

Grow Wrap Super and Pension Service

Target Market Determination

This Target Market Determination (TMD) has been prepared and issued by OnePath Custodians Pty Limited (Trustee, OPC) (ABN 12 008 508 496, AFSL 238346, RSE L0000673), as the issuer of Grow Wrap Super and Pension Service, Unique Superannuation Identifier 61 808 189 263 180 (Grow Wrap Super Service); 61 808 189 263 181 (Grow Wrap Pension Service).

Grow Wrap Super and Pension Service (Grow Wrap) covers client retirement planning requirements and includes:

- Super Service: an accumulation superannuation solution, and
- Pension Service: offering both transition to retirement (TTR) pensions and a standard account-based pension.

Grow Wrap combines easy administration and transparent reporting across managed funds, Separately Managed Accounts (SMAs), term deposits, Australian Listed Securities and a cash account – all under the one umbrella.

PART A - Super

Target Market Determination

Part A is the TMD for the Grow Wrap Super Service.

This TMD seeks to offer clients and distributors an understanding of the class of clients for which the Super Service has been designed, having regard to the objectives, financial situation and needs of the target market. It applies to the Grow Wrap product referred to in the Product Disclosure Statement (PDS) available at wrapinvest.com.au.

It is not a PDS and is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. This document does not take into account any person's individual objectives, financial situation or needs. Clients must refer to the PDS and any supplementary documents when making a decision about the product.

Target Market

Suitable for clients who:

- may be receiving personal financial advice
- seek a clear and transparent fee structure
- like a wide range of investment choices
- prefer to be kept informed and involved in investment decisions
- may want the option of Death (including Terminal Illness) only cover, Death and Total and Permanent Disablement (TPD) cover and/or Income Protection (IP) cover in super (and meet the suitability criteria as described in the Insurance attributes section).

Not suitable for clients who:

- do not have access to email or the internet
- are investing through a self-managed superannuation fund (SMSF)
- are looking for a default investment strategy (MySuper)
- need access to their investment capital before retirement
- are seeking automatic insurance cover without undergoing a health and medical assessment
- are seeking insurance cover but do not meet the suitability criteria as described in the Insurance attributes section.

Likely Objectives, Financial Situation and Needs of Consumers in the Target Market

The Super Service has been designed for clients whose likely objectives, financial situation and needs are such that they:

- would like to have the option to move a super account to a pension account within the same super fund
- are looking for:
 - a super product that offers an extensive range of quality investments that can be tailored to meet financial objectives
 - a service that can be easily managed by clients and their financial adviser
 - online access to their account
 - may be looking for access to insurance cover options including Death and Total & Permanent Disablement cover or Income Protection Cover in Super (and meet the suitability criteria as described in the Eligibility requirements section of their preferred product).

Please note: While the product is designed to be used with a financial adviser, direct retail clients are not excluded from continuing to hold and transact on their account in the Super Service.

Key Attributes

Product attributes

The key product attributes of the Super Service are as follows:


- a suitably priced superannuation service
- an extensive range of quality investments, including managed funds, Separately Managed Accounts (SMAs), term deposits and Australian Listed Securities
- online access to their account details with simple, fast and accurate consolidated reporting
- a service that can be easily managed by clients and their financial adviser by tailoring their account to meet their financial objectives
- access to insurance cover options including Death and Total & Permanent Disablement cover or Income Protection Cover in Super (and meet the suitability criteria as described in the Eligibility requirements section of their preferred product).


Investment attributes


Clients have a choice of investment options across 16 investment strategies depending on their investment objective, preference for risk and return and investment timeframe. The types of clients for whom the different categories of investment options are intended for are broadly described below.

An individual client, however, should have regard to the information provided in the PDS for this product before making an investment selection. The client may choose to invest in multiple options (with different characteristics) to meet their investment needs. Clients should speak to their financial adviser to determine which best suits their needs (where appropriate).

Investment Attribute Key

 In target market

 Potentially in target market

 Not considered in target market

Standard risk measure

1 = Very low 2 = Low 3 = Low to Medium 4 = Medium 5 = Medium to High 6 = High 7 = Very High

Multi-sector

Provide a multi-asset portfolio of investments based on a particular risk profile by investing in a mix of defensive and growth assets. For example, investing with a bias to defensive assets in the moderate investment options and a bias to growth assets in the growth investment options.

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Conservative	2-3 years			 3
Moderate	3-5 years			 4-5
Balanced	5+ years			

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
				4-6
Growth	5+ years	✓	✗	
				5-6
High Growth	5+ years	✓	✗	
				6

* Standard Risk Measure is a guide to the likely number of negative annual returns expected over any 20 year period. For more information, please refer to the Grow Wrap Investment Menu.

Single sector

Allow clients and their adviser to construct their own investment portfolio from a wide range of single asset class investment options. Investing into a single asset class can expose clients to additional risks.

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Cash Funds and Term Deposits	No minimum	✗	✓	2-3
Alternative / Hedge Funds	Various minimums	✓	⚠	4-6
Australian Fixed Interest Funds	3+ years	⚠	✓	3-4
International Fixed Interest	3+ years	⚠	✓	4-6
Diversified Fixed Interest	3+ years	⚠	✓	4-5
Diversified Credit / Hybrid Income	3+ years	⚠	✓	3-6
Property	3+ years	✓	✗	6-7
Growth Fixed Income	3+ years	✓	✗	4-6
Australian Shares	5+ years	✓	✗	6-7
Australian Shares - Smaller Companies	5+ years	✓	✗	6
International Shares	5+ years	✓	✗	6-7
International Shares – Infrastructure	5+ years	✓	✗	7
Exchange Traded Products (ETPs)	5+ years	As per underlying pool of investments		

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Listed Investment Companies – LICs	5+ years	✓	✗	 6
Listed High Yielding Investments (including Preference Shares)	5+ years	⚠	⚠	 6
Listed Australian Shares	5+ years	✓	✗	 6

* Standard Risk Measure is a guide to the likely number of negative annual returns expected over any 20 year period. For more information, please refer to the Grow Wrap Investment Menu.

Insurance attributes

Access to the following types of insurance cover provided through OneCare insurance (subject to meeting eligibility and underwriting requirements) is available to clients who have a financial adviser:

- Life Cover is designed to provide financial protection for a personal consumer who has or expects to have dependants and wants to continue providing financial support for their dependants in the event of death or terminal illness diagnosis.
- Total and Permanent Disability (TPD) Cover pays a lump sum if the life insured suffers a permanent disability that meets the selected or allocated TPD definition. A life insured’s TPD Cover can be supplemented with cover outside of superannuation. Available TPD definitions within Grow Wrap are:
 - ‘Any occupation TPD’ - a broad definition, designed for consumers in most occupations. It allows for TPD assessment against any occupation to which the life insured is suited by education, training, or experience.
 - ‘Home-maker TPD’ - designed for consumers who describe their main occupation as maintaining the family home.
 - ‘Non-working TPD’ - provides a base level of TPD Cover, which pays for very severe illness or injury based on permanent day-to-day living functional impairment criteria. It is designed for consumers who meet one or more of the following criteria:
 - are unable to obtain more comprehensive cover due to health, occupation or pastimes
 - elect to take a limited level of cover as a way of putting some low-cost cover in place, or
 - wish to top-up existing cover.
- Income Secure Cover provides a monthly benefit if the life insured is unable to work solely due to an illness or injury that causes ongoing restricted capacity for longer than the waiting period. Income Secure Cover replaces some lost income, so that the life insured can concentrate on recovery without having to worry about how to cover ongoing expenses.
- Extra Care Cover is designed for consumers who want additional Death cover which is limited to death resulting from an accident only (Accidental Death Cover) and/or additional Terminal Illness cover.

OneCare insurance is suitable for clients who:	OneCare insurance is not suitable for clients who:
<ul style="list-style-type: none"> • Meet the age limits and the eligibility criteria outlined below • Seek to protect their: (i) financial needs in the event of death (including accidental death), terminal illness or TPD, and / or (ii) income in the event of a temporary disablement that prevents them from performing their usual occupation • Seek an amount of cover that can be tailored to meet their individual needs or circumstances • Are willing to undergo an assessment conducted by OnePath in relation to health and medical history, occupation, pursuits and pastimes to obtain insurance cover, and are willing to accept restrictions, loadings or exclusions determined by OnePath following that assessment; or who have an eligible existing OnePath insurance policy and may wish to transfer their existing cover without the need for a health or medical assessment • Have a tolerance for insurance premiums that will generally increase over time and may reduce their retirement account balance* • For TPD Cover, are engaged in an occupation or a class of activity for which OnePath provides insurance cover • For Income Secure Cover, are working more than 20 hours per week in their primary occupation and want the option of selecting an appropriate waiting period and benefit period. Clients can opt for a waiting period of 30 days, 60 days, 90 days or two years, and a benefit period of either two years, six years or to age 65, and • For Extra Care Cover, require additional Accidental Death Cover or additional Terminal Illness Cover. 	<ul style="list-style-type: none"> • Seek a basic level of insurance cover • Seek automatic insurance cover without the need to provide health or medical evidence • Are ineligible for underwritten cover on the basis of medical history, occupation (for example, hazardous occupations), pursuits or pastimes • Do not have a tolerance for insurance premiums that may reduce their retirement account balance • Are engaged in an occupation or a class of activity for which OnePath does not provide insurance • For Income Secure Cover, are not working more than 20 hours per week in their principal occupation, or • Are seeking cover for any benefit which is subject to any of the exclusions as outlined below or who do not meet the suitability criteria as described below.

NOTE any Income Secure Cover benefit payable may be reduced by other payments or benefits received including workers compensation and income benefits from other insurance policies.

*Insurance premiums are deducted from the client’s account balance and they should be aware that these premiums could erode their retirement savings. Premium rates are charged based on age, gender and occupation class and smoker status. Clients who are smokers and work in environments with a high risk of accidents or health hazards have the most expensive premium rates.

Age limits

Minimum commencement age:

- Life, TPD and Extra Cover: 15 years of age at application.
- Income Secure: 19 years of age at application.

Maximum commencement age:

- Life and TPD Cover 74 years of age at application.
- Income Secure and Extra Cover: 60 years of age at application.

Eligibility Criteria:

The client:

- has a Grow Wrap Super account
- is an Australian Resident or in the process of applying for permanent Australian residency
- is residing in Australia
- for Income Secure Cover is working more than 20 hours per week in their principal occupation (24 hours for fixed term contractors and casual workers), and
- for Extra Care Cover, is applying for, or already holding, other OneCare cover under the same policy.

In addition, consumers in certain occupations may (i) not be eligible for cover, (ii) in the case of TPD Cover, not be eligible to choose certain TPD definitions; or (iii) in the case of Income Secure Cover, be subject to maximum benefit periods.

Key exclusions:

The following events are not covered under Life Cover:

- death caused by suicide in the first 13 months of any cover or any reinstated cover commencing. This also applies to any increases in cover (excluding indexation increases) after the cover starts and any cover bought back under buy-back options, and
- for the Extended Terminal Medical Condition Benefit, terminal illness if the illness or injury is caused or arises, directly or indirectly, from the life insured's intentional self-inflicted act.

The following events are not covered under TPD Cover:

- an intentional self-inflicted act, and
- for the Limited Death benefit, if as a result of the life insured's self-inflicted act, the life insured dies during the first 13 months from the Cover start date for TPD Cover.

TPD Cover may be subject to additional exclusions, based on OnePath's assessment of an application.

For Income Secure Cover, no benefits will be paid for illness or injury occurring as a direct or indirect result of any of the following:

- an intentional self-inflicted act
- the life insured's uncomplicated pregnancy, miscarriage or childbirth. However OnePath will pay benefits if the life insured is Totally Disabled for more than three months from the date pregnancy ends, and continues to be Totally Disabled
- illicit drug use
- anything happening to the life insured in war. This exclusion does not apply to any benefit paid on death, and
- participation in criminal activity (and during incarceration due to participation in criminal activity).

Benefits will also not be paid in the following circumstances:

- where the claim arises from a cause other than illness or injury. For example, loss of a professional qualification, or
- if the life insured is unemployed when the Illness or injury occurs, unless the life insured is unemployed because of an illness or injury for which they are on claim. However, the life insured will receive complimentary Income Secure Cover outside superannuation to cover them if they are in this situation.

An Extra Care Accidental Death Benefit will not be paid if, as a result of the life insured's intentional self-inflicted act, they die during the first 13 months of any cover or any reinstated cover commencing. This also applies to any increases in cover (excluding indexation increases) after the cover starts.

Insurance cover may be subject to additional exclusions, based on OnePath's assessment of an application.

Appropriateness of the target market

This product should be consistent with the likely objectives, financial situation and needs of the class of clients in the target market. This is based on an analysis that the key features and attributes of the Super Service:

- have previously benefited target market clients in the past and continues to do so; and
- fulfil a need for clients who are looking for a service that can be easily managed by them and their financial adviser, offers an extensive range of quality investments and can be accessed online.

The Super Service TMD will be reviewed as specified below to ensure it continues to be suitable for clients in the target market.

Distribution Channels

This product can be distributed through financial advisers and via direct retail*.



Direct Retail



Financial Adviser

Distribution Conditions

*Direct retail clients can only join via a trustee-initiated transfer.

This product can only be distributed upon receipt of a completed application form that meets all eligibility criteria.

Appropriateness of distribution conditions

The distribution conditions and restrictions will make it likely that clients who purchase the product are in the class of clients for which the Super Service has been designed given the distribution conditions and restrictions are appropriate and will assist distribution in being directed towards the target market for whom the product has been designed.

Review Period and triggers

Review period	Maximum period for review
Issue date	31 May 2023
Version	4
Periodic review	This TMD will be reviewed at least annually and will be updated as and when appropriate.

Review triggers
<p>The following events and circumstances would reasonably suggest the TMD should be reviewed to determine if it is no longer appropriate:</p> <ul style="list-style-type: none"> • material changes to key product attributes and the terms and conditions of the product including the insurance offered through the product • the issuer determines that the financial interests of the clients are not being promoted as part of its member outcomes assessment • significant dealing outside the TMD • material or unexpectedly high number of complaints about the product including in respect to the insurance offered through the product • the use of 'product intervention powers', regulator orders or directions that affect the product • regulatory changes that have a significant impact on the attributes of the product • a significant number of clients exiting the product • material change in the following metrics in relation to insurance held through the product: <ul style="list-style-type: none"> – size or demographics of the insured membership (including the proportion of insured members in the fund and impacts due to lapses and cancellations) – the average claims handling time – the proportion of premiums returned to members as benefits, or – the proportion of insurance claims being declined or withdrawn • the insurer makes a material change to the insurance product terms or the premium rates

Reporting and monitoring this Target Market Determination

Significant Dealings Reporting

Distributors are required to notify the issuer if they become aware of a significant dealing in the product that is not consistent with the TMD.

The issuer will rely on notifications of significant dealings to monitor and review the product, this TMD, and its distribution strategy, and to meet its own obligation to report significant dealings to ASIC.

Dealings outside this TMD may be significant because:

- they represent a material proportion of the overall distribution conduct carried out by the distributor in relation to the product, or
- they constitute an individual transaction which has resulted in, or will or is likely to result in, significant detriment to the client (or class of client).

In each case, the distributor should have regard to:

- the actual or potential harm to a client,
- the nature and extent of the inconsistency of distribution with the TMD (including an explanation of why the dealings occurred outside the target market),
- the date range of when the significant dealing occurred,
- the number of clients impacted by the significant dealing (i.e. the number of clients who are not in the target market (or who have been excluded from the target market) as a proportion of all clients who have acquired the product), and
- the time period in which these acquisitions outside the target market occurred.

The reporting period is as soon as practicable but no later than 10 business days after becoming aware of the significant dealing.

Complaints Reporting

The distributor will provide details of the number and nature of complaints relating to product design, product availability and distribution, having regard to privacy.

The distributor should provide details as soon as practicable but no later than 10 business days following the end of the calendar quarter.

Contact details for distributors

Contact details and reporting instructions are available at ddo.ioof.com.au

You can also email us at ddo@insigniafinancial.com.au using the FSC standard template.

PART B - Pension

Target Market Determination

Part B is the TMD for the Grow Wrap Pension Service.

This TMD seeks to offer clients and the distributor an understanding of the class of clients for which the Pension Service has been designed, having regard to the objectives, financial situation and needs of the target market. It applies to the Grow Wrap product referred to in the Product Disclosure Statement (PDS) available at wrapinvest.com.au.

It is not a PDS and is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. This document does not take into account any person's individual objectives, financial situation or needs. Clients must refer to the PDS and any supplementary documents when making a decision about the product.

Target Market

Suitable for clients who:	Not suitable for clients who:
<ul style="list-style-type: none"> • may be receiving personal financial advice • seek a clear and transparent fee structure • like a wide range of investment choices • prefer to be kept informed and involved in investment decisions. 	<ul style="list-style-type: none"> • do not have access to email or the internet • are looking for a default investment strategy (MySuper) • have not satisfied a relevant condition of release • wish to hold insurance through their pension account.

Likely Objectives, Financial Situation and Needs of Consumers in the Target Market

The Pension Service has been designed for clients whose likely objectives, financial situation and needs are such that they are:

- retired or have otherwise met a condition of release (and want to draw an income from super)
- looking for:
 - a service that can be easily managed by clients and their financial adviser
 - access to an extensive range of quality investments that can be tailored to meet financial objectives
 - online access to their account.

Please note: While the product is designed to be used with a financial adviser, direct retail clients are not excluded from continuing to hold and transact on their account in the Pension Service.

Key Attributes

Product attributes

The key product attributes of the Pension Service are as follows:

- a suitably priced pension service
- an extensive range of quality investments, including managed funds, Separately Managed Accounts (SMAs), term deposits and Australian Listed Securities
- online access to their account details with simple, fast and accurate consolidated reporting
- a service that can be easily managed by clients and their financial adviser by tailoring their account to meet their financial objectives

Investment attributes

Clients have a choice of investment options across 16 investment strategies depending on their investment objective, preference for risk and return and investment timeframe. The types of clients for whom the different categories of investment options are intended for are broadly described below.

An individual client, however, should have regard to the information provided in the PDS for this product before making an investment selection. The client may choose to invest in multiple options (with different characteristics) to meet their investment needs. Clients should speak to their financial adviser to determine which best suits their needs (where appropriate).

Investment Attribute Key



In target market



Potentially in target market



Not considered in target market

Standard risk measure

1 = Very low 2 = Low 3 = Low to Medium 4 = Medium 5 = Medium to High 6 = High 7 = Very High

Multi-sector












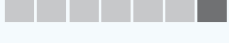
Provide a multi-asset portfolio of investments based on a particular risk profile by investing in a mix of defensive and growth assets. For example, investing with a bias to defensive assets in the moderate investment options and a bias to growth assets in the growth investment options.

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Conservative	2-3 years	△	✓	 3
Moderate	3-5 years	△	✓	 4-5
Balanced	5+ years	✓	✗	 4-6
Growth	5+ years	✓	✗	 5-6
High Growth	5+ years	✓	✗	 6

* Standard Risk Measure is a guide to the likely number of negative annual returns expected over any 20 year period. For more information, please refer to the Grow Wrap Investment Menu.

Single sector

Allow clients and their adviser to construct their own investment portfolio from a wide range of single asset class investment options. Investing into a single asset class can expose clients to additional risks.

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Cash Funds and Term Deposits	No minimum	✗	✓	 2-3
Alternative / Hedge Funds	Various minimums	✓	⚠	 4-6
Australian Fixed Interest Funds	3+ years	⚠	✓	 3-4
International Fixed Interest	3+ years	⚠	✓	 4-6
Diversified Fixed Interest	3+ years	⚠	✓	 4-5
Diversified Credit / Hybrid Income	3+ years	⚠	✓	 3-6
Property	3+ years	✓	✗	 6-7
Growth Fixed Income	3+ years	✓	✗	 4-6
Australian Shares	5+ years	✓	✗	 6-7
Australian Shares - Smaller Companies	5+ years	✓	✗	 6
International Shares	5+ years	✓	✗	 6-7
International Shares – Infrastructure	5+ years	✓	✗	 7
Exchange Traded Products (ETPs)	5+ years	As per underlying pool of investments		

Investment Strategy	Minimum Time Horizon	Investment Objective		Standard Risk Measure*
		To generate capital growth	To preserve capital	
Listed Investment Companies – LICs	5+ years	✓	✗	 6
Listed High Yielding Investments (including Preference Shares)	5+ years	⚠	⚠	 6
Listed Australian Shares	5+ years	✓	✗	 6

* Standard Risk Measure is a guide to the likely number of negative annual returns expected over any 20 year period. For more information, please refer to the Grow Wrap Investment Menu.

Appropriateness of the target market

This product should be consistent with the likely objectives, financial situation and needs of the class of clients in the target market. This is based on an analysis that the key features and attributes of the Pension Service:

- have previously benefited target market clients in the past and continues to do so; and
- fulfil a need for clients who are looking for a service that can be easily managed by them and their financial adviser, offers an extensive range of quality investments and can be accessed online.

The Pension Service TMD will be reviewed as specified below to ensure it continues to be suitable for clients in the target market.

Distribution Channels

This product can be distributed through financial advisers and via direct retail*.



Direct Retail



Financial Adviser

Distribution Conditions

*Direct retail clients can only join via a trustee-initiated transfer.

This product can only be distributed upon receipt of a completed application form that meets all eligibility criteria.

Appropriateness of distribution conditions

The distribution conditions and restrictions will make it likely that clients who purchase the product are in the class of clients for which the Pension Service has been designed given the distribution conditions and restrictions are appropriate and will assist distribution in being directed towards the target market for whom the product has been designed.

Review Period and triggers

Review period	Maximum period for review
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Version	4
Periodic review	This TMD will be reviewed at least annually and will be updated as and when appropriate.

Review triggers
<p>The following events and circumstances would reasonably suggest the TMD should be reviewed to determine if it is no longer appropriate:</p> <ul style="list-style-type: none"> • material changes to key product attributes and the terms and conditions of the product • the issuer determines that the financial interests of the clients are not being promoted as part of its member outcomes assessment • significant dealing outside the TMD • material or unexpectedly high number of complaints about the product • the use of 'product intervention powers', regulator orders or directions that affect the product • regulatory changes that have a significant impact on the attributes of the product • significant number of clients exiting the product

Reporting and monitoring this Target Market Determination

Significant Dealings Reporting

Distributors are required to notify the issuer if they become aware of a significant dealing in the product that is not consistent with the TMD.

The issuer will rely on notifications of significant dealings to monitor and review the product, this TMD, and its distribution strategy, and to meet its own obligation to report significant dealings to ASIC.

Dealings outside this TMD may be significant because:

- they represent a material proportion of the overall distribution conduct carried out by the distributor in relation to the product, or
- they constitute an individual transaction which has resulted in, or will or is likely to result in, significant detriment to the client (or class of client).

In each case, the distributor should have regard to:

- the actual or potential harm to a client,
- the nature and extent of the inconsistency of distribution with the TMD (including an explanation of why the dealings occurred outside the target market),
- the date range of when the significant dealing occurred,
- the number of clients impacted by the significant dealing (i.e. the number of clients who are not in the target market (or who have been excluded from the target market) as a proportion of all clients who have acquired the product), and
- the time period in which these acquisitions outside the target market occurred.

The reporting period is as soon as practicable but no later than 10 business days after becoming aware of the significant dealing.

Complaints Reporting

The distributor will provide details of the number and nature of complaints relating to product design, product availability and distribution, having regard to privacy.

The distributor should provide details as soon as practicable but no later than 10 business days following the end of the calendar quarter.

Contact details for distributors

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You can also email us at ddo@insigniafinancial.com.au using the FSC standard template.

OnePath Custodians Pty Limited (OPC) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the Trustee of the Retirement Portfolio Service (RPS) (ABN 61 808 189 263) and Grow Wrap Super and Pension Service is part of the RPS.

The information in this TMD is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

OPC is part of the Insignia Financial Group of companies comprising Insignia Financial Holdings Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group).

An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other related or associated company.