Deferred Annuity Allocated Annuity

This Form can only be used for existing investments. If you require further assistance in completing this Form please contact our Customer Services team on 133 665.

Note: Transaction cost factors of up to 0.60% may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices.

1. Policy Number

Policy number

2. Investor details

Surname

Given name(s)

Address State Postcode

Office hours phone number

3. Switch details

Full Switch

Partial Switch – Please indicate the total amount to be switched in dollars.

Amount \$, .

Investment funds

Capital Guaranteed*
(Entry Fee only)

Switch from (Amount \$)

\$, .
This option is now closed.

Switch to (Amount \$)

\$, .

Capital Stable/Stable

\$, .

\$, .

Balanced

\$, .

\$, .

Managed Growth

\$, .

\$, .

High Growth

\$, .

\$, .

Cash†

\$, .

\$, .

Property Securities

\$, .

\$, .

Australian Shares

\$, .

\$, .

Emerging Companies

\$, .

\$, .

International Shares

\$, .

\$, .

Global Emerging Markets Shares

\$, .

\$, .

MFS Global Equity (Allocated Annuity only)

\$, .

\$, .

Zurich International Shares

\$, .

\$, .

* 1% of amounts withdrawn or switched within three years of each investment will be deducted.

† Switches out of initial investments made in the Cash option of Deferred Annuity will be subject to entry fees on the new investment option.

4. Future Investment Authority

Deferred Annuity — this ensures all your future contributions are directed to the correct investment options.

Allocated Annuity — this ensures all your future pension payments are made from the correct investment options.

Investment funds

Capital Stable/Stable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Managed Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
High Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Property Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Australian Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Emerging Companies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
International Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Global Emerging Markets Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
MFS Global Equity (Allocated Annuity only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Zurich International Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Total	<input type="text" value="100%"/>			

Please refer to our website for information regarding suspended fund Mortgage.

Important: The terms and conditions for your new investment option(s) may be different to your previous investment. The Key Features Statement and Information Brochure provided details of the terms and conditions for your changed investment. For further information or if you wish to discuss your investment options, please contact your adviser or our Customer Services team Monday to Friday from 8.30am to 6.30pm (AEST) on 133 665 or email us at customer@onepath.com.au

The following limits may apply to the total of all withdrawals and switches from all account(s):

Cash – No limit currently applies.

Capital Guaranteed – In any 12-month period, the withdrawal or switch of any amount in excess of \$250,000 may be deferred for three years, payable in four annual instalments, the first payable one month after your request is received.

Other investment options – In any 12-month period, the withdrawal or switch of any amount in excess of \$250,000 may be deferred for three months.

The number of units issued/redeemed will be calculated using the last unit price available on the date of transaction.

By signing this form, I also confirm that I:

- consent to the collection, use, storage and disclosure of my personal information as described in OnePath's Privacy Policy which is available at onepath.com.au, or can be obtained by calling Customer Services.
- accept that OnePath and other members of the ANZ Group may send me information about its products or services from time to time. I understand that I may notify you of my decision not to receive further information by contacting you directly
- authorise my nominated financial adviser to receive and access my personal information for the purposes of managing my investment, conducting such transactions as I authorise and to use the InvestmentLink service and/or the online service. Where there is any change to this authority or relating to my adviser, I will notify you of the change.

Signature (sign clearly within the box)

Date (dd/mm/yyyy)

Privacy

In this section 'we', 'us' and 'our' refers to OnePath Custodians Pty Limited and other members of the ANZ Group. We collect your personal information from you in order to manage and administer our products and services. We may need to disclose it to certain third parties.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au/aboutOnePath/privacy-policy.aspx

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud
- any related company of ANZ which will use the information for the same purposes of ANZ and will act under ANZ's Privacy Policy
- an organisation that is in an arrangement or alliance with us and/or ANZ to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or us and/or ANZ to provide you with products or services and/or to promote a product or service
- organisations performing administration
- compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- regulatory bodies, government agencies, law enforcement bodies and courts

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

Examples of such laws are:

- *The Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

If you do not want us, ANZ or our alliance partners to tell you about our products or services, phone Customer Services to withdraw your consent.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in OnePath's Privacy Policy at onepath.com.au/aboutOnePath/privacy-policy.aspx

Life risk – sensitive information

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

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in our Privacy Policy at onepath.com.au

Privacy consent

We and other members of the ANZ Group may send you information about our financial products and services from time to time. ANZ may also disclose your information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an arrangement.

You may elect not to receive such information at any time by contacting Customer Services.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

Privacy Policy

OnePath's Privacy policy contains information about:

- when we or ANZ may collect information from a third party;
- how you may access and seek correction of the personal information we hold about you;
- and how you can raise concerns that we or ANZ has breached the *Privacy Act* or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

GPO Box 75

Sydney NSW 2001

Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let OnePath know by contacting Customer Services. More information can be found in our Privacy Policy which can be obtained from our website at onepath.com.au/aboutOnePath/privacy-policy.aspx