

ANZ Guaranteed Income Deposit

A GUIDE TO COMPLETING YOUR 2013 INCOME TAX RETURN

The information in this guide is of a general nature only and assumes you are a resident of Australia for taxation purposes. Please contact your financial adviser or tax agent if you require further information.

The purpose of this guide is to assist you in completing the sections of your 2013 income tax return that relate to your ANZ Guaranteed Income Deposit annuity income. Just follow the steps in the table below. You will also need the following two documents when completing your 2013 income tax return:

- Statement of Income
- PAYG Payment Summary.

If you have received annuity/superannuation income stream payments from other sources, you will need to add the relevant amounts from all sources before completing your income tax return.

Section one – How to declare your annuity income

The taxable component of the annuity income you received during the 2012/2013 financial year must be declared on your 2013 income tax return. To declare your annuity income, refer to the Income section of your Individual tax return instructions 2013 and follow these simple steps:

If you are using the Individual tax return instructions 2013	
Step one	Refer to your PAYG Payment Summary Find the amounts shown on your PAYG Payment Summary labelled 'Total tax withheld' and 'Gross payments'.
Step two	Individual tax return 2013 Item seven – Tax withheld column Write the amount shown on your PAYG Payment Summary as 'Total tax withheld' in the 'Tax withheld' column.
Step three	Individual tax return 2013 Item seven – Taxable Component – Untaxed element Write the amount shown on your PAYG Payment Summary as 'Gross payments' at label N .

Your 2013 income tax return is due for lodgement with the Australian Taxation Office by 31 October 2013, unless you are lodging through a tax agent.

If you have any questions relating to your annuity income or the information in this guide, please call Customer Services on 13 38 63.

OnePath Life Limited ABN 33 009 657 176 AFSL 238341 is the issuer of the ANZ Guaranteed Income Deposit and this document. However, this product is now closed to new investors.

The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer is owned by ANZ it is not a Bank. Except as described in the Product Disclosure Statement (PDS), an investment in the ANZ Guaranteed Income Deposit is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees each issuer or the capital and performance of your investment. Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

The information is current at 30 June 2013 but is subject to change. The information provided is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives.

This document also sets out general information as to the possible taxation consequences relating to your investment in the ANZ Guaranteed Income Deposit. This information is based on our views of the current interpretations of tax law, which may change over time, and may affect your taxation considerations. It is not tax advice and you should seek professional advice on your own taxation position.

You should read the PDS available by calling Customer Services and any specific product updates for this product and consider whether the product is right for you before making a decision to continue to hold the product.