

RETIREMENT PORTFOLIO SERVICE ANNUAL REPORT

REPORTING PERIOD 1 JULY 2020 TO 30 JUNE 2021
ISSUED NOVEMBER 2021

ANZ Smart Choice Super and Pension
ANZ Smart Choice Super for employers and their employees
ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees
ANZ OneAnswer Personal Super
ANZ OneAnswer Pension
ANZ OneAnswer Transition to Retirement Pension
ANZ OneAnswer Term Allocated Pension
ANZ Super Advantage
ANZ Allocated Pension
ANZ Personal Superannuation Bond
ANZ Direct Super Investments
ANZ Traditional Policies
ANZ Savings Products
ANZ Term Life Policies



This Annual Report covers the various ANZ products offered through the Retirement Portfolio Service and not all sections will be relevant to you. Please ensure you read the sections relevant to the product in which you are a member.

ANZ OneAnswer Personal Super, ANZ OneAnswer Pension, ANZ OneAnswer Term Allocated Pension, ANZ Allocated Pension, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (QBE), and ANZ Super Advantage are products offered by the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986, SFN 4571 15975) (Fund). When you invest in one of these products, you become a member of the Fund.

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the Trustee and issuer of the Fund and the issuer of this Annual Report for the products mentioned above.

The following products are closed to new members:

ANZ OneAnswer Personal Super

ANZ OneAnswer Pension

ANZ OneAnswer Term Allocated Pension

ANZ Allocated Pension

ANZ Super Advantage

ANZ Personal Superannuation Bond

ANZ Direct Super Investments

ANZ Traditional Policies

ANZ Savings Products

ANZ Term Life Policies

ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees

(together the 'Closed Products').

The Trustee is part of the IOOF Group of companies comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate (IOOF Group). Neither the Trustee, nor any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return of the investment. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested. Past performance is not an indication of future performance. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPFM under licence from ANZ. ANZ and the IOOF Group of companies (including OPFM) are not related bodies corporate.

The information is current at 30 June 2021, but may be subject to change.

For the Closed Products, the PDS is available by calling Customer Services. Read this and any specific product updates for these products listed above and consider whether the product is right for you before making a decision to continue to hold the product.

For all other products you should read the relevant PDS available at anz.com and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.

The term 'ANZ OneAnswer Pension' refers to ANZ OneAnswer Allocated Pension.

The term 'ANZ OneAnswer Pensions' refers to ANZ OneAnswer Allocated Pension and ANZ OneAnswer Term Allocated Pension.

The term 'ANZ OneAnswer' also includes the ANZ OneAnswer //Select suite of products.

The term 'ANZ Traditional Policies' refers to ANZ Endowment Assurance Traditional Policies and ANZ Whole of Life Traditional Policies.

Unless otherwise specified in this Annual Report, the term 'ANZ Smart Choice Super' refers to the suite of products including 'ANZ Smart Choice Super and Pension', 'ANZ Smart Choice Super for employers and their employees' and 'ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees' (QBE).

This information is current as at 30 June 2021, but may be subject to change. Updated information will be available free of charge by contacting Customer Services.

The information 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. Any examples used in this Annual Report are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

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MESSAGE FROM THE CHAIR 2021 – LINDSAY SMARTT

Welcome to the Trustee's Annual Report for members of the **Retirement Portfolio Service Fund** for the year ended 30 June 2021.

This report has been prepared by **OnePath Custodians Pty Limited**, as Trustee of the Fund. It contains general information about the Fund, including abridged financial statements, changes to the Fund during the year and developments in super.

The COVID-19 pandemic has had devastating consequences globally and continues to challenge us all to find new ways of living and working. An important priority was assisting our members who were financially impacted by the pandemic to quickly access their super in line with the Government's economic response package.

Despite the ongoing uncertainty created by COVID-19, most global markets have recovered since the pandemic driven decline in the first half of 2020 and have gone on to deliver strong investment returns in 2021. We're pleased we've been able to help our members access investment opportunities and navigate the volatile environment.

The 2021 financial year also saw a major milestone with IOOF and MLC combining to become one of Australia's leading wealth managers, managing and administering \$450 billion on behalf of more than 2.2 million Australians. This combination brings scale, diversity and growth opportunities through wide-ranging capabilities and technical expertise. Looking forward, members will benefit from a programme to deliver leading capabilities in products and services focused on better member outcomes.

Additionally, there have been many changes in the superannuation landscape over the last 12 months, including the Government's 'Your Future Your Super' package which aims to help Australians better save for their retirement and improve their financial future. This is wholly consistent with the Fund's purpose and we look forward to supporting members with these changes.

We strive to support the long-term financial wellbeing of our members to help them adapt to an ever-changing environment. Putting members' financial interests first has always been, and will continue to be, at the heart of the Fund's goals. We have a Member Office (formerly known as the Office of the Superannuation Trustee) that works daily on behalf of the Trustee Board to ensure members' interests come first in all the operations and activities of the Fund.

Pleasingly, Canstar has presented its 'Most Satisfied Customers – Super Fund Award' for 2021 to ANZ Superannuation, a key part of the Fund. According to Canstar, it "was ahead of the pack when it came to how customers scored it on fees, investment returns and insurance, and was ahead of the average of all the eligible funds on value for money, customer service and communication." This recognition is a great honour and underlines the Fund's commitment to deliver what is important to our members.

In February of this year, we held our first Annual Member Meeting. This was a wonderful opportunity for the IOOF executive team and the Trustee Board to connect with the Fund's members. We will be in contact with members soon with an invitation to our next Annual Member Meeting in 2022. We hope you will be able to join us to hear an update on the performance of the Fund and the outlook for the next year. In the interim, if we can be of help to you, please don't hesitate to contact us. You can find up to date information about the support we can offer at ioof.com.au/about-us/news-and-updates/coronavirus-news

Looking ahead, we believe we have a substantial opportunity to continue to make a difference to the long-term financial wellbeing of our members and on behalf of the Trustee Board and Management, would like to thank you for this privilege and your support.

Warm regards,



Lindsay Smartt

INVESTING YOUR MONEY

When you invest in a product within the Fund (except ANZ Traditional policies and ANZ Term Policies), you can invest in a number of different investment funds (also known as investment options). The investment funds you are invested in are outlined on your Annual Statement. This Annual Report details how the Fund and your investment in the Fund is managed and how all investment funds in the products listed on the cover have performed (investment return) in the last financial year.

When selecting investment funds, you need to consider how long you wish to invest your money for and the level of risk you are prepared to accept. In general, investments with the potential to earn higher returns (e.g. shares) carry the highest risk. Not only will the rate of return go up and down, but the value of your investment (the capital value) can also rise and fall. For investments that generally earn lower returns (e.g. cash), the capital value is less likely to fluctuate.

You may switch all or part of your existing account balance between investment funds within the Fund.

Please note that transaction cost factors and a fee may apply upon switching.

TRUSTEE'S INVESTMENT OBJECTIVES AND STRATEGY

The Fund's investment objectives are to:

- offer you a range of individual investment strategies, depending on the product (see 'Individual investment fund objectives and strategies' on page 5), that invest in different types of assets, so that you may be able to achieve returns that are consistent with your risk tolerance
- invest in investment strategies as directed by members across a risk profile spectrum through registered managed investment schemes managed by fund managers.

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

In order to meet the Fund's investment objectives, the Trustee offers a variety of categories of investments, including:

- defensive strategy
- conservative strategy
- moderate strategy
- growth strategy
- high growth strategy
- lifestage investments.

Members with a Defined Benefit component should note that investment choice is not available in respect of their Defined Benefit component and accordingly, members are unable to nominate their own personal investment strategy or switch in respect of their Defined Benefit component.

The Trustee takes into account its objectives and the requirements of superannuation law and relevant regulatory guidelines for any new investments proposed for the Fund.

Some key considerations undertaken by the Trustee in assessing investments prior to making them available to members include:

- **Risk and return** – key risks addressed in assessing and monitoring investments include investment asset and manager risk, market risk, derivatives and gearing risk, product complexity risk, liquidity risk and credit risk.
- **Diversification** – the Trustee considers the level and adequacy of diversification in each investment strategy as relevant to the needs of members. To minimise risks from lack of diversification, the Trustee makes available a broad range of managed fund investments across sectors (traditional and alternative), investment managers and styles.
- **Liquidity** – the Trustee considers the liquidity of the underlying assets when assessing investments as part of its selection criteria and reviews liquidity stress testing of the options as performed by the external asset consultant. This recognises the Trustee's requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate and timely unit pricing and returns on their investments.
- **Product complexity** – the Trustee considers the complexity of products and their suitability to members when assessing investments as part of its selection criteria.
- **Use of derivatives** – the Trustee considers the potential risk exposures associated with derivatives when assessing investment options and reviews manager derivative usage procedural documents such as Derivative Risk Statements and external audit reports to ensure appropriate use of derivatives.
- **Cost and taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis, and alignment of the interests of investment managers with members. Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

The Trustee takes into consideration existing and prospective investment liabilities when assessing investment options and its ability to discharge any liabilities and any potential large redemptions.

INDIVIDUAL INVESTMENT FUND OBJECTIVES AND STRATEGIES

Over time, fund managers can make changes to investment funds they manage. New investment funds can be offered and other investment funds can be closed to new members.

ANZ Smart Choice Super

The investment strategy for ANZ Smart Choice Super differs, depending on the selection of 'lifestage investments' or a range of multi-asset or single-asset class options, known as 'choose your own investment mix'.

Lifestage options provide exposure to a mix of growth and defensive asset classes and will be automatically adjusted, becoming more conservative over time. The 'choose your own investment mix' options offer a range of diversified and sector-specific asset classes based on benchmark asset allocations and exposure to the relative underlying indices. In addition, both lifestage and some 'choose your own investment mix' options may utilise an active asset allocation designed to optimise investment performance by adjusting asset allocations within permitted ranges.

Details of the current investment objectives and strategies of all the ANZ Smart Choice Super investment options can be found in the respective PDS documents available from anz.com/smartchoicesuper

ANZ OneAnswer

Details of the current investment objectives and strategies for all open ANZ OneAnswer funds can be found in the OneAnswer Investment Funds Guide. This is available by calling Customer Services. Details of the current investment objectives and strategies for closed ANZ OneAnswer funds can be obtained through Customer Services.

ANZ Super Advantage

Details of the current investment objectives and strategies for all open ANZ Super Advantage investment funds can be found in the 2012, 2011, 2010, 2009 and 2008 Annual Reports, as well as the ANZ Super Advantage PDS dated 27 February 2012. Details of the current investment objectives and strategies for closed ANZ Super Advantage funds can be found in the 2007 Annual Report and subsequent Member Updates. Copies of these Annual Reports can be obtained free of charge by calling Customer Services.

ANZ Savings Products

The investment objective of the Trustee is to offer you with investment choice in:

- ANZ Managed Fund
- ANZ Capital Guaranteed Fund.

The strategy of the Trustee is to invest in life policies issued by OnePath Life.

ANZ Traditional Policies

Non-participating policies

Members with non-participating policies are provided with insurance cover on the terms set out in their policy document. Where a member acquires a surrender value, the underlying investment is a capital guaranteed fund.

ANZ Term Life Policies

Members with term life only policies are provided with insurance cover on the terms set out in their policy document. There is no investment component.

ANZ Allocated Pension

Details of the current investment objectives and strategies for all open ANZ Allocated Pension funds are available by calling Customer Services.

ANZ Personal Superannuation Bond and ANZ Direct Super Investments

Details of the current investment objectives and strategies for all open ANZ Personal Superannuation Bond and ANZ Direct Super Investments funds are available by calling Customer Services.

INVESTMENT VALUE – ALLOCATION OF NET EARNINGS

ANZ Smart Choice Super, ANZ OneAnswer, ANZ Allocated Pension, ANZ Super Advantage, ANZ Personal Superannuation Bond and ANZ Direct Super Investments

All investment funds issue units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

In relation to investments in OnePath Capital Guaranteed and ANZ Capital Guaranteed, the unit price may be subject to a capital guarantee.

ANZ Traditional Policies and ANZ Savings Products

The ANZ Managed Fund offered in ANZ Savings Products issues units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant fund. Your investment balance is the number of units you hold, multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

ANZ Capital Guaranteed interest is calculated daily on the balance of your account, which is then credited at the applicable declared rate at 30 June each year, or on exit from this fund.

INVESTMENT PERFORMANCE

The investment returns tables on pages 7 to 36 show the historical yearly returns for the last five years or for the years since a fund's inception (where the investment fund has not existed for the full five-year period) and the five-year and ten-year returns (after management fees and taxes) for each investment fund.

Please note that past performance is not indicative of future performance.

To see how your investment is performing, you can register for online access by calling Customer Services or simply visit anz.com at any time.

DERIVATIVES

ANZ Smart Choice Super (with the exception of ANZ Smart Choice Super and Pension) ANZ OneAnswer, ANZ Super Advantage, ANZ Allocated Pension, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Traditional Policies, ANZ Savings Products and ANZ Term Life Policies members

Some investment funds offered through the Fund may invest in derivatives, such as futures and options, in order to gain exposure to investment markets and to manage the risks associated with market price, interest rate and currency fluctuations. Except where specifically approved by the 'Investment Mandate' for that particular investment fund, derivatives will not be used to gear an investment fund's assets or for speculative purposes.

ANZ Smart Choice Super and Pension

Derivatives are not utilised to leverage the portfolio.

RESERVES

Tax reserve

Currently, the Fund maintains a Tax reserve which represents the difference between the member level and Fund level tax liability which has not been allocated to members.

Monies held by the Fund as a reserve are invested by the Trustee in an interest bearing bank account.

Operational Risk Financial Requirement

Under APRA Prudential Standard *SPS 114: Operational Risk Financial Requirement*, an Operational Risk Financial Requirement (ORFR) target amount is required to be held.

The financial resources held to meet the ORFR target amount can be held either as:

- an operational risk reserve within the Fund;
- operational risk trustee capital held by the RSE licensee; or
- a combination of both.

Unallocated benefits reserve

The Fund holds an Unallocated benefits reserve, which has been generated by tax deductions on specific insurance premiums which are paid for and claimed by RPS, which do not relate to specific members.

Defined benefits that are over/(under) funded

Defined benefit member liabilities have been calculated in accordance with AASB 1056 – *Superannuation Entities*, which is, the amount of a portfolio of investments that would be needed, as at reporting date, to yield future net cash inflows to meet accrued benefits due.

General reserve

The General Reserve represents timing differences from operational processes between the Fund and Members. These amounts may be allocated to members in future years.

The General Reserve comprises:

- Employer Reserve
- Member Insurance Reserve.

Statement of Changes in Reserves for the year ended 30 June 2021:

	Unallocated surplus		General reserve		Tax reserve		Operational Risk Financial Requirement reserve		Unallocated benefits reserve		Defined benefits that are over/(under) funded		Total reserves	
	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000	30 June 2021 \$'000	30 June 2020 \$'000
Opening balance as at 1 July	-	-	-	-	5,860	6,292	3,090	3,073	15,791	15,373	18,385	19,081	43,126	43,819
Transfer from member benefit	-	-	1,455	-	-	-	-	-	-	-	-	-	1,455	-
Profit/(loss) after income tax	(4,405)	(1,524)	2	-	18	2	-	-	16	(16,665)	9,791	(696)	5,422	(18,883)
Net transfer (from)/to reserves	4,405	1,524	-	-	(4,410)	(434)	5	17	(238)	17,083	-	-	(238)	18,190
Closing balance	-	-	1,457	-	1,468	5,860	3,095	3,090	15,569	15,791	28,176	18,385	49,765	43,126

INVESTMENT PERFORMANCE

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER AND PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Super Options								
ANZ Smart Choice Super 1940s	05/12/11	8.31	-0.14	7.13	5.33	3.05	4.69	5.03
ANZ Smart Choice Super 1950s	05/12/11	10.88	-0.45	7.62	5.94	5.09	5.75	6.46
ANZ Smart Choice Super 1960s	05/12/11	16.95	-1.74	8.29	7.88	7.72	7.65	7.99
ANZ Smart Choice Super 1970s	05/12/11	20.71	-2.53	8.78	9.55	9.73	9.00	8.96
ANZ Smart Choice Super 1980s	05/12/11	22.58	-3.02	9.05	10.31	10.72	9.62	9.39
ANZ Smart Choice Super 1990s	05/12/11	22.76	-2.93	9.04	10.53	10.91	9.76	9.49
ANZ Smart Choice Super 2000s	18/02/17	22.43	-2.96	8.78	10.08	1.29‡	9.09	9.09
ANZ Smart Choice Super Australian Equities	05/12/11	25.77	-6.53	11.21	12.42	12.89	10.66	9.50
ANZ Smart Choice Super Australian Fixed Interest	18/02/17	-1.11	3.28	7.49	1.98	0.77‡	2.96	2.96
ANZ Smart Choice Super Cash	05/12/11	0.38	0.73	1.37	1.37	1.46	1.06	1.76
ANZ Smart Choice Super Conservative	05/12/11	6.16	0.49	6.30	4.29	2.80	3.98	4.45
ANZ Smart Choice Super Global Fixed Interest	05/12/11	-0.51	4.22	6.00	1.10	-0.08	2.11	3.79
ANZ Smart Choice Super Global Property	05/12/11	26.90	-15.45	7.21	5.01	0.01	3.85	8.86
ANZ Smart Choice Super Growth	05/12/11	16.65	-1.76	8.23	8.35	8.74	7.88	8.14
ANZ Smart Choice Super International Equities (Hedged)	05/12/11	31.59	0.62	5.56	9.90	18.07	12.65	12.22
ANZ Smart Choice Super International Equities (Unhedged)™	25/05/15	24.40	4.49	10.89	13.66	13.04	13.12	10.42
ANZ Smart Choice Super Moderate	05/12/11	10.68	-0.61	7.58	6.28	5.41	5.80	6.43
Pension Options								
ANZ Smart Choice Pension 1940s	05/12/11	9.40	-0.17	8.09	5.90	3.38	5.26	5.68
ANZ Smart Choice Pension 1950s	05/12/11	12.29	-0.57	8.52	6.55	5.62	6.40	7.33
ANZ Smart Choice Pension 1960s	18/02/17	18.15	-2.14	9.33	8.07	1.12‡	7.88	7.88
ANZ Smart Choice Pension Australian Equities	05/12/11	28.84	-7.13	12.54	13.74	14.56	11.90	11.02
ANZ Smart Choice Pension Australian Fixed Interest	18/02/17	-0.72	10.25	9.09	2.51	0.81‡	5.09	5.09
ANZ Smart Choice Pension Cash	05/12/11	0.45	0.86	1.61	1.61	1.71	1.25	2.07
ANZ Smart Choice Pension Conservative	05/12/11	6.85	0.41	7.15	4.76	3.14	4.43	5.06
ANZ Smart Choice Pension Global Fixed Interest	05/12/11	-0.54	4.36	6.86	1.34	-0.36	2.29	4.25
ANZ Smart Choice Pension Global Property	05/12/11	31.02	-17.44	7.39	5.16	-0.16	4.05	9.70
ANZ Smart Choice Pension Growth	05/12/11	18.86	-2.09	9.33	9.23	9.71	8.80	9.21
ANZ Smart Choice Pension International Equities (Hedged)	05/12/11	35.24	0.04	5.52	10.99	20.09	13.73	13.65
ANZ Smart Choice Pension International Equities (Unhedged)	18/02/17	27.58	4.81	12.61	14.96	3.22‡	14.70	14.70
ANZ Smart Choice Pension Moderate	05/12/11	12.07	-0.66	8.52	6.94	6.10	6.51	7.34

All returns (except ANZ Smart Choice Super Cash and ANZ Smart Choice Pension Cash) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Smart Choice Super Cash and ANZ Smart Choice Pension Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash and ANZ Smart Choice Pension Cash are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five years and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June 2017.

∞ International Equities (Unhedged) Super option commenced in ANZ Smart Choice Super for employers and their employees on 25 May 2015 and was added to the ANZ Smart Choice Super and Pension Investment menu on 18 February 2017.

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER FOR EMPLOYERS AND THEIR EMPLOYEES

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 9 for the footnotes applicable to the following returns.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
ANZ Smart Choice Super 1940s	11/11/13	8.31	-0.14	7.13	5.33	3.05	4.69	4.72
ANZ Smart Choice Super 1950s	11/11/13	10.88	-0.45	7.62	5.94	5.09	5.75	5.83
ANZ Smart Choice Super 1960s	11/11/13	16.95	-1.74	8.29	7.88	7.72	7.65	7.18
ANZ Smart Choice Super 1970s	11/11/13	20.71	-2.53	8.78	9.55	9.73	9.00	8.10
ANZ Smart Choice Super 1980s	11/11/13	22.58	-3.02	9.05	10.31	10.72	9.62	8.57
ANZ Smart Choice Super 1990s	11/11/13	22.76	-2.93	9.04	10.53	10.91	9.76	8.67
ANZ Smart Choice Super 2000s	18/02/17	22.43	-2.96	8.78	10.08	1.29 [†]	9.09	3.52
ANZ Smart Choice Super Australian Equities	11/11/13	25.77	-6.53	11.21	12.42	12.89	10.66	8.42
ANZ Smart Choice Super Australian Fixed Interest	18/02/17	-1.11	3.28	7.49	1.98	0.77 [†]	2.96	3.52
ANZ Smart Choice Super Cash	05/12/11	0.38	0.73	1.37	1.37	1.46	1.06	1.76
ANZ Smart Choice Super Conservative	11/11/13	6.16	0.49	6.30	4.29	2.80	3.98	4.16
ANZ Smart Choice Super Global Fixed Interest	11/11/13	-0.51	4.22	6.00	1.10	-0.08	2.11	3.52
ANZ Smart Choice Super Global Property	11/11/13	26.90	-15.45	7.21	5.01	0.01	3.85	7.15
ANZ Smart Choice Super Global Smaller Companies	25/05/15	35.64	-3.25	2.22	16.85	15.27	12.56	10.03
ANZ Smart Choice Super Growth	11/11/13	16.65	-1.76	8.23	8.35	8.74	7.88	7.36
ANZ Smart Choice Super International Equities (Hedged)	11/11/13	31.59	0.62	5.56	9.90	18.07	12.65	10.43
ANZ Smart Choice Super International Equities (Unhedged)	25/05/15	24.40	4.49	10.89	13.66	13.04	13.12	10.42
ANZ Smart Choice Super Moderate	11/11/13	10.68	-0.61	7.58	6.28	5.41	5.80	5.89
Alphinity Australian Shares ^{#1}	25/05/15	26.58	-6.00	8.47	8.53	10.22	9.07	6.33
Alphinity Select Leaders ^{#2}	25/05/15	25.46	-6.20	8.08	8.77	10.16	8.79	5.65
Alphinity Sustainable Investments – Australian Shares ^{#3}	25/05/15	30.09	-3.51	13.58	7.03	10.18	10.95	7.29
Arrowstreet Global Equity (Hedged)	25/05/15	41.37	-1.24	6.31	11.08	18.68	14.37	10.63
Bennelong Australian Equities	25/05/15	40.92	6.22	3.32	24.20	12.41	16.64	14.36
Bentham Global Income	25/05/15	9.25	-1.11	0.32	4.47	11.37	4.75	3.52
ClearBridge RARE Infrastructure Value Hedged ^{#4}	25/05/15	15.36	-5.04	10.69	-0.42	12.42	6.30	4.49
Fidelity Australian Equities	25/05/15	29.43	-4.82	9.50	14.49	9.92	11.16	9.17
Kapstream Absolute Return Income	25/05/15	1.35	0.07	2.74	2.06	2.44	1.73	1.74
Karara Capital Emerging Companies	25/05/15	20.64	-2.14	4.14	19.07	-0.05	7.91	8.06
Legg Mason Diversified	25/05/15	15.86	-3.06	4.56	7.83	11.71	7.18	5.96
Magellan Global	25/05/15	9.42	8.13	18.10	15.14	13.83	12.86	10.31
Merlon Australian Share Income	25/05/15	13.07	-5.31	4.69	3.55	14.21	5.80	4.69
MFS Global Emerging Markets Shares	25/05/15	23.31	-5.11	5.76	14.16	18.62	10.88	7.67
MFS Global Equity	25/05/15	23.95	0.14	15.52	8.15	15.72	12.41	10.14
Nikko AM Blue Chip Imputation ^{#5}	25/05/15	24.92	-11.35	4.16	6.57	11.97	6.60	3.75
OnePath Alternatives Growth	25/05/15	7.25	0.93	-0.67	4.74	-5.13	1.33	0.27
OnePath Geared Australian Shares Index	25/05/15	51.37	-16.33	18.24	21.43	20.04	16.90	11.18
OptiMix Balanced	25/05/15	17.33	-3.52	6.00	7.11	8.69	6.91	5.54
OptiMix Conservative	25/05/15	7.73	-0.50	5.69	3.86	4.10	4.14	3.76
OptiMix Growth	25/05/15	21.76	-4.68	6.55	8.46	10.58	8.20	6.45

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OptiMix High Growth	25/05/15	25.53	-5.79	6.85	9.69	12.63	9.32	7.15
OptiMix Moderate	25/05/15	12.28	-2.14	6.05	5.34	6.44	5.50	4.67
Pendal Smaller Companies#6	25/05/15	26.28	-2.45	-2.33	23.02	5.72	9.37	9.01
Perpetual Australian Shares	25/05/15	35.60	-7.82	6.25	9.70	10.27	9.95	7.61
PIMCO Diversified Fixed Interest	25/05/15	0.53	2.31	6.14	1.48	1.61	2.40	2.84
Platinum Asia	25/05/15	22.46	12.58	-0.26	14.83	16.84	13.03	8.10
Platinum International	25/05/15	21.87	-3.67	0.49	12.17	19.59	9.62	6.23
Schroder Australian Equity	25/05/15	23.96	-8.35	9.43	12.65	19.17	10.79	7.12
Schroder Fixed Income	25/05/15	0.67	3.35	7.66	1.94	0.13	2.72	2.84
Schroder Real Return	25/05/15	8.37	0.80	4.37	3.33	5.97	4.54	3.75
SG Hiscock Property Securities	25/05/15	26.92	-23.33	3.65	10.10	-3.12	1.47	3.72
UBS Balanced	25/05/15	17.13	-2.61	3.87	7.63	9.53	6.91	4.60
UBS Defensive	25/05/15	7.78	-0.33	5.47	2.88	4.50	4.02	3.31
Vontobel Global Shares	25/05/15	20.86	8.29	15.06	14.52	14.07	14.49	12.94
Walter Scott Global Equity (Hedged)	25/05/15	27.29	0.91	12.36	12.81	14.05	13.18	10.42
Closed funds								
ANZ Capital Guaranteed§≈	25/05/15	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OnePath Capital Guaranteed§	25/05/15	2.65	1.80	2.40	2.25	2.60	2.34	2.66
OnePath Capital Stable§	25/05/15	3.23	0.22	4.68	2.32	1.38	2.36	2.31
OnePath Cash§	25/05/15	0.01	0.48	1.40	1.14	1.21	0.85	1.01

All returns (except ANZ Smart Choice Super Cash and OnePath Capital Guaranteed) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Smart Choice Super Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash are the compound average of the yearly returns since start date.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded. Where a full year return is yet available, the since inception return is stated.

† Five-year and ten-year returns for each investment fund are calculated over the last five years and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

#1 Formerly UBS Australian Shares.

#2 Formerly UBS Select Leaders.

#3 Formerly UBS Sustainable Investments - Australian Shares.

#4 Formerly RARE Infrastructure Value.

#5 Formerly UBS Blue Chip Imputation.

#6 Formerly BT Smaller Companies.

§ These options are closed to new members.

≈ There were no members nor any funds invested into this option during the reporting period.

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER FOR QBE MANAGEMENT SERVICES PTY LIMITED AND THEIR EMPLOYEES

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 11 for the footnotes applicable to the following returns.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
ANZ Smart Choice Super 1940s~	01/10/14	8.31	-0.14	7.13	5.33	3.05	4.69	4.69
ANZ Smart Choice Super 1950s~	01/10/14	10.88	-0.45	7.62	5.94	5.09	5.75	5.75
ANZ Smart Choice Super 1960s~	01/10/14	16.95	-1.74	8.29	7.88	7.72	7.65	7.65
ANZ Smart Choice Super 1970s~	01/10/14	20.71	-2.53	8.78	9.55	9.73	9.00	9.00
ANZ Smart Choice Super 1980s~	01/10/14	22.58	-3.02	9.05	10.31	10.72	9.62	9.62
ANZ Smart Choice Super 1990s~	01/10/14	22.76	-2.93	9.04	10.53	10.91	9.76	9.76
ANZ Smart Choice Super 2000s~	18/02/17	22.43	-2.96	8.78	10.08	1.29 [‡]	9.09	9.09
ANZ Smart Choice Super Australian Equities~	11/11/13	25.77	-6.53	11.21	12.42	12.89	10.66	8.42
ANZ Smart Choice Super Australian Fixed Interest	18/02/17	-1.11	3.28	7.49	1.98	0.77 [‡]	2.96	2.96
ANZ Smart Choice Super Cash	11/11/13	0.38	0.73	1.37	1.37	1.46	1.06	1.42
ANZ Smart Choice Super Conservative~	11/11/13	6.16	0.49	6.30	4.29	2.80	3.98	4.16
ANZ Smart Choice Super Global Fixed Interest~	11/11/13	-0.51	4.22	6.00	1.10	-0.08	2.11	3.52
ANZ Smart Choice Super Global Property~	11/11/13	26.90	-15.45	7.21	5.01	0.01	3.85	7.15
ANZ Smart Choice Super Global Smaller Companies	25/05/15	35.64	-3.25	2.22	16.85	15.27	12.56	12.56
ANZ Smart Choice Super Growth~	11/11/13	16.65	-1.76	8.23	8.35	8.74	7.88	7.36
ANZ Smart Choice Super International Equities (Hedged)~	11/11/13	31.59	0.62	5.56	9.90	18.07	12.65	10.43
ANZ Smart Choice Super International Equities (Unhedged)	25/05/15	24.40	4.49	10.89	13.66	13.04	13.12	13.12
ANZ Smart Choice Super Moderate~	11/11/13	10.68	-0.61	7.58	6.28	5.41	5.80	5.89
Alphinity Australian Shares ^{#1}	25/05/15	26.58	-6.00	8.47	8.53	10.22	9.07	9.07
Alphinity Select Leaders ^{#2}	25/05/15	25.46	-6.20	8.08	8.77	10.16	8.79	8.79
Alphinity Sustainable Investments - Australian Shares ^{#3}	25/05/15	30.09	-3.51	13.58	7.03	10.18	10.95	10.95
Arrowstreet Global Equity (Hedged)	25/05/15	41.37	-1.24	6.31	11.08	18.68	14.37	14.37
Bennelong Australian Equities	25/05/15	40.92	6.22	3.32	24.20	12.41	16.64	16.64
Bentham Global Income	25/05/15	9.25	-1.11	0.32	4.47	11.37	4.75	4.75
ClearBridge RARE Infrastructure Value Hedged ^{#4}	25/05/15	15.36	-5.04	10.69	-0.42	12.42	6.30	6.30
Fidelity Australian Equities	25/05/15	29.43	-4.82	9.50	14.49	9.92	11.16	11.16
Kapstream Absolute Return Income	25/05/15	1.35	0.07	2.74	2.06	2.44	1.73	1.73
Karara Capital Emerging Companies	25/05/15	20.64	-2.14	4.14	19.07	-0.05	7.91	7.91
Legg Mason Diversified	25/05/15	15.86	-3.06	4.56	7.83	11.71	7.18	7.18
Magellan Global	25/05/15	9.42	8.13	18.10	15.14	13.83	12.86	12.86
Merlon Australian Share Income	25/05/15	13.07	-5.31	4.69	3.55	14.21	5.80	5.80
MFS Global Emerging Markets Shares	25/05/15	23.31	-5.11	5.76	14.16	18.62	10.88	10.88
MFS Global Equity	25/05/15	23.95	0.14	15.52	8.15	15.72	12.41	12.41
Nikko AM Blue Chip Imputation ^{#5}	25/05/15	24.92	-11.35	4.16	6.57	11.97	6.60	6.60
OnePath Alternatives Growth	25/05/15	7.25	0.93	-0.67	4.74	-5.13	1.33	1.33
OnePath Geared Australian Shares Index	25/05/15	51.37	-16.33	18.24	21.43	20.04	16.90	16.90
OptiMix Balanced [‡]	25/05/15	17.33	-3.52	6.00	7.11	8.69	6.91	6.91
OptiMix Conservative	25/05/15	7.73	-0.50	5.69	3.86	4.10	4.14	4.14
OptiMix Growth	25/05/15	21.76	-4.68	6.55	8.46	10.58	8.20	8.20

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OptiMix High Growth	25/05/15	25.53	-5.79	6.85	9.69	12.63	9.32	9.32
OptiMix Moderate ^β	25/05/15	12.28	-2.14	6.05	5.34	6.44	5.50	5.50
Pendal Smaller Companies ^{#6}	25/05/15	26.28	-2.45	-2.33	23.02	5.72	9.37	9.37
Perpetual Australian Shares	25/05/15	35.60	-7.82	6.25	9.70	10.27	9.95	9.95
PIMCO Diversified Fixed Interest	25/05/15	0.53	2.31	6.14	1.48	1.61	2.40	2.40
Platinum Asia	25/05/15	22.46	12.58	-0.26	14.83	16.84	13.03	13.03
Platinum International	25/05/15	21.87	-3.67	0.49	12.17	19.59	9.62	9.62
Schroder Australian Equity	25/05/15	23.96	-8.35	9.43	12.65	19.17	10.79	10.79
Schroder Fixed Income	25/05/15	0.67	3.35	7.66	1.94	0.13	2.72	2.72
Schroder Real Return	25/05/15	8.37	0.80	4.37	3.33	5.97	4.54	4.54
SG Hiscock Property Securities	25/05/15	26.92	-23.33	3.65	10.10	-3.12	1.47	1.47
UBS Balanced	25/05/15	17.13	-2.61	3.87	7.63	9.53	6.91	6.91
UBS Defensive	25/05/15	7.78	-0.33	5.47	2.88	4.50	4.02	4.02
Vontobel Global Shares	25/05/15	20.86	8.29	15.06	14.52	14.07	14.49	14.49
Walter Scott Global Equity (Hedged)	25/05/15	27.29	0.91	12.36	12.81	14.05	13.18	13.18
Closed funds								
ANZ Capital Guaranteed ^{§=}	25/05/15	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OnePath Capital Guaranteed [‡]	25/05/15	2.65	1.80	2.40	2.25	2.60	2.34	2.66
OnePath Capital Stable [‡]	25/05/15	3.23	0.22	4.68	2.32	1.38	2.36	2.36
OnePath Cash [‡]	25/05/15	0.01	0.48	1.40	1.14	1.21	0.85	0.85

All returns (except ANZ Smart Choice Super Cash and OnePath Capital Guaranteed) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Smart Choice Super Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash are the compound average of the yearly returns since start date.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded. Where a full year return is yet available, the since inception return is stated.

† Five-year and ten-year returns for each investment fund are calculated over the last five years and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

~ For these QBE funds, there is a 6bps rebate provided to members of QBE – this is paid as a cash rebate (invested into additional units). The rebate is NOT reflected in the QBE unit price and as such, is not reflected in the QBE unit price performance. The Rebate ceased on 1 April 2021.

β For these QBE funds, there is a 55bps rebate provided to members of QBE – this is paid as a cash rebate (invested into additional units). The rebate is NOT reflected in the QBE unit price and as such, is not reflected in the QBE unit price performance. The rebate ceased on 1 April 2021.

#1 Formerly UBS Australian Shares.

#2 Formerly UBS Select Leaders.

#3 Formerly UBS Sustainable Investments - Australian Shares.

#4 Formerly RARE Infrastructure Value.

#5 Formerly UBS Blue Chip Imputation.

#6 Formerly BT Smaller Companies.

‡ This part-year return shows performance from start date to 30 June.

§ These options are closed to new members.

≈ There were no investors nor any funds invested into this option during the reporting period.

INVESTMENT RETURNS – ANZ ONEANSWER PERSONAL SUPER

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 17 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Antipodes Global (Long only) ^{#1}	Entry Fee	19/09/05	25.04	-2.97	3.13	10.89	7.74	8.37	9.31
	Nil Entry Fee/Deferred Entry Fee	19/09/05	24.25	-3.59	2.48	10.19	7.05	7.69	8.62
	//Select	26/03/07	25.49	-2.29	3.86	11.67	8.49	9.06	10.04
ANZ Cash Advantage	Entry Fee	26/10/09	0.53	0.51	1.07	1.03	1.11	0.87	1.64
	Nil Entry Fee/Deferred Entry Fee	26/10/09	0.53	0.51	1.07	1.03	1.11	0.87	1.64
	//Select	26/10/09	0.53	0.70	1.33	1.29	1.37	1.06	1.87
ANZ Term Deposit options ⁵	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee/Deferred Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
Ardea Real Outcome ^{#2}	Entry Fee	02/03/09	2.72	3.63	3.63	-0.11	4.26	2.81	3.40
	Nil Entry Fee/Deferred Entry Fee	02/03/09	2.08	2.97	2.97	-0.74	3.60	2.16	2.74
	//Select	02/03/09	3.09	4.36	4.36	0.59	4.99	3.47	4.09
Arrowstreet Global Equity (Hedged)	Entry Fee	31/05/03	40.71	-1.96	5.52	10.26	17.76	13.58	12.03
	Nil Entry Fee/Deferred Entry Fee	31/05/03	39.81	-2.59	4.86	9.56	17.00	12.86	11.32
	//Select	26/03/07	41.22	-1.28	6.27	11.04	18.59	14.30	12.78
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	38.44	-6.46	-4.26	18.33	8.74	9.79	8.25
	Nil Entry Fee/Deferred Entry Fee	19/09/05	37.56	-7.05	-4.87	17.57	8.05	9.09	7.56
	//Select	26/03/07	38.94	-5.80	-3.59	19.16	9.50	10.49	8.97
Bentham Global Income	Entry Fee	19/09/05	8.82	-1.78	-0.35	3.78	10.63	4.11	4.24
	Nil Entry Fee/Deferred Entry Fee	19/09/05	8.13	-2.41	-0.98	3.11	9.93	3.44	3.58
	//Select	26/03/07	9.21	-1.09	0.35	4.51	11.41	4.77	4.94
BlackRock Advantage Australian Equity ^{#3}	Entry Fee	19/09/05	24.06	-6.65	10.61	13.09	12.01	10.17	8.52
	Nil Entry Fee/Deferred Entry Fee	19/09/05	23.27	-7.24	9.90	12.37	11.30	9.47	7.83
	//Select	26/03/07	24.50	-5.99	11.38	13.88	12.80	10.86	9.24
BlackRock Advantage International Equity ^{#4}	Entry Fee	19/09/05	22.85	2.80	9.36	14.74	13.32	12.42	12.55
	Nil Entry Fee/Deferred Entry Fee	19/09/05	22.07	2.15	8.67	14.01	12.60	11.71	11.83
	//Select	26/03/07	23.29	3.52	10.13	15.55	14.11	13.14	13.30
BlackRock Diversified ESG Growth ^{#5}	Entry Fee	20/09/04	15.29	-1.34	8.22	8.40	9.12	7.80	7.50
	Nil Entry Fee/Deferred Entry Fee	20/09/04	14.56	-1.97	7.53	7.71	8.43	7.12	6.82
	//Select	26/03/07	15.71	-0.65	8.98	9.16	9.88	8.49	8.22
Fidelity Australian Equities	Entry Fee	02/03/09	28.68	-5.63	8.58	13.52	8.99	10.28	9.65
	Nil Entry Fee/Deferred Entry Fee	02/03/09	27.87	-6.23	7.88	12.80	8.30	9.58	8.95
	//Select	02/03/09	29.15	-4.96	9.34	14.31	9.76	10.98	10.38
First Sentier Global Credit Income ^{#6}	Entry Fee	19/09/05	4.27	-1.95	1.47	1.05	5.09	1.95	2.53
	Nil Entry Fee/Deferred Entry Fee	19/09/05	3.61	-2.58	0.82	0.41	4.42	1.31	1.88
	//Select	26/03/07	4.65	-1.27	2.18	1.76	5.83	2.60	3.21
First Sentier Global Listed Infrastructure ^{#7}	Entry Fee	18/09/17	11.59	-6.17	11.42	-1.37 [†]	-	3.78	3.78
	Nil Entry Fee/Deferred Entry Fee	18/09/17	10.88	-6.76	10.71	-1.86 [†]	-	3.12	3.12
	//Select	18/09/17	12.07	-5.36	12.38	-0.66 [†]	-	4.57	4.57
First Sentier Imputation ^{#8}	Entry Fee	31/05/03	27.37	-2.09	8.70	17.68	7.47	11.38	8.99
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.56	-2.72	8.01	16.93	6.79	10.68	8.30
	//Select	26/03/07	27.83	-1.40	9.46	18.50	8.22	12.09	9.72
Greencap Broadcap	Entry Fee	18/09/17	28.08	1.57	7.44	11.10 [†]	-	12.35	12.35
	Nil Entry Fee/Deferred Entry Fee	18/09/17	27.28	0.92	6.77	10.54 [†]	-	11.63	11.63
	//Select	18/09/17	28.63	2.45	8.37	11.90 [†]	-	13.20	13.20
Investors Mutual Australian Shares	Entry Fee	31/05/03	18.26	-10.62	7.78	4.29	11.66	5.82	8.09
	Nil Entry Fee/Deferred Entry Fee	31/05/03	17.51	-11.18	7.10	3.63	10.96	5.15	7.41
	//Select	26/03/07	18.69	-9.99	8.54	5.02	12.45	6.49	8.82

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Kapstream Absolute Return Income	Entry Fee	19/09/05	0.86	-0.67	1.97	1.30	1.68	1.02	2.36
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.22	-1.30	1.32	0.66	1.03	0.38	1.71
	//Select	26/03/07	1.23	0.03	2.69	2.01	2.39	1.66	3.05
Magellan Global	Entry Fee	31/05/03	8.85	7.25	17.15	14.21	12.91	12.02	11.92
	Nil Entry Fee/Deferred Entry Fee	31/05/03	8.16	6.57	16.41	13.49	12.20	11.31	11.21
	//Select	26/03/07	9.24	8.00	17.97	15.01	13.71	12.73	12.66
Merlon Australian Share Income	Entry Fee	10/12/07	12.43	-6.11	3.81	2.69	13.26	4.97	6.14
	Nil Entry Fee/Deferred Entry Fee	10/12/07	11.72	-6.71	3.16	2.04	12.54	4.31	5.46
	//Select	10/12/07	12.84	-5.45	4.54	3.41	14.05	5.64	6.84
MFS Global Equity	Entry Fee	19/09/05	23.40	-0.57	14.68	7.37	14.89	11.66	12.91
	Nil Entry Fee/Deferred Entry Fee	19/09/05	22.61	-1.21	13.95	6.69	14.16	10.95	12.19
	//Select	26/03/07	23.84	0.13	15.49	8.13	15.70	12.37	13.67
MoneyForLife Index Balanced	Entry Fee	26/10/09	15.25	-1.14	5.67	6.20	8.30	6.73	6.18
	Nil Entry Fee/Deferred Entry Fee	26/10/09	14.79	-2.62	4.38	5.53	7.61	5.79	5.38
	//Select	26/10/09	15.67	-0.45	6.41	6.94	9.06	7.40	6.89
MoneyForLife Index Conservative	Entry Fee	26/10/09	8.76	0.75	5.17	3.91	4.59	4.60	4.53
	Nil Entry Fee/Deferred Entry Fee	26/10/09	7.65	-1.69	3.78	3.25	3.92	3.34	3.57
	//Select	26/10/09	9.15	1.46	5.91	4.64	5.32	5.27	5.23
MoneyForLife Index Moderate	Entry Fee	26/10/09	12.98	0.56	5.21	5.27	6.93	6.12	5.65
	Nil Entry Fee/Deferred Entry Fee	26/10/09	11.66	-1.76	2.95	4.60	6.26	4.65	4.59
	//Select	26/10/09	13.39	1.26	5.95	6.01	7.68	6.79	6.36
Nikko AM Australian Shares	Entry Fee	18/09/17	29.07	-14.19	-1.76	9.71 [‡]	-	4.80	4.80
	Nil Entry Fee/Deferred Entry Fee	18/09/17	28.51	-14.93	-3.31	9.17 [‡]	-	3.86	3.86
	//Select	18/09/17	29.63	-13.45	-0.91	10.50 [‡]	-	5.59	5.59
OnePath Active Growth	Entry Fee	31/05/03	16.68	-3.85	5.70	6.49	7.89	6.38	6.76
	Nil Entry Fee/Deferred Entry Fee	31/05/03	15.94	-4.46	5.03	5.82	7.20	5.70	6.08
	//Select	26/03/07	17.10	-3.17	6.44	7.24	8.64	7.05	7.47
OnePath Alternatives Growth	Entry Fee	11/12/06	6.77	0.20	-1.38	3.98	-5.81	0.66	0.56
	Nil Entry Fee/Deferred Entry Fee	11/12/06	6.09	-0.44	-2.01	3.33	-6.41	0.02	-0.08
	//Select	26/03/07	7.16	0.90	-0.69	4.71	-5.15	1.29	1.23
OnePath Australian Property Securities Index ^{#9}	Entry Fee	19/09/05	28.27	-19.92	15.77	10.26	-5.86	4.30	9.20
	Nil Entry Fee/Deferred Entry Fee	19/09/05	27.45	-20.43	15.03	9.56	-6.46	3.64	8.50
	//Select	26/03/07	28.73	-19.36	16.59	11.03	-5.59	4.88	9.86
OnePath Australian Shares	Entry Fee	31/05/03	25.91	-6.75	7.59	7.66	9.31	8.25	6.66
	Nil Entry Fee/Deferred Entry Fee	31/05/03	25.10	-7.35	6.91	6.97	8.62	7.56	5.99
	//Select	26/03/07	26.36	-6.10	8.35	8.41	10.08	8.94	7.38
OnePath Australian Shares Index ^{#10}	Entry Fee	31/05/03	24.83	-7.32	10.29	11.49	12.09	9.78	8.00
	Nil Entry Fee/Deferred Entry Fee	31/05/03	24.04	-7.91	9.59	10.78	11.38	9.08	7.32
	//Select	26/03/07	25.28	-6.67	11.06	12.27	12.42	10.39	8.66
OnePath Balanced	Entry Fee	31/05/03	11.17	-2.35	5.31	4.60	5.32	4.72	4.83
	Nil Entry Fee/Deferred Entry Fee	31/05/03	10.46	-2.97	4.64	3.93	4.65	4.06	4.17
	//Select	26/03/07	11.58	-1.66	6.05	5.33	6.06	5.39	5.53
OnePath Balanced Index ^{#11}	Entry Fee	12/04/10	11.67	0.51	7.04	5.74	4.46	5.82	6.52
	Nil Entry Fee/Deferred Entry Fee	12/04/10	10.96	-0.13	6.36	5.07	3.80	5.15	5.84
	//Select	12/04/10	12.07	1.22	7.79	6.48	4.77	6.41	7.17
OnePath Blue Chip Imputation	Entry Fee	31/05/03	24.31	-12.03	3.38	5.76	11.12	5.85	5.28
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.52	-12.60	2.72	5.09	10.41	5.17	4.61
	//Select	26/03/07	24.76	-11.41	4.10	6.50	11.90	6.52	5.98
OnePath Capital Guaranteed	Entry Fee	31/05/03	0.00	0.00	0.31	0.41	1.09	0.36	1.28
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.00	0.00	0.00	0.00	0.55	0.11	0.87
	//Select	26/03/07	0.36	0.70	1.01	1.11	1.80	1.00	1.96

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath Cash [^]	Entry Fee	31/05/03	-0.04	0.31	0.86	0.63	0.65	0.64	1.39
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.03	0.30	0.57	0.33	0.35	0.41	1.12
	//Select	26/03/07	0.04	0.61	1.17	0.93	0.95	0.94	1.69
OnePath Conservative	Entry Fee	31/05/03	6.63	-0.82	5.00	3.11	2.97	3.34	3.89
	Nil Entry Fee/Deferred Entry Fee	31/05/03	5.95	-1.46	4.33	2.45	2.31	2.69	3.23
	//Select	26/03/07	7.01	-0.12	5.73	3.83	3.69	4.00	4.58
OnePath Conservative Index ^{#12}	Entry Fee	12/04/10	6.39	1.26	6.02	3.57	2.31	3.89	4.90
	Nil Entry Fee/Deferred Entry Fee	12/04/10	5.71	0.62	5.34	2.91	1.66	3.23	4.24
	//Select	12/04/10	6.77	1.97	6.76	4.30	2.61	4.46	5.54
OnePath Diversified Bond Index ^{#13}	Entry Fee	02/03/09	-1.38	2.83	5.81	0.50	-1.20	1.28	3.24
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-2.00	2.18	5.14	-0.14	-1.82	0.63	2.58
	//Select	02/03/09	-1.02	3.56	6.55	1.21	-0.91	1.84	3.87
OnePath Diversified Credit ^{#14}	Entry Fee	20/09/04	1.65	-0.71	0.90	0.31	2.57	0.94	1.58
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.00	-1.34	0.26	-0.33	1.91	0.30	0.94
	//Select	26/03/07	2.02	-0.01	1.61	1.01	3.29	1.58	2.26
OnePath Diversified Fixed Interest	Entry Fee	31/05/03	-0.09	1.41	5.19	0.57	0.71	1.54	2.94
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.72	0.76	4.52	-0.07	0.07	0.90	2.28
	//Select	26/03/07	0.28	2.12	5.93	1.28	1.42	2.19	3.63
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	50.89	-16.83	17.53	20.71	19.34	16.27	11.35
	Nil Entry Fee/Deferred Entry Fee	20/07/06	49.94	-17.36	16.78	19.95	18.57	15.53	10.64
	//Select	26/03/07	51.43	-16.24	18.35	21.55	20.18	17.01	12.10
OnePath Global Emerging Market Shares	Entry Fee	31/05/03	22.81	-5.76	5.05	13.39	17.82	10.19	4.69
	Nil Entry Fee/Deferred Entry Fee	31/05/03	22.03	-6.36	4.38	12.67	17.06	9.49	4.02
	//Select	26/03/07	23.26	-5.10	5.79	14.18	18.64	10.89	5.39
OnePath Global Property Securities Index ^{#15}	Entry Fee	11/12/06	26.24	-15.85	5.60	3.58	-2.48	2.53	5.97
	Nil Entry Fee/Deferred Entry Fee	11/12/06	25.44	-16.39	4.93	2.92	-3.10	1.88	5.30
	//Select	26/03/07	26.70	-15.26	6.34	4.31	-1.80	3.18	6.68
OnePath Global Shares	Entry Fee	19/09/05	20.27	7.46	14.18	13.64	13.20	13.68	13.65
	Nil Entry Fee/Deferred Entry Fee	19/09/05	19.51	6.78	13.45	12.93	12.48	12.96	12.93
	//Select	26/03/07	20.71	8.21	14.99	14.44	14.00	14.40	14.41
OnePath Global Smaller Companies Shares ^{#16}	Entry Fee	31/05/03	46.95	-2.72	0.05	13.46	13.28	12.95	12.53
	Nil Entry Fee/Deferred Entry Fee	31/05/03	46.01	-3.34	-0.59	12.73	12.57	12.23	11.82
	//Select	26/03/07	47.48	-2.04	0.76	14.25	14.08	13.66	13.29
OnePath Growth Index ^{#17}	Entry Fee	12/04/10	17.33	-0.54	7.51	7.89	6.77	7.64	7.90
	Nil Entry Fee/Deferred Entry Fee	12/04/10	16.58	-1.17	6.82	7.21	6.09	6.96	7.21
	//Select	12/04/10	17.75	0.16	8.26	8.65	7.08	8.24	8.56
OnePath High Growth	Entry Fee	31/05/03	23.88	-5.36	6.51	9.19	11.45	8.73	7.72
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.10	-5.97	5.84	8.49	10.74	8.04	7.03
	//Select	26/03/07	24.33	-4.70	7.26	9.96	12.23	9.42	8.44
OnePath High Growth Index ^{#18}	Entry Fee	12/04/10	23.25	-1.82	7.89	10.04	9.24	9.43	9.13
	Nil Entry Fee/Deferred Entry Fee	12/04/10	22.47	-2.44	7.20	9.34	8.54	8.73	8.43
	//Select	12/04/10	23.70	-1.13	8.64	10.81	9.55	10.04	9.79
OnePath Income	Entry Fee	31/05/03	3.79	-1.16	4.78	1.73	0.10	1.82	3.02
	Nil Entry Fee/Deferred Entry Fee	31/05/03	3.14	-1.81	4.11	1.09	-0.54	1.17	2.36
	//Select	26/03/07	4.17	-0.47	5.51	2.45	0.80	2.47	3.71
OnePath International Shares Index ^{#19}	Entry Fee	19/09/05	23.51	3.70	9.98	12.70	12.04	12.21	12.39
	Nil Entry Fee/Deferred Entry Fee	19/09/05	22.73	3.04	9.28	11.98	11.33	11.49	11.67
	//Select	26/03/07	23.96	4.43	10.75	13.49	12.37	12.83	13.07

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath International Shares Index (Hedged) ^{#20}	Entry Fee	31/05/03	30.80	-0.24	4.37	8.88	16.95	11.64	10.21
	Nil Entry Fee/Deferred Entry Fee	31/05/03	29.97	-0.88	3.70	8.19	16.21	10.93	9.51
	//Select	26/03/07	31.28	0.46	5.10	9.64	17.29	12.26	10.89
OnePath Managed Growth	Entry Fee	31/05/03	16.14	-3.29	5.27	6.46	7.51	6.24	5.87
	Nil Entry Fee/Deferred Entry Fee	31/05/03	15.40	-3.91	4.60	5.79	6.83	5.56	5.20
	//Select	26/03/07	16.56	-2.61	6.01	7.21	8.27	6.91	6.58
OnePath Property Securities	Entry Fee	31/05/03	26.26	-23.95	2.82	9.21	-3.91	0.71	7.13
	Nil Entry Fee/Deferred Entry Fee	31/05/03	25.45	-24.44	2.16	8.52	-4.52	0.07	6.45
	//Select	26/03/07	26.71	-23.42	3.54	9.98	-3.24	1.35	7.84
OnePath Select Leaders	Entry Fee	20/09/04	24.80	-6.96	7.22	7.90	9.27	7.98	6.43
	Nil Entry Fee/Deferred Entry Fee	20/09/04	24.01	-7.55	6.53	7.22	8.57	7.29	5.76
	//Select	26/03/07	25.25	-6.31	7.97	8.66	10.03	8.66	7.15
OnePath Sustainable Investments - Australian Shares	Entry Fee	31/05/03	29.51	-4.21	12.77	6.27	9.38	10.21	8.31
	Nil Entry Fee/Deferred Entry Fee	31/05/03	28.69	-4.82	12.05	5.59	8.68	9.51	7.62
	//Select	26/03/07	29.98	-3.54	13.56	7.01	10.15	10.91	9.03
OnePath Tax Effective Income	Entry Fee	31/05/03	17.82	-10.13	8.62	6.26	2.72	4.65	5.65
	Nil Entry Fee/Deferred Entry Fee	31/05/03	17.07	-10.70	7.93	5.59	2.06	3.99	4.98
	//Select	26/03/07	18.24	-9.50	9.38	7.01	3.44	5.32	6.36
OptiMix Australian Fixed Interest	Entry Fee	31/05/03	-1.32	1.85	6.78	1.23	-0.92	1.48	2.83
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.95	1.19	6.11	0.58	-1.55	0.83	2.18
	//Select	26/03/07	-0.97	2.56	7.53	1.94	-0.22	2.12	3.52
OptiMix Australian Shares	Entry Fee	31/05/03	24.03	-9.06	5.51	10.89	11.44	8.02	6.70
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.24	-9.64	4.84	10.18	10.73	7.33	6.02
	//Select	26/03/07	24.48	-8.42	6.25	11.66	12.22	8.70	7.41
OptiMix Balanced	Entry Fee	20/09/04	16.57	-4.41	5.04	6.13	7.69	5.99	5.80
	Nil Entry Fee/Deferred Entry Fee	20/09/04	15.83	-5.01	4.37	5.46	7.00	5.32	5.13
	//Select	26/03/07	16.99	-3.73	5.78	6.88	8.45	6.66	6.51
OptiMix Conservative	Entry Fee	31/05/03	7.03	-1.41	4.71	2.90	3.13	3.24	3.79
	Nil Entry Fee/Deferred Entry Fee	31/05/03	6.35	-2.04	4.05	2.25	2.48	2.58	3.13
	//Select	26/03/07	7.42	-0.72	5.45	3.63	3.86	3.89	4.49
OptiMix Cash [^]	Entry Fee	31/05/03	0.00	0.00	0.31	0.19	0.26	0.23	0.91
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.02	0.41	0.40	0.95	-0.41	0.26	0.59
	//Select	26/03/07	0.18	0.70	1.01	0.89	0.96	0.94	1.62
OptiMix Global Emerging Markets Shares	Entry Fee	10/12/07	24.09	-6.90	6.70	6.02	13.41	8.19	5.08
	Nil Entry Fee/Deferred Entry Fee	10/12/07	23.31	-7.50	6.03	5.33	12.70	7.50	4.41
	//Select	10/12/07	24.54	-6.25	7.45	6.76	14.21	8.87	5.78
OptiMix Global Shares	Entry Fee	31/05/03	24.31	-1.51	9.58	9.71	13.95	10.90	10.84
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.52	-2.14	8.89	9.01	13.23	10.19	10.13
	//Select	26/03/07	24.76	-0.82	10.35	10.48	14.75	11.60	11.58
OptiMix Growth	Entry Fee	31/05/03	20.92	-5.60	5.52	7.41	9.51	7.22	6.67
	Nil Entry Fee/Deferred Entry Fee	31/05/03	20.15	-6.20	4.85	6.72	8.82	6.53	6.00
	//Select	26/03/07	21.36	-4.93	6.26	8.16	10.28	7.90	7.39
OptiMix High Growth	Entry Fee	31/05/03	24.68	-6.69	5.83	8.63	11.56	8.33	7.46
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.88	-7.29	5.16	7.94	10.85	7.64	6.78
	//Select	26/03/07	25.13	-6.04	6.57	9.39	12.34	9.02	8.18
OptiMix Moderate	Entry Fee	31/05/03	11.55	-3.06	5.07	4.37	5.45	4.57	4.86
	Nil Entry Fee/Deferred Entry Fee	31/05/03	10.84	-3.67	4.40	3.70	4.78	3.91	4.19
	//Select	26/03/07	11.95	-2.37	5.81	5.10	6.19	5.23	5.56
OptiMix Property Securities	Entry Fee	31/05/03	28.16	-22.83	10.34	8.64	-2.48	2.95	9.32
	Nil Entry Fee/Deferred Entry Fee	31/05/03	27.35	-23.32	9.64	7.94	-3.10	2.29	8.63
	//Select	26/03/07	28.63	-22.29	11.12	9.40	-1.79	3.60	10.06

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Pendal Australian Shares#21	Entry Fee	02/03/09	26.29	-5.26	6.58	13.05	14.01	10.45	8.59
	Nil Entry Fee/Deferred Entry Fee	02/03/09	25.49	-5.87	5.91	12.34	13.28	9.75	7.90
	//Select	02/03/09	26.75	-4.60	7.33	13.85	14.81	11.15	9.32
Pendal Concentrated Global Shares Hedged#22	Entry Fee	31/05/03	36.62	-9.41	-2.31	7.79	17.50	8.90	8.20
	Nil Entry Fee/Deferred Entry Fee	31/05/03	35.75	-9.99	-2.94	7.11	16.76	8.20	7.51
	//Select	26/03/07	37.11	-8.77	-1.63	8.55	18.33	9.59	8.93
Pendal Monthly Income Plus#23	Entry Fee	10/12/07	2.97	-0.71	4.47	2.69	2.13	2.30	3.24
	Nil Entry Fee/Deferred Entry Fee	10/12/07	2.31	-1.35	3.80	2.05	1.48	1.64	2.58
	//Select	10/12/07	3.34	-0.01	5.21	3.41	2.85	2.94	3.93
Pendal Smaller Companies#24	Entry Fee	20/09/04	25.69	-3.18	-3.06	22.11	4.94	8.62	8.84
	Nil Entry Fee/Deferred Entry Fee	20/09/04	24.89	-3.79	-3.68	21.33	4.28	7.93	8.15
	//Select	26/03/07	26.15	-2.50	-2.38	22.96	5.68	9.30	9.57
Perennial Value Shares	Entry Fee	19/09/05	26.53	-9.20	5.03	7.30	13.31	7.97	7.06
	Nil Entry Fee/Deferred Entry Fee	19/09/05	25.72	-9.77	4.36	6.62	12.59	7.28	6.38
	//Select	26/03/07	26.98	-8.56	5.77	8.05	14.11	8.65	7.77
Perpetual Australian Shares	Entry Fee	31/05/03	34.88	-8.57	5.40	8.83	9.38	9.12	8.37
	Nil Entry Fee/Deferred Entry Fee	31/05/03	34.03	-9.15	4.73	8.14	8.69	8.43	7.68
	//Select	26/03/07	35.37	-7.92	6.14	9.59	10.15	9.81	9.09
Perpetual Balanced Growth	Entry Fee	19/09/05	18.32	-2.24	6.54	5.46	7.44	6.90	7.16
	Nil Entry Fee/Deferred Entry Fee	19/09/05	17.57	-2.86	5.87	4.80	6.75	6.23	6.48
	//Select	26/03/07	18.75	-1.56	7.28	6.20	8.19	7.58	7.88
Perpetual Conservative Growth	Entry Fee	19/09/05	7.71	-0.43	5.69	2.92	3.40	3.82	4.55
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.03	-1.08	5.02	2.26	2.74	3.16	3.89
	//Select	26/03/07	8.10	0.26	6.44	3.64	4.13	4.48	5.25
Perpetual Ethical SRI#25	Entry Fee	10/12/07	36.92	-7.67	-0.50	4.89	7.79	7.30	6.80
	Nil Entry Fee/Deferred Entry Fee	10/12/07	36.04	-8.25	-1.15	4.22	7.11	6.62	6.12
	//Select	10/12/07	37.42	-7.02	0.20	5.62	8.55	7.98	7.51
Platinum International	Entry Fee	19/09/05	21.19	-4.48	-0.35	11.23	18.58	8.76	9.01
	Nil Entry Fee/Deferred Entry Fee	19/09/05	20.41	-5.09	-0.99	10.53	17.83	8.06	8.32
	//Select	26/03/07	21.63	-3.81	0.35	12.01	19.42	9.45	9.74
Schroder Australian Equity	Entry Fee	31/05/03	23.23	-9.14	8.49	11.68	18.14	9.89	7.61
	Nil Entry Fee/Deferred Entry Fee	31/05/03	22.45	-9.72	7.80	10.97	17.40	9.19	6.93
	//Select	26/03/07	23.68	-8.51	9.25	12.46	18.97	10.59	8.33
Schroder Fixed Income	Entry Fee	16/08/10	0.24	2.62	6.90	1.23	-0.57	2.05	3.00
	Nil Entry Fee/Deferred Entry Fee	16/08/10	-0.39	1.97	6.21	0.59	-1.21	1.40	2.34
	//Select	16/08/10	0.60	3.34	7.65	1.94	0.13	2.70	3.68
Schroder Real Return	Entry Fee	19/09/05	7.69	-0.11	3.42	2.39	5.01	3.65	4.73
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.00	-0.74	2.76	1.75	4.34	2.99	4.06
	//Select	26/03/07	8.08	0.59	4.15	3.11	5.74	4.30	5.43
Schroder Strategic Growth#26	Entry Fee	19/09/05	14.69	-1.24	5.72	5.84	10.10	6.89	6.60
	Nil Entry Fee/Deferred Entry Fee	19/09/05	13.96	-1.87	5.05	5.16	9.41	6.21	5.93
	//Select	26/03/07	15.10	-0.54	6.46	6.58	10.88	7.57	7.32
SG Hiscock Property	Entry Fee	31/05/03	25.63	-23.33	2.43	9.46	-4.09	0.71	8.17
	Nil Entry Fee/Deferred Entry Fee	31/05/03	24.84	-23.82	1.78	8.76	-4.69	0.07	7.48
	//Select	26/03/07	26.08	-22.79	3.14	10.23	-3.41	1.34	8.89
Stewart Investors WorldWide Sustainability#27	Entry Fee	10/12/07	19.41	5.23	8.85	9.06	12.00	10.81	10.19
	Nil Entry Fee/Deferred Entry Fee	10/12/07	18.66	4.55	8.16	8.37	11.29	10.11	9.49
	//Select	10/12/07	19.84	5.97	9.61	9.83	12.78	11.51	10.92
T.Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	3.28	2.99	0.43	-0.75 [‡]	-	1.56	1.56
	Nil Entry Fee/Deferred Entry Fee	18/09/17	2.82	1.68	-0.62	-1.24 [‡]	-	0.68	0.68
	//Select	18/09/17	3.73	3.88	1.31	-0.03 [‡]	-	2.34	2.34

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
T.Rowe Price Global Equity	Entry Fee	02/03/09	28.19	16.62	10.47	19.36	15.70	17.93	14.64
	Nil Entry Fee/Deferred Entry Fee	02/03/09	27.37	15.88	9.77	18.60	14.96	17.18	13.91
	//Select	02/03/09	28.65	17.44	11.24	20.20	16.51	18.67	15.40
UBS Balanced	Entry Fee	19/09/05	16.53	-3.38	3.05	6.77	8.68	6.13	6.05
	Nil Entry Fee/Deferred Entry Fee	19/09/05	15.79	-4.00	2.40	6.10	7.98	5.45	5.38
	//Select	26/03/07	16.95	-2.70	3.78	7.52	9.44	6.80	6.76
UBS Defensive	Entry Fee	19/09/05	7.23	-1.12	4.64	2.07	3.68	3.26	4.51
	Nil Entry Fee/Deferred Entry Fee	19/09/05	6.55	-1.76	3.97	1.42	3.03	2.60	3.85
	//Select	26/03/07	7.62	-0.43	5.37	2.78	4.41	3.92	5.21
UBS Diversified Fixed Income	Entry Fee	31/05/03	-1.39	2.34	5.09	1.45	-0.65	1.34	2.83
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-2.02	1.69	4.43	0.80	-1.28	0.70	2.18
	//Select	26/03/07	-1.04	3.06	5.83	2.16	0.04	1.98	3.52

All returns (except ANZ Cash Advantage) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June 2018.

§ For the latest interest rates for ANZ Term Deposit options available through ANZ OneAnswer visit onepath.com.au>superandinvestments>performance>current-rates

^ The Fund was terminated effective 10 September 2020. The Fund's performance and unit price noted above is effective for the period ending 10 September 2020.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly Janus Henderson Global Fixed Interest Total Return.

#3 Formerly BlackRock Scientific Australian Equity.

#4 Formerly BlackRock Scientific International Equity.

#5 Formerly BlackRock Scientific Diversified Growth.

#6 Formerly Colonial First State Global Credit Income.

#7 Formerly Colonial First State Global Listed Infrastructure.

#8 Formerly Colonial First State Imputation.

#9 Formerly Vanguard Property Securities Index.

#10 Formerly Vanguard Australian Shares Index.

#11 Formerly Vanguard Balanced Index.

#12 Formerly Vanguard Conservative Index.

#13 Formerly Vanguard Diversified Bond Index.

#14 Formerly OnePath Diversified High Yield.

#15 Formerly OnePath Global Property Securities.

#16 Formerly OptiMix Global Smaller Companies Shares.

#17 Formerly Vanguard Growth Index.

#18 Formerly Vanguard High Growth Index.

#19 Formerly Vanguard International Shares Index.

#20 Formerly Vanguard International Shares Index (Hedged).

#21 Formerly BT Core Australian Shares.

#22 Formerly Pandal/BT Core Hedged Global Shares.

#23 Formerly BT Monthly Income Plus.

#24 Formerly BT Smaller Companies.

#25 Formerly AMP Capital Responsible Investment Leaders Australian Shares.

#26 Formerly Schroder Balanced.

#27 Formerly AMP Capital Responsible Investment Leaders International Shares.

INVESTMENT RETURNS – ANZ ONEANSWER PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 23 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Antipodes Global (Long only) ^{#1}	Entry Fee	19/09/05	27.81	-3.56	2.52	12.65	8.19	9.02	10.04
	Nil Entry Fee/Deferred Entry Fee	19/09/05	26.86	-4.28	1.75	11.80	7.38	8.21	9.21
	//Select	26/03/07	28.22	-2.93	3.18	13.38	8.89	9.66	10.72
ANZ Cash Advantage	Entry Fee	26/10/09	0.63	0.60	1.26	1.26	1.36	1.02	1.93
	Nil Entry Fee/Deferred Entry Fee	26/10/09	0.63	0.60	1.26	1.26	1.36	1.02	1.93
	//Select	26/10/09	0.63	0.82	1.56	1.56	1.66	1.25	2.20
ANZ Prime CMA	Entry Fee	1/07/07	0.61	1.05	1.51	1.46	1.48	1.24	2.11
	Nil Entry Fee/Deferred Entry Fee	1/07/07	0.61	1.05	1.51	1.46	1.48	1.24	2.11
	//Select	1/07/07	0.75	1.36	1.81	1.76	1.78	1.51	2.40
ANZ Term Deposit options ⁵	Entry Fee	1/09/11	-	-	-	-	-	-	-
	Nil Entry Fee/Deferred Entry Fee	1/09/11	-	-	-	-	-	-	-
	//Select	1/09/11	-	-	-	-	-	-	-
Ardea Real Outcome ^{#2}	Entry Fee	2/03/09	3.40	4.01	3.88	0.15	4.90	3.26	3.89
	Nil Entry Fee/Deferred Entry Fee	2/03/09	2.63	3.23	3.10	-0.59	4.12	2.49	3.11
	//Select	2/03/09	3.74	4.68	4.56	0.81	5.59	3.86	4.53
Arrowstreet Global Equity (Hedged)	Entry Fee	31/05/03	45.13	-2.60	5.96	10.86	19.50	14.69	12.45
	Nil Entry Fee/Deferred Entry Fee	31/05/03	44.26	-3.18	5.33	10.20	18.78	14.00	11.77
	//Select	26/03/07	45.82	-1.82	6.81	11.75	20.46	15.53	13.32
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	44.22	-7.03	-4.70	20.43	9.23	10.94	9.19
	Nil Entry Fee/Deferred Entry Fee	19/09/05	43.14	-7.73	-5.42	19.52	8.42	10.11	8.38
	//Select	26/03/07	44.68	-6.43	-4.08	21.21	9.94	11.59	9.87
Bentham Global Income	Entry Fee	19/09/05	10.23	-1.95	-0.19	4.27	11.99	4.73	5.00
	Nil Entry Fee/Deferred Entry Fee	19/09/05	9.41	-2.69	-0.94	3.49	11.15	3.94	4.21
	//Select	26/03/07	10.59	-1.31	0.46	4.95	12.72	5.34	5.65
BlackRock Advantage Australian Equity ^{#3}	Entry Fee	20/09/04	27.61	-7.54	11.91	14.40	13.55	11.40	9.66
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.84	-8.09	11.24	13.71	12.87	10.73	9.00
	//Select	26/03/07	28.21	-6.79	12.81	15.32	14.47	12.22	10.51
BlackRock Advantage International Equity ^{#4}	Entry Fee	31/05/03	25.43	3.02	10.21	16.50	14.47	13.69	13.74
	Nil Entry Fee/Deferred Entry Fee	31/05/03	24.49	2.25	9.39	15.63	13.61	12.84	12.89
	//Select	26/03/07	25.84	3.69	10.93	17.26	15.22	14.35	14.45
BlackRock Diversified ESG Growth ^{#5}	Entry Fee	19/09/05	17.31	-1.74	9.05	9.32	10.20	8.65	8.53
	Nil Entry Fee/Deferred Entry Fee	19/09/05	16.43	-2.47	8.23	8.51	9.37	7.84	7.71
	//Select	26/03/07	17.69	-1.10	9.76	10.03	10.92	9.29	9.20
Fidelity Australian Equities	Entry Fee	02/03/09	32.25	-5.92	9.29	15.00	9.57	11.37	10.67
	Nil Entry Fee/Deferred Entry Fee	02/03/09	31.26	-6.62	8.47	14.14	8.75	10.54	9.84
	//Select	02/03/09	32.68	-5.30	10.00	15.75	10.28	12.02	11.35
First Sentier Global Credit Income ^{#6}	Entry Fee	19/09/05	4.69	-2.09	1.74	1.86	5.76	2.36	3.03
	Nil Entry Fee/Deferred Entry Fee	19/09/05	3.91	-2.83	0.99	1.10	4.97	1.59	2.26
	//Select	26/03/07	5.03	-1.45	2.41	2.53	6.45	2.96	3.67
First Sentier Global Listed Infrastructure ^{#7}	Entry Fee	18/09/17	12.86	-7.57	12.75	-1.83 [‡]	-	3.88	3.88
	Nil Entry Fee/Deferred Entry Fee	18/09/17	12.02	-8.27	11.92	-2.40 [‡]	-	3.10	3.10
	//Select	18/09/17	13.28	-6.88	13.60	-1.21 [‡]	-	4.56	4.56
First Sentier Imputation ^{#8}	Entry Fee	31/05/03	30.24	-2.61	10.43	19.66	8.30	12.66	10.14
	Nil Entry Fee/Deferred Entry Fee	31/05/03	29.47	-3.20	9.77	18.94	7.65	11.99	9.48
	//Select	26/03/07	30.86	-1.83	11.32	20.62	9.17	13.49	10.99
Greencap Broadcap	Entry Fee	18/09/17	31.73	1.85	8.32	12.77 [‡]	-	13.96	13.96
	Nil Entry Fee/Deferred Entry Fee	18/09/17	30.75	1.09	7.14	12.11 [‡]	-	13.01	13.01
	//Select	18/09/17	32.21	2.62	9.13	13.48 [‡]	-	14.71	14.71

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Investors Mutual Australian Shares	Entry Fee	31/05/03	21.08	-11.93	8.60	4.66	12.44	6.38	8.90
	Nil Entry Fee/Deferred Entry Fee	31/05/03	20.35	-12.46	7.95	4.03	11.77	5.75	8.24
	//Select	26/03/07	21.65	-11.23	9.47	5.50	13.34	7.17	9.73
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.04	-0.65	2.38	1.64	2.03	1.28	2.74
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.29	-1.39	1.62	0.88	1.27	0.53	1.97
	//Select	26/03/07	1.37	-0.01	3.05	2.30	2.70	1.88	3.38
Magellan Global	Entry Fee	31/05/03	9.78	7.56	18.70	15.58	14.26	13.10	13.08
	Nil Entry Fee/Deferred Entry Fee	31/05/03	8.96	6.75	17.82	14.71	13.41	12.26	12.24
	//Select	26/03/07	10.13	8.26	19.47	16.33	15.00	13.77	13.78
Merlon Australian Share Income	Entry Fee	10/12/07	14.27	-6.39	4.44	3.18	15.01	5.80	7.21
	Nil Entry Fee/Deferred Entry Fee	10/12/07	13.41	-7.09	3.66	2.41	14.14	5.01	6.41
	//Select	10/12/07	14.64	-5.78	5.12	3.85	15.76	6.42	7.88
MFS Global Equity	Entry Fee	19/09/05	26.52	-0.95	16.20	8.02	15.99	12.78	13.95
	Nil Entry Fee/Deferred Entry Fee	19/09/05	25.58	-1.70	15.34	7.21	15.13	11.94	13.10
	//Select	26/03/07	26.93	-0.31	16.96	8.72	16.75	13.44	14.66
MoneyForLife Index Balanced	Entry Fee	26/10/09	17.01	-1.39	6.56	6.89	9.09	7.47	6.94
	Nil Entry Fee/Deferred Entry Fee	26/10/09	16.13	-2.13	5.77	6.09	8.27	6.67	6.14
	//Select	26/10/09	17.39	-0.75	7.26	7.59	9.80	8.10	7.60
MoneyForLife Index Conservative	Entry Fee	26/10/09	9.00	-0.32	5.60	4.48	5.00	4.71	4.88
	Nil Entry Fee/Deferred Entry Fee	26/10/09	8.18	-1.07	4.81	3.70	4.22	3.93	4.10
	//Select	26/10/09	9.35	0.33	6.29	5.16	5.69	5.32	5.53
MoneyForLife Index Moderate	Entry Fee	26/10/09	13.78	-0.79	6.19	5.95	7.48	6.42	6.20
	Nil Entry Fee/Deferred Entry Fee	26/10/09	9.00	0.85	7.34	5.16	6.68	5.77	5.47
	//Select	26/10/09	14.15	-0.14	6.88	6.65	8.18	7.05	6.85
Nikko AM Australian Shares	Entry Fee	18/09/17	34.97	-15.87	-2.07	10.06 [‡]	-	5.49	5.49
	Nil Entry Fee/Deferred Entry Fee	18/09/17	34.05	-16.72	-3.49	9.42 [‡]	-	4.45	4.45
	//Select	18/09/17	35.46	-15.23	-1.33	10.75 [‡]	-	6.19	6.19
OnePath Active Growth	Entry Fee	31/05/03	18.86	-4.11	6.31	7.43	8.66	7.18	7.64
	Nil Entry Fee/Deferred Entry Fee	31/05/03	17.97	-4.83	5.52	6.62	7.85	6.38	6.84
	//Select	26/03/07	19.24	-3.48	7.00	8.13	9.36	7.81	8.31
OnePath Alternatives Growth	Entry Fee	11/12/06	7.65	0.26	-1.31	4.55	-6.56	0.80	0.72
	Nil Entry Fee/Deferred Entry Fee	11/12/06	6.85	-0.51	-2.05	3.77	-7.26	0.04	-0.04
	//Select	26/03/07	8.00	0.91	-0.67	5.23	-5.95	1.39	1.34
OnePath Australian Property Securities Index ^{#9}	Entry Fee	19/09/05	32.27	-21.76	17.73	11.75	-6.64	4.91	10.51
	Nil Entry Fee/Deferred Entry Fee	19/09/05	31.28	-22.35	16.85	10.91	-7.33	4.13	9.68
	//Select	26/03/07	32.69	-21.25	18.50	12.47	-6.38	5.45	11.13
OnePath Australian Shares	Entry Fee	31/05/03	28.84	-6.90	8.70	8.65	10.39	9.35	7.64
	Nil Entry Fee/Deferred Entry Fee	31/05/03	27.88	-7.60	7.89	7.84	9.57	8.54	6.84
	//Select	26/03/07	29.26	-6.30	9.41	9.36	11.11	10.00	8.31
OnePath Australian Shares Index ^{#10}	Entry Fee	31/05/03	27.85	-7.71	11.56	12.80	13.25	10.95	9.01
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.89	-8.40	10.73	11.96	12.40	10.12	8.20
	//Select	26/03/07	28.26	-7.10	12.29	13.54	13.55	11.52	9.63
OnePath Balanced	Entry Fee	31/05/03	13.05	-2.50	6.08	5.48	5.94	5.49	5.58
	Nil Entry Fee/Deferred Entry Fee	31/05/03	12.21	-3.23	5.28	4.69	5.14	4.70	4.79
	//Select	26/03/07	13.41	-1.86	6.77	6.16	6.63	6.11	6.24
OnePath Balanced Index ^{#11}	Entry Fee	12/04/10	13.22	0.58	7.83	6.48	4.89	6.52	7.25
	Nil Entry Fee/Deferred Entry Fee	12/04/10	12.38	-0.17	7.03	5.68	4.11	5.72	6.45
	//Select	12/04/10	13.59	1.24	8.53	7.18	5.17	7.06	7.86
OnePath Blue Chip Imputation	Entry Fee	31/05/03	27.75	-12.98	4.17	6.70	12.96	6.90	6.30
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.80	-13.63	3.39	5.91	12.11	6.10	5.50
	//Select	26/03/07	28.17	-12.41	4.85	7.40	13.69	7.52	6.96

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath Capital Guaranteed	Entry Fee	31/05/03	0.00	0.12	0.85	0.85	1.75	0.71	1.74
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.00	0.00	0.30	0.33	1.16	0.36	1.28
	//Select	26/03/07	0.32	0.77	1.51	1.51	2.41	1.30	2.37
OnePath Cash [^]	Entry Fee	31/05/03	-0.03	0.28	0.53	0.25	0.28	0.37	1.19
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.03	0.33	1.08	-0.50	-0.47	0.07	0.66
	//Select	26/03/07	0.13	0.93	1.19	0.90	0.94	1.02	1.85
OnePath Conservative	Entry Fee	31/05/03	7.88	-0.89	5.57	3.71	3.40	3.89	4.46
	Nil Entry Fee/Deferred Entry Fee	31/05/03	7.23	-1.48	4.94	3.09	2.78	3.27	3.83
	//Select	26/03/07	8.39	-0.09	6.42	4.54	4.23	4.66	5.26
OnePath Conservative Index ^{#12}	Entry Fee	12/04/10	7.29	1.39	6.75	4.12	2.56	4.40	5.49
	Nil Entry Fee/Deferred Entry Fee	12/04/10	6.49	0.63	5.95	3.34	1.79	3.62	4.70
	//Select	12/04/10	7.64	2.05	7.44	4.80	2.83	4.93	6.08
OnePath Diversified Bond Index ^{#13}	Entry Fee	02/03/09	-1.26	3.14	6.47	0.69	-1.26	1.51	3.73
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-1.99	2.36	5.68	-0.06	-2.00	0.76	2.96
	//Select	02/03/09	-0.94	3.81	7.17	1.34	-0.99	2.03	4.32
OnePath Diversified Credit ^{#14}	Entry Fee	20/09/04	2.28	-0.73	1.15	0.82	3.13	1.32	1.99
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.52	-1.48	0.40	0.07	2.35	0.56	1.23
	//Select	26/03/07	2.61	-0.09	1.81	1.47	3.80	1.91	2.63
OnePath Diversified Fixed Interest	Entry Fee	31/05/03	0.40	1.60	5.85	0.99	0.90	1.93	3.37
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.21	0.99	5.22	0.39	0.29	1.32	2.75
	//Select	26/03/07	0.87	2.41	6.70	1.80	1.71	2.68	4.16
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	57.37	-19.16	18.63	23.28	20.76	17.57	12.36
	Nil Entry Fee/Deferred Entry Fee	20/07/06	56.20	-19.77	17.74	22.36	19.86	16.70	11.52
	//Select	26/03/07	57.88	-18.64	19.41	24.08	21.55	18.26	13.05
OnePath Global Emerging Markets Shares	Entry Fee	31/05/03	24.76	-6.43	5.24	14.52	20.05	11.05	4.87
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.83	-7.14	4.45	13.67	19.15	10.22	4.08
	//Select	26/03/07	25.17	-5.82	5.92	15.27	20.83	11.70	5.52
OnePath Global Property Securities Index ^{#15}	Entry Fee	11/12/06	29.88	-17.63	6.42	3.71	-3.41	2.67	6.39
	Nil Entry Fee/Deferred Entry Fee	11/12/06	28.92	-18.25	5.62	2.93	-4.12	1.90	5.60
	//Select	26/03/07	30.30	-17.09	7.11	4.38	-2.78	3.27	7.05
OnePath Global Shares	Entry Fee	19/09/05	21.27	7.36	14.98	14.61	14.21	14.40	14.73
	Nil Entry Fee/Deferred Entry Fee	19/09/05	20.36	6.55	14.12	13.76	13.36	13.55	13.87
	//Select	26/03/07	21.66	8.06	15.73	15.36	14.95	15.07	15.44
OnePath Global Smaller Companies Shares ^{#16}	Entry Fee	31/05/03	53.69	-3.08	0.33	14.90	14.91	14.56	14.16
	Nil Entry Fee/Deferred Entry Fee	31/05/03	52.54	-3.81	-0.42	14.04	14.05	13.70	13.30
	//Select	26/03/07	54.19	-2.45	0.99	15.65	15.66	15.23	14.86
OnePath Growth Index ^{#17}	Entry Fee	12/04/10	19.45	-0.64	8.27	8.83	7.38	8.47	8.79
	Nil Entry Fee/Deferred Entry Fee	12/04/10	18.56	-1.39	7.46	8.02	6.57	7.66	7.97
	//Select	12/04/10	19.84	0.01	8.97	9.54	7.67	9.02	9.40
OnePath High Growth	Entry Fee	31/05/03	27.04	-5.60	7.38	10.32	12.49	9.83	8.75
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.10	-6.31	6.58	9.50	11.65	9.01	7.94
	//Select	26/03/07	27.46	-4.99	8.08	11.04	13.22	10.47	9.42
OnePath High Growth Index ^{#18}	Entry Fee	12/04/10	26.03	-1.98	8.63	11.18	10.14	10.44	10.15
	Nil Entry Fee/Deferred Entry Fee	12/04/10	25.09	-2.72	7.83	10.34	9.32	9.62	9.33
	//Select	12/04/10	26.44	-1.34	9.34	11.91	10.44	11.01	10.77
OnePath Income	Entry Fee	31/05/03	4.48	-1.27	5.46	1.98	0.17	2.13	3.42
	Nil Entry Fee/Deferred Entry Fee	31/05/03	3.85	-1.86	4.82	1.37	-0.43	1.52	2.80
	//Select	26/03/07	4.98	-0.47	6.30	2.80	0.97	2.89	4.22
OnePath International Shares Index ^{#19}	Entry Fee	19/09/05	26.19	3.87	10.54	13.92	13.27	13.33	13.43
	Nil Entry Fee/Deferred Entry Fee	19/09/05	25.25	3.09	9.71	13.07	12.43	12.48	12.58
	//Select	26/03/07	26.60	4.54	11.26	14.66	13.58	13.91	14.07

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath International Shares Index (Hedged) ^{#20}	Entry Fee	31/05/03	34.13	-0.22	4.63	9.82	18.91	12.83	11.37
	Nil Entry Fee/Deferred Entry Fee	31/05/03	33.13	-0.97	3.85	9.00	18.02	11.99	10.54
	//Select	26/03/07	34.57	0.43	5.32	10.54	19.23	13.41	12.00
OnePath Managed Growth	Entry Fee	31/05/03	18.63	-3.85	6.27	7.64	8.36	7.17	6.73
	Nil Entry Fee/Deferred Entry Fee	31/05/03	17.75	-4.57	5.48	6.83	7.55	6.37	5.93
	//Select	26/03/07	19.02	-3.23	6.97	8.34	9.06	7.80	7.39
OnePath Property Securities	Entry Fee	31/05/03	30.32	-26.15	3.18	10.28	-4.19	0.97	8.03
	Nil Entry Fee/Deferred Entry Fee	31/05/03	29.35	-26.70	2.41	9.45	-4.91	0.21	7.22
	//Select	26/03/07	30.75	-25.66	3.85	11.00	-3.57	1.56	8.69
OnePath Select Leaders	Entry Fee	19/09/04	27.99	-7.33	8.46	8.15	10.35	8.95	7.32
	Nil Entry Fee/Deferred Entry Fee	19/09/04	27.03	-8.02	7.65	7.34	9.53	8.14	6.52
	//Select	26/03/07	28.40	-6.72	9.17	8.86	11.07	9.59	7.98
OnePath Sustainable Investments - Australian Shares	Entry Fee	31/05/03	32.51	-4.29	14.27	6.71	10.44	11.30	9.31
	Nil Entry Fee/Deferred Entry Fee	31/05/03	31.51	-5.01	13.41	5.91	9.61	10.47	8.49
	//Select	26/03/07	32.94	-3.67	15.01	7.40	11.16	11.95	9.99
OnePath Tax Effective Income	Entry Fee	31/05/03	20.17	-10.93	9.61	7.05	3.25	5.33	6.56
	Nil Entry Fee/Deferred Entry Fee	31/05/03	19.27	-11.60	8.78	6.25	2.49	4.55	5.77
	//Select	26/03/07	20.56	-10.35	10.32	7.75	3.93	5.95	7.22
OptiMix Australian Fixed Interest	Entry Fee	31/05/03	-0.85	2.36	7.77	1.57	-0.70	1.99	3.49
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.59	1.60	6.96	0.81	-1.44	1.22	2.72
	//Select	26/03/07	-0.53	3.03	8.48	2.23	-0.05	2.58	4.13
OptiMix Australian Shares	Entry Fee	31/05/03	27.08	-10.17	6.27	12.17	13.12	9.01	7.74
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.13	-10.84	5.47	11.34	12.27	8.19	6.94
	//Select	26/03/07	27.49	-9.58	6.96	12.90	13.86	9.65	8.41
OptiMix Balanced	Entry Fee	19/09/04	19.28	-4.82	5.68	7.04	8.64	6.89	6.65
	Nil Entry Fee/Deferred Entry Fee	19/09/04	18.39	-5.53	4.89	6.24	7.82	6.09	5.85
	//Select	26/03/07	19.67	-4.19	6.37	7.74	9.35	7.52	7.31
OptiMix Conservative	Entry Fee	31/05/03	8.52	-1.49	5.37	3.57	3.63	3.87	4.46
	Nil Entry Fee/Deferred Entry Fee	31/05/03	7.70	-2.23	4.59	2.78	2.85	3.09	3.68
	//Select	26/03/07	8.87	-0.85	6.06	4.24	4.30	4.48	5.11
OptiMix Cash [^]	Entry Fee	31/05/03	0.07	0.88	0.52	0.09	N/A [‡]	0.31	2.06
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.03	0.42	0.63	0.51	-0.28	0.27	0.79
	//Select	26/03/07	0.24	1.53	1.18	0.74	N/A [‡]	0.97	2.72
OptiMix Global Emerging Markets Shares	Entry Fee	10/12/07	26.26	-7.84	7.10	6.10	14.48	8.64	5.29
	Nil Entry Fee/Deferred Entry Fee	10/12/07	25.32	-8.52	6.29	5.31	13.62	7.83	4.50
	//Select	10/12/07	26.67	-7.24	7.80	6.79	15.22	9.28	5.94
OptiMix Global Shares	Entry Fee	31/05/03	28.17	-2.05	10.38	10.55	15.48	12.08	12.14
	Nil Entry Fee/Deferred Entry Fee	31/05/03	27.21	-2.79	9.55	9.73	14.62	11.25	11.30
	//Select	26/03/07	28.58	-1.42	11.10	11.27	16.24	12.74	12.83
OptiMix Growth	Entry Fee	31/05/03	23.53	-5.98	6.07	8.24	10.48	8.06	7.53
	Nil Entry Fee/Deferred Entry Fee	31/05/03	22.60	-6.69	5.28	7.43	9.66	7.25	6.73
	//Select	26/03/07	23.93	-5.37	6.76	8.95	11.20	8.69	8.20
OptiMix High Growth	Entry Fee	31/05/03	27.47	-7.23	6.43	9.52	12.71	9.21	8.36
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.52	-7.92	5.63	8.71	11.86	8.39	7.55
	//Select	26/03/07	27.89	-6.63	7.12	10.24	13.44	9.85	9.03
OptiMix Moderate	Entry Fee	31/05/03	13.46	-3.31	5.67	5.12	6.12	5.27	5.61
	Nil Entry Fee/Deferred Entry Fee	31/05/03	12.61	-4.04	4.88	4.34	5.33	4.49	4.82
	//Select	26/03/07	13.83	-2.68	6.36	5.81	6.81	5.89	6.27
OptiMix Property Securities	Entry Fee	31/05/03	31.89	-24.95	11.48	9.97	-2.58	3.40	9.74
	Nil Entry Fee/Deferred Entry Fee	31/05/03	30.91	-25.52	10.65	9.15	-3.31	2.63	8.92
	//Select	26/03/07	32.32	-24.47	12.21	10.69	-1.95	4.01	10.42

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Pandal Australian Shares#21	Entry Fee	02/03/09	29.54	-5.33	7.75	14.71	15.69	11.89	9.67
	Nil Entry Fee/Deferred Entry Fee	02/03/09	28.57	-6.04	6.94	13.85	14.83	11.05	8.85
	//Select	02/03/09	29.96	-4.72	8.45	15.46	16.44	12.54	10.35
Pandal Concentrated Global Shares Hedged#22	Entry Fee	31/05/03	41.86	-10.48	-2.58	8.19	19.38	9.83	8.94
	Nil Entry Fee/Deferred Entry Fee	31/05/03	41.00	-11.01	-3.17	7.55	18.66	9.17	8.29
	//Select	26/03/07	42.53	-9.76	-1.80	9.06	20.33	10.64	9.78
Pandal Monthly Income Plus#23	Entry Fee	10/12/07	3.40	-0.70	5.16	3.02	2.55	2.67	3.74
	Nil Entry Fee/Deferred Entry Fee	10/12/07	2.63	-1.44	4.37	2.25	1.80	1.90	2.97
	//Select	10/12/07	3.74	-0.05	5.84	3.69	3.22	3.27	4.39
Pandal Smaller Companies#24	Entry Fee	20/09/04	29.25	-3.14	-3.43	24.95	5.33	9.73	9.88
	Nil Entry Fee/Deferred Entry Fee	20/09/04	28.28	-3.86	-4.15	24.01	4.54	8.91	9.05
	//Select	26/03/07	29.67	-2.50	-2.80	25.76	6.01	10.38	10.56
Perennial Value Shares	Entry Fee	19/09/05	31.07	-10.20	5.74	8.32	14.82	9.13	8.09
	Nil Entry Fee/Deferred Entry Fee	19/09/05	30.08	-10.87	4.95	7.51	13.97	8.31	7.28
	//Select	26/03/07	31.49	-9.61	6.42	9.03	15.57	9.77	8.76
Perpetual Australian Shares	Entry Fee	31/05/03	39.47	-8.90	6.14	9.62	10.81	10.38	9.39
	Nil Entry Fee/Deferred Entry Fee	31/05/03	38.43	-9.58	5.34	8.80	9.99	9.55	8.57
	//Select	26/03/07	39.92	-8.31	6.83	10.34	11.54	11.02	10.07
Perpetual Balanced Growth	Entry Fee	19/09/05	21.39	-2.85	7.38	6.12	8.09	7.75	7.99
	Nil Entry Fee/Deferred Entry Fee	19/09/05	20.48	-3.58	6.57	5.33	7.28	6.95	7.18
	//Select	26/03/07	21.78	-2.22	8.08	6.81	8.80	8.38	8.66
Perpetual Conservative Growth	Entry Fee	19/09/05	8.89	-0.42	6.45	3.38	3.87	4.39	5.19
	Nil Entry Fee/Deferred Entry Fee	19/09/05	8.08	-1.16	5.65	2.60	3.09	3.61	4.40
	//Select	26/03/07	9.24	0.23	7.14	4.05	4.55	5.00	5.84
Perpetual Ethical SRI#25	Entry Fee	10/12/07	42.12	-8.20	-0.14	5.74	8.28	8.33	7.75
	Nil Entry Fee/Deferred Entry Fee	10/12/07	41.05	-8.88	-0.89	4.95	7.47	7.52	6.94
	//Select	10/12/07	42.58	-7.60	0.51	6.43	8.99	8.96	8.41
Platinum International	Entry Fee	19/09/05	24.87	-5.40	-0.59	12.37	20.39	9.70	9.82
	Nil Entry Fee/Deferred Entry Fee	19/09/05	23.94	-6.10	-1.34	11.53	19.49	8.88	9.00
	//Select	26/03/07	25.28	-4.78	0.06	13.11	21.17	10.34	10.50
Schroder Australian Equity	Entry Fee	31/05/03	27.61	-10.43	9.45	12.92	19.99	11.13	8.52
	Nil Entry Fee/Deferred Entry Fee	31/05/03	26.85	-10.97	8.80	12.25	19.28	10.47	7.87
	//Select	26/03/07	28.21	-9.71	10.33	13.83	20.96	11.95	9.35
Schroder Fixed Income	Entry Fee	16/08/10	0.59	3.12	7.77	1.53	-0.45	2.47	3.56
	Nil Entry Fee/Deferred Entry Fee	16/08/10	-0.16	2.35	6.96	0.78	-1.19	1.71	2.79
	//Select	16/08/10	0.92	3.80	8.47	2.20	0.20	3.08	4.20
Schroder Real Return	Entry Fee	19/09/05	8.78	-0.09	3.86	2.80	5.63	4.15	5.40
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.96	-0.84	3.08	2.03	4.84	3.37	4.61
	//Select	26/03/07	9.13	0.56	4.53	3.47	6.32	4.76	6.05
Schroder Strategic Growth#26	Entry Fee	19/09/05	16.85	-1.54	6.47	6.68	11.30	7.78	7.40
	Nil Entry Fee/Deferred Entry Fee	19/09/05	15.98	-2.28	5.67	5.89	10.47	6.97	6.60
	//Select	26/03/07	17.23	-0.90	7.16	7.38	12.03	8.41	8.07
SG Hiscock Property	Entry Fee	31/05/03	29.87	-26.06	2.74	10.08	-4.99	0.63	7.97
	Nil Entry Fee/Deferred Entry Fee	31/05/03	29.09	-26.50	2.13	9.42	-5.55	0.03	7.32
	//Select	26/03/07	30.48	-25.47	3.57	10.96	-4.23	1.37	8.80
Stewart Investors WorldWide Sustainability#27	Entry Fee	10/12/07	21.83	5.31	9.35	9.90	13.09	11.76	11.13
	Nil Entry Fee/Deferred Entry Fee	10/12/07	20.92	3.32	10.82	10.56	12.25	11.43	10.55
	//Select	10/12/07	22.23	6.00	10.06	10.62	13.83	12.42	11.82
T.Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	3.59	3.34	0.52	-1.03‡	-	1.68	1.68
	Nil Entry Fee/Deferred Entry Fee	18/09/17	2.82	2.55	-0.43	-1.61‡	-	0.86	0.86
	//Select	18/09/17	3.97	4.12	1.27	-0.41‡	-	2.35	2.35

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return [†]	Ten year return [†]
T.Rowe Price Global Equity	Entry Fee	02/03/09	31.53	18.01	12.11	21.65	17.52	20.00	16.06
	Nil Entry Fee/Deferred Entry Fee	02/03/09	30.55	17.12	11.27	20.75	16.64	19.10	15.19
	//Select	02/03/09	31.95	18.78	12.84	22.45	18.29	20.70	16.78
UBS Balanced	Entry Fee	19/09/05	18.81	-3.75	3.50	7.54	9.49	6.87	6.83
	Nil Entry Fee/Deferred Entry Fee	19/09/05	17.93	-4.47	2.72	6.74	8.68	6.07	6.03
	//Select	26/03/07	19.20	-3.12	4.18	8.24	10.20	7.49	7.49
UBS Defensive	Entry Fee	19/09/05	8.42	-1.34	5.24	2.53	3.99	3.72	5.20
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.61	-2.08	4.46	1.77	3.21	2.94	4.41
	//Select	26/03/07	8.77	-0.70	5.93	3.20	4.66	4.33	5.85
UBS Diversified Fixed Income	Entry Fee	31/05/03	-1.51	2.37	5.93	1.68	-0.62	1.54	3.25
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-2.10	1.76	5.30	1.07	-1.22	0.93	2.64
	//Select	26/03/07	-1.04	3.19	6.78	2.50	0.18	2.29	4.05

All returns (except ANZ Cash Advantage and ANZ Prime CMA) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Cash Advantage and ANZ Prime CMA are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage and ANZ Prime CMA are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June 2018.

§ For the latest interest rates for ANZ Term Deposit options available through ANZ OneAnswer visit onepath.com.au>superandinvestments>performance>current-rates

^ The Fund was terminated effective 10 September 2020. The Fund's performance and unit price noted above is effective for the period ending 10 September 2020.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly Janus Henderson Global Fixed Interest Total Return.

#3 Formerly BlackRock Scientific Australian Equity.

#4 Formerly BlackRock Scientific International Equity.

#5 Formerly BlackRock Scientific Diversified Growth.

#6 Formerly Colonial First State Global Credit Income.

#7 Formerly Colonial First State Global Listed Infrastructure.

#8 Formerly Colonial First State Imputation.

#9 Formerly Vanguard Property Securities Index.

#10 Formerly Vanguard Australian Shares Index.

#11 Formerly Vanguard Balanced Index.

#12 Formerly Vanguard Conservative Index.

#13 Formerly Vanguard Diversified Bond Index.

#14 Formerly OnePath Diversified High Yield.

#15 Formerly OnePath Global Property Securities.

#16 Formerly OptiMix Global Smaller Companies Shares.

#17 Formerly Vanguard Growth Index.

#18 Formerly Vanguard High Growth Index.

#19 Formerly Vanguard International Shares Index.

#20 Formerly Vanguard International Shares Index (Hedged).

#21 Formerly BT Core Australian Shares.

#22 Formerly Pandal/BT Core Hedged Global Shares.

#23 Formerly BT Monthly Income Plus.

#24 Formerly BT Smaller Companies.

#25 Formerly AMP Capital Responsible Investment Leaders Australian Shares.

#26 Formerly Schroder Balanced.

#27 Formerly AMP Capital Responsible Investment Leaders International Shares.

∑ There were no investors nor any funds invested into this option during the reporting period.

INVESTMENT RETURNS – ANZ ONEANSWER TRANSITION TO RETIREMENT PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 27 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Antipodes Global (Long only)	Entry Fee	26/05/18	25.13	-2.91	3.20	7.99 [‡]	–	10.23	10.23
	Nil Entry Fee/Deferred Entry Fee	26/05/18	25.55	-2.81	2.73	7.90 [‡]	–	10.20	10.20
ANZ Cash Advantage	Entry Fee	26/05/18	0.53	0.51	1.07	1.07 [‡]	–	0.71	0.71
	Nil Entry Fee/Deferred Entry Fee	26/05/18	0.53	0.51	1.07	1.07 [‡]	–	0.71	0.71
ANZ Term Deposit options [§]	Entry Fee	26/05/18	–	–	–	–	–	–	–
	Nil Entry Fee/Deferred Entry Fee	26/05/18	–	–	–	–	–	–	–
Ardea Real Outcome ^{#1}	Entry Fee	26/05/18	3.13	4.37	4.29	-0.55 [‡]	–	3.60	3.60
	Nil Entry Fee/Deferred Entry Fee	26/05/18	2.15	1.99	2.06	-0.79 [‡]	–	1.73	1.73
Arrowstreet Global Equity (Hedged)	Entry Fee	26/05/18	40.79	-1.91	5.59	-3.79 [‡]	–	11.50	11.50
	Nil Entry Fee/Deferred Entry Fee	26/05/18	39.85	-1.88	5.52	-3.84 [‡]	–	11.23	11.23
Ausbil Australian Emerging Leaders	Entry Fee	26/05/18	38.95	-6.07	-3.93	-1.71 [‡]	–	6.95	6.95
	Nil Entry Fee/Deferred Entry Fee	26/05/18	38.84	-6.13	-4.38	-1.53 [‡]	–	6.80	6.80
Bentham Global Income	Entry Fee	26/05/18	9.31	-1.31	0.20	-0.68 [‡]	–	2.31	2.31
	Nil Entry Fee/Deferred Entry Fee	26/05/18	8.92	-1.23	0.32	-0.70 [‡]	–	2.25	2.25
BlackRock Advantage Australian Equity ^{#2}	Entry Fee	26/05/18	24.88	-5.91	11.11	1.59 [‡]	–	9.50	9.50
	Nil Entry Fee/Deferred Entry Fee	26/05/18	23.41	-7.83	10.44	1.99 [‡]	–	8.29	8.29
BlackRock Advantage International Equity ^{#3}	Entry Fee	26/05/18	23.58	3.60	9.91	-0.12 [‡]	–	11.57	11.57
	Nil Entry Fee/Deferred Entry Fee	26/05/18	21.60	1.54	9.91	-0.04 [‡]	–	10.30	10.30
BlackRock Diversified ESG Growth ^{#4}	Entry Fee	26/05/18	15.85	-0.86	8.78	0.39 [‡]	–	7.55	7.55
	Nil Entry Fee/Deferred Entry Fee	26/05/18	15.21	-1.76	8.76	0.54 [‡]	–	7.09	7.09
Fidelity Australian Equities	Entry Fee	26/05/18	29.53	-5.34	8.62	1.63 [‡]	–	10.22	10.22
	Nil Entry Fee/Deferred Entry Fee	26/05/18	27.45	-6.48	8.35	1.56 [‡]	–	9.11	9.11
First Sentier Global Credit Income ^{#5}	Entry Fee	26/05/18	4.50	-1.63	1.81	-0.24 [‡]	–	1.40	1.40
	Nil Entry Fee/Deferred Entry Fee	26/05/18	4.32	-1.62	1.76	-0.24 [‡]	–	1.33	1.33
First Sentier Global Listed Infrastructure ^{#6}	Entry Fee	26/05/18	12.03	-5.98	11.47	1.83 [‡]	–	5.91	5.91
	Nil Entry Fee/Deferred Entry Fee	26/05/18	11.73	-6.65	11.55	1.77 [‡]	–	5.58	5.58
First Sentier Imputation ^{#7}	Entry Fee	26/05/18	28.19	-1.67	8.91	4.00 [‡]	–	12.13	12.13
	Nil Entry Fee/Deferred Entry Fee	26/05/18	26.49	-2.27	8.56	3.94 [‡]	–	11.29	11.29
Greencape Broadcap	Entry Fee	26/05/18	28.65	2.08	7.84	1.91 [‡]	–	12.52	12.52
	Nil Entry Fee/Deferred Entry Fee	26/05/18	27.46	1.32	7.90	1.88 [‡]	–	11.92	11.92
Investors Mutual Australian Shares	Entry Fee	26/05/18	18.86	-10.30	8.12	1.36 [‡]	–	5.13	5.13
	Nil Entry Fee/Deferred Entry Fee	26/05/18	17.86	-10.31	8.22	1.41 [‡]	–	4.89	4.89
Kapstream Absolute Return Income	Entry Fee	26/05/18	0.96	-0.60	2.05	0.12 [‡]	–	0.81	0.81
	Nil Entry Fee/Deferred Entry Fee	26/05/18	0.85	-0.23	2.09	0.06 [‡]	–	0.89	0.89
Magellan Global	Entry Fee	26/05/18	9.29	7.90	17.82	2.50 [‡]	–	12.04	12.04
	Nil Entry Fee/Deferred Entry Fee	26/05/18	8.38	6.03	16.58	2.48 [‡]	–	10.73	10.73
Merlon Australian Share Income	Entry Fee	26/05/18	12.88	-5.61	4.31	0.33 [‡]	–	3.56	3.56
	Nil Entry Fee/Deferred Entry Fee	26/05/18	12.43	-6.13	4.27	0.31 [‡]	–	3.23	3.23
MFS Global Equity	Entry Fee	26/05/18	23.50	-0.48	14.77	0.11 [‡]	–	11.74	11.74
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.79	-1.85	13.68	0.05 [‡]	–	10.67	10.67
MoneyForLife Index Balanced	Entry Fee	26/05/18	16.06	-0.16	6.59	0.37 [‡]	–	7.15	7.15
	Nil Entry Fee/Deferred Entry Fee	26/05/18	13.59	-2.48	4.21	0.10 [‡]	–	4.75	4.75
MoneyForLife Index Conservative	Entry Fee	26/05/18	8.68	0.43	5.74	0.53 [‡]	–	4.90	4.90
	Nil Entry Fee/Deferred Entry Fee	26/05/18	7.60	-1.86	3.25	0.27 [‡]	–	2.91	2.91
MoneyForLife Index Moderate	Entry Fee	26/05/18	12.88	0.15	5.25	0.38 [‡]	–	5.88	5.88
	Nil Entry Fee/Deferred Entry Fee	26/05/18	11.60	-2.16	2.90	0.15 [‡]	–	3.87	3.87
Nikko AM Australian Shares	Entry Fee	26/05/18	29.81	-13.71	-1.60	0.66 [‡]	–	3.40	3.40
	Nil Entry Fee/Deferred Entry Fee	26/05/18	29.35	-14.09	-1.69	0.67 [‡]	–	3.11	3.11

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath Active Growth	Entry Fee	26/05/18	17.67	-2.90	6.75	0.55 [‡]	-	6.78	6.78
	Nil Entry Fee/Deferred Entry Fee	26/05/18	15.07	-5.10	4.37	0.27 [‡]	-	4.39	4.39
OnePath Alternatives Growth	Entry Fee	26/05/18	6.82	0.24	-1.34	-1.69 [‡]	-	1.22	1.22
	Nil Entry Fee/Deferred Entry Fee	26/05/18	7.07	0.57	-1.46	-1.75 [‡]	-	1.35	1.35
OnePath Australian Property Securities Index ^{#8}	Entry Fee	26/05/18	29.02	-19.34	15.93	4.15 [‡]	-	7.62	7.62
	Nil Entry Fee/Deferred Entry Fee	26/05/18	27.68	-20.61	14.94	4.04 [‡]	-	6.38	6.38
OnePath Australian Shares	Entry Fee	26/05/18	26.96	-5.90	8.70	1.34 [‡]	-	9.23	9.23
	Nil Entry Fee/Deferred Entry Fee	26/05/18	24.35	-7.83	6.07	1.11 [‡]	-	6.86	6.86
OnePath Australian Shares Index ^{#9}	Entry Fee	26/05/18	24.92	-7.27	10.37	0.76 [‡]	-	8.49	8.49
	Nil Entry Fee/Deferred Entry Fee	26/05/18	24.15	-8.14	9.66	0.68 [‡]	-	7.69	7.69
OnePath Balanced	Entry Fee	26/05/18	12.17	-1.32	6.53	0.60 [‡]	-	5.65	5.65
	Nil Entry Fee/Deferred Entry Fee	26/05/18	9.60	-3.52	4.38	0.68 [‡]	-	3.45	3.45
OnePath Balanced Index ^{#10}	Entry Fee	26/05/18	11.75	0.59	7.10	0.36 [‡]	-	6.27	6.27
	Nil Entry Fee/Deferred Entry Fee	26/05/18	11.32	-0.89	6.38	0.26 [‡]	-	5.37	5.37
OnePath Blue Chip Imputation	Entry Fee	26/05/18	25.47	-11.06	4.48	1.80 [‡]	-	5.66	5.66
	Nil Entry Fee/Deferred Entry Fee	26/05/18	23.08	-13.01	2.01	1.57 [‡]	-	3.39	3.39
OnePath Capital Guaranteed	Entry Fee	26/05/18	0.00	0.00	0.42	0.03 [‡]	-	0.14	0.14
	Nil Entry Fee/Deferred Entry Fee	26/05/18	0.00	0.00	0.00	0.00 [‡]	-	0.00	0.00
OnePath Cash [^]	Entry Fee	26/05/18	0.00	0.49	1.42	0.12 [‡]	-	0.86	0.86
	Nil Entry Fee/Deferred Entry Fee	26/05/18	0.00	0.54	0.06	-0.15 [‡]	-	0.19	0.19
OnePath Conservative	Entry Fee	26/05/18	7.45	0.14	5.92	0.68 [‡]	-	4.52	4.52
	Nil Entry Fee/Deferred Entry Fee	26/05/18	6.38	-2.14	3.62	0.44 [‡]	-	2.61	2.61
OnePath Conservative Index ^{#11}	Entry Fee	26/05/18	6.43	1.30	6.06	0.57 [‡]	-	4.60	4.60
	Nil Entry Fee/Deferred Entry Fee	26/05/18	5.98	-0.22	4.30	0.40 [‡]	-	3.33	3.33
OnePath Diversified Bond Index ^{#12}	Entry Fee	26/05/18	-1.30	2.88	5.85	1.13 [‡]	-	2.72	2.72
	Nil Entry Fee/Deferred Entry Fee	26/05/18	-1.80	1.42	4.91	1.03 [‡]	-	1.75	1.75
OnePath Diversified Credit ^{#13}	Entry Fee	26/05/18	2.51	0.32	1.97	-0.24 [‡]	-	1.46	1.46
	Nil Entry Fee/Deferred Entry Fee	26/05/18	1.45	-2.05	-0.35	-0.47 [‡]	-	-0.47	-0.47
OnePath Diversified Fixed Interest	Entry Fee	26/05/18	0.05	1.54	5.32	1.49 [‡]	-	2.69	2.69
	Nil Entry Fee/Deferred Entry Fee	26/05/18	-0.27	0.18	4.03	1.40 [‡]	-	1.70	1.70
OnePath Geared Australian Shares Index	Entry Fee	26/05/18	49.73	-17.01	17.47	1.16 [‡]	-	13.35	13.35
	Nil Entry Fee/Deferred Entry Fee	26/05/18	49.55	-17.64	16.79	1.07 [‡]	-	12.79	12.79
OnePath Global Emerging Markets Shares	Entry Fee	26/05/18	23.98	-5.04	5.18	-1.14 [‡]	-	6.72	6.72
	Nil Entry Fee/Deferred Entry Fee	26/05/18	21.24	-6.68	4.52	-3.06 [‡]	-	4.49	4.49
OnePath Global Property Securities Index	Entry Fee	26/05/18	26.30	-15.82	5.64	5.79 [‡]	-	5.70	5.70
	Nil Entry Fee/Deferred Entry Fee	26/05/18	24.92	-16.83	4.83	5.66 [‡]	-	4.62	4.62
OnePath Global Shares	Entry Fee	26/05/18	20.54	6.71	14.76	2.40 [‡]	-	14.21	14.21
	Nil Entry Fee/Deferred Entry Fee	26/05/18	19.21	6.64	12.98	2.82 [‡]	-	13.36	13.36
OnePath Global Smaller Companies Shares ^{#14}	Entry Fee	26/05/18	46.37	-3.17	-0.13	-0.89 [‡]	-	11.50	11.50
	Nil Entry Fee/Deferred Entry Fee	26/05/18	45.77	-3.79	-0.97	-0.70 [‡]	-	10.89	10.89
OnePath Growth Index ^{#15}	Entry Fee	26/05/18	17.41	-0.47	7.58	0.03 [‡]	-	7.65	7.65
	Nil Entry Fee/Deferred Entry Fee	26/05/18	16.40	-1.58	6.90	-0.07 [‡]	-	6.71	6.71
OnePath High Growth	Entry Fee	26/05/18	24.89	-4.40	7.66	0.50 [‡]	-	8.58	8.58
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.16	-6.53	5.16	0.26 [‡]	-	6.15	6.15
OnePath High Growth Index ^{#16}	Entry Fee	26/05/18	24.08	-1.70	7.97	-0.57 [‡]	-	9.05	9.05
	Nil Entry Fee/Deferred Entry Fee	26/05/18	21.70	-2.82	7.29	-0.66 [‡]	-	7.72	7.72
OnePath Income	Entry Fee	26/05/18	4.60	-0.28	5.72	1.07 [‡]	-	3.55	3.55
	Nil Entry Fee/Deferred Entry Fee	26/05/18	3.42	-2.46	3.45	0.84 [‡]	-	1.65	1.65
OnePath International Shares Index ^{#17}	Entry Fee	26/05/18	23.60	3.77	10.05	-1.22 [‡]	-	11.28	11.28
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.29	2.67	9.35	-1.31 [‡]	-	10.26	10.26

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath International Shares Index (Hedged) ^{#18}	Entry Fee	26/05/18	31.54	0.55	4.89	-1.71 [‡]	-	10.49	10.49
	Nil Entry Fee/Deferred Entry Fee	26/05/18	29.64	-1.50	2.79	-1.64 [‡]	-	8.56	8.56
OnePath Managed Growth	Entry Fee	26/05/18	17.20	-2.21	6.46	0.55 [‡]	-	6.80	6.80
	Nil Entry Fee/Deferred Entry Fee	26/05/18	14.55	-4.44	3.93	0.30 [‡]	-	4.33	4.33
OnePath Property Securities	Entry Fee	26/05/18	27.25	-23.20	3.68	2.45 [‡]	-	1.21	1.21
	Nil Entry Fee/Deferred Entry Fee	26/05/18	26.06	-24.29	2.29	2.12 [‡]	-	-0.10	-0.10
OnePath Select Leaders	Entry Fee	26/05/18	24.96	-6.84	7.35	1.05 [‡]	-	7.79	7.79
	Nil Entry Fee/Deferred Entry Fee	26/05/18	23.19	-7.86	6.68	0.96 [‡]	-	6.67	6.67
OnePath Sustainable Investments – Australian Shares	Entry Fee	26/05/18	30.20	-3.73	13.83	0.88 [‡]	-	12.42	12.42
	Nil Entry Fee/Deferred Entry Fee	26/05/18	28.00	-5.27	11.26	0.62 [‡]	-	10.32	10.32
OnePath Tax Effective Income	Entry Fee	26/05/18	18.87	-9.12	9.14	1.62 [‡]	-	5.98	5.98
	Nil Entry Fee/Deferred Entry Fee	26/05/18	16.21	-11.12	7.68	1.60 [‡]	-	4.00	4.00
OptiMix Australian Fixed Interest	Entry Fee	26/05/18	-0.58	2.98	7.85	1.04 [‡]	-	3.58	3.58
	Nil Entry Fee/Deferred Entry Fee	26/05/18	-1.65	0.72	6.05	1.24 [‡]	-	2.00	2.00
OptiMix Australian Shares	Entry Fee	26/05/18	25.04	-9.17	6.70	1.41 [‡]	-	6.85	6.85
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.29	-10.11	4.41	1.02 [‡]	-	4.88	4.88
OptiMix Balanced	Entry Fee	26/05/18	17.45	-4.09	6.35	1.43 [‡]	-	6.46	6.46
	Nil Entry Fee/Deferred Entry Fee	26/05/18	15.11	-5.49	4.18	1.32 [‡]	-	4.55	4.55
OptiMix Conservative	Entry Fee	26/05/18	8.05	-0.36	5.95	0.61 [‡]	-	4.53	4.53
	Nil Entry Fee/Deferred Entry Fee	26/05/18	6.11	-2.59	3.44	0.34 [‡]	-	2.29	2.29
OptiMix Cash [^]	Entry Fee	26/05/18	0.06	0.79	1.48	0.12 [‡]	-	1.03	1.03
	Nil Entry Fee/Deferred Entry Fee	26/05/18	0.06	0.73	0.06	-0.15 [‡]	-	0.30	0.30
OptiMix Global Emerging Markets Share	Entry Fee	26/05/18	24.24	-7.59	6.75	-3.51 [‡]	-	5.54	5.54
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.82	-7.79	5.63	-2.85 [‡]	-	4.95	4.95
OptiMix Global Shares	Entry Fee	26/05/18	24.62	-2.16	9.29	-0.11 [‡]	-	9.63	9.63
	Nil Entry Fee/Deferred Entry Fee	26/05/18	23.14	-2.31	8.57	-0.46 [‡]	-	8.80	8.80
OptiMix Growth	Entry Fee	26/05/18	21.91	-5.42	5.65	0.03 [‡]	-	6.56	6.56
	Nil Entry Fee/Deferred Entry Fee	26/05/18	19.38	-6.57	4.30	0.18 [‡]	-	5.05	5.05
OptiMix High Growth	Entry Fee	26/05/18	25.41	-6.85	5.79	0.25 [‡]	-	7.13	7.13
	Nil Entry Fee/Deferred Entry Fee	26/05/18	23.19	-7.60	4.76	0.10 [‡]	-	5.86	5.86
OptiMix Moderate	Entry Fee	26/05/18	12.50	-2.10	5.18	0.60 [‡]	-	5.04	5.04
	Nil Entry Fee/Deferred Entry Fee	26/05/18	10.03	-4.17	4.15	0.50 [‡]	-	3.22	3.22
OptiMix Property Securities	Entry Fee	26/05/18	29.48	-22.94	10.53	3.75 [‡]	-	4.43	4.43
	Nil Entry Fee/Deferred Entry Fee	26/05/18	26.33	-23.56	9.63	3.66 [‡]	-	3.03	3.03
Pental Australian Shares ^{#19}	Entry Fee	26/05/18	27.04	-4.79	7.16	0.33 [‡]	-	8.81	8.81
	Nil Entry Fee/Deferred Entry Fee	26/05/18	25.33	-6.02	6.50	0.62 [‡]	-	7.77	7.77
Pental Concentrated Global Shares Hedged ^{#20}	Entry Fee	26/05/18	37.08	-9.02	-1.87	-3.00 [‡]	-	5.67	5.67
	Nil Entry Fee/Deferred Entry Fee	26/05/18	36.80	-9.26	-1.98	-2.73 [‡]	-	5.57	5.57
Pental Monthly Income Plus ^{#21}	Entry Fee	26/05/18	3.40	-0.09	5.03	0.39 [‡]	-	2.79	2.79
	Nil Entry Fee/Deferred Entry Fee	26/05/18	2.28	-2.19	3.72	0.20 [‡]	-	1.26	1.26
Pental Smaller Companies ^{#22}	Entry Fee	26/05/18	25.90	-3.14	-3.01	-0.04 [‡]	-	5.53	5.53
	Nil Entry Fee/Deferred Entry Fee	26/05/18	24.86	-2.92	-3.19	-0.11 [‡]	-	5.24	5.24
Perennial Value Shares	Entry Fee	26/05/18	26.61	-9.14	5.09	1.08 [‡]	-	6.66	6.66
	Nil Entry Fee/Deferred Entry Fee	26/05/18	26.73	-9.02	4.73	1.01 [‡]	-	6.60	6.60
Perpetual Australian Shares	Entry Fee	26/05/18	35.69	-8.16	5.53	1.21 [‡]	-	9.63	9.63
	Nil Entry Fee/Deferred Entry Fee	26/05/18	34.18	-8.58	5.42	1.15 [‡]	-	9.02	9.02
Perpetual Balanced Growth	Entry Fee	26/05/18	19.08	-1.79	6.94	0.33 [‡]	-	7.57	7.57
	Nil Entry Fee/Deferred Entry Fee	26/05/18	17.72	-1.76	6.98	0.34 [‡]	-	7.20	7.20
Perpetual Conservative Growth	Entry Fee	26/05/18	8.37	0.02	6.14	0.50 [‡]	-	4.78	4.78
	Nil Entry Fee/Deferred Entry Fee	26/05/18	7.04	-0.01	6.10	0.47 [‡]	-	4.33	4.33

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Perpetual Ethical SRI	Entry Fee	26/05/18	37.49	-7.24	-0.11	1.09‡	-	8.47	8.47
	Nil Entry Fee/Deferred Entry Fee	26/05/18	37.13	-7.24	-0.14	1.06‡	-	8.36	8.36
Platinum International	Entry Fee	26/05/18	21.28	-4.40	-0.28	-1.86‡	-	4.15	4.15
	Nil Entry Fee/Deferred Entry Fee	26/05/18	21.53	-5.04	-0.38	-1.94‡	-	3.93	3.93
Schroder Australian Equity	Entry Fee	26/05/18	23.30	-9.10	8.55	0.88‡	-	6.81	6.81
	Nil Entry Fee/Deferred Entry Fee	26/05/18	22.27	-9.19	8.07	0.82‡	-	6.32	6.32
Schroder Fixed Income	Entry Fee	26/05/18	0.31	2.69	6.97	1.05‡	-	3.51	3.51
	Nil Entry Fee/Deferred Entry Fee	26/05/18	-0.10	2.05	6.63	0.98‡	-	3.04	3.04
Schroder Real Return	Entry Fee	26/05/18	7.75	-0.05	3.47	-0.13‡	-	3.50	3.50
	Nil Entry Fee/Deferred Entry Fee	26/05/18	6.82	0.36	3.60	-0.21‡	-	3.36	3.36
Schroder Strategic Growth#23	Entry Fee	26/05/18	15.19	-0.72	6.25	-0.02‡	-	6.46	6.46
	Nil Entry Fee/Deferred Entry Fee	26/05/18	13.85	-0.86	6.15	-0.04‡	-	5.97	5.97
SG Hiscock Property	Entry Fee	26/05/18	26.06	-23.03	2.59	2.34‡	-	0.60	0.60
	Nil Entry Fee/Deferred Entry Fee	26/05/18	25.73	-23.19	2.69	3.11‡	-	0.72	0.72
Stewart Investors WorldWide Sustainability	Entry Fee	26/05/18	19.98	5.90	9.51	1.36‡	-	11.69	11.69
	Nil Entry Fee/Deferred Entry Fee	26/05/18	18.03	3.69	7.69	1.25‡	-	9.72	9.72
T.Rowe Price Dynamic Global Bond	Entry Fee	26/05/18	3.67	3.48	1.02	-0.54‡	-	2.44	2.44
	Nil Entry Fee/Deferred Entry Fee	26/05/18	3.19	3.57	0.98	-0.55‡	-	2.30	2.30
T.Rowe Price Global Equity	Entry Fee	26/05/18	27.75	17.25	11.06	0.92‡	-	18.12	18.12
	Nil Entry Fee/Deferred Entry Fee	26/05/18	27.40	14.91	10.48	1.16‡	-	17.15	17.15
UBS Balanced	Entry Fee	26/05/18	17.06	-2.82	3.49	0.32‡	-	5.49	5.49
	Nil Entry Fee/Deferred Entry Fee	26/05/18	16.74	-3.29	3.56	0.32‡	-	5.26	5.26
UBS Defensive	Entry Fee	26/05/18	7.80	-0.54	5.19	0.86‡	-	4.23	4.23
	Nil Entry Fee/Deferred Entry Fee	26/05/18	7.34	-0.93	5.10	0.87‡	-	3.93	3.93
UBS Diversified Fixed Income	Entry Fee	26/05/18	-0.87	2.94	5.64	0.95‡	-	2.76	2.76
	Nil Entry Fee/Deferred Entry Fee	26/05/18	-2.03	1.56	5.64	0.94‡	-	1.92	1.92

All returns (except ANZ Cash Advantage) are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

‡ As this fund is less than one year old, return since inception is the actual non-annualised returns since performance commencement date.

§ For the latest interest rates for ANZ Term Deposit options available through ANZ OneAnswer visit onepath.com.au>superandinvestments>performance>current-rates

^ The Fund was terminated effective 10 September 2020. The Fund's performance and unit price noted above is effective for the period ending 10 September 2020.

#1 Formerly Janus Henderson Global Fixed Interest Total Return.

#2 Formerly BlackRock Scientific Australian Equity.

#3 Formerly BlackRock Scientific International Equity.

#4 Formerly BlackRock Scientific Diversified Growth.

#5 Formerly Colonial First State Global Credit Income.

#6 Formerly Colonial First State Global Listed Infrastructure.

#7 Formerly Colonial First State Imputation.

#8 Formerly Vanguard Property Securities Index.

#9 Formerly Vanguard Australian Shares Index.

#10 Formerly Vanguard Balanced Index.

#11 Formerly Vanguard Conservative Index.

#12 Formerly Vanguard Diversified Bond Index.

#13 Formerly OnePath Diversified High Yield.

#14 Formerly OptiMix Global Smaller Companies Shares.

#15 Formerly Vanguard Growth Index.

#16 Formerly Vanguard High Growth Index.

#17 Formerly Vanguard International Shares Index.

#18 Formerly Vanguard International Shares Index (Hedged).

#19 Formerly BT Core Australian Shares.

#20 Formerly Pandal/BT Core Hedged Global Shares.

#21 Formerly BT Monthly Income Plus.

#22 Formerly BT Smaller Companies.

#23 Formerly Schroder Balanced.

INVESTMENT RETURNS – ANZ ONEANSWER TERM ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 31 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Antipodes Global (Long only) ^{#1}	Entry Fee	19/09/05	28.14	-3.34	2.75	1.55	11.18	7.52	9.28
	Nil Entry Fee/Deferred Entry Fee	19/09/05	26.86	-4.28	1.75	11.81	7.38	8.21	9.21
	//Select	26/03/07	28.56	-2.71	3.42	2.21	11.91	8.15	9.95
Arrowstreet Global Equity (Hedged)	Entry Fee	20/09/04	45.13	-2.61	5.96	10.86	19.50	14.69	12.45
	Nil Entry Fee/Deferred Entry Fee	20/09/04	44.26	-3.19	5.32	10.20	18.79	14.00	11.77
	//Select	26/03/07	45.82	-1.82	6.81	11.75	20.46	15.53	13.32
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	44.77	-6.61	-4.29	1.34	9.23 ^A	5.57	5.89
	Nil Entry Fee/Deferred Entry Fee	19/09/05	43.14	-7.73	-5.41	19.52	8.41	10.11	8.38
	//Select	26/03/07	45.24	-6.00	-3.66	2.00	9.94 ^A	6.19	6.55
Bentham Global Income	Entry Fee	19/09/05	10.24	-1.96	-0.19	4.27	11.98	4.72	5.00
	Nil Entry Fee/Deferred Entry Fee	19/09/05	9.41	-2.69	-0.94	3.49	11.15	3.94	4.21
	//Select	26/03/07	10.59	-1.32	0.46	4.95	12.71	5.34	5.65
BlackRock Advantage Australian Equity ^{#2}	Entry Fee	20/09/04	27.61	-7.53	11.91	14.40	13.55	11.40	9.66
	Nil Entry Fee/Deferred Entry Fee	20/09/04	27.08	-8.35	10.82	4.12	0.00	6.09	5.96
	//Select	26/03/07	28.21	-6.79	12.81	15.32	14.46	12.22	10.51
BlackRock Advantage International Equity ^{#3}	Entry Fee	20/09/04	25.97	3.64	10.80	2.91	13.61 ^A	8.28	12.12
	Nil Entry Fee/Deferred Entry Fee	20/09/04	24.49	2.25	9.39 ^A	15.63 ^A	13.55 ^A	12.84	12.89
	//Select	26/03/07	26.38	4.32	11.52	3.58	15.69 ^A	8.92	12.81
BlackRock Diversified ESG Growth ^{#4}	Entry Fee	19/09/05	17.30	-1.74	9.04	9.32	8.30	8.27	8.78
	Nil Entry Fee/Deferred Entry Fee	19/09/05	16.42	-2.47	8.23	8.51	9.37	7.84	7.71
	//Select	26/03/07	17.68	-1.10	9.76	10.03	9.01	8.91	9.45
First Sentier Global Credit Income ^{#5}	Entry Fee	19/09/05	5.08	-1.62	2.15	1.14	5.83	2.48	3.10
	Nil Entry Fee/Deferred Entry Fee	19/09/05	3.91	-2.83	0.99	1.10	4.97	1.59	2.26
	//Select	26/03/07	5.42	-0.98	2.82	1.80	6.52	3.08	3.73
First Sentier Imputation ^{#6}	Entry Fee	20/09/04	30.25	-2.61	10.43	19.66	8.29	12.66	10.14
	Nil Entry Fee/Deferred Entry Fee	20/09/04	29.47	-3.20	9.77	18.94	7.65	11.99	9.48
	//Select	26/03/07	30.86	-1.83	11.32	20.62	9.16	13.50	10.99
Investors Mutual Australian Shares	Entry Fee	20/09/04	21.08	-11.93	8.60	4.65	12.44	6.38	8.90
	Nil Entry Fee/Deferred Entry Fee	20/09/04	20.35	-12.46	7.95	4.03	11.77	5.75	8.24
	//Select	26/03/07	21.65	-11.23	9.47	5.50	13.34	7.17	9.73
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.04	-0.65	2.37	1.65	2.03	1.28	2.74
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.29	-1.39	1.62	0.89	1.27	0.53	1.97
	//Select	26/03/07	1.37	-0.01	3.04	2.31	2.70	1.88	3.38
Magellan Global	Entry Fee	20/09/04	10.14	8.31	19.43	15.58 ^A	14.26 ^A	8.37	10.96
	Nil Entry Fee/Deferred Entry Fee	20/09/04	8.96	6.75	17.82 ^A	14.71 ^A	13.41	12.26	12.24
	//Select	26/03/07	10.50	9.02	20.21	16.33 ^A	15.00 ^A	9.01	11.65
MFS Global Equity	Entry Fee	19/09/05	26.52	-0.95	16.2 ^A	8.01	14.65	12.78	13.95
	Nil Entry Fee/Deferred Entry Fee	19/09/05	25.58	-1.70	15.34	7.21	15.13	11.94	13.10
	//Select	26/03/07	26.93	-0.31	16.96 ^A	8.72 ^A	16.75 ^A	13.44	14.66
OnePath Active Growth	Entry Fee	20/09/04	18.86	-4.11	6.31 ^A	7.43 ^A	8.66 ^A	7.18	7.64
	Nil Entry Fee/Deferred Entry Fee	20/09/04	17.97	-4.83	5.52	6.63	7.84	6.38	6.84
	//Select	26/03/07	19.24	-3.48	7.00 ^A	8.13 ^A	9.36 ^A	7.81	8.31
OnePath Australian Property Securities Index ^{#7}	Entry Fee	19/09/05	32.27	-21.76	17.74	11.74	-6.63	4.91	10.51
	Nil Entry Fee/Deferred Entry Fee	19/09/05	31.27	-22.35	16.86	10.90	-7.33	4.13	9.68
	//Select	26/03/07	32.70	-21.25	18.50	12.46	-6.38	5.45	11.13
OnePath Australian Shares	Entry Fee	20/09/04	28.84	-6.90	8.70 ^A	8.65 ^A	10.39 ^A	9.35	7.64
	Nil Entry Fee/Deferred Entry Fee	20/09/04	27.88	-7.60	7.89	7.84	9.57	8.54	6.84
	//Select	26/03/07	29.26	-6.30	9.41 ^A	9.36 ^A	11.11 ^A	10.00	8.31

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath Australian Shares Index ⁸⁸	Entry Fee	20/09/04	27.85	-7.71	11.56	12.80	13.24	10.95	9.01
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.89	-8.40	10.73	11.96	12.40	10.12	8.20
	//Select	26/03/07	28.26	-7.10	12.29	13.54	13.55	11.52	9.63
OnePath Balanced	Entry Fee	20/09/04	12.94	-2.91	5.74	1.72	5.94 ^A	3.35	4.68
	Nil Entry Fee/Deferred Entry Fee	20/09/04	12.21	-3.23	5.28	4.69	5.14	4.70	4.79
	//Select	26/03/07	13.31	-2.28	6.43	2.38	6.63 ^A	3.96	5.32
OnePath Blue Chip Imputation	Entry Fee	20/09/04	27.75	-12.98	4.17	6.70	12.96	6.90	6.30
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.80	-13.63	3.39	5.91	12.11	6.10	5.50
	//Select	26/03/07	28.17	-12.41	4.85	7.40	13.69	7.52	6.96
OnePath Capital Guaranteed	Entry Fee	20/09/04	0.00	0.12	0.85	0.85	1.75	0.71	1.74
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.00	0.00	0.30	0.33	1.16	0.36	1.28
	//Select	26/03/07	0.32	0.77	1.51	1.51	2.41	1.30	2.37
OnePath Cash	Entry Fee	20/09/04	0.03	0.28	0.53	0.25	0.28	0.27	0.92
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.01	0.33	1.09	-0.50	-0.47	0.09	0.45
	//Select	26/03/07	0.30	0.93	1.19	0.90	0.94	0.85	1.54
OnePath Conservative	Entry Fee	20/09/04	7.87	-0.91	5.61	3.71	3.40	3.89	4.46
	Nil Entry Fee/Deferred Entry Fee	20/09/04	7.23	-1.48	4.94	3.09	2.77	3.27	3.83
	//Select	26/03/07	8.38	-0.11	6.45	4.54	4.23	4.66	5.26
OnePath Diversified Credit ⁸⁹	Entry Fee	20/09/04	1.20	-1.19	1.24	0.72	3.12	1.01	1.84
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.52	-1.48	0.40	0.07	2.35	0.56	1.23
	//Select	26/03/07	1.53	-0.54	1.90	1.37	3.79	1.60	2.47
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	0.40	1.60	5.85	0.99	0.90	1.93	3.37
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.21	0.99	5.22	0.39	0.29	1.32	2.75
	//Select	26/03/07	0.87	2.42	6.70	1.80	1.71	2.68	4.16
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	57.63	-19.14	18.83	23.28	20.76	17.66	12.40
	Nil Entry Fee/Deferred Entry Fee	20/07/06	56.20	-19.77	17.74	22.36	19.86	16.70	11.52
	//Select	26/03/07	58.14	-18.62	19.61	24.08	21.55	18.35	13.10
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	24.76	-6.43	5.24	14.52	20.04	11.05	4.87
	Nil Entry Fee/Deferred Entry Fee	20/09/04	23.83	-7.13	4.45	13.67	19.14	10.22	4.08
	//Select	26/03/07	25.17	-5.82	5.92	15.27	20.83	11.70	5.52
OnePath Global Shares	Entry Fee	19/09/05	21.27	7.36	14.98 ^A	14.61 ^A	14.21 ^A	14.40	14.73
	Nil Entry Fee/Deferred Entry Fee	19/09/05	20.36	6.55	14.12 ^A	13.76 ^A	13.36 ^A	13.55	13.87
	//Select	26/03/07	21.66	8.06	15.73 ^A	15.36 ^A	14.95 ^A	15.07	15.44
OnePath Global Smaller Companies Shares ¹⁰	Entry Fee	20/09/04	52.62	-3.77	-0.46	1.58	14.91 ^A	8.23	11.75
	Nil Entry Fee/Deferred Entry Fee	20/09/04	52.01	-4.39	-0.76	2.63	14.05 ^A	8.16	10.24
	//Select	26/03/07	53.11	-3.14	0.19	2.25	15.66 ^A	8.86	12.44
OnePath High Growth	Entry Fee	20/09/04	27.04	-5.60	7.38 ^A	10.32 ^A	12.49 ^A	9.83	8.75
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.10	-6.31	6.58 ^A	9.50 ^A	11.65 ^A	9.01	7.94
	//Select	26/03/07	27.46	-4.99	8.08 ^A	11.04 ^A	13.22 ^A	10.47	9.42
OnePath Income	Entry Fee	20/09/04	4.41	-1.88	4.96	1.56	0.17 ^A	1.78	2.99
	Nil Entry Fee/Deferred Entry Fee	20/09/04	3.86	-1.86	4.82	1.37	-0.43	1.52	2.80
	//Select	26/03/07	4.91	-1.09	5.80	2.38	0.80	2.53	3.78
OnePath International Shares Index ¹¹	Entry Fee	19/09/05	26.19	3.87	10.54 ^A	13.92 ^A	13.27	13.33	13.43
	Nil Entry Fee/Deferred Entry Fee	19/09/05	25.24	3.09	9.71	13.07	12.43	12.48	12.58
	//Select	26/03/07	26.60	4.54	11.26 ^A	14.66 ^A	13.58 ^A	13.91	14.07
OnePath International Shares Index (Hedged) ¹²	Entry Fee	20/09/04	34.14	-0.22	4.63	9.82	18.91	12.83	11.37
	Nil Entry Fee/Deferred Entry Fee	20/09/04	33.14	-0.97	3.85	9.00	18.02	11.99	10.54
	//Select	26/03/07	34.57	0.43	5.32	10.54	19.24	13.41	12.00
OnePath Managed Growth	Entry Fee	20/09/04	18.59	-4.13	5.81	2.10	8.36 ^A	4.20	4.98
	Nil Entry Fee/Deferred Entry Fee	20/09/04	17.74	-4.57	5.48	6.83	7.55	6.37	5.93
	//Select	26/03/07	18.97	-3.51	6.50	2.77	9.06 ^A	4.81	5.63

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OnePath Property Securities	Entry Fee	20/09/04	30.32	-26.15	3.18	10.28	-4.19	0.97	8.02
	Nil Entry Fee/Deferred Entry Fee	20/09/04	29.35	-26.70	2.41	9.46	-4.91	0.21	7.22
	//Select	26/03/07	30.74	-25.66	3.85	11.00	-3.57	1.56	8.69
OnePath Select Leaders	Entry Fee	20/09/04	27.99	-7.33	8.47	8.15	10.36	8.96	7.32
	Nil Entry Fee/Deferred Entry Fee	20/09/04	27.04	-8.02	7.65	7.34	9.53	8.14	6.52
	//Select	26/03/07	28.40	-6.73	9.17	8.86	11.08	9.59	7.98
OnePath Sustainable Investments – Australian Shares	Entry Fee	20/09/04	32.51	-4.29	14.27 ^A	6.71 ^A	10.44 ^A	11.30	9.31
	Nil Entry Fee/Deferred Entry Fee	20/09/04	30.69	-5.62	12.77	5.91 ^A	9.61 ^A	6.88	7.65
	//Select	26/03/07	32.94	-3.67	15.01 ^A	7.40 ^A	11.16 ^A	11.95	9.99
OnePath Tax Effective Income	Entry Fee	20/09/04	20.02	-10.91	9.53	6.80	3.03	5.20	6.49
	Nil Entry Fee/Deferred Entry Fee	20/09/04	19.27	-11.60	8.79	6.25	2.48	4.55	5.77
	//Select	26/03/07	20.41	-10.33	10.24	7.49	3.71	5.82	7.15
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	-0.85	2.36	7.77 ^A	0.30	-0.70	1.99	3.49
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-1.59	1.59	6.96	0.82	-1.44	1.22	2.72
	//Select	26/03/07	-0.53	3.03	8.48 ^A	0.95	-0.05 ^A	2.58	4.13
OptiMix Australian Shares	Entry Fee	20/09/04	27.07	-10.17	6.26	12.17	13.12	9.01	7.74
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.13	-10.84	5.47	11.34	12.28	8.20	6.94
	//Select	26/03/07	27.49	-9.58	6.95	12.91	13.86	9.65	8.41
OptiMix Balanced	Entry Fee	20/09/04	19.28	-4.81	5.68	7.04	9.16	6.99	6.70
	Nil Entry Fee/Deferred Entry Fee	20/09/04	18.39	-5.53	4.89	6.24	7.82	6.09	5.85
	//Select	26/03/07	19.67	-4.19	6.37	7.74	9.87	7.62	7.36
OptiMix Conservative	Entry Fee	20/09/04	8.52	-1.49	5.37	3.56	3.63	3.87	4.46
	Nil Entry Fee/Deferred Entry Fee	20/09/04	7.71	-2.23	4.59	2.79	2.85	3.09	3.68
	//Select	26/03/07	8.87	-0.85	6.06	4.24	4.30	4.48	5.11
OptiMix Cash [^]	Entry Fee	20/09/04	0.09	0.64	1.58	0.41	N/A [^]	0.54	2.17
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.04	0.41	0.63	0.51	-0.28	0.27	0.79
	//Select	26/03/07	0.25	1.30	2.24	1.07	N/A [^]	1.20	2.84
OptiMix Global Shares	Entry Fee	20/09/04	28.16	-2.05	10.38	10.56	15.48	12.08	12.14
	Nil Entry Fee/Deferred Entry Fee	20/09/04	27.21	-2.79	9.55	9.73	14.62	11.25	11.30
	//Select	26/03/07	28.58	-1.41	11.10	11.28	16.24	12.74	12.83
OptiMix Growth	Entry Fee	20/09/04	23.52	-5.98	6.07	8.24	10.48	8.06	7.53
	Nil Entry Fee/Deferred Entry Fee	20/09/04	22.60	-6.69	5.28	7.43	9.66	7.25	6.73
	//Select	26/03/07	23.92	-5.37	6.76	8.95	11.20	8.69	8.20
OptiMix High Growth	Entry Fee	20/09/04	27.47	-7.23	6.43	9.52	12.71	9.21	8.36
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.52	-7.92	5.63	8.70	11.86	8.39	7.55
	//Select	26/03/07	27.89	-6.63	7.12	10.24	13.44	9.85	9.03
OptiMix Moderate	Entry Fee	20/09/04	13.46	-3.32	5.67	5.12	6.12	5.27	5.61
	Nil Entry Fee/Deferred Entry Fee	20/09/04	12.61	-4.04	4.88	4.34	5.33	4.49	4.82
	//Select	26/03/07	13.83	-2.69	6.36	5.81	6.81	5.89	6.27
OptiMix Property Securities	Entry Fee	20/09/04	32.73	-24.99	10.47	5.73	-2.58 ^A	3.06	7.63
	Nil Entry Fee/Deferred Entry Fee	20/09/04	30.90	-25.52	10.65	9.14	-3.30	2.63	8.92
	//Select	26/03/07	33.16	-24.50	11.19	6.42	-1.95 ^A	3.67	8.29
Pandal Concentrated Global Shares Hedged ^{#13}	Entry Fee	20/09/04	41.86	-10.48	-2.58 ^A	8.19 ^A	19.38 ^A	9.83	8.94
	Nil Entry Fee/Deferred Entry Fee	20/09/04	40.80	-11.25	-3.97	6.68	18.18	8.63	8.06
	//Select	26/03/07	42.53	-9.76	-1.80 ^A	9.06 ^A	20.33 ^A	10.64	9.78
Pandal Smaller Companies ^{#14}	Entry Fee	20/09/04	29.46	-2.83	-3.07	3.58	2.40	5.28	7.62
	Nil Entry Fee/Deferred Entry Fee	20/09/04	28.29	-3.86	-4.15	24.02	4.54	8.91	9.05
	//Select	26/03/07	29.88	-2.20	-2.44	4.26	3.07	5.90	8.29
Perennial Value Shares	Entry Fee	19/09/05	31.07	-10.20	5.74 ^A	8.32 ^A	14.82 ^A	9.13	8.09
	Nil Entry Fee/Deferred Entry Fee	19/09/05	30.08	-10.87	4.95	7.51	13.96	8.31	7.28
	//Select	26/03/07	31.49	-9.61	6.42 ^A	9.03 ^A	15.57 ^A	9.77	8.76

Investment fund	Fee option	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
Perpetual Australian Shares	Entry Fee	20/09/04	39.47	-8.90	6.14	9.62	10.81	10.38	9.39
	Nil Entry Fee/Deferred Entry Fee	20/09/04	38.43	-9.58	5.35	8.80	9.99	9.55	8.57
	//Select	26/03/07	39.92	-8.31	6.83	10.34	11.54	11.02	10.07
Perpetual Balanced Growth	Entry Fee	19/09/05	21.39	-2.85	7.38	6.12	8.09	7.75	7.99
	Nil Entry Fee/Deferred Entry Fee	19/09/05	20.49	-3.58	6.58	5.33	7.28	6.95	7.18
	//Select	26/03/07	21.78	-2.22	8.08	6.81	8.79	8.38	8.66
Perpetual Conservative Growth	Entry Fee	19/09/05	8.89	-0.42	6.45 ^Δ	3.38 ^Δ	3.87 ^Δ	4.39	5.19
	Nil Entry Fee/Deferred Entry Fee	19/09/05	8.08	-1.16	5.65	2.61	3.09	3.61	4.40
	//Select	26/03/07	9.24	0.23	7.14 ^Δ	4.05 ^Δ	4.55 ^Δ	5.00	5.84
Platinum International	Entry Fee	19/09/05	25.53	-4.71	0.14	-2.62	21.65	7.25	8.58
	Nil Entry Fee/Deferred Entry Fee	19/09/05	23.94	-6.10	-1.34	11.53	19.49	8.88	9.00
	//Select	26/03/07	25.94	-4.09	0.79	-1.99	22.44	7.88	9.26
Schroder Australian Equity	Entry Fee	20/09/04	27.61	-10.43	9.45	12.92	19.99	11.13	8.52
	Nil Entry Fee/Deferred Entry Fee	20/09/04	26.85	-10.97	8.80	12.25	19.28	10.47	7.87
	//Select	26/03/07	28.22	-9.71	10.33	13.83	20.96	11.95	9.35
Schroder Real Return	Entry Fee	19/09/05	8.77	-0.09	3.86	2.80	5.63	4.15	5.40
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.96	-0.84	3.08	2.03	4.84	3.37	4.61
	//Select	26/03/07	9.12	0.56	4.53	3.47	6.32	4.76	6.05
Schroder Strategic Growth ^{#15}	Entry Fee	19/09/05	16.85	-1.54	6.47	6.68	11.31	7.78	7.40
	Nil Entry Fee/Deferred Entry Fee	19/09/05	15.97	-2.28	5.67	5.88	10.48	6.98	6.60
	//Select	26/03/07	17.23	-0.90	7.16	7.37	12.03	8.41	8.07
SG Hiscock Property	Entry Fee	20/09/04	30.85	-25.55	3.90	11.20	-3.93	1.57	8.65
	Nil Entry Fee/Deferred Entry Fee	20/09/04	29.10	-26.50	2.13	9.42	-5.56	0.03	7.32
	//Select	26/03/07	31.47	-24.96	4.73	12.09	-3.16	2.32	9.49
UBS Balanced	Entry Fee	19/09/05	18.81	-3.75	3.50	7.55	9.49	6.87	6.83
	Nil Entry Fee/Deferred Entry Fee	19/09/05	17.93	-4.47	2.73	6.74	8.67	6.07	6.03
	//Select	26/03/07	19.20	-3.12	4.17	8.25	10.20	7.49	7.49
UBS Defensive	Entry Fee	19/09/05	8.42	-1.34	5.25	2.53	3.98	3.72	5.17
	Nil Entry Fee/Deferred Entry Fee	19/09/05	7.61	-2.08	4.45	1.77	3.21	2.94	4.41
	//Select	26/03/07	8.77	-0.70	5.93	3.20	4.66	4.32	5.82
UBS Diversified Fixed Income	Entry Fee	20/09/04	-1.08	3.07	6.65	0.65	0.77	1.98	3.59
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-2.09	1.75	5.30	1.07	-1.22	0.93	2.64
	//Select	26/03/07	-0.61	3.90	7.51	1.46	1.58	2.73	4.39

All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

^ The Fund was terminated effective 10 September 2020. The Fund's performance and unit price noted above is effective for the period ending 10 September 2020.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly BlackRock Scientific Australian Equity.

#3 Formerly BlackRock Scientific International Equity.

#4 Formerly BlackRock Scientific Diversified Growth.

#5 Formerly Colonial First State Global Credit Income.

#6 Formerly Colonial First State Imputation.

#7 Formerly Vanguard Property Securities Index.

#8 Formerly Vanguard Australian Shares Index.

#9 Formerly OnePath Diversified High Yield.

#10 Formerly OptiMix Global Smaller Companies Shares.

#11 Formerly Vanguard International Shares Index.

#12 Formerly Vanguard International Shares Index (Hedged).

#13 Formerly Pandal/BT Core Hedged Global Shares.

#14 Formerly BT Smaller Companies.

#15 Formerly Schroder Balanced.

Δ For this investment fund, the performance of the equivalent investment fund in ANZ OneAnswer Allocated Pension has been shown.

Σ There were no investors nor any funds invested into this option during the reporting period.

INVESTMENT RETURNS – ANZ SUPER ADVANTAGE

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 33 for the footnotes applicable to the following returns.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
AMP Capital Equity	20/01/06	25.34	-6.25	10.65	13.15	8.05	9.71	8.50
Antipodes Global (Long only) ^{#1}	20/01/06	25.80	-2.12	4.02	11.85	8.67	9.26	10.21
Arrowstreet Global Equity (Hedged)	20/01/06	41.53	-1.12	6.42	11.21	18.73	14.48	12.90
BlackRock Advantage Australian Equity ^{#2}	20/01/06	24.83	-5.80	11.61	14.12	13.03	11.10	9.45
BlackRock Advantage International Equity ^{#3}	20/01/06	23.62	3.74	10.35	15.78	14.34	13.38	13.52
BlackRock Diversified ESG Growth ^{#4}	20/01/06	16.01	-0.45	9.20	9.39	10.10	8.72	8.43
First Sentier Diversified ^{#5}	01/10/03	16.59	0.26	8.81	9.52	6.99	8.31	8.13
First Sentier Imputation ^{#6}	17/03/00	28.17	-1.21	9.68	18.74	8.44	12.33	9.93
Investors Mutual Australian Shares	20/01/06	18.95	-9.84	8.71	5.19	12.62	6.67	8.98
MFS Global Equity	20/01/06	24.17	0.33	15.72	8.35	15.93	12.61	13.89
OnePath Alternatives Growth	27/04/09	7.39	1.05	-0.54	4.87	-5.01	1.46	1.37
OnePath Australian Property Securities Index ^{#7}	20/01/06	29.08	-19.20	16.82	11.27	-5.01	5.19	10.14
OnePath Australian Shares	04/01/96	26.49	-6.06	8.39	8.45	10.12	8.99	7.41
OnePath Australian Shares Index ^{#8}	01/10/03	25.60	-6.49	11.28	12.49	13.10	10.71	8.93
OnePath Balanced	20/03/00	11.76	-1.36	5.97	5.60	6.04	5.52	5.65
OnePath Blue Chip Imputation	17/04/01	25.00	-11.30	4.24	6.64	12.04	6.67	6.10
OnePath Capital Guaranteed	06/02/98	0.48	1.07	1.64	1.74	2.46	1.47	2.51
OnePath Capital Stable	28/05/01	3.60	0.27	4.98	2.44	1.55	2.55	3.57
OnePath Cash	04/01/00	0.04	0.64	1.09	0.85	0.88	0.70	1.33
OnePath Diversified Fixed Interest	14/05/01	0.47	2.26	6.07	1.41	1.55	2.33	3.75
OnePath Geared Australian Shares Index	09/12/06	51.66	-16.17	18.45	21.66	20.28	17.12	12.18
OnePath Global Emerging Markets Shares	01/10/03	23.26	-5.15	5.72	14.12	18.57	10.83	5.32
OnePath Global Property Securities Index ^{#9}	27/04/09	26.86	-15.20	6.41	4.38	-1.73	3.26	6.74
OnePath Global Shares	01/10/03	20.74	8.18	14.94	14.40	13.95	14.37	14.36
OnePath Global Smaller Companies Shares ^{#10}	01/10/03	47.91	-1.82	0.98	14.51	14.34	13.93	13.53
OnePath High Growth	01/10/03	24.36	-4.73	7.23	9.92	12.19	9.40	8.39
OnePath International Shares Index ^{#11}	01/10/03	24.27	4.64	10.97	13.71	13.06	13.15	13.35
OnePath International Shares Index (Hedged) ^{#12}	27/04/09	31.44	0.53	5.17	9.71	17.85	12.43	11.01
OnePath Managed Growth	04/01/96	16.84	-2.46	6.22	7.43	8.51	7.13	6.79
OnePath Property Securities	30/05/01	26.90	-23.35	3.63	10.08	-3.15	1.45	7.97
OnePath Select Leaders	16/05/01	25.28	-6.34	7.92	8.61	9.99	8.63	7.09
OnePath Sustainable Investments - Australian Shares	01/10/03	29.95	-3.62	13.46	6.92	10.05	10.83	8.93
OptiMix Australian Fixed Interest	01/10/03	-0.84	2.63	7.60	2.00	-0.15	2.21	3.58
OptiMix Australian Shares	01/10/03	24.80	-8.25	6.45	11.88	12.44	8.93	7.60
OptiMix Balanced	01/10/03	17.26	-3.46	5.90	6.96	8.58	6.84	6.65
OptiMix Conservative	01/10/03	7.71	-0.51	5.67	3.84	4.08	4.12	4.70
OptiMix Global Emerging Markets Shares	27/04/09	24.69	-6.20	7.51	6.82	14.27	8.95	5.83
OptiMix Global Shares	01/10/03	25.04	-0.66	10.53	10.65	14.94	11.79	11.75
OptiMix Growth	01/10/03	21.58	-4.81	6.40	8.30	10.43	8.05	7.52
OptiMix High Growth	01/10/03	25.41	-5.88	6.75	9.58	12.53	9.21	8.35

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return†	Ten year return†
OptiMix Moderate	01/10/03	12.17	-2.23	5.92	5.39	6.25	5.40	5.71
OptiMix Property Securities	01/10/03	28.96	-22.13	11.33	9.61	-1.60	3.81	10.25
Pendal Concentrated Global Shares Hedged#13	01/10/03	37.35	-8.68	-1.52	8.66	18.45	9.72	9.04
Perennial Value Shares	20/01/06	27.36	-8.35	6.01	8.30	14.36	8.92	8.01
Perpetual Australian Shares	01/10/03	35.73	-7.74	6.35	9.81	10.37	10.05	9.30
Perpetual Balanced Growth	01/10/03	19.07	-1.36	7.50	6.42	8.40	7.81	8.09
Perpetual Conservative Growth	01/10/03	8.41	0.49	6.67	3.87	4.36	4.73	5.48
Perpetual International Shares	20/03/00	34.11	-4.21	9.67	13.96	17.96	13.62	12.52
Platinum International	20/01/06	21.89	-3.66	0.50	12.19	19.59	9.63	9.90
Russell Balanced	01/10/03	19.18	-3.08	5.35	7.12	8.29	7.14	7.38
Russell Conservative	01/10/03	8.50	0.01	5.20	3.51	4.23	4.25	4.98
Russell Diversified 50	01/10/03	13.61	-0.65	5.39	5.42	6.10	5.88	6.33
Russell Growth	01/10/03	23.27	-4.21	5.58	8.88	10.34	8.41	8.21
Schroder Australian Equity	20/01/06	24.00	-8.32	9.47	12.69	19.21	10.83	8.53
Schroder Strategic Growth#14	20/01/06	15.36	-0.38	6.63	6.75	11.05	7.75	7.47
SG Hiscock Property	20/01/06	26.27	-22.72	3.24	10.33	-3.32	1.45	8.97
UBS Balanced	01/10/03	17.25	-2.51	3.98	7.74	9.65	7.03	6.96
UBS Defensive Investment	01/10/03	7.89	-0.23	5.58	2.99	4.61	4.13	5.41
UBS Diversified Fixed Income	01/10/03	-0.74	3.29	6.08	2.40	0.28	2.23	3.75
Zurich Investments Managed Growth	20/01/06	18.69	-3.21	9.92	8.62	10.12	8.60	8.31
Closed funds								
Advance Imputation	01/10/03	28.12	-13.91	9.42	10.75	17.84	9.51	8.15
ANZ Australian Fixed Interest	04/01/96	-0.70	2.44	7.56	1.86	0.46	2.29	3.70
ANZ Diversified Stable Superannuation Pool	20/02/98	7.06	-0.14	5.76	3.95	3.55	4.01	4.59
ANZ Wholesale Diversified Stable	20/02/98	7.17	-0.04	5.86	4.06	3.66	4.11	4.69
ANZ Wholesale Income	13/06/01	4.35	-0.39	5.62	2.55	0.90	2.58	3.80
OnePath Wholesale Australian Share	03/04/00	26.49	-6.06	8.39	8.45	10.12	8.99	7.41
Pendal Smaller Companies Wholesale Fund#15	23/03/00	26.21	-2.50	-2.39	22.95	5.67	9.31	9.54
Pendal Wholesale Asian Share Fund#16	02/02/99	40.23	8.74	4.22	1.54	14.04	12.97	9.92
Russell International Bond – A\$ Hedged	20/03/98	0.47	5.98	5.21	1.29	1.47	2.86	4.95

All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five years and ten years respectively, or since start date where the investment fund has not been in existence for the full period.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly BlackRock Scientific Australian Equity.

#3 Formerly BlackRock Scientific International Equity.

#4 Formerly BlackRock Scientific Diversified Growth.

#5 Formerly Colonial First State Diversified.

#6 Formerly Colonial First State Imputation.

#7 Formerly Vanguard Property Securities Index.

#8 Formerly Vanguard Australian Shares Index.

#9 Formerly OnePath Global Property Securities.

#10 Formerly OptiMix Global Smaller Companies Shares.

#11 Formerly Vanguard International Shares Index.

#12 Formerly Vanguard International Shares Index (Hedged).

#13 Formerly Pendal/BT Core Hedged Global Shares.

#14 Formerly Schroder Balanced.

#15 Formerly Rothschild Smaller Companies Wholesale.

#16 Formerly BT Wholesale Asian Share.

INVESTMENT RETURNS – ANZ ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return	Ten year return
ANZ Australian Equities Fund	27/07/01	29.71	-5.97	9.80	9.74	11.50	10.38	8.69
ANZ Capital Guaranteed Fund	1/06/01	0.36	1.19	2.18	2.21	3.08	1.80	2.96
ANZ Diversified Stable Fund	27/07/01	8.68	0.17	6.69	4.81	4.50	4.93	5.54
ANZ Growth Fund	27/07/01	19.65	-2.71	7.53	8.92	9.64	8.37	7.96
ANZ International Equities Index Fund	12/03/02	29.10	4.55	11.18	14.86	13.93	14.45	14.58
ANZ Money Market Plus Fund	8/08/01	0.03	0.41	1.49	1.20	1.24	0.87	1.71
ANZ Select Leaders	26/07/01			N/A [≈]	7.75	11.08	3.66	5.02
ANZ Wholesale Australian Imputation Fund	30/06/01	28.42	-12.23	5.06	7.62	13.92	7.74	7.17
ANZ Wholesale Balanced Fund	30/06/01	13.63	-1.68	6.97	6.36	6.83	6.31	6.44
ANZ Wholesale Diversified Fixed Interest Fund	26/07/01	1.12	2.66	6.96	2.05	1.95	2.93	4.41
ANZ Wholesale Income Fund	29/08/01			0.84 ^Σ	3.76	1.25	1.16	3.43
ANZ Wholesale Property Securities Fund	2/07/01	31.00	-25.52	4.05	11.21	-3.38	1.75	8.90
BlackRock Wholesale Australian Share Fund	31/07/01	25.99	-6.99	14.39	12.89	14.25	11.57	9.26
BlackRock Wholesale Tactical Growth Share Fund ^{#1}	26/07/01	19.92	0.55	11.33	9.36	11.52	10.36	9.64
First Sentier Wholesale Imputation ^{#2}	30/06/01	31.17	-1.60	11.58	20.90	9.42	13.76	11.24
First Sentier Wholesale Leaders ^{#3}	27/07/01	34.07	5.79	9.95	23.09	5.34	15.12	11.92
Gateway Balanced Fund	27/06/01	1.36	-2.30	6.77	6.22	7.22	3.79	5.41
Gateway Conservative Fund	28/06/01			1.22 ^Σ	5.38	4.98	2.29	4.23
Legg Mason Diversified	26/07/01	17.89	-2.90	5.19	8.74	12.81	8.11	9.56
Magellan Global	26/07/01	10.32	8.55	19.68	16.52	15.21	13.98	13.99
OnePath Wholesale Australian Share	23/07/01	29.39	-6.20	9.52	9.47	11.22	10.11	8.42
OnePath Wholesale Balanced	12/07/01	13.62	-1.68	6.96	6.35	6.82	6.30	6.43
OnePath Wholesale Capital Stable	31/07/01	4.25	0.48	5.60	3.03	1.78	3.01	4.21
OnePath Wholesale Fixed Interest Securities	26/07/01	0.04	2.80	8.85	2.52	0.99	3.00	4.61
Pendal Balanced Wholesale ^{#4}	24/08/01	20.59	-2.05	4.44	10.20	9.97	8.37	8.33
Pendal Smaller Companies Wholesale ^{#5}	3/08/01	29.81	-2.36	-2.69	25.90	6.13	10.51	10.68
Pendal Wholesale Asian Share Fund ^{#6}	3/08/01	46.77	9.33	4.90	0.34	15.14	14.23	11.93
Pendal Wholesale Australian Share Fund ^{#7}	27/05/02	30.97	-4.68	9.16	16.34	16.98	13.15	10.97
Pendal Wholesale Balanced Returns Fund ^{#8}	24/08/01	16.85	-1.50	4.45	8.48	6.91	6.87	7.43
Perpetual's Wholesale Industrial Share Fund	30/06/01	33.19	-9.39	5.64	7.54	15.24	9.58	11.24
Russell Australian Bond Fund	23/07/01	-0.67	3.25	8.42	2.42	0.15	2.67	4.36
Russell Australian Shares Fund	23/07/01	32.13	-8.54	8.20	15.84	14.86	11.71	9.75
Russell International Shares Fund	26/07/01	32.10	0.83	8.73	14.06	15.73	13.84	13.19
Russell International Shares Fund – \$A Hedged	27/07/01	37.14	-2.88	3.30	10.06	21.16	12.90	10.94

All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

* The date the first unit price for this fund was recorded.

Σ The performance for this fund shows to September 2018 when the investment was withdrawn.

≈ There were no investors nor any funds invested into this option during the reporting period.

#1 Formerly BlackRock Wholesale Balanced Share Fund.

#2 Formerly Colonial First State Wholesale Imputation.

#3 Formerly Colonial First State Wholesale Leaders.

#4 Formerly BT Active Balanced Wholesale.

#5 Formerly BT Smaller Companies Wholesale.

#6 Formerly BT Wholesale Asian Share.

#7 Formerly BT Wholesale Australian Share.

#8 Formerly BT Wholesale Balanced Returns.

INVESTMENT RETURNS – ANZ PERSONAL SUPERANNUATION BOND

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return	Ten year return
ANZ Australian Imputation	26/04/01	23.92	-12.25	3.12	5.50	10.86	5.57	5.01
ANZ Australian Shares	02/05/01	25.50	-6.98	7.33	7.40	9.05	7.97	6.40
ANZ Balanced	26/04/01	10.82	-2.58	5.05	4.34	5.07	4.45	4.57
ANZ Capital Guaranteed Series 1	30/06/86	0.02	0.43	0.98	1.07	1.79	0.85	1.87
ANZ Capital Guaranteed Series 2	01/08/95	0.00	0.14	0.67	0.77	1.48	0.61	1.59
ANZ Capital Guaranteed Series 3	31/03/98	0.00	0.08	0.58	0.68	1.39	0.55	1.51
ANZ Conservative	02/05/01	6.26	-1.10	4.72	2.83	2.69	3.05	3.61
ANZ Diversified Fixed Interest	07/05/01	-0.43	1.13	4.91	0.30	0.44	1.25	2.65
ANZ Diversified Stable Series 1	31/12/86	6.69	-0.79	5.03	3.14	3.00	3.38	3.93
ANZ Diversified Stable Series 2	01/08/95	6.69	-0.79	5.03	3.14	3.00	3.38	3.93
ANZ Growth	26/04/01	15.77	-3.53	5.01	6.20	7.25	5.96	5.60
ANZ Income	16/05/01	3.44	-1.45	4.50	1.46	-0.18	1.53	2.73
ANZ Managed Series 1	31/03/84	16.35	-3.14	5.43	6.63	7.70	6.41	6.05
ANZ Managed Series 2	01/08/95	16.35	-3.14	5.43	6.63	7.70	6.41	6.05
ANZ Property Securities	02/05/01	25.85	-24.14	2.56	8.95	-4.15	0.45	6.86
ANZ Select Leaders	26/04/01	24.40	-7.18	6.95	7.64	9.00	7.70	6.17
Gateway Aggressive	25/03/98	20.48	-5.86	5.22	7.10	9.21	6.90	6.37
Gateway Balanced	25/03/98	11.06	-3.40	4.69	3.99	5.07	4.18	4.48
Gateway Conservative	25/03/98	6.52	-1.82	4.29	2.48	2.71	2.80	3.36
Gateway Growth	25/03/98	16.09	-4.73	4.68	5.77	7.33	5.62	5.43

All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

* The date the first unit price for this fund was recorded.

INVESTMENT RETURNS – DIRECT SUPER INVESTMENTS

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Start date*	2021	2020	2019	2018	2017	Five year return	Ten year return
ANZ Direct Capital Guaranteed	1/08/95	0.00	0.14	0.67	0.77	1.48	0.61	1.59
ANZ Direct Diversified Stable	1/08/95	6.69	-0.79	5.03	3.14	3.00	3.38	3.93
ANZ Direct Balanced	1/08/95	16.35	-3.14	5.43	6.63	7.70	6.41	6.05

All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

* The date the first unit price for this fund was recorded.

INVESTMENT RETURNS – ANZ TRADITIONAL POLICIES, ANZ SAVINGS PRODUCTS AND ANZ TERM LIFE POLICIES

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	2021	2020	2019	2018	2017	Five year return	Ten year return
ANZ Capital Guaranteed Fund* Spectrum, Investor Plus, Growing Investor, Investor MS Premier Plan, Money Plus, Regular Savings Plan	0.05	0.30	0.85	0.95	1.67	0.76	1.76
ANZ Capital Guaranteed Fund* Regular Investor/Investor	0.05	0.05	0.48	0.57	1.24	0.48	1.36
ANZ Managed Fund†	16.34	-3.26	5.55	6.63	7.70	6.42	6.05

* Investment return is interest calculated on the account's daily balance, being credited at the declared rate applicable as at 30 June each year.

† All returns are calculated on an exit price to exit price basis, assumes distributions are re-invested and use the unit price which is calculated using the net asset values for the relevant month end. All return calculations are calculated on an annualised basis after the deduction of management costs, transaction costs and are net of tax payable by the trustee.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns tables and no liability is accepted by OnePath Custodians, or any other IOOF company or OnePath Life for error or omission.

INVESTMENT MANAGERS

- Advance Asset Management Limited
- Alphinity Investment Management
- Antipodes Partners Limited
- AMP Capital Investors Limited
- Ardea Investment Management
- Arrowstreet Capital Limited Partnership
- Ausbil Investment Management Limited
- Australia and New Zealand Banking Group Limited
- Bennelong Australia Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Investment Management (Australia) Limited
- ClearBridge Investments Limited
- Fidelity International
- First Sentier Investors
- Fulcrum Asset Management LLP
- GMO
- Greencape Capital
- Invesco Australia Limited
- Investors Mutual Limited
- Kapstream Capital Pty Limited
- Karara Capital
- Legg Mason Asset Management Australia Limited
- Macquarie Investment Management Australia Limited
- Magellan Asset Management Limited
- Man Investments Australia Limited
- Merlon Capital Partners Pty Limited
- MFS Investment Management
- Nikko AM Limited
- OnePath Funds Management Limited
- Pandal Institutional Limited
- Perennial Value Management Limited
- Perpetual Investment Management Limited
- PIMCO Australia Pty Limited
- Platinum Investment Management Limited
- Renaissance Property Securities Pty Limited
- Russell Investment Management Limited
- Schroder Investment Management Australia Limited
- SG Hiscock & Company Limited
- Stewart Investors
- T. Rowe Price Australia Limited
- UBS Asset Management (Australia) Limited
- Vanguard Investments Australia Limited
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Zurich Investment Management.

IMPORTANT INFORMATION ABOUT THE TRUSTEE

TRUSTEE

The Trustee of the Fund is OnePath Custodians Pty Limited. The Trustee has indemnity insurance cover in respect of its trusteeship of the Fund.

TRUST DEED

The Fund is governed by a Trust Deed, a copy of which is available from anz.com or upon request by contacting Customer Services.

FEES AND CHARGES

Fees and charges are debited from your individual account or are deducted from the assets of the investment funds. Please refer to your disclosure documents or your Annual Statement for details of the fees and charges applicable to your membership and how they are charged.

If you pay a superannuation contribution by direct debit, a fee may also be charged by your financial institution and debited from your bank/financial institution account.

FINANCIAL REPORTING

If you would like a copy of the audited financial reports and auditor's reports, please call Customer Services.

DIRECTORS OF ONEPATH CUSTODIANS PTY LIMITED

The Directors of OnePath Custodians Pty Limited for the period 1 July 2020 to 30 June 2021 (the Trustee of the Fund) are:

Name	Date of appointment	Date of resignation
RA Bloore	31/1/2020	–
AH Chonowitz	1/3/2015	–
CJ Colley	1/1/2018	–
KN Gibson	31/3/2021	–
JM Harvey	31/1/2020	–
LR Smartt	18/1/2021	–
GM Walsh	31/3/2021	–
VSM Weekes	1/8/2011	31/12/20

POLICY COMMITTEE

ANZ Smart Choice Super (excluding ANZ Smart Choice Super and Pension) and ANZ Super Advantage members.

The Trustee is required to make reasonable attempts to establish a policy committee in one of the following circumstances:

- Where an employer pays contributions into the plan on behalf of more than 49 of its employees.
- Where an employer pays contributions into the plan on behalf of less than 49 of its employees, and five or more of these members write to the Trustee requesting that a policy committee be established.

Your employer plan's policy committee should:

- meet at least once a year to consider issues about the superannuation plan
- provide the Trustee with feedback and make recommendations about the operation of the plan.

The committee must include an equal number of employer and employee representative members.

Recovery of policy committee costs from you will only be sought in certain circumstances, if applicable.

For more information on policy committees and how members are appointed, please visit anz.com or call Customer Services.

UNIT PRICING POLICY

There are many factors used to calculate a unit price, including asset valuations, liabilities, debtors, the number of units on issue and transaction costs.

Whilst the Trustee has procedures in place to check the accuracy of unit prices, errors do occasionally occur. Errors occur for a number of reasons, including incorrect valuations, estimates or delays from third parties.

The threshold varies depending on the asset class and is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate
- where your account is closed, send you a payment if the amount of the adjustment is more than \$20, or
- if we are not able to contact you, the Trustee, acting in members' interests, will deal with unallocated amounts as permitted under the Fund's Trust Deed and any relevant superannuation law.

These tolerance levels are consistent with regulatory practice guidelines and industry standards.

OTHER INFORMATION

INDEXATION OF THE GENERAL TRANSFER BALANCE CAP

On 1 July 2021 the general transfer balance cap increased from \$1.6 million to \$1.7 million. Every individual now has their own personal transfer balance cap of between \$1.6 and \$1.7 million depending on their circumstances. You can view your transfer balance cap information in ATO online.

If you start a retirement phase income stream for the first time on or after 1 July 2021 you will have a personal transfer balance cap of \$1.7 million. If you had a transfer balance account before 1 July 2021 your personal transfer balance cap will be:

- \$1.6 million if, at any time between 1 July 2017 and 30 June 2021, the balance of that account was \$1.6 million or more; or
- between \$1.6 and \$1.7 million in all other cases, based on the highest ever balance of your transfer balance account.

Indexation of the general transfer balance cap changes other caps and limits that may apply to you if you make non-concessional contributions.

INDEXATION OF CONTRIBUTION CAPS

On 1 July 2021 the concessional contribution cap was increased from \$25,000 to \$27,500 and the non-concessional contribution cap was increased from \$100,000 to \$110,000.

COVID-19 – temporarily reducing superannuation minimum payment amounts

For many retirees, the significant losses in financial markets as a result of the COVID-19 crisis are having a negative effect on the account balance of their superannuation pension or annuity.

To assist retirees, the Government has reduced the minimum annual payment required for account-based pensions and annuities, allocated pensions and annuities and market-linked pensions and annuities by 50% in the 2019–20, 2020–21 and 2021–2022 financial years.

Superannuation and annuity providers calculate the minimum annual payment required at 1 July each year, based on the account balance of the member or annuitant. The 50% reduction will apply to the calculated minimum annual payment.

Superannuation pensions and annuities that have already commenced

For pensions and annuities that commence part-way through the 2019–20 or the 2020–21 financial year, the 50% reduction applies to the minimum annual payment that is calculated proportionally on the account balance on commencement day.

For any more information about the measures introduced by the Government in response to the Coronavirus, we encourage you to speak to your financial adviser

More Flexible Superannuation

On 22 June 2021 the Government passed laws which provide additional flexibility to contribute to superannuation in certain circumstances and remove the charge on excess concessional contributions.

Bring-forward of non-concessional contributions (NCC) cap available to members under age 67

Applying retrospectively from 1 July 2020, bring-forward arrangements are available to members under age 67 at any time in the financial year. Previously members had to be under age 65. The bring-forward arrangements allow a member to contribute up to three times the annual NCC cap (\$100,000 for 2020/21 or \$110,000 for 2021/22) in a single financial year or over up to a three year period. Eligibility for the bring-forward arrangements also depends on the member's total superannuation balance.

For the financial year commencing 1 July 2021, if you are under age 67 you may be eligible for the bring-forward arrangements, subject to your total superannuation balance as shown in the table below:

Total superannuation balance at 30 June 2021	Contribution cap	Bring-forward period
Less than \$1,480,000	\$330,000	3 financial years
Greater than or equal to \$1,480 but less than \$1,590,000	\$220,000	2 financial years
Greater than or equal to \$1,590,000 but less than \$1,700,000	\$110,000	1 financial year
Greater than or equal to \$1,700,000	Nil	Not applicable

COVID-19 re-contributions

Members who made a Covid-19 early release of super withdrawal may re-contribute the amount without it counting towards their non-concessional contributions cap.

To be eligible, re-contributed amounts must be made between 1 July 2021 and 30 June 2030. The total amount of contributions covered under this exemption must not exceed the COVID-19 release amount. Members will not be eligible to claim a personal tax deduction on amounts they elect to treat as COVID-19 re-contributions.

Removal of the excess concessional contributions charge

From 1 July 2021, the excess concessional contributions charge is removed. The excess concessional contributions charge is an interest penalty that applies to the additional personal income tax payable resulting from adding any excess concessional contributions to the member's assessable income.

Excess concessional contributions continue to be automatically added to the member's assessable income and taxed at their marginal tax rate. The member is entitled to a non-refundable tax offset of 15% to account for the contributions tax paid by the superannuation fund.

INSURANCE PREMIUMS

ANZ Term Life Policies members

As you have chosen to pay your insurance premiums as a superannuation contribution, your life insurance policy benefits are provided through a superannuation fund. Unlike some superannuation products, your policy is not an investment product.

The benefits provided to you under the Fund are outlined in your Annual Statement and the insurance terms are set out in your policy document.

It is important that you continue to pay your term life insurance premiums. If you do not pay the premiums, your policy will be cancelled and your insurance will cease. Importantly, you can only pay your premiums through superannuation as long as you are eligible to contribute to superannuation.

BRINGING YOUR SUPER TOGETHER AND SUPERMATCH (APPLIES TO ANZ SMART CHOICE SUPER SUITE OF PRODUCTS ONLY)

Having all your super accounts together in the one place makes sense. Not only could you save on fees and having to manage multiple sets of paperwork, you also reduce the chance of having 'lost' super.

The ATO provides a facility, known as SuperMatch, that will allow us, with your consent, using your Tax File Number (TFN), to search for other super accounts you may have.

Conducting this search will allow us to present you with a list of your super accounts, both with us and with other super funds, and you can decide if you wish to consolidate them.

Important

Before redirecting your super or moving money from your other super fund, you will need to consider whether you will incur any withdrawal fees or other costs of moving from your other fund.

You will also need to consider whether moving your money from your current fund will affect any insurance cover or other benefits you have in your other funds. If you intend to lodge a notification that you intend to claim a tax deduction for the superannuation product from which you are withdrawing, you will need to do so before leaving that product.

If you have any questions or wish to review OnePath Custodians' Privacy Policy, please refer to onepath.com.au/superandinvestments/privacy-policy or call Customer Services.

OTHER INFORMATION FOR DEFINED BENEFIT PLANS

Employer contributions

The Trustee will contact you separately if your employer is not contributing to your plan at the rate recommended by the plan's actuary and the difference is material.

Reserves

If your employer has a reserve account, it will be invested in accordance with the investment strategy nominated by the employer.

Solvency

The Trustee adopts a rigorous process for the monitoring and oversight of all Defined Benefit plans. This includes the relevant solvency measures, actuarial certificates and notifiable events. Where a Defined Benefit plan is found to be in an unsatisfactory financial position, the actuary and Trustee agree to implement a funding program with the relevant employer(s) to return the plan to a satisfactory financial position within a determined period.

The Trustee will advise you should there be any material items arising from its review of the solvency of your plan.

CONFIRMING TRANSACTIONS

You can request confirmation of your transactions and any other information about your investment either by contacting your financial adviser or in the following ways:

ANZ OneAnswer, ANZ Allocated Pension, ANZ Super Advantage and ANZ Personal Superannuation Bond members

- View your transaction history online through Investor Access on the ANZ website.
- Contact us by phone on 13 38 63 between 8.30am and 6.30pm (AEST) weekdays.
- Email us at customer@onepath.com.au

ANZ Smart Choice Super

- View your transaction history online through ANZ Internet Banking or via the ANZ App.*
- Contact us by phone on 13 12 87 weekdays, 8.30am to 6.30pm (AEST).
- Email us at anzsmartchoice@anz.com

*Temporary service disruptions may occur.

ANZ Traditional Policies, ANZ Savings Products, ANZ Term Life Policies and ANZ Direct Super Investments members

Contact us by phone between 8.30am and 6.00pm (AEST) weekdays, or email us your query.

Please refer to page 46 of this document for the relevant contact information for your product.

If you have made a request and do not receive confirmation within a reasonable timeframe, you should contact Customer Services to confirm that we have received your request.

Information for members transferring to ANZ Super Advantage Personal

When you leave your employer's plan and transfer to ANZ Super Advantage Personal, your fees and insurance arrangements will change such that:

- the Administration Fee may be different from the Administration Fee applicable within the employer plan and will be calculated in accordance with your individual account balance
- any Adviser Service Fee that may have previously applied will cease to apply
- where you have insurance cover, the insurance premiums charged for Death Only, Death and Total and Permanent Disablement and Group Salary Continuance Cover will change to be in accordance with the insurance premium rates applicable in ANZ Super Advantage Personal and will be effective from the date you leave the service of your employer
- where your employer previously met some or all of the applicable fees and costs, such as insurance premiums and certain management costs, these will now be incurred by you.

For the specific fees that will apply to you upon your transfer to ANZ Super Advantage Personal, please refer to the Member Benefits Schedule which will be provided to you at the time of transferring to ANZ Super Advantage Personal.

INSURANCE COVER

If your super account is classified as inactive, that is an amount is not received in your account for a continuous 16 month period, your insurance cover in your super account will be cancelled (unless an employer-sponsored exemption applies). If this is the case, you will be notified in writing that your cover is at risk of being cancelled. You must opt-in if you want to retain your insurance cover, even if you are not contributing to your account.

Before making a decision about your insurance cover, we encourage you to speak to your financial adviser to determine if your insurance cover is still appropriate for you.

Changes to fees and costs

Super accounts with small balances (less than \$6,000) will now have their administration, investment fees and indirect costs capped at no more than 3% of the account balance per annum. This means that if your account balance is less than \$6,000 at the end of the financial year, and the total investment, administration fees and indirect costs charged to your account exceeds 3% of that balance, then the excess above 3% will be refunded within 3 months of the end of the financial year. This also applies to accounts of less than \$6,000 that are closed during the year.

Transfer of inactive low-balance accounts to the Australian Taxation Office

If your account was or becomes inactive for 16 months and the balance is less than \$6,000, we are required to transfer your account to the Australian Taxation Office (ATO). The ATO will then try to transfer the money into an active super account, if you have one.

There are a few ways that you can prevent your account from becoming an inactive low-balance account, including:

- make a contribution or have your employer contribute to your account;
- change your insurance;
- nominate a valid beneficiary; or
- combine your super accounts so your balance is \$6,000 or more.

Change of personal details

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you.

Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately, e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, Tax File Number, etc.

To update your details, please contact Customer Services.

UNCLAIMED MONEY

Superannuation members

Your superannuation may be treated as unclaimed money if you:

- have reached age 65 and we have not received an amount on your behalf for at least two years and five years have passed since we last had contact with you; or
- were a temporary resident who has permanently departed Australia and you did not claim your benefits within six months of your departure (except if you are an Australian or New Zealand citizen); or
- have passed away, and after a reasonable period has passed, we are unable to ensure that the benefit is received by the person(s) who are entitled to receive the benefit.

Where your benefits become unclaimed money, we are required to pay them to the ATO within certain time frames. After payment to the ATO, we are discharged from any further liability for payment of the benefit and you may claim your benefit by contacting the ATO. In some circumstances, tax may be payable.

LOST MEMBER REPORTING AND PAYMENTS

It is important that you stay in touch with us and keep your account active, so you do not become 'lost'.

You may be classified as a 'lost member' if you are uncontactable, that is:

- we have made one or more attempts to send written communications to you at your last known address; and
- we believe on reasonable grounds that you can no longer be contacted at any address known to the Fund; and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund; and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund; and
- we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund; or

You are an inactive member in the following circumstances:

- if your membership is under ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees or ANZ Smart Choice Super for employers and their employees Defined Benefits Section; and
- you have been a member of the Fund for longer than 2 years; and
- we have not received a contribution or rollover from you or on your behalf in the last 5 years of your membership of the Fund.

We are required to report 'lost members' to the ATO.

Additionally, we are required to transfer a lost member's account to the ATO if:

- the account balance is less than \$6,000; and
- we have insufficient records to pay an amount to the member.

If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account, and will need to contact the ATO about payment options.

TEMPORARY RESIDENTS (HOLDING A TEMPORARY VISA UNDER THE *MIGRATION ACT 1958* OTHER THAN A RETIREMENT VISA SUBCLASS 405 OR 410)

If you are a temporary resident, as defined above, you are only able to access preserved benefits on meeting one of the following conditions of release:

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity*
- terminal medical condition†
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months from your departure or cessation of your visa (as notified by the ATO).

Irrespective of whether you later return to Australia or remain overseas, you can apply to the ATO for release of your super. Transferred super benefits can be claimed via the ATO's website at ato.gov.au

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund. In this case, the Trustee relies on ASIC exemption to the effect that it is not required to provide you with prior notification or an Exit Statement. We can provide you with further information about applying to the ATO for your superannuation monies should you wish to contact us. If you become an Australian or New Zealand citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

* 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.

† 'Terminal medical condition' means that the following circumstances exist:

- a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 24 months after the date of the certification
- b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
- c. for each of the certificates, the certification period has not ended.

ENQUIRIES AND COMPLAINTS

We value your feedback and we're committed to resolving any concerns you may have. Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress.

If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

Phone: 13 38 63

Email: superfeedback@ioof.com.au

In writing: Complaints Resolution Centre
GPO Box 4028
Sydney NSW 2001

FURTHER HELP - THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

You have the option to lodge a complaint with AFCA directly rather than lodging a complaint with us. Otherwise, you can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum timeframe prescribed by RG165/RG271. AFCA provide a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

ABRIDGED FINANCIAL INFORMATION

Retirement Portfolio Service*

Statement of Financial Position as at 30 June 2021	30 June 2021 \$'000	30 June 2020 \$'000
Assets		
Cash and cash equivalents	2,214,455	2,639,423
Receivables	2,519,042	1,765,454
Investment assets		
Life insurance policies	810,564	875,062
Term deposits	383,026	530,045
Equities	364,020	332,967
Derivatives	1,182	1,154
Interest bearing securities	9,277	12,928
Units in unlisted unit trusts	31,935,195	28,904,233
Total investment assets	33,503,264	30,656,389
Tax assets		
Deferred tax asset	–	55,467
Total tax assets	–	55,467
Total assets	38,236,761	35,116,733
Liabilities		
Investment liabilities		
Derivative Liabilities	4,294	725
Total investment liabilities	4,294	725
Payables	108,075	47,746
Tax liabilities		
Current tax liability	256,018	267,718
Deferred tax liability	196,477	–
Total Tax liabilities	452,495	267,718
Total liabilities (excluding member benefits)	564,864	316,189
Net assets available for member benefits	37,671,897	34,800,544
Member benefits		
Defined contribution member liabilities	37,529,311	34,643,182
Defined benefit member liabilities	92,821	114,236
Total Member Benefits	37,622,132	34,757,418
Total net assets	49,765	43,126
Equity		
Operational Risk Financial Requirement reserve	3,095	3,090
General reserve	1,457	–
Tax reserve	1,468	5,860
Unallocated benefits reserve	15,569	15,791
Defined benefits that are over/(under) funded	28,176	18,385
Total equity	49,765	43,126

*The financial information on pages 44–45 are shown for the Retirement Portfolio Service (Fund) as a whole, and not for individual products offered by the Fund.

Income Statement for the year ended 30 June 2021	30 June 2021 \$'000	30 June 2020 \$'000
Revenue		
Interest income	16,546	34,954
Dividend income	12,036	11,890
Distributions	3,267,231	2,207,353
Rebates received	34,707	48,749
Net change in fair value of investments	3,061,888	(2,919,388)
Other revenue	46	87
Total revenue	6,392,454	(616,355)
Expenses		
General administration expenses	360,475	397,995
Interest expenses	343	317
Other operating expenses	3	16,762
Total expenses	360,821	415,074
Profit/(loss) from operating activities	6,031,633	(1,031,429)
Less: Net benefits allocated to defined contribution members' accounts	(5,599,692)	720,235
Less: Net change in defined benefit member liabilities	9,791	(696)
Profit/(loss) before income tax	441,732	(311,890)
Income tax (expense)/benefit	(436,310)	293,007
Profit/(loss) after income tax	5,422	(18,883)

* The financial information on pages 44–45 are shown for the Retirement Portfolio Service (Fund) as a whole, and not for individual products offered by the Fund.

CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
ANZ OneAnswer Personal Super and Pension	13 38 63 weekdays from 8.30am to 6.30pm (AEST) customer@onepath.com.au	ANZ OneAnswer GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Allocated Pension ANZ Personal Superannuation Bond ANZ Direct Super Investments	13 38 63 weekdays from 8.30am to 6.30pm (AEST) customer@onepath.com.au	ANZ Specialised Products GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Traditional Policies ANZ Savings Products ANZ Term Life Policies	1800 646 706 weekdays client.service@zurich.com.au	Locked Bag 994 North Sydney NSW 2059	onepath.com.au
ANZ Super Advantage	13 38 63 weekdays from 8.30am to 6.30pm (AEST) customer@onepath.com.au	ANZ Super Advantage GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Smart Choice Super and Pension	13 12 87 weekdays from 8.30am to 6.30pm (AEST) anzsmartchoice@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/smartchoice
ANZ Smart Choice Super for employers and their employees	13 12 87 weekdays from 8.30am to 6.30pm (AEST) anzsmartchoice@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/smartchoicesuper
ANZ Smart Choice Super QBE	1800 249 996 weekdays from 8.30am to 8.00pm (AEST) corporatesuper@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/smartchoicesuper
ANZ Smart Choice Super for employers and their employees (Defined Benefits Section)	1800 085 463 weekdays from 9am to 5.30pm (AEST) premiumemployer@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/smartchoicesuper

Role	Organisation	Responsibility	Contact
Trustee	OnePath Custodians Pty Limited	<ul style="list-style-type: none"> Ensures the Retirement Portfolio Services is operated in accordance with the Fund's Trust Deed, the <i>Superannuation Industry (Supervision) Act 1993</i> and the <i>Superannuation Industry (Supervision) Regulations</i> and other relevant legislation. 	347 Kent Street Sydney NSW 2000 Phone 13 38 63 weekdays from 8.30am to 6.30pm (AEST)
Insurer	OnePath Life Limited	<ul style="list-style-type: none"> Issues a life policy to the Trustee in respect of the Retirement Portfolio Services. 	118 Mount Street North Sydney NSW 2059 Phone 133 667 weekdays from 8.30am to 6.00pm (AEST)
Administrator	Oasis Asset Management Limited	<ul style="list-style-type: none"> Administers the following products on behalf of the Trustee: ANZ Smart Choice Super, ANZ OneAnswer Personal Super and Pensions, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Super Advantage. 	347 Kent Street Sydney NSW 2000 Phone 13 38 63 weekdays from 8.30am to 6.30pm (AEST)
Administrator	OnePath Life Limited	<ul style="list-style-type: none"> Administers the following products on behalf of the Trustee: ANZ Traditional Policies, ANZ Savings Products, ANZ Term Life Policies. 	118 Mount Street North Sydney NSW 2059 Phone 1800 646 706 weekdays
Auditor	KPMG	<ul style="list-style-type: none"> Conducts a yearly audit of the Retirement Portfolio Services, certifying that assets exist and that certain requirements of the superannuation laws are met. 	Tower Three International Towers Sydney 300 Barangaroo Avenue Sydney NSW 2000

For all contact details, please refer to page 46.

PLA-20477 (54534_A2678) 0921