

Product Disclosure Statement Update

23 SEPTEMBER 2026

This notice provides important information for the following products:

- ANZ Smart Choice Super and Pension
- ANZ Smart Choice Super for employers and their employees

This update amends the following documents, issued on 5 December 2025:

- ANZ Smart Choice Super and Pension Product Disclosure Statement (PDS)
- ANZ Smart Choice Super for employers and their employees Product Disclosure Statement (PDS)
- ANZ Smart Choice Super and Pension Additional Information Guide (AIG), Fees Guide and Buy Sell Spread Guide
- ANZ Smart Choice Super for employers and their employees Additional Information Guide (AIG), Fees Guide and Buy Sell Spread Guide

What's changing?

1. Changes to Tyndall Blue Chip Imputation Fund

Effective 23 September 2026, Tyndall Blue Chip Imputation will be renamed to OnePath Australian Shares Income and Invesco Asset Management will become the new fund manager. Refer to the table below for detailed changes to the investment strategy and lower fees rates. Please note - this investment option is only applicable to ANZ Smart Choice Super for employers and their employees.

Updated information

Document	Update
ANZ Smart Choice Super for employers and their employees Additional Information Guide (AIG)	CHOOSE YOUR OWN INVESTMENT MIX: page reference: 20 Current content: Tyndall Blue Chip Imputation Updated content (from 23 September 2026): OnePath Australian Shares Income
	Tyndall Blue Chip Imputation: page reference: 42 Current content: Tyndall Blue Chip Imputation Updated content (from 23 September 2026): OnePath Australian Shares Income

	Tyndall Blue Chip Imputation: page reference: 42 Current content: Description This investment option is suitable for investors seeking higher long-term returns and income through investing in the Australian equity market with a strong bias towards income-producing shares. Updated content (from 23 September 2026): Description The investment option is suitable for investors seeking higher long-term returns and income through investing in the Australian equity market with a bias towards income-producing shares.												
	Tyndall Blue Chip Imputation: page reference: 42 Current content: Investment return objective This investment option aims to outperform the gross return of the S&P/ASX 100 Total Return Index (before investment fees and taxes) over rolling five year periods. This investment option also targets a gross dividend yield, including franking credits that exceeds the gross dividend yield of the benchmark, including franking credits. Updated content (from 23 September 2026): Investment return objective This investment option aims to outperform the gross return of the S&P/ASX 200 Total Return Index (before investment fees and taxes) over rolling five year periods. This investment option also targets a gross dividend yield, including franking credits that exceeds the gross dividend yield of the benchmark, including franking credits.												
ANZ Smart Choice Super for employers and their employees Fees Guide	COST OF PRODUCT: page reference: 10 Current content: Tyndall Blue Chip Imputation \$775 Updated content (from 23 September 2026): OnePath Australian Shares Income \$665												
	TRANSACTION COSTS FOR EACH INVESTMENT OPTION: page reference: 12 Current content: <table><tr><th colspan="4">Transaction Costs (% p.a.)</th></tr><tr><th>Investment option</th><th>(A) Gross costs</th><th>(B) Costs recovered from Buy-sell spread</th><th>(C) = (A) – (B) Costs affecting returns</th></tr><tr><td>Tyndall Blue Chip Imputation</td><td>0.16</td><td>0.01</td><td>0.15</td></tr></table>	Transaction Costs (% p.a.)				Investment option	(A) Gross costs	(B) Costs recovered from Buy-sell spread	(C) = (A) – (B) Costs affecting returns	Tyndall Blue Chip Imputation	0.16	0.01	0.15
Transaction Costs (% p.a.)													
Investment option	(A) Gross costs	(B) Costs recovered from Buy-sell spread	(C) = (A) – (B) Costs affecting returns										
Tyndall Blue Chip Imputation	0.16	0.01	0.15										

Updated content (from 23 September 2026):

Transaction Costs (% p.a.)			
Investment option	(A) Gross costs	(B) Costs recovered from Buy-sell spread	(C) = (A) – (B) Costs affecting returns
OnePath Australian Shares Income**	0.05	0.02	0.03

** Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.

ONGOING FEES AND COSTS FOR EACH INVESTMENT OPTION: page reference: 14

Current content:

Ongoing Investment-related Fees and Costs (% p.a.)					
Investment option	(D) Investment fees and costs			(C) Transaction costs	(E) = (D) + (C) Total
	Investment fee	Performance fee	Other costs		
Tyndall Blue Chip Imputation	1.05	0.00	0.00	0.15	1.20

Updated content (from 23 September 2026):

Ongoing Investment-related Fees and Costs (% p.a.)					
Investment option	(D) Investment fees and costs			(C) Transaction costs	(E) = (D) + (C) Total
	Investment fee	Performance fee	Other costs		
OnePath Australian Shares Income***	0.95	0.00	0.00	0.03	0.98

*** Costs for the OnePath Australian Shares Income investment option are reasonable estimates of the costs for the current financial year, adjusted to reflect a 12 month period.

2. Online and mobile digital services

From October 2026, you will no longer have access to your ANZ Smart Choice Super account through ANZ Internet Banking and the ANZ Mobile App. You can continue to manage your super through the ANZ Smart Choice online portal by registering via hub.anzsmartchoice.com.au/access.

Updated information

Document	Update
ANZ Smart Choice Super and Pension PDS	HOW TO OPEN AN ACCOUNT: page reference: 15 Current content: Note: Online through ANZ Internet Banking Instructions (from 23 September 2026): All content relating to ANZ Internet Banking is deleted.
	Take control of your super in three easy steps: page reference: 16 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or • next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access.
	Take control of your super in three easy steps: page reference: 16 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
	Take control of your super in three easy steps: page reference: 16 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or
ANZ Smart Choice Super for employers and their employees PDS	Take control of your super in three easy steps: page reference: 16 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or

	• next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access. Take control of your super in three easy steps: page reference: 16 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
ANZ Smart Choice Super and Pension Additional Information Guide (AIG)	ABOUT THIS AIG: page reference: 2 Current content: ANZ Internet Banking and the ANZ App are services provided by ANZ, not by OPC. ANZ Smart Choice Super is not available on the ANZ Plus App. Instructions (from 23 September 2026): All content relating to ANZ Internet Banking and ANZ App is deleted. FIND AND CONSOLIDATE YOUR SUPER: page reference: 8 Current content: Search: You must provide your consent before we can complete a SuperMatch search. You can do so via hub.anzsmartchoice.com.au or ANZ Internet Banking. Updated content (from 23 September 2026): Search: You must provide your consent before we can complete a SuperMatch search. You can do so via hub.anzsmartchoice.com.au. ONLINE ACCESS TO YOUR ACCOUNT: page reference: 64 Current content: The easiest way to get started is by logging onto hub.anzsmartchoice.com.au to check your balance, manage your account, check your transactions or make additional contributions. You can also see your account on most smartphones with the ANZ App*. There are additional ANZ terms and conditions which govern your electronic access to your ANZ Smart Choice Super and Pension account. A copy of these terms and conditions and further information is available at hub.anzsmartchoice.com.au/forms > Product information.

	The ANZ App is provided by ANZ. Super and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. ANZ recommends that you read the ANZ App Terms and Conditions available at www.anz.com.au and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App. * Temporary service disruptions may occur. Not available on ANZ Plus App. Updated content (from 23 September 2026): The easiest way to get started is by logging onto hub.anzsmartchoice.com.au to check your balance, manage your account, check your transactions or make additional contributions. You can also see your account on most smartphone with our mobile experience. There are additional ANZ terms and conditions which govern your electronic access to your ANZ Smart Choice Super and Pension account. A copy of these terms and conditions and further information is available at hub.anzsmartchoice.com.au/forms > Product information. PRIVACY STATEMENT: page reference: 67 Current content: Your personal information will be handled by OnePath Custodians (as issuer of this product), Zurich (as group life insurer), and ANZ (as distributor of this product). Updated content (from 23 September 2026): Your personal information will be handled by OnePath Custodians (as issuer of this product), Zurich (as group life insurer), and ANZ. OnePath Custodians Privacy Statement: page reference: 67 Current content: OnePath Custodians is committed to protecting your privacy. As issuer of this product, OnePath Custodians will collect your personal information (including your sensitive information, where required and authorised) when you deal with it, its agents, or its related bodies corporate, including other members of the Insignia Financial Group, its alliance partners, distributors of this product (such as ANZ), or suppliers acting on OnePath Custodians' behalf. Updated content (from 23 September 2026): OnePath Custodians is committed to protecting your privacy. As issuer of this product, OnePath Custodians will collect your personal information (including your sensitive information, where required and authorised) when you deal with it, its agents, or its related bodies corporate, including other members of the Insignia Financial Group, its alliance partners, distributors of this product, or suppliers acting on OnePath Custodians' behalf. ANZ Privacy Statement: page reference: 67 Current content: ANZ is committed to ensuring the confidentiality and security of your personal information. As distributor of this product, ANZ will collect your personal information in
--	--

	order to distribute, manage and administer this product. Without your personal information, ANZ may not be able to process your application or provide you with the product you require. ANZ may use your personal information for the purposes of carrying out business functions, undertaking analytics activities and as otherwise set out in ANZ's privacy policy. Updated content (from 23 September 2026): ANZ is committed to ensuring the confidentiality and security of your personal information. ANZ will collect your personal information in order to manage and administer this product. ANZ may use your personal information for the purposes of carrying out business functions, undertaking analytics activities and as otherwise set out in ANZ's privacy policy.
	Zurich Privacy Statement: page reference: 68 Current content: Zurich, as insurer of this product, will collect your personal information when you deal with it, its agents, or its related bodies corporate, distributors of this product (such as ANZ), or suppliers acting on Zurich's behalf. Updated content (from 23 September 2026): Zurich, as insurer of this product, will collect your personal information when you deal with it, its agents, or its related bodies corporate, distributors of this product, or suppliers acting on Zurich's behalf.
	Take control of your super in three easy steps: page reference: 69 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or • next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access.
	Take control of your super in three easy steps: page reference: 69 Current content: Note: The ANZ App provides view-only access.

	Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
ANZ Smart Choice for employers and their employees Additional Information Guide (AIG)	ABOUT THIS AIG: page reference: 3 Current content: ANZ Internet Banking and the ANZ App are services provided by ANZ, not by OPC. ANZ Smart Choice Super is not available on the ANZ Plus App. Instructions (from 23 September 2026): All content relating to ANZ Internet Banking and ANZ App is deleted.
	FIND AND CONSOLIDATE YOUR SUPER: page reference: 9 Current content: Search: You must provide your consent before we can complete a SuperMatch search. You can do so via hub.anzsmartchoice.com.au or ANZ Internet Banking. Updated content (from 23 September 2026): Search: You must provide your consent before we can complete a SuperMatch search. You can do so via hub.anzsmartchoice.com.au.
	ONLINE ACCESS TO YOUR ACCOUNT: page reference: 52 Current content: The easiest way to get started is by logging onto hub.anzsmartchoice.com.au to check your balance, manage your account, check your transactions or make additional contributions. You can also see your account on most smartphones with the ANZ App*. There are additional ANZ terms and conditions which govern your electronic access to your ANZ Smart Choice Super and Pension account. A copy of these terms and conditions and further information is available at hub.anzsmartchoice.com.au/forms > Product information. The ANZ App is provided by ANZ. Super and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. ANZ recommends that you read the ANZ App Terms and Conditions available at www.anz.com.au and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App. * Temporary service disruptions may occur. Not available on ANZ Plus App. Updated content (from 23 September 2026): The easiest way to get started is by logging onto hub.anzsmartchoice.com.au to check your balance, manage your account, check your transactions or make additional contributions. You can also see your account on most smartphone with our mobile experience. There are additional ANZ terms and conditions which govern your electronic access to your ANZ Smart Choice Super and Pension account. A copy of these terms and conditions and further information is available at hub.anzsmartchoice.com.au/forms > Product information.

	Take control of your super in three easy steps: page reference: 59 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or • next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access.
ANZ Smart Choice Super and Pension Fees Guide	Take control of your super in three easy steps: page reference: 59 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted. ABOUT THIS FEES GUIDE: page reference: 3 Current content: Note: The ANZ App are services provided by ANZ not by OnePath Custodians. ANZ Smart Choice Super is not available in the ANZ Plus App. Instructions (from 23 September 2026): All content relating to ANZ App is deleted Take control of your super in three easy steps: page reference: 13 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or • next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App.

	Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access. Take control of your super in three easy steps: page reference: 13 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
ANZ Smart Choice for employers and their employees Fees Guide	ABOUT THIS FEES GUIDE: page reference: 3 Current content: Note: The ANZ App are services provided by ANZ not by OnePath Custodians. ANZ Smart Choice Super is not available in the ANZ Plus App. Instructions (from 23 September 2026): All content relating to ANZ App is deleted Take control of your super in three easy steps: page reference: 15 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or • next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: – Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). – Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access. Take control of your super in three easy steps: page reference: 15 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
ANZ Smart Choice Super Buy-Sell Spread Guide	Take control of your super in three easy steps: page reference: 5 Current content: Go online today There are two ways that you can see your super online: • via our online portal, by registering for access at hub.anzsmartchoice.com.au; or

	• next to your ANZ bank account via ANZ Internet Banking and/or the ANZ App*. To set this up: - Log in to ANZ Internet Banking using your ANZ issued Customer Registration Number (CRN). - Go to settings > link/delink a personal account and enter your 'member number' (you'll find this in your welcome pack, annual statement or by calling 13 12 87 or +61 3 7051 3694 outside Australia). Your super account will generally be visible in two business days. *Not available on ANZ Plus App. Updated content (from 23 September 2026): Go online today You can see your super online via our online portal, by registering for access at hub.anzsmartchoice.com.au/access. Take control of your super in three easy steps: page reference: 5 Current content: Note: The ANZ App provides view-only access. Instructions (from 23 September 2026): All content relating to ANZ App is deleted.
--	--

Any questions?

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

- Speak to a financial adviser
- Call us on **13 12 87** weekdays between 8.30am and 6.30pm (AEST) or international on **+61 3 7051 3694**
- Email us at **smartchoice@insigniafinancial.com.au**

This notice is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and issuer of the ANZ Smart Choice Super suite of products which includes ANZ Smart Choice Super and Pension and ANZ Smart Choice Super for employers and their employees which are part of the RPS.

The information in this document 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. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS and TMD are available upon request by phoning 13 12 87 or by searching for the applicable product at hub.anzsmartchoice.com.au/forms

OPC is part of the Insignia Financial group of companies comprising Insignia Financial 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 of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and companies within the Insignia Financial Group are not related bodies corporate. ANZ does not stand behind or guarantee the issuer or this product.