

GPO Box 5306 Sydney NSW 2001

Member Name: Charina Mantilla
Member Number: 6891203

ALEX P TOLENTINO
Suite 111, 160 Rowe Street
Eastwood NSW 2122

26 July 2011

ADVISER COPY

Your OneAnswer Frontier Personal Super account has been established

Dear Mrs Mantilla

Thank you for choosing OneAnswer Frontier Personal Super for your superannuation.

We are pleased to advise that your OneAnswer Frontier Personal Super account was established for you on 26 July 2011 and your member number is 6891203.

What does this mean for you?

You are able to start contributing to your OneAnswer Frontier Personal Super account immediately. For your convenience, please find enclosed contribution instructions. If you have made an application for insurance through your OneAnswer Frontier Personal Super, your cover will not commence until an initial contribution is received. Your welcome pack will be sent to you following receipt of your initial contribution. Please be aware that your OneAnswer Frontier Personal Super account will be closed if an initial contribution is not made within 90 days of your account being established.

What do you need to do?

Please ensure that you make your initial contribution (which must be a minimum of \$2,000*) by following the enclosed contribution instructions, within 90 days of the establishment date of your account. Your membership including any insurance cover will not commence until a contribution and all outstanding requirements are received.

Any questions?

If you have any questions or would like further information, please:

- speak to your financial adviser
- call Customer Services on 133 665, weekdays between 8:30am and 6:30pm (Sydney time)
- email us at customer@onepath.com.au

We look forward to welcoming you to OneAnswer Frontier Personal Super.

Yours sincerely



David Madden
Head of Customer Service
Superannuation & Investments

* A higher minimum applies for investments in MoneyForLife funds. Please refer to the Product Disclosure Statement available at www.onepath.com.au

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OnePath Life Limited
ABN 33 009 657 176
AFSL 238346 RSE L0000673
ONEPATH MASTERFUND
ABN 53 789 980 697
RSE R1001525

Contribution Methods

Contributing to your OneAnswer Frontier Personal Super account is easy!

Making additional contributions to your OneAnswer Frontier Personal Super account is easy. Choose from any of the simple and convenient contribution methods outlined below.

Your choice of contribution methods



Contact your participating financial institution to make contributions from your cheque or savings account. You will need to quote the Biller Code and a unique Reference Number, both provided below. This Reference Number is specific to you and can be used for all your future contributions made via BPAY.

Depending on the type of contribution you are making, you will need to enter the relevant Contribution Code from the list below before the Reference Number.

Biller Code: 564633

Reference Number: Contribution Code + 12498614

Contribution Codes:

11 Superannuation Guarantee

13 Member voluntary

15 Spouse

14 Salary Sacrifice

16 Employer additional



If you wish to make contributions using direct credit (EFT) from your nominated financial institution account, the relevant details are outlined below.

Account Name: Charina Mantilla

BSB: 012-911

Account Number: 000564633

Description/Reference Number: Contribution Code + 6891203

Contribution Codes:

SG Superannuation Guarantee

MV Member voluntary

SP Spouse

SS Salary Sacrifice

EA Employer additional



One-off or regular contributions can be made by direct debit from your nominated financial institution account.

To obtain a form to pay by direct debit please contact Customer Services on 133 665 or visit www.onepath.com.au.



Cheque payments can be mailed to:

OnePath Life Limited
GPO Box 5306
Sydney NSW 2001

Please quote your member number and the type of contribution you are making.

Please note, the existing fees on your current investment will apply to contributions made by any of these methods. Your contribution will be allocated in accordance with your current investment instructions.

Before deciding to acquire, vary or continue with a product you must read the current Product Disclosure Statement (PDS) for the product, and any terms and conditions attached to the payment facility you use. A copy of the most current PDS can be obtained by calling Customer Services on 133 665 or by visiting www.onepath.com.au. This material is not intended to be personal advice and investors should consult a financial adviser before making any investment decision.