

ONECARE | ONECARE SUPER

SUPPLEMENTARY

PRODUCT DISCLOSURE STATEMENT

12 July 2025

This document is a Supplementary Product Disclosure Statement (SPDS) for the OneCare Product Disclosure Statement and Policy Terms dated 1 October 2024 (PDS) which includes OneCare and OneCare Super and is to be read together with the PDS. Terms defined in the PDS have the same meaning in this SPDS.

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich) issues OneCare. This includes OneCare External Master Trust and OneCare SMSF.

OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 (OnePath Custodians) issues OneCare Super. OneCare Super is a superannuation product issued by OnePath Custodians, as trustee of the Retirement Portfolio Service ABN 61 808 189 263 (Fund). Zurich is the insurer for OneCare Super. When you join OneCare Super, OnePath Custodians contracts with Zurich to provide the insured benefits. OnePath Custodians has appointed Zurich to act as administrator of OneCare Super.

Zurich and OnePath Custodians are the issuers of this SPDS which covers OneCare and OneCare Super. Both Zurich and OnePath Custodians are responsible for all of the contents of this SPDS. However, an issuer is not responsible for the products issued by the other issuer.

Zurich is a company within the Zurich Australia Group. OnePath Custodians is a member of the Insignia Financial Group of Companies comprising Insignia Financial Limited ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

Zurich and OnePath Custodians are not related bodies corporate.

Why is the PDS being updated?

The purpose of this SPDS is to update the PDS:

- with a new factor that will impact the premium for Income Secure Cover, and
- by incorporating improvements made to two Trauma definitions under Trauma Cover and Child Cover that became effective on 7 February 2025, as per the Product Disclosure Statement Update (PDS Update) issued and made available on that date.

What's changing in the PDS?

In the section 'The Cost of the Policy' beginning on page 109 of the PDS, the list of factors affecting the premium under the heading 'Factors affecting the premium' is amended by inserting an additional bullet point on page 109 as follows:

Location of change	The text below is deleted	And replaced with
Page 109	<ul style="list-style-type: none"> occupation: we classify occupations which present a similar risk profile into occupation categories. The greater the risk for occupations within a given category, the higher the premium. We generally charge different premium rates for each occupation category for TPD Cover, Income Secure Cover and Business Expense Cover. We may also charge higher premiums for certain higher risk occupations for other types of Cover 	<ul style="list-style-type: none"> occupation: we classify occupations which present a similar risk profile into occupation categories. The greater the risk for occupations within a given category, the higher the premium. We generally charge different premium rates for each occupation category for TPD Cover, Income Secure Cover and Business Expense Cover. We may also charge higher premiums for certain higher risk occupations for other types of Cover for Income Secure Cover, employment status (whether self-employed or salary-based employee): the premium rates for a life insured who is self-employed are generally higher than those for a life insured who is a salary-based employee

OneCare



The table below describes the Trauma definition changes that apply to the PDS listed above. We have highlighted the difference in definitions in italics.

If you are inadvertently disadvantaged by the changes in this PDS Update in any way, the previous wording in the PDS will apply.

Location of change	The text below is deleted	And replaced with
Page 96	<p>Angioplasty – triple vessel means the undergoing of angioplasty to three or more coronary arteries (<i>left main, left anterior descending, circumflex and right coronary</i>) or their branches, during a single surgical procedure, or two procedures no more than three months apart.</p>	<p>Angioplasty triple vessel means the undergoing of angioplasty to three or more coronary arteries or their branches, during a single surgical procedure, or two procedures no more than three months apart.</p>
Page 97	<p>Cancer (excluding less advanced cases) means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. The tumour must be confirmed by histological examination, or appropriate pathological testing in the case of non-solid tumours.</p> <ul style="list-style-type: none"> Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination. 	<p>Cancer (excluding less advanced cases) means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. The tumour must be confirmed by histological examination, or appropriate pathological testing in the case of non-solid tumours.</p> <ul style="list-style-type: none"> Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination.

Location of change	The text below is deleted	And replaced with
Page 97 (cont.)	<ul style="list-style-type: none"> Prostatic cancer is covered if it is either: <ul style="list-style-type: none"> a TNM classification of at least T1c a Gleason score of at least 6 required to have 'major interventionist treatment' to arrest the spread of malignancy. <p>'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> Carcinoma in situ* of the breast is covered if either: <ul style="list-style-type: none"> treatment requires the removal of the entire breast treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle. Pituitary neuroendocrine tumours are covered if either: <ul style="list-style-type: none"> there is evidence of metastatic spread; the life insured undergoes surgical removal by open craniotomy. <i>Cancers of the thyroid are covered if either:</i> <ul style="list-style-type: none"> <i>having progressed to at least TNM classification T2N0M0, or</i> <i>where a total thyroidectomy has been undertaken and was considered by treating doctors to be the appropriate and necessary treatment.</i> 	<ul style="list-style-type: none"> Prostatic cancer is covered if it is either: <ul style="list-style-type: none"> a TNM classification of at least T1c a Gleason score of at least 6 required to have 'major interventionist treatment' to arrest the spread of malignancy. <p>'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> Carcinoma in situ* of the breast is covered if either: <ul style="list-style-type: none"> treatment requires the removal of the entire breast treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle. Pituitary neuroendocrine tumours are covered if either: <ul style="list-style-type: none"> there is evidence of metastatic spread; the life insured undergoes surgical removal by open craniotomy.

Location of change	The text below is deleted	And replaced with
Page 97 (cont.)	<p>The following cancers are not covered:</p> <ul style="list-style-type: none"> • all hyperkeratosis • all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ • all other melanomas • all other prostatic cancers • all other pituitary tumours • <i>all other thyroid cancers</i> • chronic lymphocytic leukaemia less than Rai Stage 1 • all cancers of the bladder unless having progressed to at least TNM classification T1N0M0 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) • all tumours which are histologically classified as pre-malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential • tumours which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. <p><small>* Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.</small></p>	<p>The following cancers are not covered:</p> <ul style="list-style-type: none"> • all hyperkeratosis • all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ • all other melanomas • all other prostatic cancers • all other pituitary tumours • chronic lymphocytic leukaemia less than Rai Stage 1 • all cancers of the bladder unless having progressed to at least TNM classification T1N0M0 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) • all tumours which are histologically classified as pre-malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential • tumours which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. <p><small>* Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.</small></p>

This information contained in this SPDS is general information only and does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your circumstances from an appropriate professional.

Zurich Australia Limited (Zurich, OnePath)
ABN 92 000 010 195 AFSL 232510

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673

Retirement Portfolio Service (the Fund)
ABN 61 808 189 263 RSE R1000986