

Grow Wrap Super and Pension Service Product Update

Issued: 1 April 2021

This Product Update is to be read in conjunction with the Grow Wrap Super and Pension Service (Service) Product Disclosure Statement (PDS) dated 1 February 2020 (PDS) and any other disclosure documents issued by OnePath Custodians Pty Limited (Trustee) in connection with the Service.

These documents are available from your adviser or the Trustee free of charge on request or at wrapinvest.com.au

Discount available to customers of specific dealer groups

The discount available to customers of specific dealer groups has been extended to customers of:

- Bridges Financial Services Pty Ltd (ABN 60 003 474 977, AFSL No. 240837)
- Consultum Financial Advisers Pty Ltd (ABN 65 006 373 995, AFSL No. 230323)
- Lonsdale Financial Group Ltd (ABN 76 006 637 225, AFSL 246934)
- Shadforth Financial Group Pty Ltd (ABN 27 127 508 472, AFSL 318613)

You are entitled to a 0.05% p.a. discount of your Essentials Administration fee rate, which will be automatically applied to your account provided that you remain a client of RI Advice Group Pty Ltd (RI), millennium3 Financial Services Pty Ltd (M3), Elders Financial Planning (Elders), Financial Services Partners Pty Ltd (FSP), ANZ Financial Planning (ANZFP), Bridges Financial Services Pty Ltd (Bridges), Consultum Financial Advisers Pty Ltd (Consultum), Lonsdale Financial Group Ltd (Lonsdale) or Shadforth Financial Group Pty Ltd (Shadforth). The minimum Administration fee will also be reduced to \$15.83 per month.

If you remove your adviser or change to an adviser not associated with RI, M3, Elders, FSP, ANZFP, Bridges, Consultum, Lonsdale or Shadforth, this discount will not apply and you will be charged the full administration fees shown in the Fees and other costs table. Please note that where you have changed or removed your adviser, the administration fees applicable at the end of the month will apply for that entire month. Please contact your adviser for further details.

Further Information

If you have any questions or would like further information, please contact Customer Service on:

Phone: 1800 095 825

Email: customer@wrapinvest.com.au

This Product Update is issued by OnePath Custodians Pty Limited (Trustee, OPC) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) for the Grow Wrap Super and Pension Service. The information in this document is current as at the date on this document and is subject to change. For further information, please contact your financial adviser or Customer Services.

The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acting on this information, an investor must consider the appropriateness of the information, having regard to their needs, financial circumstances and objectives. An investor must also read the relevant PDS, this information and any other current disclosure documents, available by calling Customer Services or visiting wrapinvest.com.au before making any investment decision.

An investment in the product issued by the Trustee is subject to investment risk and other risks. This could involve delays in the repayment of capital and loss of income or principal invested. The Trustee (OPC) is a member of the IOOF group of companies, comprising IOOF Holdings Ltd (ABN 49 100 103 722) and its related bodies corporate. Neither, the Trustee or any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return, of the investment.