

ANZ INVESTMENT RETURNS
31 DECEMBER 2019

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ANZ OneAnswer Investment Portfolio as at: 31 December 2019

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth Trust	Entry Fee	-0.44	1.62	3.54	15.55	5.63	6.75	5.60	8.17	6.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.51	1.40	3.10	14.58	4.74	5.85	4.71	7.26	5.42	May-03
	//Select	-0.38	1.79	3.88	16.30	6.32	7.44	6.29	8.87	7.01	Mar-07
OnePath Alternatives Growth Trust	Entry Fee	0.86	0.46	0.33	3.00	-0.19	1.00	-0.60	1.09	-1.37	Dec-06
	Nil Entry Fee/Deferred Entry Fee	0.79	0.25	-0.09	2.13	-1.03	0.15	-1.44	0.24	-2.21	Dec-06
	//Select	0.92	0.62	0.66	3.67	0.46	1.66	0.05	1.75	-0.73	Mar-07
OnePath Australian Share Trust	Entry Fee	-2.39	0.61	1.77	23.02	4.21	5.59	4.86	6.58	4.90	Aug-95
	Nil Entry Fee/Deferred Entry Fee	-2.46	0.40	1.34	21.98	3.33	4.70	3.97	5.68	4.02	May-03
	//Select	-2.34	0.77	2.10	23.82	4.89	6.28	5.54	7.28	5.59	Mar-07
OnePath Balanced Trust	Entry Fee	-0.49	0.83	2.54	12.31	4.84	5.55	4.65	5.95	4.94	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-0.56	0.62	2.11	11.36	3.95	4.66	3.77	5.06	4.06	May-03
	//Select	-0.44	1.00	2.88	13.04	5.52	6.23	5.33	6.64	5.63	Mar-07
OnePath Blue Chip Imputation Trust	Entry Fee	-3.04	-0.71	3.29	20.49	2.36	3.72	2.93	5.34	3.84	Aug-95
	Nil Entry Fee/Deferred Entry Fee	-3.11	-0.92	2.85	19.47	1.50	2.84	2.06	4.45	2.97	May-03
	//Select	-2.99	-0.55	3.62	21.27	3.03	4.39	3.60	6.03	4.52	Mar-07
OnePath Cash Trust	Entry Fee	0.03	0.08	0.30	0.91	0.96	0.94	1.10	1.34	2.07	May-03
	Nil Entry Fee/Deferred Entry Fee	0.03	0.08	0.30	0.91	0.96	0.94	1.10	1.34	2.07	May-03
	//Select	0.05	0.16	0.45	1.21	1.27	1.24	1.41	1.64	2.38	Mar-07
OnePath Conservative Trust	Entry Fee	-0.59	0.14	1.70	9.11	4.24	4.36	3.78	4.56	4.60	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-0.67	-0.08	1.25	8.13	3.31	3.43	2.85	3.62	3.66	May-03
	//Select	-0.54	0.31	2.03	9.82	4.92	5.03	4.45	5.24	5.28	Mar-07
OnePath Diversified Credit Trust ¹	Entry Fee	0.14	0.46	0.73	2.21	0.90	1.36	1.56	1.82	3.41	Jun-04
	Nil Entry Fee/Deferred Entry Fee	0.06	0.23	0.28	1.29	0.00	0.46	0.65	0.91	2.49	Jun-04
	//Select	0.19	0.62	1.06	2.87	1.56	2.02	2.22	2.49	4.09	Mar-07
OnePath Diversified Fixed Interest Trust	Entry Fee	-0.73	-0.84	0.55	5.84	3.36	3.23	2.87	3.25	4.43	Jun-01
	Nil Entry Fee/Deferred Entry Fee	-0.80	-1.06	0.09	4.89	2.44	2.31	1.95	2.33	3.49	May-03
	//Select	-0.67	-0.68	0.87	6.53	4.04	3.90	3.54	3.93	5.11	Mar-07
OnePath Geared Australian Shares Index Trust ²	Entry Fee	-4.12	0.40	3.99	44.60	12.60	13.98	9.82	12.16	5.79	Jul-06
	Nil Entry Fee/Deferred Entry Fee	-4.18	0.19	3.55	43.38	11.65	13.02	8.89	11.21	4.90	Jul-06
	//Select	-4.06	0.56	4.33	45.54	13.33	14.72	10.53	12.89	6.48	Mar-07
OnePath Global Emerging Markets	Entry Fee	3.56	8.21	6.94	20.66	7.38	13.15	8.72	7.29	3.32	May-03
	Nil Entry Fee/Deferred Entry Fee	3.49	7.98	6.49	19.64	6.47	12.19	7.80	6.38	2.44	May-03
	//Select	3.62	8.39	7.29	21.45	8.08	13.89	9.42	7.99	3.99	Mar-07
OnePath Global Property Securities Index ³	Entry Fee	-0.47	-0.04	6.64	21.13	7.09	6.05	4.59	7.41	9.49	Dec-06
	Nil Entry Fee/Deferred Entry Fee	-0.54	-0.26	6.19	20.11	6.18	5.16	3.71	6.50	8.57	Dec-06
	//Select	-0.42	0.12	6.99	21.92	7.78	6.74	5.27	8.10	10.20	Mar-07
OnePath Global Share Trust	Entry Fee	-1.57	2.70	7.71	25.97	15.10	16.28	13.69	18.35	12.42	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.64	2.48	7.26	24.91	14.13	15.29	12.72	17.35	11.47	Sep-05
	//Select	-1.51	2.86	8.06	26.79	15.85	17.04	14.43	19.12	13.15	Mar-07
OnePath High Growth Trust	Entry Fee	-0.53	2.63	5.23	21.53	7.15	8.77	7.38	9.58	6.70	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.60	2.41	4.78	20.51	6.24	7.86	6.48	8.65	5.80	May-03
	//Select	-0.47	2.79	5.57	22.32	7.84	9.48	8.08	10.29	7.39	Mar-07
OnePath Income Trust	Entry Fee	-1.02	-0.75	0.83	6.95	3.26	3.06	2.80	3.49	4.03	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-1.10	-0.98	0.37	5.99	2.34	2.14	1.88	2.57	3.10	May-03
	//Select	-0.97	-0.59	1.15	7.65	3.94	3.73	3.47	4.17	4.71	Mar-07
OnePath Managed Growth Trust	Entry Fee	-0.42	1.64	3.48	15.53	5.60	6.72	5.63	7.20	5.65	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-0.49	1.42	3.05	14.56	4.71	5.82	4.74	6.30	4.76	May-03
	//Select	-0.36	1.80	3.82	16.29	6.29	7.41	6.31	7.89	6.33	Mar-07
OnePath Property Securities Trust	Entry Fee	-4.15	0.52	4.01	15.62	3.07	4.06	7.45	9.47	8.54	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.22	0.31	3.57	14.65	2.20	3.18	6.54	8.55	7.62	May-03
	//Select	-4.10	0.68	4.35	16.36	3.73	4.73	8.15	10.18	9.24	Mar-07
OnePath Select Leaders	Entry Fee	-2.23	1.02	2.40	24.33	4.13	5.65	4.30	6.35	4.84	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.30	0.81	1.97	23.28	3.25	4.76	3.42	5.45	3.95	May-03
	//Select	-2.18	1.18	2.74	25.14	4.81	6.34	4.98	7.04	5.52	Mar-07
OnePath Sustainable Investments - Australian Shares	Entry Fee	-1.31	2.44	3.20	27.49	7.97	7.36	5.41	7.87	5.88	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.38	2.23	2.77	26.41	7.06	6.45	4.52	6.96	4.99	May-03
	//Select	-1.25	2.61	3.54	28.32	8.68	8.06	6.09	8.57	6.57	Mar-07
OnePath Tax Effective Income Trust	Entry Fee	-2.83	-0.96	1.44	14.18	5.30	5.35	5.21	6.50	5.71	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.90	-1.17	1.01	13.21	4.41	4.46	4.32	5.60	4.82	May-03
	//Select	-2.78	-0.80	1.77	14.92	5.99	6.04	5.90	7.19	6.40	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio as at: 31 December 2019

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest Trust	Entry Fee	-1.87	-1.76	-0.11	5.90	4.27	3.59	2.56	3.08	4.34	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.94	-1.97	-0.53	5.00	3.39	2.71	1.70	2.21	3.46	May-03
	//Select	-1.81	-1.60	0.22	6.59	4.95	4.26	3.23	3.75	5.02	Mar-07
OptiMix Australian Share Trust	Entry Fee	-2.13	0.30	3.20	22.14	5.44	7.22	6.03	7.37	4.93	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.20	0.09	2.76	21.11	4.55	6.32	5.13	6.46	4.04	May-03
	//Select	-2.08	0.46	3.53	22.94	6.13	7.92	6.72	8.06	5.61	Mar-07
OptiMix Balanced Trust	Entry Fee	-0.51	1.56	3.56	15.50	5.20	6.52	5.43	7.08	5.51	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.58	1.34	3.12	14.53	4.31	5.62	4.54	6.17	4.62	Sep-04
	//Select	-0.45	1.72	3.90	16.25	5.88	7.21	6.12	7.78	6.20	Mar-07
OptiMix Conservative Trust	Entry Fee	-0.62	0.10	1.65	8.94	3.93	4.19	3.58	4.47	4.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.69	-0.11	1.22	8.02	3.05	3.31	2.70	3.58	3.44	May-03
	//Select	-0.57	0.27	1.98	9.65	4.61	4.87	4.25	5.15	5.00	Mar-07
OptiMix Global Emerging Markets Trust	Entry Fee	2.88	5.81	6.42	16.97	5.54	10.02	6.63	7.17	3.59	Dec-07
	Nil Entry Fee/Deferred Entry Fee	2.81	5.58	5.97	15.99	4.65	9.09	5.73	6.26	2.71	Dec-07
	//Select	2.94	5.98	6.76	17.73	6.23	10.74	7.32	7.87	4.26	Dec-07
OptiMix Global Share Trust	Entry Fee	-1.45	3.43	8.27	25.59	11.30	11.94	10.70	14.79	10.74	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.52	3.21	7.81	24.53	10.35	10.99	9.77	13.82	9.80	May-03
	//Select	-1.40	3.60	8.62	26.41	12.02	12.66	11.42	15.54	11.46	Mar-07
OptiMix Global Smaller Companies Trust	Entry Fee	-0.70	5.60	8.45	22.36	6.80	9.12	8.85	15.28	11.49	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.77	5.38	7.99	21.33	5.90	8.19	7.93	14.31	10.55	May-03
	//Select	-0.65	5.77	8.81	23.16	7.50	9.83	9.56	16.03	12.22	Mar-07
OptiMix Growth Trust	Entry Fee	-0.50	1.94	4.26	18.14	5.75	7.39	6.18	8.12	5.99	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.57	1.72	3.82	17.14	4.86	6.48	5.28	7.21	5.09	May-03
	//Select	-0.45	2.11	4.60	18.91	6.44	8.09	6.87	8.82	6.68	Mar-07
OptiMix High Growth Trust	Entry Fee	-0.62	2.50	5.20	21.23	6.41	8.33	6.95	9.24	6.46	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.69	2.28	4.76	20.21	5.51	7.42	6.05	8.31	5.56	May-03
	//Select	-0.56	2.66	5.54	22.02	7.10	9.04	7.65	9.95	7.15	Mar-07
OptiMix Moderate Trust	Entry Fee	-0.53	0.79	2.58	12.24	4.53	5.37	4.53	5.84	5.08	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.60	0.57	2.14	11.29	3.64	4.48	3.64	4.94	4.19	May-03
	//Select	-0.47	0.95	2.91	12.97	5.21	6.06	5.21	6.53	5.76	Mar-07
OptiMix Property Securities Trust	Entry Fee	-4.07	-0.39	1.89	16.74	6.85	6.03	9.58	10.95	9.75	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.14	-0.60	1.46	15.75	5.94	5.14	8.65	10.02	8.82	May-03
	//Select	-4.02	-0.23	2.22	17.50	7.54	6.72	10.29	11.68	10.46	Mar-07

External funds

		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global (Long only) ⁴	Entry Fee	0.39	4.00	4.85	16.38	6.70	8.60	6.89	11.27	7.61	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.31	3.78	4.40	15.39	5.80	7.70	6.00	10.34	6.71	Sep-05
	//Select	0.44	4.17	5.19	17.13	7.39	9.30	7.58	11.98	8.31	Mar-07
ANZ Cash Advantage*	Entry Fee	0.04	0.15	0.36	0.98	1.12	1.17	1.43	1.75	2.49	Jun-09
	Nil Entry Fee/Deferred Entry Fee	0.04	0.15	0.36	0.98	1.12	1.17	1.43	1.75	2.49	Jun-09
	//Select	0.07	0.22	0.51	1.28	1.42	1.47	1.73	2.05	2.80	Jun-09
Arrowstreet Global Equity (Hedged) Trust	Entry Fee	2.54	7.15	6.32	20.67	6.35	11.73	9.26	14.65	8.28	May-03
	Nil Entry Fee/Deferred Entry Fee	2.46	6.91	5.85	19.59	5.40	10.74	8.29	13.63	7.31	May-03
	//Select	2.59	7.32	6.67	21.46	7.04	12.46	9.97	15.39	8.98	Mar-07
Ausbil Australian Emerging Leaders Trust	Entry Fee	0.92	3.10	3.36	20.61	-0.21	8.00	7.85	9.41	5.99	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.85	2.88	2.92	19.59	-1.05	7.10	6.94	8.48	5.10	Sep-05
	//Select	0.98	3.27	3.70	21.39	0.44	8.70	8.54	10.12	6.68	Mar-07
Bentham Global Income Trust	Entry Fee	0.75	0.98	1.08	2.38	0.94	2.88	3.20	4.25	6.21	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.68	0.77	0.65	1.52	0.09	2.01	2.33	3.37	5.32	Sep-05
	//Select	0.80	1.14	1.41	3.05	1.60	3.55	3.87	4.92	6.90	Mar-07
BlackRock Scientific Australian Equity Trust	Entry Fee	-2.40	-0.04	2.04	23.43	8.62	9.78	8.18	8.87	7.13	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.47	-0.27	1.58	22.33	7.65	8.81	7.22	7.90	6.17	Sep-04
	//Select	-2.35	0.12	2.37	24.22	9.32	10.49	8.88	9.58	7.82	Mar-07
BlackRock Scientific Diversified Growth Trust	Entry Fee	-1.28	0.81	3.24	18.80	6.95	8.26	6.52	8.57	7.28	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.35	0.59	2.77	17.74	6.00	7.30	5.57	7.60	6.32	Sep-05
	//Select	-1.23	0.98	3.57	19.57	7.64	8.96	7.21	9.28	7.97	Mar-07
BlackRock Scientific International Equity Trust	Entry Fee	-1.23	3.43	6.82	26.30	11.27	13.14	10.44	16.09	11.12	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.30	3.21	6.36	25.23	10.33	12.19	9.52	15.12	10.19	May-03
	//Select	-1.18	3.60	7.16	27.11	11.99	13.87	11.16	16.84	11.85	Mar-07
Colonial First State Global Credit Income Trust	Entry Fee	0.53	0.96	1.22	4.02	1.62	2.29	2.47	2.99	3.92	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.46	0.74	0.79	3.14	0.76	1.43	1.60	2.13	3.05	Sep-05
	//Select	0.59	1.12	1.54	4.70	2.28	2.96	3.13	3.66	4.60	Mar-07
Colonial First State Imputation Trust	Entry Fee	-1.84	1.32	3.12	24.31	10.82	10.85	7.47	8.82	6.53	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.91	1.09	2.66	23.21	9.84	9.87	6.52	7.85	5.58	May-03
	//Select	-1.79	1.48	3.45	25.12	11.54	11.57	8.17	9.52	7.22	Mar-07
Colonial First State Global Listed Infrastructure	Entry Fee	3.15	1.64	5.46	24.08	8.26	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	3.08	1.42	5.02	23.03	7.35	-	-	-	-	Sep-17
	//Select	3.21	1.80	5.81	24.89	8.96	-	-	-	-	Sep-17
Fidelity Australian Equities Trust	Entry Fee	-1.95	0.24	2.41	21.69	7.54	8.35	7.38	9.30	7.54	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-2.02	0.03	1.97	20.66	6.63	7.44	6.47	8.37	6.63	Mar-09
	//Select	-1.89	0.41	2.74	22.48	8.23	9.06	8.08	10.01	8.24	Mar-09

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ANZ OneAnswer Investment Portfolio as at: 31 December 2019

External funds (cont'd)		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Greencap Broadcap	Entry Fee	-1.53	2.63	6.05	24.76	8.56	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-1.60	2.42	5.60	23.71	7.64	-	-	-	-	Sep-17
	//Select	-1.48	2.80	6.39	25.57	9.26	-	-	-	-	Sep-17
Janus Henderson Global Fixed Interest Total Return ⁵	Entry Fee	0.01	-0.59	0.78	5.84	1.31	2.59	2.52	2.59	4.73	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.06	-0.80	0.36	4.94	0.45	1.73	1.65	1.73	3.85	Mar-09
	//Select	0.07	-0.43	1.11	6.52	1.97	3.26	3.18	3.26	5.41	Mar-09
Investors Mutual Australian Share Trust	Entry Fee	-3.01	1.30	2.05	16.11	5.14	5.72	6.16	8.42	7.79	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.09	1.07	1.59	15.08	4.21	4.78	5.22	7.45	6.83	May-03
	//Select	-2.96	1.46	2.38	16.85	5.82	6.40	6.84	9.12	8.49	Mar-07
Kapstream Absolute Return Income Trust	Entry Fee	-0.03	0.04	0.44	2.39	1.70	1.97	1.86	2.60	4.32	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.10	-0.17	0.02	1.52	0.84	1.11	0.99	1.73	3.43	Sep-05
	//Select	0.03	0.20	0.77	3.05	2.37	2.63	2.52	3.27	4.99	Mar-07
Magellan Global Trust	Entry Fee	-1.00	2.80	7.56	26.47	17.17	15.84	12.82	16.98	11.20	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.08	2.57	7.08	25.34	16.13	14.81	11.82	15.93	10.21	May-03
	//Select	-0.95	2.97	7.91	27.30	17.93	16.59	13.55	17.73	11.92	Mar-07
Merlon Australian Share Income Trust	Entry Fee	-2.04	-0.11	2.78	12.60	1.56	3.74	5.01	6.24	4.51	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-2.11	-0.32	2.35	11.65	0.71	2.86	4.12	5.35	3.63	Dec-07
	//Select	-1.98	0.06	3.11	13.33	2.22	4.41	5.69	6.93	5.19	Dec-07
MFS Global Equity Trust	Entry Fee	-1.23	2.67	7.25	29.52	13.39	13.44	11.27	16.04	12.15	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.30	2.45	6.79	28.43	12.44	12.49	10.34	15.07	11.21	Sep-05
	//Select	-1.17	2.84	7.60	30.35	14.12	14.18	11.99	16.79	12.88	Mar-07
Nikko AM Australian Shares	Entry Fee	-2.24	0.87	4.84	22.07	1.44	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-2.31	0.66	4.40	21.05	0.58	-	-	-	-	Sep-17
	//Select	-2.19	1.04	5.18	22.87	2.09	-	-	-	-	Sep-17
Pental Australian Shares ⁶	Entry Fee	-1.97	2.20	3.82	22.25	7.30	9.34	7.49	9.19	6.42	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-2.04	1.99	3.38	21.22	6.40	8.43	6.59	8.27	5.53	Mar-09
	//Select	-1.92	2.37	4.16	23.04	8.00	10.05	8.19	9.89	7.11	Mar-09
Pental Core Hedged Global Shares ⁷	Entry Fee	1.86	6.82	6.24	19.12	1.09	7.66	6.24	9.23	8.45	May-03
	Nil Entry Fee/Deferred Entry Fee	1.78	6.58	5.77	18.05	0.19	6.70	5.29	8.26	7.48	May-03
	//Select	1.91	6.99	6.59	19.89	1.75	8.36	6.93	9.94	9.15	Mar-07
Pental Monthly Income Plus ⁸	Entry Fee	-1.01	-0.15	1.03	6.51	3.21	3.60	3.36	3.70	4.27	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.08	-0.36	0.60	5.61	2.34	2.72	2.49	2.82	3.39	Dec-07
	//Select	-0.96	0.01	1.36	7.21	3.89	4.27	4.04	4.37	4.95	Dec-07
Pental Smaller Companies Trust ⁹	Entry Fee	-1.14	-1.20	1.37	13.37	1.91	6.33	8.94	8.55	8.05	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.21	-1.41	0.94	12.41	1.06	5.44	8.02	7.64	7.15	Sep-04
	//Select	-1.09	-1.04	1.70	14.10	2.57	7.02	9.64	9.25	8.75	Mar-07
Perennial Value Shares Trust	Entry Fee	-0.45	2.28	4.41	21.39	4.21	5.93	5.55	7.61	4.84	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.52	2.06	3.97	20.37	3.33	5.04	4.66	6.70	3.96	Sep-05
	//Select	-0.39	2.45	4.75	22.17	4.88	6.62	6.23	8.31	5.52	Mar-07
Perpetual Australian Share Trust	Entry Fee	-2.59	0.44	2.31	15.92	3.05	5.01	4.80	6.87	6.37	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.67	0.22	1.86	14.89	2.13	4.08	3.87	5.92	5.42	May-03
	//Select	-2.54	0.60	2.65	16.67	3.72	5.70	5.48	7.56	7.06	Mar-07
Perpetual Balanced Growth Trust	Entry Fee	-1.03	0.26	1.79	11.85	4.33	5.59	5.05	7.14	6.43	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.10	0.04	1.34	10.86	3.41	4.65	4.12	6.19	5.48	Sep-05
	//Select	-0.97	0.43	2.12	12.57	5.01	6.27	5.73	7.84	7.12	Mar-07
Perpetual Conservative Growth Trust	Entry Fee	-1.15	-0.75	0.53	6.98	3.59	3.88	3.36	4.49	4.87	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.22	-0.97	0.08	6.02	2.66	2.95	2.44	3.56	3.93	Sep-05
	//Select	-1.09	-0.59	0.86	7.67	4.26	4.56	4.03	5.17	5.55	Mar-07
Perpetual Ethical SRI ¹⁰	Entry Fee	-1.75	-1.15	1.20	13.93	-0.58	1.88	2.51	5.28	3.55	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.81	-1.36	0.77	12.97	-1.42	1.02	1.64	4.39	2.68	Dec-07
	//Select	-1.69	-0.99	1.53	14.67	0.06	2.54	3.17	5.96	4.22	Dec-07
Platinum International Trust	Entry Fee	1.39	3.27	6.42	16.68	2.60	9.30	7.85	12.34	7.66	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.32	3.05	5.97	15.70	1.75	8.39	6.95	11.39	6.75	Sep-05
	//Select	1.44	3.44	6.77	17.43	3.27	10.00	8.55	13.06	8.36	Mar-07
Schroder Australian Equity Trust	Entry Fee	-2.54	0.24	2.40	20.57	6.56	7.96	6.75	7.70	6.45	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.61	0.02	1.94	19.51	5.62	7.00	5.80	6.74	5.50	May-03
	//Select	-2.49	0.40	2.73	21.35	7.24	8.65	7.44	8.40	7.14	Mar-07
Schroder Balanced Trust	Entry Fee	-0.91	0.88	2.61	13.40	4.77	5.59	5.47	7.05	6.48	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.98	0.65	2.15	12.39	3.83	4.65	4.53	6.09	5.53	Sep-05
	//Select	-0.85	1.04	2.94	14.13	5.45	6.28	6.16	7.74	7.17	Mar-07
Schroder Fixed Income	Entry Fee	-1.75	-1.57	0.25	6.28	4.57	3.68	2.52	3.00	-	Aug-10
	Nil Entry Fee/Deferred Entry Fee	-1.82	-1.78	-0.17	5.38	3.69	2.81	1.65	2.13	-	Aug-10
	//Select	-1.70	-1.41	0.58	6.97	5.25	4.36	3.18	3.67	-	Aug-10
Schroder Real Return Trust	Entry Fee	-0.39	0.41	1.16	6.79	2.52	2.88	2.93	5.36	4.46	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.46	0.19	0.71	5.84	1.60	1.96	2.01	4.43	3.53	Sep-05
	//Select	-0.33	0.58	1.49	7.49	3.19	3.55	3.60	6.05	5.14	Mar-07
SG Hiscock Property Trust	Entry Fee	-4.09	0.63	4.21	15.52	2.96	4.02	7.06	9.33	9.00	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.16	0.40	3.74	14.50	2.05	3.09	6.10	8.35	8.03	May-03
	//Select	-4.04	0.79	4.55	16.26	3.63	4.69	7.75	10.03	9.71	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio as at: 31 December 2019

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Stewart Investors	Entry Fee	-3.54	1.15	3.10	14.68	9.44	9.25	7.32	12.49	8.60	Dec-07
WorldWide Sustainability ¹¹	Nil Entry Fee/Deferred Entry Fee	-3.60	0.94	2.67	13.72	8.52	8.34	6.42	11.54	7.68	Dec-07
	//Select	-3.48	1.32	3.44	15.42	10.16	9.96	8.02	13.21	9.30	Dec-07
T. Rowe Price Dynamic Global Bond	Entry Fee	1.85	1.11	-1.45	-1.69	-0.77	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	1.78	0.90	-1.87	-2.52	-1.61	-	-	-	-	Sep-17
	//Select	1.91	1.28	-1.13	-1.05	-0.13	-	-	-	-	Sep-17
T. Rowe Price Global Equity Trust	Entry Fee	-0.91	4.24	6.47	28.46	14.65	17.45	13.07	16.70	11.14	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.98	4.01	6.01	27.38	13.69	16.46	12.12	15.72	10.21	Mar-09
	//Select	-0.86	4.40	6.81	29.29	15.40	18.21	13.80	17.46	11.86	Mar-09
UBS Balanced Trust	Entry Fee	-0.61	1.78	4.10	15.86	4.40	5.99	4.15	6.93	5.64	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.68	1.56	3.64	14.83	3.47	5.04	3.22	5.98	4.70	Sep-05
	//Select	-0.55	1.95	4.44	16.61	5.08	6.67	4.82	7.63	6.33	Mar-07
UBS Defensive Trust	Entry Fee	-1.16	-0.15	1.84	9.85	3.35	4.06	2.82	4.58	4.97	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.23	-0.38	1.38	8.87	2.43	3.13	1.91	3.65	4.03	Sep-05
	//Select	-1.10	0.01	2.17	10.57	4.02	4.73	3.49	5.26	5.65	Mar-07
UBS Diversified Fixed Income Trust	Entry Fee	-1.07	-1.26	0.20	5.15	3.30	3.21	2.52	3.03	4.29	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.15	-1.48	-0.25	4.21	2.37	2.29	1.60	2.10	3.36	May-03
	//Select	-1.02	-1.10	0.53	5.83	3.97	3.88	3.18	3.70	4.97	Mar-07
Vanguard Australian Shares Index Trust	Entry Fee	-2.15	0.34	2.53	21.95	7.89	8.68	7.29	8.25	6.14	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.22	0.13	2.09	20.92	6.98	7.76	6.52	7.43	5.31	May-03
	//Select	-2.10	0.50	2.86	22.74	8.59	9.39	7.88	8.88	6.78	Mar-07
Vanguard Balanced Index Trust	Entry Fee	-0.73	0.94	3.21	14.58	6.27	6.35	5.63	7.21	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.80	0.73	2.77	13.61	5.37	5.48	4.89	6.41	-	Apr-10
	//Select	-0.67	1.11	3.55	15.32	6.96	7.02	6.21	7.83	-	Apr-10
Vanguard Conservative Index Trust	Entry Fee	-0.69	0.15	2.08	10.44	4.85	4.75	4.24	5.41	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.76	-0.07	1.65	9.50	3.96	3.89	3.50	4.63	-	Apr-10
	//Select	-0.64	0.31	2.41	11.15	5.53	5.41	4.80	6.01	-	Apr-10
Vanguard Diversified Bond Index Trust ¹²	Entry Fee	-0.87	-1.42	0.53	5.84	3.41	2.95	2.57	3.14	4.49	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.94	-1.63	0.11	4.95	2.53	2.10	1.84	2.38	3.68	Mar-09
	//Select	-0.82	-1.26	0.86	6.53	4.08	3.60	3.12	3.74	5.11	Mar-09
Vanguard Growth Index Trust	Entry Fee	-0.69	1.87	4.27	18.18	7.35	7.66	6.81	8.75	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.76	1.66	3.82	17.19	6.44	6.77	6.06	7.94	-	Apr-10
	//Select	-0.63	2.04	4.61	18.95	8.05	8.34	7.39	9.37	-	Apr-10
Vanguard High Growth Index Trust	Entry Fee	-0.65	2.81	5.31	21.86	8.38	8.96	7.95	10.29	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.72	2.59	4.86	20.83	7.47	8.07	7.19	9.47	-	Apr-10
	//Select	-0.60	2.98	5.65	22.65	9.09	9.65	8.53	10.92	-	Apr-10
Vanguard International Shares Index Trust	Entry Fee	-0.96	3.91	8.54	26.57	12.67	12.39	10.70	15.64	10.96	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.03	3.69	8.08	25.51	11.72	11.47	9.93	14.78	10.10	Sep-05
	//Select	-0.91	4.08	8.89	27.39	13.40	13.10	11.30	16.30	11.62	Mar-07
Vanguard International Shares Index (Hedged) Trust	Entry Fee	2.18	7.12	8.21	25.12	6.72	10.47	8.22	11.61	10.64	May-03
	Nil Entry Fee/Deferred Entry Fee	2.11	6.90	7.75	24.07	5.82	9.56	7.46	10.77	9.79	May-03
	//Select	2.24	7.30	8.56	25.93	7.41	11.16	8.81	12.24	11.30	Mar-07
Vanguard Property Securities Index Trust	Entry Fee	-4.37	-1.15	-0.39	17.70	9.49	7.93	9.93	11.39	10.24	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-4.44	-1.36	-0.81	16.71	8.57	7.05	9.16	10.56	9.38	Sep-05
	//Select	-4.32	-0.99	-0.07	18.47	10.20	8.62	10.53	12.02	10.89	Mar-07
Closed		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Enhanced Yield Trust	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
ANZ Flexible Term deposit*	Entry Fee	0.03	0.11	0.28	0.83	0.97	1.02	1.28	1.60	2.22	Jul-08
	Nil Entry Fee/Deferred Entry Fee	0.03	0.11	0.28	0.83	0.97	1.02	1.28	1.60	2.22	Jul-08
	//Select	0.06	0.19	0.43	1.13	1.27	1.32	1.58	1.90	2.52	Jul-08
Challenger Howard Mortgage Trust	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	-
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Income Plus Trust	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Mortgage Trust	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Protected AUS 50	Entry Fee	-	-	-	-	-	-	-	-	-	Jun-09
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Jun-09
	//Select	-	-	-	-	-	-	-	-	-	Jun-09

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage and ANZ Flexible Term Deposit Funds are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au.

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield Trust"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

Returns published prior to the dates above are for the previous fund

ANZ OneAnswer Personal Super as at: 31 December 2019

OnePath funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth	Entry Fee	-0.38	1.55	3.38	14.52	5.46	6.38	5.34	7.51	5.96	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.43	1.39	3.05	13.79	4.79	5.70	4.67	6.82	5.28	May-03
	//Select	-0.32	1.73	3.75	15.32	6.20	7.12	6.08	8.26	6.70	Mar-07
OnePath Alternatives Growth	Entry Fee	0.77	0.42	0.31	2.66	-0.27	0.78	-0.64	0.83	-1.30	Dec-06
	Nil Entry Fee/Deferred Entry Fee	0.72	0.26	-0.01	2.01	-0.91	0.13	-1.27	0.19	-1.93	Dec-06
	//Select	0.83	0.59	0.66	3.38	0.43	1.48	0.06	1.53	-0.61	Mar-07
OnePath Australian Shares	Entry Fee	-2.09	0.75	2.15	21.97	4.93	6.11	5.38	6.89	5.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.15	0.59	1.82	21.20	4.26	5.43	4.71	6.21	4.65	May-03
	//Select	-2.04	0.93	2.51	22.83	5.66	6.85	6.12	7.64	6.06	Mar-07
OnePath Balanced	Entry Fee	-0.43	0.76	2.34	11.08	4.41	5.01	4.24	5.40	4.58	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.48	0.61	2.02	10.38	3.75	4.34	3.58	4.73	3.91	May-03
	//Select	-0.37	0.94	2.70	11.86	5.15	5.74	4.97	6.14	5.31	Mar-07
OnePath Blue Chip Imputation	Entry Fee	-2.64	-0.40	3.43	18.99	3.31	4.53	3.79	5.87	4.63	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.69	-0.56	3.10	18.24	2.65	3.86	3.13	5.20	3.97	May-03
	//Select	-2.58	-0.22	3.79	19.83	4.03	5.26	4.52	6.61	5.36	Mar-07
OnePath Capital Guaranteed	Entry Fee	0.00	0.00	0.00	0.09	0.24	0.37	0.78	1.15	1.62	May-03
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	0.00	0.04	0.36	0.68	1.12	May-03
	//Select	0.06	0.18	0.35	0.79	0.95	1.07	1.49	1.86	2.33	Mar-07
OnePath Cash	Entry Fee	0.02	0.08	0.18	0.62	0.69	0.66	0.78	0.99	1.62	May-03
	Nil Entry Fee/Deferred Entry Fee	0.02	0.08	0.16	0.46	0.46	0.40	0.51	0.71	1.33	May-03
	//Select	0.04	0.15	0.33	0.93	0.99	0.96	1.09	1.29	1.92	Mar-07
OnePath Conservative	Entry Fee	-0.53	0.13	1.49	8.08	3.74	3.77	3.29	3.99	4.10	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.58	-0.03	1.17	7.40	3.09	3.11	2.63	3.33	3.43	May-03
	//Select	-0.47	0.30	1.85	8.84	4.47	4.50	4.01	4.72	4.82	Mar-07
OnePath Diversified Credit ¹	Entry Fee	0.12	0.40	0.64	1.92	0.69	0.99	1.20	1.43	2.81	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.07	0.24	0.33	1.27	0.05	0.35	0.56	0.78	2.16	Sep-04
	//Select	0.18	0.58	1.00	2.63	1.40	1.70	1.91	2.14	3.53	Mar-07
OnePath Diversified Fixed Interest	Entry Fee	-0.65	-0.76	0.41	5.05	2.80	2.61	2.34	2.70	3.73	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.71	-0.93	0.09	4.38	2.15	1.95	1.69	2.04	3.07	May-03
	//Select	-0.59	-0.59	0.76	5.79	3.53	3.33	3.06	3.42	4.45	Mar-07
OnePath Geared Australian Shares Index ²	Entry Fee	-3.82	0.46	4.24	41.46	13.95	14.97	11.13	13.05	7.61	Jul-06
	Nil Entry Fee/Deferred Entry Fee	-3.88	0.30	3.91	40.55	13.22	14.24	10.43	12.33	6.93	Jul-06
	//Select	-3.77	0.64	4.61	42.45	14.75	15.78	11.92	13.85	8.36	Mar-07
OnePath Global Emerging Markets	Entry Fee	3.27	7.60	6.51	19.06	6.97	12.07	8.70	7.06	3.29	May-03
	Nil Entry Fee/Deferred Entry Fee	3.22	7.43	6.17	18.30	6.29	11.36	8.01	6.38	2.63	May-03
	//Select	3.33	7.79	6.89	19.90	7.72	12.86	9.47	7.81	4.01	Mar-07
OnePath Global Property Securities ³	Entry Fee	-0.43	-0.03	5.94	18.60	6.35	5.49	4.42	6.98	8.66	Dec-06
	Nil Entry Fee/Deferred Entry Fee	-0.50	-0.20	5.60	17.84	5.66	4.82	3.75	6.29	7.97	Dec-06
	//Select	-0.38	0.14	6.31	19.43	7.09	6.23	5.15	7.73	9.42	Mar-07
OnePath Global Share	Entry Fee	-1.46	2.60	7.37	24.47	14.27	15.28	12.79	16.71	11.24	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.51	2.44	7.03	23.69	13.54	14.55	12.07	15.97	10.53	Sep-05
	//Select	-1.41	2.78	7.75	25.35	15.07	16.09	13.58	17.53	12.02	Mar-07
OnePath High Growth	Entry Fee	-0.46	2.45	4.93	19.73	6.92	8.35	7.05	8.98	6.44	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.51	2.28	4.59	18.96	6.24	7.66	6.37	8.29	5.77	May-03
	//Select	-0.40	2.63	5.30	20.57	7.67	9.11	7.81	9.75	7.19	Mar-07
OnePath Income	Entry Fee	-0.91	-0.67	0.75	6.21	2.92	2.71	2.44	3.03	3.51	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.97	-0.83	0.42	5.53	2.26	2.06	1.79	2.38	2.85	May-03
	//Select	-0.86	-0.50	1.10	6.96	3.64	3.43	3.16	3.76	4.23	Mar-07
OnePath Managed Growth	Entry Fee	-0.36	1.44	3.28	13.79	5.15	6.12	5.17	6.59	5.31	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.41	1.28	2.95	13.06	4.48	5.44	4.50	5.91	4.64	May-03
	//Select	-0.31	1.61	3.64	14.59	5.88	6.86	5.91	7.33	6.04	Mar-07
OnePath Property Securities Index	Entry Fee	-3.72	0.55	3.75	14.21	2.90	3.78	6.68	8.66	7.65	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.78	0.38	3.41	13.48	2.24	3.12	6.00	7.97	6.96	May-03
	//Select	-3.67	0.72	4.11	15.01	3.62	4.51	7.43	9.42	8.40	Mar-07
OnePath Select Leaders	Entry Fee	-1.96	1.12	2.72	22.85	4.86	6.21	4.94	6.79	5.44	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.02	0.96	2.39	22.06	4.19	5.54	4.27	6.11	4.77	Sep-04
	//Select	-1.90	1.30	3.08	23.71	5.59	6.96	5.67	7.54	6.18	Mar-07
OnePath Sustainable Investments - Australian Shares	Entry Fee	-1.11	2.49	3.48	25.99	8.39	7.77	5.96	8.10	6.36	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.17	2.32	3.15	25.19	7.70	7.09	5.29	7.41	5.68	May-03
	//Select	-1.06	2.67	3.84	26.87	9.15	8.53	6.70	8.85	7.10	Mar-07
OnePath Tax Effective Income	Entry Fee	-2.52	-0.74	1.52	13.48	5.35	5.36	5.20	6.19	5.47	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.57	-0.90	1.20	12.76	4.69	4.69	4.53	5.51	4.80	May-03
	//Select	-2.46	-0.56	1.88	14.27	6.09	6.10	5.94	6.93	6.21	Mar-07
		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Personal Super as at: 31 December 2019

OptiMix funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	Entry Fee	-1.67	-1.62	-0.20	5.03	3.66	2.99	2.01	2.49	3.59	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.72	-1.79	-0.53	4.36	3.00	2.34	1.36	1.83	2.93	May-03
	//Select	-1.61	-1.45	0.15	5.77	4.39	3.71	2.73	3.21	4.31	Mar-07
OptiMix Australian Shares	Entry Fee	-1.83	0.46	3.39	20.92	6.03	7.55	6.38	7.46	5.37	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.89	0.30	3.06	20.15	5.35	6.87	5.70	6.78	4.70	May-03
	//Select	-1.77	0.64	3.75	21.77	6.77	8.31	7.12	8.22	6.11	Mar-07
OptiMix Balanced	Entry Fee	-0.44	1.43	3.31	14.01	4.87	6.03	5.05	6.50	5.13	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.49	1.27	2.98	13.28	4.21	5.35	4.39	5.82	4.47	Sep-04
	//Select	-0.38	1.61	3.67	14.81	5.61	6.77	5.79	7.25	5.87	Mar-07
OptiMix Conservative	Entry Fee	-0.54	0.11	1.47	8.01	3.52	3.69	3.15	3.94	3.82	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.60	-0.05	1.15	7.32	2.86	3.03	2.50	3.28	3.16	May-03
	//Select	-0.48	0.29	1.83	8.77	4.24	4.41	3.88	4.67	4.54	Mar-07
OptiMix Enhanced Cash	Entry Fee	0.00	0.00	0.00	0.14	0.20	0.21	0.34	0.52	1.14	May-03
	Nil Entry Fee/Deferred Entry Fee	0.02	0.10	0.25	0.33	0.93	0.47	0.23	0.24	0.75	May-03
	//Select	0.06	0.18	0.35	0.85	0.91	0.91	1.05	1.22	1.85	Mar-07
OptiMix Global Emerging Markets Share	Entry Fee	2.60	5.24	5.79	15.22	5.08	9.24	6.22	6.69	3.47	Dec-07
	Nil Entry Fee/Deferred Entry Fee	2.55	5.08	5.45	14.49	4.42	8.55	5.54	6.01	2.81	Dec-07
	//Select	2.66	5.43	6.16	16.03	5.82	10.01	6.97	7.44	4.19	Dec-07
OptiMix Global Shares	Entry Fee	-1.30	3.12	7.41	22.70	10.15	10.80	9.70	13.13	9.56	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.35	2.95	7.06	21.92	9.45	10.10	9.00	12.41	8.86	May-03
	//Select	-1.24	3.30	7.78	23.56	10.92	11.58	10.47	13.93	10.32	Mar-07
OptiMix Global Smaller Companies Share	Entry Fee	-0.64	4.85	7.63	19.69	6.06	8.24	7.83	13.48	10.12	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.70	4.68	7.28	18.93	5.38	7.55	7.15	12.76	9.42	May-03
	//Select	-0.59	5.03	8.01	20.53	6.80	9.00	8.59	14.28	10.89	Mar-07
OptiMix Growth	Entry Fee	-0.45	1.87	4.11	16.97	5.66	7.09	5.94	7.60	5.71	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.50	1.70	3.77	16.22	4.99	6.41	5.26	6.91	5.04	May-03
	//Select	-0.39	2.05	4.47	17.79	6.40	7.84	6.68	8.36	6.45	Mar-07
OptiMix High Growth	Entry Fee	-0.55	2.39	5.04	19.86	6.40	8.11	6.77	8.71	6.26	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.60	2.23	4.70	19.09	5.73	7.42	6.09	8.02	5.58	May-03
	//Select	-0.49	2.57	5.41	20.70	7.15	8.87	7.52	9.47	7.00	Mar-07
OptiMix Moderate	Entry Fee	-0.47	0.76	2.41	11.19	4.24	4.94	4.17	5.31	4.63	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.52	0.60	2.09	10.48	3.58	4.27	3.50	4.64	3.96	May-03
	//Select	-0.41	0.94	2.77	11.97	4.97	5.68	4.90	6.05	5.36	Mar-07
OptiMix Property Securities	Entry Fee	-3.62	-0.24	1.88	15.10	6.29	5.44	9.92	10.90	9.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.67	-0.40	1.56	14.37	5.62	4.77	9.22	10.19	8.63	May-03
	//Select	-3.56	-0.06	2.24	15.91	7.04	6.18	10.69	11.68	10.09	Mar-07
External funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage*	Entry Fee	0.04	0.13	0.30	0.83	0.95	0.99	1.21	1.49	2.12	Jun-09
	Nil Entry Fee/Deferred Entry Fee	0.04	0.13	0.30	0.83	0.95	0.99	1.21	1.49	2.12	Jun-09
	//Select	0.06	0.19	0.43	1.09	1.21	1.25	1.47	1.74	2.38	Jun-09
Antipodes Global (Long only) ⁴	Entry Fee	0.34	3.57	4.55	16.63	5.98	7.73	6.43	10.40	7.09	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.29	3.40	4.22	15.90	5.31	7.05	5.76	9.70	6.41	Sep-05
	//Select	0.40	3.75	4.92	17.45	6.72	8.49	7.18	11.18	7.83	Mar-07
Arrowstreet Global Equity (Hedged)	Entry Fee	2.28	6.48	6.12	18.85	6.01	10.77	8.50	14.64	7.89	May-03
	Nil Entry Fee/Deferred Entry Fee	2.23	6.30	5.78	18.10	5.33	10.07	7.82	13.91	7.20	May-03
	//Select	2.34	6.66	6.49	19.69	6.75	11.55	9.27	15.07	8.64	Mar-07
Ausbil Australian Emerging Leaders	Entry Fee	0.83	2.77	3.25	18.94	0.61	8.04	7.90	9.31	6.21	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.78	2.61	2.92	18.19	-0.03	7.35	7.22	8.61	5.54	Sep-05
	//Select	0.89	2.95	3.61	19.78	1.31	8.80	8.66	10.08	6.95	Mar-07
Bentham Global Income	Entry Fee	0.67	0.86	1.02	2.15	0.81	2.58	2.84	3.75	5.41	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.62	0.69	0.69	1.50	0.17	1.93	2.19	3.09	4.74	Sep-05
	//Select	0.73	1.03	1.37	2.87	1.52	3.30	3.56	3.56	6.14	Mar-07
BlackRock Scientific Australian Equity	Entry Fee	-2.08	0.15	2.53	22.32	9.07	10.06	8.45	8.97	7.43	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.13	-0.01	2.20	21.54	8.38	9.36	7.76	8.28	6.75	Sep-04
	//Select	-2.02	0.32	2.89	23.18	9.84	10.83	9.21	9.73	8.18	Mar-07
BlackRock Scientific Diversified Growth	Entry Fee	-1.07	0.84	3.22	17.42	6.79	7.90	6.32	8.17	6.80	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.12	0.67	2.89	16.68	6.11	7.22	5.64	7.48	6.12	Sep-05
	//Select	-1.01	1.01	3.58	18.25	7.54	8.66	7.06	8.93	7.54	Mar-07
BlackRock Scientific International Equity	Entry Fee	-1.11	3.18	6.47	23.77	10.35	11.99	9.51	15.07	10.06	Oct-05
	Nil Entry Fee/Deferred Entry Fee	-1.16	3.02	6.12	22.99	9.65	11.28	8.81	14.34	9.36	Oct-05
	//Select	-1.05	3.36	6.84	24.64	11.13	12.77	10.28	15.88	10.83	Mar-07
Colonial First State Global Credit Income	Entry Fee	0.47	0.84	1.06	3.58	1.37	1.78	2.01	2.51	3.35	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.41	0.68	0.74	2.92	0.72	1.13	1.36	1.86	2.69	Sep-05
	//Select	0.53	1.02	1.41	4.30	2.08	2.49	2.73	3.23	4.07	Mar-07
Colonial First State Global Listed Infrastructure	Entry Fee	2.84	1.65	5.55	21.70	8.19	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	2.78	1.48	5.21	20.92	7.50	-	-	-	-	Sep-17
	//Select	2.91	1.87	6.00	22.75	9.12	-	-	-	-	Sep-17
Colonial First State Imputation	Entry Fee	-1.58	1.38	3.01	22.29	10.71	10.83	7.79	8.89	6.85	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.64	1.22	2.68	21.52	10.00	10.12	7.11	8.20	6.17	May-03
	//Select	-1.53	1.56	3.37	23.15	11.48	11.60	8.55	9.66	7.60	Mar-07

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Personal Super as at: 31 December 2019

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Fidelity Australian Equities	Entry Fee	-1.69	0.39	2.98	21.06	8.20	8.85	7.97	9.75	8.06	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-1.75	0.23	2.65	20.29	7.51	8.16	7.28	9.05	7.37	Mar-09
	//Select	-1.64	0.57	3.34	21.91	8.96	9.62	8.73	10.52	8.82	Mar-09
Greencap Broadcap	Entry Fee	-1.24	2.66	5.75	22.14	8.90	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-1.29	2.50	5.41	21.35	8.20	-	-	-	-	Sep-17
	//Select	-1.17	2.88	6.20	23.19	9.84	-	-	-	-	Sep-17
Janus Henderson Global Fixed Interest Total Return ⁵	Entry Fee	0.02	-0.51	0.74	5.45	1.33	2.30	2.22	2.35	4.12	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.04	-0.67	0.41	4.78	0.68	1.65	1.57	1.69	3.46	Mar-09
	//Select	0.07	-0.34	1.09	6.19	2.04	3.01	2.94	3.06	4.85	Mar-09
Investors Mutual Australian Shares	Entry Fee	-2.67	1.21	2.24	15.58	5.65	6.16	6.62	8.73	8.20	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.73	1.05	1.92	14.85	4.98	5.49	5.95	8.05	7.51	May-03
	//Select	-2.62	1.39	2.60	16.39	6.39	6.91	7.37	9.50	8.95	Mar-07
Kapstream Absolute Return Income	Entry Fee	-0.02	0.02	0.36	1.98	1.35	1.58	1.49	2.14	3.70	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.08	-0.14	0.03	1.33	0.70	0.94	0.84	1.49	3.04	Sep-05
	//Select	0.04	0.19	0.71	2.70	2.06	2.29	2.20	2.86	4.42	Mar-07
Magellan Global	Entry Fee	-0.90	2.61	7.12	24.09	15.75	14.45	11.70	15.26	10.26	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.95	2.45	6.78	23.31	15.02	13.73	10.99	14.53	9.55	May-03
	//Select	-0.85	2.79	7.50	24.97	16.56	15.25	12.48	16.07	11.02	Mar-07
Merlon Australian Share Income	Entry Fee	-1.72	0.15	3.65	12.96	2.83	4.62	5.85	6.95	5.66	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.77	-0.01	3.32	12.25	2.18	3.96	5.18	6.27	4.99	Dec-07
	//Select	-1.66	0.33	4.01	13.76	3.55	5.35	6.59	7.70	6.40	Dec-07
MFS Global Equity	Entry Fee	-1.10	2.44	6.62	26.28	12.14	12.24	10.54	14.91	11.36	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.15	2.28	6.28	25.48	11.43	11.53	9.84	14.18	10.65	Sep-05
	//Select	-1.04	2.61	6.99	27.17	12.93	13.03	11.32	15.71	12.13	Mar-07
Nikko AM Australian Shares	Entry Fee	-1.96	0.88	5.16	21.22	2.98	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-2.06	0.56	4.48	19.35	1.68	-	-	-	-	Sep-17
	//Select	-1.89	1.10	5.61	22.27	3.87	-	-	-	-	Sep-17
OnePath MoneyForLife Balanced	Entry Fee	-0.30	1.67	3.08	13.65	5.08	6.07	5.15	6.33	5.72	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.43	1.28	2.35	12.07	3.91	5.05	4.28	5.51	4.94	Oct-09
	//Select	-0.25	1.85	3.44	14.45	5.81	6.81	5.89	7.08	6.46	Oct-09
OnePath MoneyForLife Conservative	Entry Fee	-0.49	0.77	1.97	9.30	4.11	4.38	3.69	4.38	4.39	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.68	0.22	0.93	7.28	2.73	3.23	2.74	3.51	3.58	Oct-09
	//Select	-0.43	0.95	2.33	10.07	4.85	5.12	4.42	5.12	5.12	Oct-09
OnePath MoneyForLife Moderate	Entry Fee	-0.23	1.64	3.31	13.33	4.91	5.56	4.65	5.63	5.34	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.57	0.74	1.45	9.54	2.67	3.84	3.36	4.50	4.35	Oct-09
	//Select	-0.18	1.82	3.68	14.12	5.65	6.30	5.39	6.37	6.08	Oct-09
Pental Australian Shares ⁶	Entry Fee	-1.76	2.10	4.00	20.54	7.46	9.34	7.83	9.42	6.94	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-1.82	1.94	3.66	19.77	6.78	8.65	7.14	8.72	6.26	Mar-09
	//Select	-1.70	2.28	4.36	21.38	8.21	10.11	8.58	10.19	7.68	Mar-09
Pental Core Hedged Global Shares ⁷	Entry Fee	1.66	6.18	5.69	17.20	0.96	6.97	5.86	8.47	7.56	May-03
	Nil Entry Fee/Deferred Entry Fee	1.60	6.01	5.35	16.46	0.32	6.29	5.19	7.78	6.87	May-03
	//Select	1.72	6.36	6.06	18.03	1.67	7.72	6.60	9.23	8.31	Mar-07
Pental Monthly Income Plus ⁸	Entry Fee	-0.86	-0.08	1.03	5.87	2.96	3.31	3.04	3.37	3.91	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-0.91	-0.24	0.71	5.20	2.31	2.65	2.38	2.72	3.25	Dec-07
	//Select	-0.80	0.10	1.38	6.62	3.69	4.03	3.76	4.10	4.63	Dec-07
Pental Smaller Companies ⁹	Entry Fee	-1.01	-1.15	1.52	12.45	2.46	6.50	8.87	8.62	8.18	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.06	-1.31	1.20	11.74	1.81	5.83	8.18	7.93	7.49	Sep-04
	//Select	-0.95	-0.98	1.88	13.24	3.18	7.25	9.63	9.38	8.93	Mar-07
Perennial Value Shares	Entry Fee	-0.38	2.08	4.24	20.21	4.90	6.54	6.20	8.07	5.57	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.43	1.92	3.91	19.45	4.23	5.86	5.53	7.38	4.90	Sep-05
	//Select	-0.32	2.26	4.60	21.05	5.63	7.29	6.95	8.83	6.30	Mar-07
Perpetual Australian Shares	Entry Fee	-2.29	0.41	3.39	16.28	4.36	6.02	5.66	7.61	7.11	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.34	0.25	3.06	15.55	3.70	5.35	4.99	6.93	6.44	May-03
	//Select	-2.23	0.58	3.76	17.10	5.10	6.76	6.40	8.36	7.86	Mar-07
Perpetual Balanced Growth	Entry Fee	-0.89	0.31	2.36	11.51	4.51	5.58	5.05	6.95	6.25	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.95	0.15	2.03	10.80	3.86	4.91	4.39	6.27	5.57	Sep-05
	//Select	-0.84	0.48	2.72	12.29	5.25	6.32	5.79	7.70	6.99	Mar-07
Perpetual Conservative Growth	Entry Fee	-1.02	-0.65	0.60	6.38	3.37	3.62	3.13	4.19	4.49	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.07	-0.82	0.27	5.69	2.71	2.96	2.47	3.53	3.82	Sep-05
	//Select	-0.96	-0.48	0.95	7.12	4.10	4.35	3.85	4.93	5.21	Mar-07
Perpetual Ethical SRI ¹⁰	Entry Fee	-1.54	-0.94	1.76	13.81	0.70	2.66	3.17	5.63	4.06	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.59	-1.09	1.44	13.09	0.06	2.00	2.52	4.96	3.40	Dec-07
	//Select	-1.48	-0.77	2.11	14.61	1.40	3.38	3.90	6.37	4.79	Dec-07
Platinum International	Entry Fee	1.26	3.00	5.81	14.71	2.40	8.47	7.28	11.44	7.15	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.20	2.83	5.47	13.97	1.75	7.78	6.60	10.73	6.47	Sep-05
	//Select	1.32	3.18	6.18	15.51	3.12	9.23	8.03	12.22	7.90	Mar-07
Schroder Australian Equity	Entry Fee	-2.25	0.25	3.00	19.84	7.24	8.49	7.43	8.20	6.99	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.31	0.08	2.67	19.08	6.56	7.80	6.74	7.51	6.31	May-03
	//Select	-2.19	0.42	3.36	20.68	7.99	9.25	8.18	8.96	7.74	Mar-07
Schroder Balanced	Entry Fee	-0.82	0.81	2.84	12.56	4.76	5.47	5.34	6.76	6.19	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.86	0.65	2.51	11.85	4.10	4.80	4.67	6.08	5.52	Sep-05
	//Select	-0.76	0.99	3.20	13.35	5.50	6.21	6.08	7.51	6.93	Mar-07
Schroder Fixed Income	Entry Fee	-1.58	-1.46	0.09	5.39	3.88	3.09	2.02	2.46	-	Aug-10
	Nil Entry Fee/Deferred Entry Fee	-1.62	-1.62	-0.23	4.72	3.23	2.43	1.37	1.81	-	Aug-10
	//Select	-1.52	-1.29	0.44	6.13	4.61	3.81	2.74	3.18	-	Aug-10
		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Personal Super as at: 31 December 2019

External funds (cont'd)		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Schroder Real Return	Entry Fee	-0.32	0.41	1.20	6.30	2.46	2.74	2.77	4.91	4.17	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.38	0.25	0.88	5.62	1.80	2.09	2.12	4.25	3.50	Sep-05
	//Select	-0.26	0.59	1.55	7.04	3.18	3.47	3.49	5.65	4.89	Mar-07
SG Hiscock Property	Entry Fee	-3.69	0.55	3.63	13.79	2.70	3.87	7.99	9.79	8.97	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.74	0.39	3.30	13.07	2.05	3.21	7.30	9.09	8.27	May-03
	//Select	-3.63	0.73	4.00	14.59	3.43	4.60	8.75	10.56	9.73	Mar-07
Stewart Investors WorldWide Sustainability ¹¹	Entry Fee	-3.11	1.07	3.05	13.44	8.65	8.41	6.78	11.37	7.93	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-3.16	0.91	2.71	12.72	7.95	7.72	6.10	10.66	7.24	Dec-07
	//Select	-3.05	1.25	3.41	14.24	9.41	9.17	7.53	12.16	8.68	Dec-07
T. Rowe Price Dynamic Global Bond	Entry Fee	1.66	1.02	-1.24	-1.48	-0.51	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	1.55	0.70	-1.86	-2.69	-1.50	-	-	-	-	Sep-17
	//Select	1.74	1.23	-0.82	-0.63	0.35	-	-	-	-	Sep-17
T. Rowe Price Global Equity	Entry Fee	-0.74	3.85	6.16	25.37	13.15	15.64	11.83	15.22	10.29	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.80	3.69	5.83	24.57	12.43	14.90	11.12	14.49	9.58	Mar-09
	//Select	-0.68	4.03	6.54	26.25	13.94	16.45	12.61	16.03	11.06	Mar-09
UBS Balanced	Entry Fee	-0.52	1.65	4.06	14.57	4.29	5.72	4.04	6.47	5.28	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.58	1.49	3.72	13.84	3.62	5.05	3.38	5.79	4.61	Sep-05
	//Select	-0.46	1.83	4.42	15.37	5.02	6.46	4.77	7.21	6.01	Mar-07
UBS Defensive	Entry Fee	-1.03	-0.12	1.95	9.10	3.21	3.80	2.69	4.25	4.53	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.09	-0.28	1.62	8.41	2.56	3.14	2.04	3.58	3.87	Sep-05
	//Select	-0.97	0.06	2.31	9.87	3.94	4.53	3.41	4.98	5.26	Mar-07
UBS Diversified Fixed Income	Entry Fee	-0.93	-1.10	0.19	4.43	2.76	2.68	2.05	2.52	3.61	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.98	-1.26	-0.13	3.77	2.11	2.03	1.40	1.87	2.95	May-03
	//Select	-0.87	-0.92	0.54	5.16	3.48	3.40	2.77	3.24	4.34	Mar-07
Vanguard Australian Shares Index	Entry Fee	-1.87	0.48	2.82	20.84	8.42	9.13	8.01	8.73	6.75	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.92	0.32	2.49	20.07	7.73	8.43	7.32	8.04	6.07	May-03
	//Select	-1.81	0.66	3.18	21.69	9.18	9.87	8.64	9.41	7.43	Mar-07
Vanguard Balanced Index	Entry Fee	-0.64	0.91	3.04	13.31	5.89	5.96	5.50	6.90	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.70	0.74	2.71	12.59	5.21	5.28	4.83	6.22	-	Apr-10
	//Select	-0.58	1.09	3.40	14.11	6.63	6.68	6.12	7.56	-	Apr-10
Vanguard Conservative Index	Entry Fee	-0.60	0.16	1.96	9.44	4.45	4.36	4.09	5.13	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.66	-	1.63	8.74	3.78	3.70	3.43	4.46	-	Apr-10
	//Select	-0.55	0.33	2.32	10.21	5.18	5.08	4.70	5.78	-	Apr-10
Vanguard Growth Index	Entry Fee	-0.60	1.78	4.06	16.69	7.03	7.31	6.65	8.38	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.65	1.62	3.73	15.95	6.35	6.63	5.97	7.69	-	Apr-10
	//Select	-0.54	1.96	4.42	17.51	7.78	8.04	7.27	9.05	-	Apr-10
Vanguard High Growth Index	Entry Fee	-0.56	2.64	5.04	20.14	8.10	8.62	7.80	9.89	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.62	2.47	4.70	19.37	7.41	7.93	7.12	9.20	-	Apr-10
	//Select	-0.50	2.82	5.40	20.98	8.86	9.36	8.43	10.57	-	Apr-10
Vanguard Diversified Bond Index ¹²	Entry Fee	-0.77	-1.28	0.45	5.21	3.00	2.59	2.37	2.87	4.00	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.83	-1.44	0.13	4.54	2.34	1.94	1.72	2.21	3.34	Mar-09
	//Select	-0.72	-1.11	0.81	5.95	3.72	3.29	2.96	3.50	4.67	Mar-09
Vanguard International Shares Index	Entry Fee	-0.88	3.64	7.79	24.06	11.69	11.43	10.15	14.47	10.22	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.93	3.48	7.45	23.27	10.98	10.72	9.45	13.74	9.52	Sep-05
	//Select	-0.82	3.82	8.17	24.93	12.47	12.19	10.80	15.17	10.93	Mar-07
Vanguard International Shares Index (Hedged)	Entry Fee	1.98	6.49	7.44	22.40	6.17	9.51	7.75	10.67	9.62	May-03
	Nil Entry Fee/Deferred Entry Fee	1.93	6.32	7.09	21.63	5.50	8.82	7.07	9.96	8.92	May-03
	//Select	2.04	6.68	7.82	23.26	6.92	10.26	8.38	11.35	10.32	Mar-07
Vanguard Property Securities Index	Entry Fee	-3.88	-1.03	-0.47	15.63	8.41	7.06	8.68	9.98	9.03	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-3.93	-1.19	-0.79	14.89	7.72	6.38	7.98	9.28	8.34	Sep-05
	//Select	-3.82	-0.85	-0.12	16.44	9.17	7.79	9.31	10.66	9.73	Mar-07
Closed		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Enhanced Yield	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Income Plus	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
Challenger Howard Mortgage	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Mortgages	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

ANZ OneAnswer Pension as at: 31 December 2019

OnePath funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth	Entry Fee	-0.43	1.66	3.68	15.89	6.03	7.08	5.94	8.49	6.73	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.50	1.47	3.29	15.02	5.24	6.28	5.15	7.68	5.93	May-03
	//Select	-0.38	1.82	4.02	16.64	6.72	7.77	6.63	9.20	7.43	Mar-07
OnePath Alternatives Growth	Entry Fee	0.86	0.47	0.35	2.98	-0.20	0.98	-0.63	1.06	-1.35	Dec-06
	Nil Entry Fee/Deferred Entry Fee	0.80	0.28	-0.03	2.21	-0.95	0.23	-1.37	0.31	-2.09	Dec-06
	//Select	0.92	0.64	0.68	3.65	0.45	1.64	0.02	1.72	-0.71	Mar-07
OnePath Australian Shares	Entry Fee	-2.35	0.87	2.50	24.56	5.71	6.97	6.15	7.87	6.16	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.42	0.68	2.11	23.63	4.92	6.17	5.35	7.07	5.37	May-03
	//Select	-2.30	1.03	2.83	25.37	6.40	7.67	6.84	8.58	6.85	Mar-07
OnePath Balanced	Entry Fee	-0.49	0.88	2.66	12.49	5.05	5.76	4.88	6.19	5.29	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.55	0.68	2.27	11.65	4.27	4.97	4.10	5.40	4.50	May-03
	//Select	-0.43	1.04	2.99	13.23	5.74	6.45	5.56	6.88	5.98	Mar-07
OnePath Blue Chip Imputation	Entry Fee	-2.98	-0.43	3.93	21.52	4.04	5.36	4.58	7.01	5.59	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.05	-0.61	3.54	20.62	3.26	4.57	3.80	6.21	4.80	May-03
	//Select	-2.93	-0.26	4.27	22.32	4.72	6.05	5.26	7.70	6.28	Mar-07
OnePath Capital Guaranteed	Entry Fee	0.00	0.01	0.12	0.50	0.66	0.87	1.26	1.48	2.14	May-03
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.11	0.20	0.38	0.73	0.95	1.60	May-03
	//Select	0.05	0.17	0.44	1.16	1.31	1.53	1.92	2.14	2.81	Mar-07
OnePath Cash	Entry Fee	0.03	0.08	0.13	0.41	0.41	0.34	0.47	0.69	1.42	May-03
	Nil Entry Fee/Deferred Entry Fee	0.02	0.10	0.18	1.40	0.52	0.17	0.06	0.19	0.83	May-03
	//Select	0.08	0.24	0.46	1.07	1.06	0.99	1.12	1.35	2.08	Mar-07
OnePath Conservative	Entry Fee	-0.61	0.11	1.69	9.03	4.18	4.30	3.75	4.53	4.66	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.65	-0.04	1.38	8.38	3.56	3.67	3.13	3.90	4.04	May-03
	//Select	-0.54	0.31	2.09	9.91	5.02	5.13	4.58	5.37	5.50	Mar-07
OnePath Diversified Credit ¹	Entry Fee	0.14	0.46	0.73	2.18	0.90	1.35	1.52	1.79	3.41	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.07	0.27	0.36	1.42	0.15	0.60	0.76	1.03	2.64	Sep-04
	//Select	0.19	0.62	1.06	2.85	1.56	2.01	2.18	2.45	4.09	Mar-07
OnePath Diversified Fixed Interest	Entry Fee	-0.74	-0.88	0.48	5.66	3.19	3.05	2.68	3.06	4.24	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.79	-1.03	0.18	5.04	2.57	2.44	2.07	2.44	3.61	May-03
	//Select	-0.67	-0.68	0.88	6.51	4.02	3.88	3.51	3.89	5.07	Mar-07
OnePath Geared Australian Shares Index ²	Entry Fee	-4.07	0.24	4.67	44.80	15.07	16.28	12.01	14.29	8.34	Jul-06
	Nil Entry Fee/Deferred Entry Fee	-4.13	0.06	4.28	43.72	14.21	15.41	11.18	13.43	7.53	Jul-06
	//Select	-4.02	0.41	5.01	45.74	15.82	17.04	12.74	15.03	9.05	Mar-07
OnePath Global Emerging Markets	Entry Fee	3.55	8.22	6.99	20.65	7.45	13.19	8.77	7.32	3.36	May-03
	Nil Entry Fee/Deferred Entry Fee	3.49	8.02	6.59	19.75	6.65	12.34	7.96	6.51	2.59	May-03
	//Select	3.61	8.40	7.34	21.43	8.15	13.92	9.48	8.01	4.04	Mar-07
OnePath Global Property Securities Index ³	Entry Fee	-0.48	-0.05	6.62	21.02	7.06	5.98	4.50	7.32	9.41	Dec-06
	Nil Entry Fee/Deferred Entry Fee	-0.55	-0.24	6.22	20.12	6.26	5.19	3.71	6.51	8.59	Dec-06
	//Select	-0.42	0.11	6.97	21.81	7.76	6.67	5.18	8.02	10.12	Mar-07
OnePath Global Shares	Entry Fee	-1.57	2.71	7.74	26.05	15.11	16.28	13.66	18.19	12.27	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.63	2.51	7.33	25.10	14.25	15.41	12.81	17.31	11.43	Sep-05
	//Select	-1.51	2.87	8.09	26.87	15.86	17.04	14.40	18.96	13.01	Mar-07
OnePath High Growth	Entry Fee	-0.52	2.68	5.36	22.01	7.72	9.35	7.95	10.14	7.29	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.59	2.48	4.96	21.09	6.92	8.53	7.15	9.31	6.48	May-03
	//Select	-0.47	2.85	5.71	22.80	8.43	10.06	8.66	10.86	7.99	Mar-07
OnePath Income	Entry Fee	-1.03	-0.77	0.82	7.06	3.31	3.07	2.78	3.48	3.97	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.08	-0.92	0.52	6.42	2.69	2.45	2.16	2.86	3.35	May-03
	//Select	-0.97	-0.57	1.23	7.92	4.14	3.90	3.61	4.31	4.81	Mar-07
OnePath Managed Growth	Entry Fee	-0.41	1.69	3.65	15.88	5.98	7.08	5.98	7.55	6.11	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.48	1.49	3.26	15.02	5.19	6.28	5.19	6.75	5.31	May-03
	//Select	-0.36	1.86	3.99	16.64	6.67	7.78	6.67	8.26	6.80	Mar-07
OnePath Property Securities	Entry Fee	-4.14	0.54	4.02	15.77	3.22	4.18	7.54	9.58	8.67	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.20	0.35	3.62	14.91	2.45	3.41	6.74	8.77	7.86	May-03
	//Select	-4.08	0.71	4.35	16.52	3.89	4.86	8.24	10.30	9.38	Mar-07
OnePath Select Leaders	Entry Fee	-2.21	1.28	3.12	25.68	5.45	6.88	5.57	7.66	6.19	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.28	1.09	2.73	24.74	4.66	6.08	4.79	6.85	5.40	Sep-04
	//Select	-2.16	1.44	3.45	26.50	6.14	7.58	6.26	8.36	6.89	Mar-07
OnePath Sustainable Investments - Australian Shares	Entry Fee	-1.25	2.69	3.80	28.73	9.29	8.54	6.65	9.11	7.23	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.32	2.49	3.41	27.77	8.48	7.73	5.85	8.29	6.42	May-03
	//Select	-1.20	2.85	4.14	29.57	10.01	9.25	7.35	9.82	7.93	Mar-07
OnePath Tax Effective Income	Entry Fee	-2.81	-0.83	1.70	14.92	5.99	5.99	5.77	7.04	6.38	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.87	-1.02	1.31	14.07	5.20	5.19	4.98	6.24	5.58	May-03
	//Select	-2.76	-0.67	2.03	15.67	6.68	6.68	6.46	7.74	7.07	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Pension as at: 31 December 2019

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	Entry Fee	-1.84	-1.73	-0.07	5.83	4.23	3.56	2.53	3.06	4.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.91	-1.92	-0.44	5.04	3.46	2.79	1.77	2.29	3.54	May-03
	//Select	-1.79	-1.57	0.26	6.52	4.91	4.23	3.20	3.73	5.00	Mar-07
OptiMix Australian Shares	Entry Fee	-2.12	0.48	3.79	23.39	6.84	8.48	7.31	8.62	6.34	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.18	0.29	3.39	22.47	6.04	7.67	6.50	7.81	5.54	May-03
	//Select	-2.07	0.65	4.13	24.19	7.53	9.19	8.01	9.33	7.03	Mar-07
OptiMix Balanced	Entry Fee	-0.51	1.58	3.69	15.72	5.49	6.80	5.72	7.38	5.89	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.57	1.39	3.30	14.86	4.70	6.01	4.93	6.57	5.09	Sep-04
	//Select	-0.46	1.74	4.03	16.48	6.18	7.50	6.41	8.08	6.58	Mar-07
OptiMix Conservative	Entry Fee	-0.61	0.13	1.73	9.06	4.03	4.29	3.69	4.59	4.48	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.67	-0.05	1.35	8.24	3.25	3.51	2.92	3.81	3.70	May-03
	//Select	-0.56	0.30	2.06	9.77	4.71	4.97	4.37	5.27	5.16	Mar-07
OptiMix Enhanced Cash	Entry Fee	0.05	0.23	0.50	0.79	0.56	0.37	0.30	0.61	2.30	May-03
	Nil Entry Fee/Deferred Entry Fee	0.01	0.09	0.23	0.41	0.77	0.40	0.27	0.37	1.00	May-03
	//Select	0.10	0.39	0.82	1.44	1.21	1.02	0.96	1.26	2.97	Mar-07
OptiMix Global Emerging Markets	Entry Fee	2.85	5.73	6.17	16.55	5.27	9.81	6.54	7.10	3.54	Dec-07
	Nil Entry Fee/Deferred Entry Fee	2.78	5.53	5.78	15.67	4.48	8.99	5.74	6.30	2.76	Dec-07
	//Select	2.90	5.90	6.51	17.31	5.95	10.53	7.23	7.80	4.21	Dec-07
OptiMix Global Shares	Entry Fee	-1.46	3.39	8.11	25.33	11.09	11.81	10.61	14.73	10.71	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.52	3.20	7.70	24.39	10.26	10.98	9.78	13.87	9.89	May-03
	//Select	-1.40	3.56	8.46	26.14	11.81	12.54	11.33	15.48	11.44	Mar-07
OptiMix Global Smaller Companies Share	Entry Fee	-0.68	5.61	8.51	22.44	6.91	9.25	8.85	15.20	11.52	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.75	5.41	8.10	21.53	6.11	8.44	8.04	14.34	10.69	May-03
	//Select	-0.63	5.78	8.87	23.24	7.61	9.96	9.56	15.96	12.25	Mar-07
OptiMix Growth	Entry Fee	-0.51	2.00	4.46	18.51	6.19	7.79	6.57	8.50	6.47	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.57	1.81	4.06	17.63	5.40	6.99	5.77	7.69	5.68	May-03
	//Select	-0.46	2.16	4.79	19.28	6.89	8.50	7.26	9.21	7.17	Mar-07
OptiMix High Growth	Entry Fee	-0.61	2.58	5.48	21.76	7.02	8.88	7.47	9.71	7.05	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.67	2.39	5.08	20.85	6.22	8.07	6.66	8.89	6.25	May-03
	//Select	-0.55	2.75	5.82	22.56	7.72	9.59	8.17	10.42	7.75	Mar-07
OptiMix Moderate	Entry Fee	-0.54	0.82	2.69	12.43	4.75	5.58	4.74	6.05	5.36	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.60	0.63	2.30	11.59	3.97	4.79	3.96	5.26	4.57	May-03
	//Select	-0.48	0.99	3.02	13.16	5.44	6.27	5.42	6.74	6.04	Mar-07
OptiMix Property Securities	Entry Fee	-4.05	-0.36	2.00	16.90	6.94	6.13	9.68	11.06	9.84	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.12	-0.55	1.61	16.03	6.14	5.34	8.86	10.23	9.02	May-03
	//Select	-4.00	-0.20	2.33	17.67	7.64	6.82	10.40	11.79	10.56	Mar-07

External funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global (Long only) ⁴	Entry Fee	0.39	4.02	4.83	16.29	6.66	8.40	6.77	11.17	7.57	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.32	3.82	4.44	15.42	5.86	7.58	5.97	10.34	6.77	Sep-05
	//Select	0.45	4.19	5.17	17.05	7.35	9.10	7.46	11.89	8.27	Mar-07
ANZ Cash Advantage*	Entry Fee	0.04	0.15	0.36	0.98	1.12	1.17	1.43	1.75	2.49	Jun-09
	Nil Entry Fee/Deferred Entry Fee	0.04	0.15	0.36	0.98	1.12	1.17	1.43	1.75	2.49	Jun-09
	//Select	0.07	0.22	0.51	1.28	1.42	1.47	1.73	2.05	2.80	Jun-09
ANZ Prime Cash Management Account*	Entry Fee	0.08	0.27	0.61	1.36	1.44	1.46	1.65	1.96	2.64	Jul-07
	Nil Entry Fee/Deferred Entry Fee	0.08	0.27	0.61	1.36	1.44	1.46	1.65	1.96	2.64	Jul-07
	//Select	0.11	0.35	0.76	1.67	1.74	1.77	1.96	2.26	2.95	Jul-07
Arrowstreet Global Equity (Hedged)	Entry Fee	2.53	7.13	6.29	20.51	6.19	11.56	9.05	14.39	8.07	May-03
	Nil Entry Fee/Deferred Entry Fee	2.48	6.97	5.97	19.78	5.56	10.89	8.39	13.70	7.42	May-03
	//Select	2.60	7.35	6.72	21.48	7.05	12.45	9.92	15.31	8.94	Mar-07
Ausbil Australian Emerging Leaders	Entry Fee	0.92	3.10	3.71	21.46	0.71	8.88	8.66	10.24	6.89	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.86	2.91	3.32	20.55	-0.04	8.07	7.85	9.41	6.09	Sep-05
	//Select	0.98	3.27	4.05	22.25	1.37	9.59	9.37	10.96	7.58	Mar-07
Bentham Global Income	Entry Fee	0.76	1.00	1.14	2.47	1.04	2.99	3.31	4.36	6.33	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.69	0.80	0.75	1.70	0.28	2.22	2.54	3.58	5.53	Sep-05
	//Select	0.81	1.16	1.47	3.14	1.70	3.66	3.99	5.05	7.02	Mar-07
BlackRock Scientific Australian Equity	Entry Fee	-2.40	0.07	2.70	24.80	10.00	11.11	9.49	10.12	8.47	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.45	-0.08	2.39	24.06	9.35	10.44	8.84	9.47	7.82	Sep-04
	//Select	-2.33	0.27	3.11	25.80	10.89	12.00	10.37	11.01	9.34	Mar-07
BlackRock Scientific Diversified Growth	Entry Fee	-1.27	0.82	3.44	19.33	7.42	8.72	6.99	9.07	7.81	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.33	0.63	3.05	18.45	6.62	7.91	6.19	8.25	7.01	Sep-05
	//Select	-1.21	0.99	3.78	20.11	8.12	9.43	7.69	9.78	8.52	Mar-07
BlackRock Scientific International Equity	Entry Fee	-1.22	3.45	6.72	26.29	11.20	13.08	10.42	16.09	11.12	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.28	3.25	6.32	25.34	10.37	12.24	9.60	15.22	10.29	May-03
	//Select	-1.16	3.62	7.07	27.11	11.92	13.82	11.14	16.85	11.85	Mar-07
Colonial First State Global Credit Income	Entry Fee	0.54	0.97	1.25	4.04	1.65	2.32	2.50	3.04	3.98	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.47	0.78	0.87	3.27	0.89	1.56	1.73	2.27	3.21	Sep-05
	//Select	0.59	1.13	1.58	4.72	2.31	2.99	3.17	3.71	4.66	Mar-07

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ANZ Investment Returns

ANZ OneAnswer Pension as at: 31 December 2019

External funds (cont'd)		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Colonial First State Global Listed Infrastructure	Entry Fee	3.15	1.66	5.54	23.97	8.40	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	3.09	1.48	5.14	23.06	7.60	-	-	-	-	Sep-17
	//Select	3.22	1.85	5.93	24.91	9.22	-	-	-	-	Sep-17
Colonial First State Imputation	Entry Fee	-1.85	1.57	3.34	25.96	12.37	12.30	8.87	10.16	7.86	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.90	1.42	3.03	25.21	11.70	11.62	8.22	9.50	7.21	May-03
	//Select	-1.78	1.77	3.76	26.97	13.27	13.20	9.75	11.04	8.73	Mar-07
Fidelity Australian Equities	Entry Fee	-1.92	0.34	3.24	23.20	8.95	9.68	8.68	10.61	8.87	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-1.98	0.15	2.85	22.28	8.14	8.86	7.86	9.78	8.06	Mar-09
	//Select	-1.87	0.50	3.58	24.00	9.66	10.40	9.38	11.33	9.58	Mar-09
Greencap Broadcap	Entry Fee	-1.54	2.84	6.25	25.79	9.76	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-1.60	2.65	5.85	24.67	8.76	-	-	-	-	Sep-17
	//Select	-1.48	3.04	6.65	26.74	10.59	-	-	-	-	Sep-17
Janus Henderson Global Fixed Interest Total Return ⁵	Entry Fee	0.01	-0.58	0.84	5.88	1.32	2.59	2.52	2.62	4.75	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.05	-0.77	0.46	5.09	0.57	1.83	1.76	1.85	3.97	Mar-09
	//Select	0.07	-0.42	1.17	6.57	1.99	3.26	3.19	3.29	5.43	Mar-09
Investors Mutual Australian Shares	Entry Fee	-2.99	1.28	2.36	17.24	6.15	6.70	7.13	9.45	8.98	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.04	1.13	2.06	16.54	5.52	6.07	6.49	8.80	8.33	May-03
	//Select	-2.92	1.48	2.77	18.18	7.01	7.56	7.99	10.33	9.86	Mar-07
Kapstream Absolute Return Income	Entry Fee	-0.02	0.04	0.44	2.32	1.66	1.93	1.82	2.55	4.29	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.09	-0.15	0.05	1.56	0.90	1.17	1.06	1.79	3.51	Sep-05
	//Select	0.03	0.21	0.76	2.99	2.32	2.60	2.48	3.22	4.97	Mar-07
Magellan Global	Entry Fee	-0.98	2.81	7.50	26.32	17.07	15.76	12.70	16.86	11.16	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.04	2.62	7.10	25.38	16.20	14.90	11.86	15.99	10.33	May-03
	//Select	-0.93	2.98	7.85	27.14	17.84	16.52	13.44	17.62	11.89	Mar-07
Merlon Australian Share Income	Entry Fee	-1.88	0.27	4.29	14.79	3.40	5.38	6.75	8.01	6.65	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.94	0.08	3.90	13.94	2.63	4.59	5.96	7.21	5.86	Dec-07
	//Select	-1.83	0.43	4.63	15.54	4.07	6.07	7.45	8.72	7.35	Dec-07
MFS Global Equity	Entry Fee	-1.22	2.70	7.11	29.29	13.30	13.37	11.25	16.01	12.17	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.28	2.51	6.70	28.32	12.45	12.53	10.41	15.14	11.33	Sep-05
	//Select	-1.17	2.87	7.46	30.13	14.04	14.11	11.97	16.77	12.90	Mar-07
Nikko AM Australian Shares	Entry Fee	-2.28	0.81	5.64	23.64	3.01	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-2.40	0.47	4.94	21.95	1.74	-	-	-	-	Sep-17
	//Select	-2.22	1.00	6.04	24.57	3.79	-	-	-	-	Sep-17
Pendal Australian Shares ⁶	Entry Fee	-1.94	2.44	4.73	23.97	8.72	10.71	8.86	10.55	7.71	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-2.00	2.25	4.34	23.04	7.90	9.89	8.05	9.72	6.90	Mar-09
	//Select	-1.89	2.61	5.07	24.77	9.42	11.43	9.57	11.27	8.41	Mar-09
Pendal Core Hedged Global Shares ⁷	Entry Fee	1.84	6.82	6.22	18.99	0.93	7.47	6.06	9.06	8.30	May-03
	Nil Entry Fee/Deferred Entry Fee	1.78	6.66	5.90	18.28	0.33	6.83	5.42	8.41	7.65	May-03
	//Select	1.90	7.03	6.64	19.95	1.74	8.34	6.91	9.94	9.17	Mar-07
Pendal Monthly Income Plus ⁸	Entry Fee	-1.00	-0.14	1.15	6.74	3.45	3.80	3.51	3.87	4.51	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.06	-0.32	0.78	5.95	2.68	3.02	2.73	3.10	3.73	Dec-07
	//Select	-0.95	0.03	1.48	7.43	4.13	4.47	4.18	4.55	5.19	Dec-07
Pendal Smaller Companies ⁹	Entry Fee	-1.12	-1.13	1.88	14.29	2.90	7.35	9.89	9.53	9.11	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.19	-1.32	1.50	13.44	2.13	6.55	9.07	8.72	8.29	Sep-04
	//Select	-1.07	-0.97	2.21	15.04	3.57	8.05	10.61	10.25	9.82	Mar-07
Perennial Value Shares	Entry Fee	-0.44	2.27	4.79	22.87	5.64	7.40	7.03	9.12	6.38	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.51	2.08	4.39	21.94	4.85	6.60	6.23	8.30	5.58	Sep-05
	//Select	-0.39	2.44	5.13	23.67	6.33	8.10	7.73	9.83	7.07	Mar-07
Perpetual Australian Shares	Entry Fee	-2.55	0.44	4.08	18.66	5.02	6.82	6.41	8.44	8.00	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.61	0.25	3.69	17.77	4.24	6.02	5.62	7.63	7.19	May-03
	//Select	-2.50	0.60	4.42	19.43	5.71	7.51	7.11	9.15	8.71	Mar-07
Perpetual Balanced Growth	Entry Fee	-1.01	0.28	2.39	12.71	4.96	6.15	5.54	7.62	6.96	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.08	0.09	2.00	11.87	4.18	5.36	4.76	6.82	6.16	Sep-05
	//Select	-0.96	0.44	2.72	13.44	5.64	6.84	6.23	8.32	7.65	Mar-07
Perpetual Conservative Growth	Entry Fee	-1.14	-0.72	0.71	7.33	3.85	4.14	3.59	4.72	5.11	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.20	-0.91	0.33	6.53	3.08	3.36	2.81	3.94	4.33	Sep-05
	//Select	-1.09	-0.56	1.04	8.03	4.53	4.81	4.26	5.40	5.80	Mar-07
Perpetual Ethical SRI ¹⁰	Entry Fee	-1.87	-1.36	1.78	15.64	0.92	3.07	3.66	6.42	4.66	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-1.93	-1.55	1.40	14.78	0.17	2.30	2.89	5.62	3.88	Dec-07
	//Select	-1.82	-1.20	2.11	16.39	1.58	3.74	4.34	7.11	5.35	Dec-07
Platinum International	Entry Fee	1.39	3.27	6.25	16.45	2.46	9.18	7.78	12.28	7.67	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.33	3.08	5.85	15.59	1.69	8.37	6.98	11.44	6.86	Sep-05
	//Select	1.45	3.44	6.60	17.21	3.12	9.90	8.49	13.02	8.37	Mar-07
Schroder Australian Equity	Entry Fee	-2.53	0.20	3.39	22.23	8.05	9.37	8.19	9.05	7.76	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.58	0.05	3.07	21.50	7.40	8.72	7.54	8.40	7.11	May-03
	//Select	-2.47	0.41	3.80	23.21	8.92	10.25	9.06	9.93	8.62	Mar-07
Schroder Balanced	Entry Fee	-0.90	0.90	2.89	13.97	5.26	6.10	5.96	7.49	6.93	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.96	0.71	2.50	13.12	4.47	5.30	5.17	6.69	6.13	May-03
	//Select	-0.84	1.06	3.22	14.72	5.95	6.79	6.65	8.19	7.63	Mar-07
Schroder Fixed Income	Entry Fee	-1.76	-1.59	0.22	6.17	4.44	3.59	2.42	2.92	-	Aug-10
	Nil Entry Fee/Deferred Entry Fee	-1.82	-1.78	-0.16	5.38	3.66	2.81	1.66	2.15	-	Aug-10
	//Select	-1.70	-1.43	0.55	6.86	5.12	4.26	3.09	3.59	-	Aug-10
Schroder Real Return	Entry Fee	-0.38	0.43	1.28	7.06	2.76	3.12	3.12	5.60	4.78	Aug-10
	Nil Entry Fee/Deferred Entry Fee	-0.44	0.24	0.91	6.26	2.00	2.35	2.35	4.81	3.99	Aug-10
	//Select	-0.33	0.59	1.61	7.76	3.43	3.79	3.80	6.29	5.46	Aug-10
SG Hiscock Property	Entry Fee	-4.09	0.62	3.97	15.33	2.93	4.00	6.99	9.24	8.96	May-03
	Nil Entry Fee/Deferred Entry Fee	-4.14	0.47	3.66	14.63	2.31	3.38	6.35	8.59	8.30	May-03
	//Select	-4.02	0.82	4.39	16.26	3.75	4.83	7.85	10.12	9.83	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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ANZ OneAnswer Pension as at: 31 December 2019

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Stewart Investors WorldWide Sustainability ¹¹	Entry Fee	-3.54	1.14	2.80	14.04	9.07	8.94	7.18	12.43	8.60	Dec-07
	Nil Entry Fee/Deferred Entry Fee	0.00	4.31	6.23	18.24	12.16	10.71	7.90	12.72	8.55	Dec-07
	//Select	-3.48	1.30	3.13	14.79	9.78	9.65	7.88	13.16	9.31	Dec-07
T. Rowe Price Dynamic Global Bond	Entry Fee	1.84	1.13	-1.38	-1.60	-0.66	-	-	-	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	1.78	0.94	-1.76	-2.45	-1.50	-	-	-	-	Sep-17
	//Select	1.90	1.32	-1.01	-0.86	0.09	-	-	-	-	Sep-17
T. Rowe Price Global Equity	Entry Fee	-0.93	4.20	6.29	28.02	14.71	17.43	13.03	16.64	11.17	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.99	4.00	5.88	27.07	13.86	16.55	12.18	15.77	10.34	Mar-09
	//Select	-0.87	4.37	6.63	28.86	15.46	18.19	13.76	17.40	11.89	Mar-09
UBS Balanced	Entry Fee	-0.61	1.78	4.42	16.18	4.76	6.35	4.47	7.21	5.95	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.68	1.58	4.02	15.31	3.98	5.55	3.69	6.41	5.16	Sep-05
	//Select	-0.56	1.95	4.76	16.94	5.44	7.04	5.15	7.91	6.64	Mar-07
UBS Defensive	Entry Fee	-1.14	-0.14	2.03	10.10	3.58	4.27	3.05	4.83	5.23	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.21	-0.33	1.64	9.27	2.80	3.49	2.28	4.04	4.44	Sep-05
	//Select	-1.09	0.03	2.37	10.82	4.25	4.95	3.72	5.51	5.91	Mar-07
UBS Diversified Fixed Income	Entry Fee	-1.08	-1.29	0.18	5.05	3.19	3.09	2.37	2.88	4.15	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.13	-1.44	-0.12	4.42	2.57	2.47	1.76	2.27	3.52	May-03
	//Select	-1.01	-1.09	0.58	5.89	4.02	3.91	3.19	3.71	4.98	Mar-07
Vanguard Australian Shares Index	Entry Fee	-2.12	0.52	3.14	23.29	9.44	10.13	8.94	9.75	7.62	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.18	0.34	2.76	22.37	8.62	9.30	8.12	8.93	6.81	May-03
	//Select	-2.07	0.69	3.48	24.09	10.15	10.82	9.53	10.38	8.26	Mar-07
Vanguard Balanced Index	Entry Fee	-0.73	0.97	3.31	14.76	6.52	6.62	6.03	7.57	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.80	0.78	2.92	13.90	5.72	5.83	5.24	6.77	-	Apr-10
	//Select	-0.68	1.13	3.65	15.51	7.21	7.30	6.61	8.19	-	Apr-10
Vanguard Conservative Index	Entry Fee	-0.69	0.16	2.14	10.52	4.97	4.91	4.53	5.67	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.76	-0.03	1.75	9.69	4.19	4.13	3.75	4.88	-	Apr-10
	//Select	-0.64	0.33	2.47	11.24	5.66	5.57	5.09	6.27	-	Apr-10
Vanguard Growth Index	Entry Fee	-0.68	1.92	4.41	18.47	7.72	8.07	7.32	9.23	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.74	1.73	4.02	17.59	6.92	7.26	6.52	8.42	-	Apr-10
	//Select	-0.63	2.09	4.75	19.25	8.43	8.75	7.90	9.86	-	Apr-10
Vanguard High Growth Index	Entry Fee	-0.64	2.85	5.48	22.21	8.88	9.50	8.62	10.90	-	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.71	2.65	5.08	21.30	8.06	8.69	7.81	10.07	-	Apr-10
	//Select	-0.59	3.02	5.83	23.01	9.59	10.20	9.21	11.54	-	Apr-10
Vanguard Diversified Bond Index ¹²	Entry Fee	-0.86	-1.42	0.52	5.77	3.36	2.94	2.68	3.25	4.61	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.92	-1.60	0.13	4.97	2.58	2.17	1.91	2.48	3.82	Mar-09
	//Select	-0.81	-1.26	0.84	6.46	4.03	3.59	3.24	3.84	5.23	Mar-09
Vanguard International Shares Index	Entry Fee	-0.96	3.90	8.39	26.30	12.53	12.33	10.78	15.64	11.00	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.03	3.70	7.98	25.36	11.69	11.49	9.96	14.78	10.17	Sep-05
	//Select	-0.91	4.07	8.75	27.13	13.27	13.04	11.39	16.30	11.66	Mar-07
Vanguard International Shares Index (Hedged)	Entry Fee	2.18	7.09	8.14	24.94	6.63	10.43	8.52	11.84	10.81	May-03
	Nil Entry Fee/Deferred Entry Fee	2.12	6.89	7.73	24.00	5.84	9.60	7.71	11.01	9.99	May-03
	//Select	2.24	7.27	8.49	25.75	7.33	11.13	9.11	12.48	11.48	Mar-07
Vanguard Property Securities Index	Entry Fee	-4.36	-1.14	-0.44	17.70	9.50	8.01	9.73	11.25	10.19	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-4.42	-1.33	-0.81	16.82	8.68	7.21	8.91	10.42	9.37	Sep-05
	//Select	-4.31	-0.98	-0.11	18.47	10.21	8.70	10.33	11.89	10.85	Mar-07
Closed		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Enhanced Yield	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath MoneyForLife Balanced	Entry Fee	-0.37	1.86	3.24	15.12	5.70	6.80	5.70	7.05	6.45	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.43	1.67	2.85	14.26	4.91	6.00	4.91	6.25	5.65	Oct-09
	//Select	-0.31	2.03	3.58	15.87	6.39	7.50	6.39	7.75	7.14	Oct-09
OnePath MoneyForLife Conservative	Entry Fee	-0.65	0.59	1.74	9.73	4.30	4.71	3.99	4.82	4.81	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.72	0.39	1.35	8.91	3.52	3.93	3.21	4.04	4.03	Oct-09
	//Select	-0.60	0.75	2.07	10.45	4.98	5.40	4.66	5.50	5.49	Oct-09
OnePath MoneyForLife Moderate	Entry Fee	-0.46	1.39	2.70	13.08	5.18	6.02	5.06	6.25	5.96	Oct-09
	Nil Entry Fee/Deferred Entry Fee	-0.50	1.44	3.06	14.70	5.73	6.12	4.81	5.84	5.43	Oct-09
	//Select	-0.41	1.56	3.03	13.82	5.86	6.71	5.75	6.94	6.65	Oct-09
Challenger Howard Mortgage	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Income Plus	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Mortgages	Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	May-03
	//Select	-	-	-	-	-	-	-	-	-	Mar-07

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage and ANZ Prime Cash Management Account are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus Trust"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

ANZ OA Pension TTR as at: 31 December 2019

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth	Entry Fee	-0.29	1.80	3.91	15.71	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.45	1.25	2.75	13.15	-	-	-	-	-	May-18
OnePath Alternatives Growth	Entry Fee	0.78	0.43	0.33	2.70	-	-	-	-	-	May-18
	Deferred Entry Fe	0.80	0.50	0.48	3.00	-	-	-	-	-	May-18
OnePath Australian Shares	Entry Fee	-2.00	1.04	2.74	23.34	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.16	0.49	1.58	20.48	-	-	-	-	-	May-18
OnePath Balanced	Entry Fee	-0.34	1.03	2.87	12.32	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.51	0.48	1.75	9.80	-	-	-	-	-	May-18
OnePath Blue Chip Imputation	Entry Fee	-2.54	-0.11	4.01	20.29	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.73	-0.68	2.80	17.51	-	-	-	-	-	May-18
OnePath Cash	Entry Fee	0.06	0.14	0.25	0.91	-	-	-	-	-	May-18
	Deferred Entry Fe	0.06	0.17	0.30	0.84	-	-	-	-	-	May-18
OnePath Conservative	Entry Fee	-0.42	0.40	1.98	9.07	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.63	-0.18	0.82	6.66	-	-	-	-	-	May-18
OnePath Diversified Fixed Interest	Entry Fee	-0.65	-0.74	0.48	5.18	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.74	-1.06	-0.20	3.71	-	-	-	-	-	May-18
OnePath Diversified Credit ¹	Entry Fee	0.20	0.68	1.22	3.05	-	-	-	-	-	May-18
	Deferred Entry Fe	0.02	0.10	0.02	0.68	-	-	-	-	-	May-18
OnePath Geared Australian Shares	Entry Fee	-3.85	0.34	3.95	40.99	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.90	0.22	3.82	40.44	-	-	-	-	-	May-18
OnePath Global Emerging Markets Shares	Entry Fee	3.30	7.81	6.98	19.65	-	-	-	-	-	May-18
	Deferred Entry Fe	3.18	7.34	6.12	18.32	-	-	-	-	-	May-18
OnePath Global Property Securities Index	Entry Fee	-0.44	-0.03	5.96	18.65	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.51	-0.26	5.36	17.44	-	-	-	-	-	May-18
OnePath Global Shares	Entry Fee	-1.52	2.42	6.97	24.21	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.51	2.41	6.92	23.35	-	-	-	-	-	May-18
OnePath High Growth	Entry Fee	-0.38	2.74	5.54	21.08	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.55	2.18	4.35	18.36	-	-	-	-	-	May-18
OnePath Income	Entry Fee	-0.86	-0.45	1.23	7.21	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.96	-0.97	0.07	4.91	-	-	-	-	-	May-18
OnePath Managed Growth	Entry Fee	-0.29	1.73	3.88	15.10	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.45	1.16	2.71	12.47	-	-	-	-	-	May-18
OnePath MoneyForLife Index Balanced	Entry Fee	-0.21	1.93	3.60	14.72	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.38	1.38	2.44	12.19	-	-	-	-	-	May-18
OnePath MoneyForLife Index Conservative	Entry Fee	-0.50	0.72	1.97	9.50	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.67	0.18	0.83	7.03	-	-	-	-	-	May-18
OnePath MoneyForLife Index Moderate	Entry Fee	-0.35	1.44	2.89	12.56	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.50	0.89	1.72	10.07	-	-	-	-	-	May-18
OnePath Property Securities	Entry Fee	-3.64	0.82	4.32	15.46	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.79	0.36	3.43	13.57	-	-	-	-	-	May-18
OnePath Select Leaders	Entry Fee	-1.95	1.15	2.78	23.00	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.04	0.91	2.37	22.12	-	-	-	-	-	May-18
OnePath Sustainable InvestmentsAustralian Shares	Entry Fee	-1.16	2.55	3.83	26.96	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.17	2.25	2.97	24.61	-	-	-	-	-	May-18
OnePath Tax Effective Income	Entry Fee	-2.44	-0.47	2.12	14.62	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.58	-0.96	1.00	12.26	-	-	-	-	-	May-18

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	Entry Fee	-1.58	-1.33	0.38	6.19	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.74	-1.87	-0.75	4.03	-	-	-	-	-	May-18
OptiMix Australian Shares	Entry Fee	-1.89	0.24	3.04	21.12	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.90	0.21	2.84	19.54	-	-	-	-	-	May-18
OptiMix Balanced	Entry Fee	-0.50	1.29	3.38	14.79	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.50	1.18	2.76	12.88	-	-	-	-	-	May-18
OptiMix Conservative	Entry Fee	-0.48	0.36	2.02	9.21	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.65	-0.20	0.86	6.75	-	-	-	-	-	May-18
Optimix Enhanced Cash	Entry Fee	0.07	0.21	0.36	1.14	-	-	-	-	-	May-18
	Deferred Entry Fe	0.07	0.19	0.32	0.29	-	-	-	-	-	May-18
OptiMix Global Emerging Markets Shares	Entry Fee	2.53	5.01	5.49	14.91	-	-	-	-	-	May-18
	Deferred Entry Fe	2.53	5.00	5.29	14.15	-	-	-	-	-	May-18
OptiMix Global Shares	Entry Fee	-1.32	2.97	7.05	22.01	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.35	2.95	7.05	21.71	-	-	-	-	-	May-18
OptiMix Global Smaller Companies Shares	Entry Fee	-0.70	4.65	7.17	18.91	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.71	4.60	7.07	18.48	-	-	-	-	-	May-18
OptiMix Growth	Entry Fee	-0.44	1.90	4.17	17.10	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.51	1.65	3.64	15.78	-	-	-	-	-	May-18
OptiMix High Growth	Entry Fee	-0.57	2.23	4.59	19.23	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.59	2.17	4.54	18.73	-	-	-	-	-	May-18
OptiMix Moderate	Entry Fee	-0.37	1.09	2.99	11.87	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.54	0.49	1.82	9.92	-	-	-	-	-	May-18
OptiMix Property Securities	Entry Fee	-3.67	-0.43	1.52	14.42	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.68	-0.42	1.49	14.20	-	-	-	-	-	May-18

External funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage	Entry Fee	0.04	0.13	0.30	0.83	-	-	-	-	-	May-18
	Deferred Entry Fe	0.04	0.13	0.30	0.83	-	-	-	-	-	May-18
Antipodes Global (Long only)	Entry Fee	0.35	3.59	4.59	16.72	-	-	-	-	-	May-18
	Deferred Entry Fe	0.38	3.64	4.70	16.68	-	-	-	-	-	May-18
Arrowstreet Global Equity (Hedged)	Entry Fee	2.29	6.49	6.14	18.93	-	-	-	-	-	May-18
	Deferred Entry Fe	2.27	6.50	6.18	19.04	-	-	-	-	-	May-18
Ausbil Australian Emerging Leaders	Entry Fee	0.86	2.90	3.48	19.39	-	-	-	-	-	May-18
	Deferred Entry Fe	0.86	2.87	3.45	19.32	-	-	-	-	-	May-18
Bentham Global Income	Entry Fee	0.70	0.94	1.23	2.61	-	-	-	-	-	May-18
	Deferred Entry Fe	0.70	0.97	1.27	2.73	-	-	-	-	-	May-18
BlackRock Scientific Australian Equity	Entry Fee	-2.02	0.35	2.91	23.06	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.16	-0.17	1.86	21.64	-	-	-	-	-	May-18
BlackRock Scientific Diversified Growth	Entry Fee	-1.04	0.97	3.45	18.05	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.20	0.53	2.91	17.35	-	-	-	-	-	May-18

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
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Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

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External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Scientific International Equity	Entry Fee	-1.05	3.39	6.85	24.54	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.21	2.83	5.82	23.35	-	-	-	-	-	May-18
Colonial First State Global Credit Income	Entry Fee	0.48	0.91	1.21	3.92	-	-	-	-	-	May-18
	Deferred Entry Fe	0.48	0.92	1.22	3.89	-	-	-	-	-	May-18
Colonial First State Global Listed Infrastructure	Entry Fee	2.86	1.69	5.59	21.78	-	-	-	-	-	May-18
	Deferred Entry Fe	2.75	1.30	5.14	21.46	-	-	-	-	-	May-18
Colonial First State Imputation	Entry Fee	-1.54	1.52	3.24	22.77	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.68	1.23	2.95	22.36	-	-	-	-	-	May-18
Fidelity Australian Equities	Entry Fee	-1.69	0.41	3.01	21.12	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.80	0.01	2.16	20.12	-	-	-	-	-	May-18
Greencap Broadcap	Entry Fee	-1.22	2.79	6.01	22.67	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.35	2.47	5.66	22.30	-	-	-	-	-	May-18
Investors Mutual Australian Shares	Entry Fee	-2.65	1.30	2.47	16.02	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.63	1.32	2.46	16.05	-	-	-	-	-	May-18
Janus Henderson Global Fixed Interest Total Return	Entry Fee	0.07	-0.33	1.11	6.17	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.11	-0.91	-0.05	3.73	-	-	-	-	-	May-18
Kapstream Absolute Return Income	Entry Fee	-0.02	0.03	0.39	2.05	-	-	-	-	-	May-18
	Deferred Entry Fe	0.02	0.17	0.59	2.40	-	-	-	-	-	May-18
Magellan Global Fund	Entry Fee	-0.84	2.79	7.45	24.81	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.03	2.23	6.41	22.68	-	-	-	-	-	May-18
Merlon Australian Share Income	Entry Fee	-1.65	0.30	3.96	13.54	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.79	0.15	3.76	13.30	-	-	-	-	-	May-18
MFS Global Equity	Entry Fee	-1.10	2.46	6.67	26.39	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.21	2.09	5.91	24.58	-	-	-	-	-	May-18
Nikko AM Australian Shares	Entry Fee	-1.91	1.01	5.49	21.63	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.96	0.97	5.38	21.38	-	-	-	-	-	May-18
Pendal Australian Shares ²	Entry Fee	-1.73	2.23	4.25	21.14	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.88	1.70	3.24	19.81	-	-	-	-	-	May-18
Pendal Core Hedged Global Shares ³	Entry Fee	1.69	6.29	5.92	17.67	-	-	-	-	-	May-18
	Deferred Entry Fe	1.67	6.21	5.79	17.50	-	-	-	-	-	May-18
Pendal Monthly Income Plus ⁴	Entry Fee	-0.82	0.07	1.36	6.49	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.99	-0.47	0.22	4.57	-	-	-	-	-	May-18
Pendal Smaller Companies ⁵	Entry Fee	-1.01	-1.14	1.54	12.50	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.00	-1.07	1.68	12.75	-	-	-	-	-	May-18
Perennial Value Shares	Entry Fee	-0.37	2.10	4.27	20.28	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.34	2.19	4.50	20.52	-	-	-	-	-	May-18
Perpetual Australian Shares	Entry Fee	-2.24	0.55	3.63	16.65	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.35	0.33	3.44	16.62	-	-	-	-	-	May-18
Perpetual Balanced Growth	Entry Fee	-0.85	0.44	2.57	12.00	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.86	0.43	2.65	11.99	-	-	-	-	-	May-18
Perpetual Conservative Growth	Entry Fee	-1.01	-0.56	0.80	6.83	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.99	-0.53	0.82	6.82	-	-	-	-	-	May-18
Perpetual Ethical SRI	Entry Fee	-1.49	-0.82	2.01	14.30	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.50	-0.82	2.02	14.33	-	-	-	-	-	May-18
Platinum International	Entry Fee	1.26	3.02	5.85	14.79	-	-	-	-	-	May-18
	Deferred Entry Fe	1.09	2.52	5.19	14.22	-	-	-	-	-	May-18
Schroder Australian Equity	Entry Fee	-2.24	0.26	3.02	19.91	-	-	-	-	-	May-18
	Deferred Entry Fe	-2.33	0.13	3.05	19.79	-	-	-	-	-	May-18
Schroder Balanced	Entry Fee	-0.78	0.96	3.16	13.18	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.78	0.94	3.10	13.09	-	-	-	-	-	May-18
Schroder Fixed Income	Entry Fee	-1.56	-1.44	0.13	5.47	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.55	-1.49	-0.07	5.25	-	-	-	-	-	May-18
Schroder Real Return	Entry Fee	-0.31	0.43	1.23	6.37	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.31	0.52	1.41	6.78	-	-	-	-	-	May-18
SG Hiscock Property	Entry Fee	-3.66	0.66	3.83	14.16	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.66	0.64	3.79	14.08	-	-	-	-	-	May-18
Stewart Investors WorldWide Sustainability	Entry Fee	-3.08	1.19	3.35	14.15	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.24	0.68	2.24	11.85	-	-	-	-	-	May-18
T.Rowe Price Dynamic Global Bond	Entry Fee	1.69	1.13	-1.01	-0.93	-	-	-	-	-	May-18
	Deferred Entry Fe	1.72	1.15	-0.99	-0.95	-	-	-	-	-	May-18
T. Rowe Price Global Equity	Entry Fee	-0.71	3.98	6.42	26.00	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.87	3.49	5.36	24.03	-	-	-	-	-	May-18
UBS Balanced	Entry Fee	-0.50	1.80	4.37	15.20	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.58	1.66	4.21	15.04	-	-	-	-	-	May-18
UBS Defensive	Entry Fee	-1.00	0.01	2.22	9.69	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.01	-0.06	2.19	9.58	-	-	-	-	-	May-18
UBS Diversified Fixed Income	Entry Fee	-0.90	-0.97	0.47	5.00	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.90	-1.19	-0.08	4.40	-	-	-	-	-	May-18
Vanguard Australian Shares Index	Entry Fee	-1.86	0.49	2.85	20.92	-	-	-	-	-	May-18
	Deferred Entry Fe	-1.96	0.25	2.44	20.05	-	-	-	-	-	May-18
Vanguard Balanced Index	Entry Fee	-0.64	0.93	3.08	13.39	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.75	0.59	2.35	12.19	-	-	-	-	-	May-18
Vanguard Conservative Index	Entry Fee	-0.60	0.17	1.98	9.48	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.70	-0.21	1.21	7.76	-	-	-	-	-	May-18
Vanguard Diversified Bond Index	Entry Fee	-0.77	-1.27	0.48	5.25	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.90	-1.65	-0.27	3.87	-	-	-	-	-	May-18
Vanguard Growth Index	Entry Fee	-0.59	1.80	4.10	16.77	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.71	1.58	3.70	15.96	-	-	-	-	-	May-18
Vanguard High Growth Index	Entry Fee	-0.56	2.66	5.08	20.23	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.64	2.46	4.70	19.42	-	-	-	-	-	May-18
Vanguard International Shares Index	Entry Fee	-0.87	3.66	7.83	24.15	-	-	-	-	-	May-18
	Deferred Entry Fe	-0.97	3.41	7.39	23.25	-	-	-	-	-	May-18
Vanguard International Shares Index (Hedged)	Entry Fee	2.05	6.68	7.88	23.33	-	-	-	-	-	May-18
	Deferred Entry Fe	1.87	6.07	6.63	20.57	-	-	-	-	-	May-18
Vanguard Property Securities Index	Entry Fee	-3.83	-0.82	-0.06	16.22	-	-	-	-	-	May-18
	Deferred Entry Fe	-3.95	-1.30	-1.03	14.47	-	-	-	-	-	May-18

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield"

² Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

³ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁴ Prior to 26/11/2018 this was "BT Monthly Income Plus Trust"

⁵ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

ANZ OneAnswer Term Allocated Pension as at: 31 December 2019

OnePath funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth	Entry Fee	-0.43	1.66	3.68	15.89	6.03	7.08	5.94	8.49	6.73	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.50	1.46	3.29	15.02	5.24	6.27	5.15	7.68	5.93	Sep-04
	//Select	-0.38	1.82	4.02	16.64	6.72	7.77	6.63	9.20	7.43	Mar-07
OnePath Australian Shares	Entry Fee	-2.35	0.87	2.50	24.56	5.71	6.97	6.15	7.87	6.16	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.41	0.68	2.11	23.63	4.93	6.17	5.35	7.07	5.37	Sep-04
	//Select	-2.30	1.03	2.83	25.37	6.40	7.67	6.84	8.58	6.85	Mar-07
OnePath Balanced	Entry Fee	-0.49	0.88	2.66	12.49	5.05	5.76	4.88	6.19	5.29	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.55	0.68	2.27	11.65	4.26	4.97	4.10	5.40	4.50	Sep-04
	//Select	-0.43	1.04	2.99	13.23	5.74	6.45	5.56	6.88	5.98	Mar-07
OnePath Blue Chip Imputation	Entry Fee	-2.98	-0.43	3.93	21.52	4.04	5.36	4.58	7.01	5.59	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-3.05	-0.61	3.54	20.62	3.26	4.57	3.80	6.21	4.80	Sep-04
	//Select	-2.93	-0.26	4.27	22.32	4.72	6.05	5.26	7.70	6.28	Mar-07
OnePath Capital Guaranteed	Entry Fee	0.00	0.01	0.12	0.50	0.66	0.87	1.26	1.48	2.14	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.11	0.20	0.38	0.73	0.95	1.60	Sep-04
	//Select	0.05	0.17	0.44	1.16	1.31	1.53	1.92	2.14	2.81	Mar-07
OnePath Cash	Entry Fee	0.03	0.07	0.13	0.41	0.41	0.34	0.47	0.69	1.42	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.02	0.10	0.18	1.41	0.53	0.17	0.06	0.19	0.83	Sep-04
	//Select	0.08	0.24	0.45	1.06	1.06	0.99	1.12	1.35	2.08	Mar-07
OnePath Conservative	Entry Fee	-0.61	0.11	1.69	9.06	4.20	4.31	3.76	4.53	4.67	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.65	-0.04	1.38	8.38	3.56	3.67	3.13	3.90	4.04	Sep-04
	//Select	-0.54	0.31	2.09	9.93	5.04	5.15	4.59	5.37	5.51	Mar-07
OnePath Diversified Fixed Interest	Entry Fee	-0.74	-0.88	0.48	5.66	3.19	3.05	2.68	3.06	4.24	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.79	-1.03	0.18	5.03	2.57	2.44	2.07	2.44	3.61	Sep-04
	//Select	-0.67	-0.68	0.88	6.51	4.02	3.88	3.51	3.89	5.07	Mar-07
OnePath Diversified Credit ¹	Entry Fee	0.00	0.00	-0.10	1.10	0.48	1.07	1.35	1.67	3.32	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.07	0.27	0.36	1.42	0.15	0.60	0.76	1.03	2.64	Sep-04
	//Select	0.05	0.16	0.22	1.75	1.13	1.73	2.01	2.33	4.00	Mar-07
OnePath Geared Australian Shares Index ²	Entry Fee	-4.05	0.32	4.74	45.09	15.20	16.37	12.06	14.33	8.37	Jul-06
	Nil Entry Fee/Deferred Entry Fee	-4.13	0.06	4.28	43.72	14.21	15.41	11.18	13.43	7.53	Jul-06
	//Select	-4.00	0.48	5.08	46.03	15.96	17.13	12.80	15.07	9.08	Mar-07
OnePath Global Emerging Markets Shares	Entry Fee	3.55	8.22	6.99	20.65	7.45	13.19	8.77	7.32	3.36	Sep-04
	Nil Entry Fee/Deferred Entry Fee	3.49	8.02	6.59	19.75	6.65	12.34	7.96	6.51	2.59	Sep-04
	//Select	3.61	8.40	7.34	21.43	8.16	13.93	9.48	8.02	4.04	Mar-07
OnePath Global Share	Entry Fee	-1.57	2.71	7.74	26.05	15.11	16.28	13.66	18.19	12.27	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.63	2.51	7.33	25.10	14.25	15.41	12.81	17.31	11.43	Sep-05
	//Select	-1.51	2.87	8.09	26.87	15.86	17.04	14.40	18.96	13.01	Mar-07
OnePath High Growth	Entry Fee	-0.52	2.68	5.36	22.01	7.72	9.35	7.95	10.14	7.29	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.59	2.48	4.96	21.09	6.92	8.53	7.15	9.31	6.48	Sep-04
	//Select	-0.47	2.85	5.71	22.80	8.43	10.06	8.66	10.86	7.99	Mar-07
OnePath Income	Entry Fee	-1.03	-0.77	0.82	7.06	3.31	3.07	2.78	3.48	3.97	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.09	-0.92	0.52	6.42	2.69	2.45	2.16	2.86	3.35	Sep-04
	//Select	-0.97	-0.57	1.23	7.92	4.14	3.90	3.61	4.31	4.81	Mar-07
OnePath Managed Growth	Entry Fee	-0.41	1.69	3.65	15.88	5.98	7.08	5.98	7.55	6.11	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.48	1.49	3.26	15.01	5.18	6.28	5.19	6.75	5.31	Sep-04
	//Select	-0.36	1.86	3.99	16.64	6.67	7.78	6.67	8.26	6.80	Mar-07
OnePath Property Securities	Entry Fee	-4.14	0.54	4.02	15.77	3.22	4.18	7.54	9.58	8.67	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-4.20	0.35	3.62	14.91	2.45	3.41	6.74	8.77	7.86	Sep-04
	//Select	-4.08	0.70	4.35	16.52	3.89	4.86	8.24	10.30	9.38	Mar-07
OnePath Select Leaders	Entry Fee	-2.21	1.27	3.11	25.68	5.45	6.88	5.57	7.66	6.19	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.28	1.08	2.73	24.74	4.66	6.08	4.78	6.85	5.40	Sep-04
	//Select	-2.16	1.44	3.45	26.50	6.13	7.58	6.26	8.36	6.89	Mar-07
OnePath Sustainable Investments - Australian Shares	Entry Fee	-1.25	2.69	3.80	28.73	9.29	8.54	6.65	9.11	7.23	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.32	2.49	3.41	27.77	8.48	7.73	5.85	8.29	6.42	Sep-04
	//Select	-1.20	2.85	4.14	29.57	10.01	9.25	7.35	9.82	7.93	Mar-07
OnePath Tax Effective Income	Entry Fee	-2.80	-0.80	1.76	14.95	5.92	5.85	5.66	6.96	6.32	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.87	-1.02	1.31	14.06	5.20	5.19	4.98	6.24	5.58	Sep-04
	//Select	-2.75	-0.64	2.09	15.70	6.61	6.54	6.35	7.66	7.01	Mar-07
OptiMix funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	Entry Fee	-1.84	-1.73	-0.07	5.83	4.23	3.56	2.53	3.06	4.32	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.90	-1.91	-0.44	5.04	3.45	2.79	1.77	2.29	3.54	Sep-04
	//Select	-1.79	-1.57	0.26	6.52	4.91	4.23	3.20	3.73	5.00	Mar-07
OptiMix Australian Shares	Entry Fee	-2.12	0.48	3.79	23.39	6.84	8.48	7.30	8.62	6.34	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.18	0.29	3.40	22.47	6.04	7.67	6.50	7.81	5.54	Sep-04
	//Select	-2.07	0.65	4.13	24.19	7.53	9.19	8.00	9.33	7.03	Mar-07

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ANZ OneAnswer Term Allocated Pension as at: 31 December 2019

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Balanced	Entry Fee	-0.51	1.57	3.69	15.72	5.49	6.82	5.82	7.45	5.94	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.58	1.38	3.30	14.85	4.70	6.00	4.93	6.57	5.09	Sep-04
	//Select	-0.46	1.74	4.03	16.47	6.18	7.52	6.51	8.15	6.63	Mar-07
OptiMix Conservative	Entry Fee	-0.61	0.13	1.73	9.06	4.03	4.29	3.69	4.59	4.48	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.68	-0.05	1.35	8.25	3.25	3.51	2.92	3.81	3.70	Sep-04
	//Select	-0.56	0.30	2.06	9.77	4.71	4.97	4.37	5.27	5.16	Mar-07
OptiMix Enhanced Cash	Entry Fee	0.05	0.23	0.50	0.79	0.56	0.37	0.30	0.61	2.30	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.01	0.09	0.23	0.41	0.77	0.40	0.27	0.37	1.00	Sep-04
	//Select	0.10	0.39	0.82	1.44	1.21	1.02	0.96	1.26	2.97	Mar-07
OptiMix Global Shares	Entry Fee	-1.46	3.39	8.11	25.32	11.09	11.81	10.61	14.73	10.71	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.52	3.20	7.70	24.39	10.26	10.98	9.78	13.87	9.89	Sep-04
	//Select	-1.40	3.56	8.46	26.14	11.81	12.54	11.33	15.48	11.44	Mar-07
OptiMix Global Smaller Companies Share	Entry Fee	-0.68	5.61	8.51	22.44	6.91	9.25	8.85	15.20	11.52	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.75	5.41	8.10	21.53	6.11	8.44	8.04	14.34	10.69	Sep-04
	//Select	-0.63	5.78	8.87	23.24	7.61	9.96	9.56	15.96	12.25	Mar-07
OptiMix Growth	Entry Fee	-0.51	2.00	4.45	18.52	6.20	7.79	6.57	8.50	6.47	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.57	1.81	4.06	17.63	5.40	6.99	5.77	7.69	5.68	Sep-04
	//Select	-0.45	2.17	4.79	19.29	6.89	8.50	7.26	9.21	7.17	Mar-07
OptiMix High Growth	Entry Fee	-0.61	2.58	5.48	21.77	7.02	8.88	7.47	9.71	7.05	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.67	2.39	5.08	20.85	6.22	8.07	6.66	8.89	6.25	Sep-04
	//Select	-0.55	2.75	5.82	22.56	7.72	9.59	8.17	10.42	7.75	Mar-07
OptiMix Moderate	Entry Fee	-0.54	0.82	2.69	12.43	4.75	5.58	4.74	6.05	5.36	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.60	0.63	2.30	11.59	3.97	4.79	3.96	5.26	4.57	Sep-04
	//Select	-0.49	0.99	3.02	13.16	5.43	6.27	5.42	6.74	6.04	Mar-07
OptiMix Property Securities	Entry Fee	-4.05	-0.36	2.00	16.90	6.94	6.13	9.68	11.06	9.84	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-4.11	-0.54	1.61	16.03	6.14	5.34	8.86	10.23	9.02	Sep-04
	//Select	-4.00	-0.20	2.33	17.67	7.64	6.82	10.40	11.79	10.56	Mar-07
External funds		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global (Long only) ³	Entry Fee	0.39	4.02	4.83	16.53	4.64	5.78	5.21	10.01	6.79	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.32	3.82	4.44	15.42	5.86	7.59	5.97	10.34	6.77	Sep-05
	//Select	0.48	4.27	5.27	17.29	5.32	6.47	5.90	10.73	7.48	Mar-07
Arrowstreet Global Equity (Hedged)	Entry Fee	2.53	7.13	6.28	20.50	6.19	11.56	9.05	14.39	8.07	Sep-04
	Nil Entry Fee/Deferred Entry Fee	2.48	6.97	5.96	19.78	5.55	10.89	8.39	13.70	7.42	Sep-04
	//Select	2.60	7.34	6.71	21.47	7.04	12.45	9.92	15.31	8.94	Mar-07
Ausbil Australian Emerging Leaders	Entry Fee	0.92	3.10	3.71	21.46	0.71	8.88	8.66	10.24	6.89	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.86	2.90	3.31	20.55	-0.05	8.07	7.85	9.41	6.09	Sep-05
	//Select	0.98	3.27	4.05	22.25	1.37	9.59	9.37	10.96	7.58	Mar-07
Bentham Global Income	Entry Fee	0.76	1.00	1.13	2.46	1.04	2.98	3.31	4.36	6.33	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.69	0.80	0.75	1.70	0.28	2.22	2.54	3.59	5.53	Sep-05
	//Select	0.81	1.16	1.46	3.13	1.70	3.65	3.98	5.04	7.02	Mar-07
BlackRock Scientific Australian Equity	Entry Fee	-2.40	0.07	2.70	24.80	10.00	11.11	9.49	10.12	8.47	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.45	-0.08	2.39	24.06	9.35	10.44	8.84	9.47	7.82	Sep-04
	//Select	-2.33	0.27	3.11	25.80	10.89	12.00	10.37	11.01	9.34	Mar-07
BlackRock Scientific Diversified Growth	Entry Fee	-1.26	0.83	3.44	19.34	7.42	8.73	7.49	9.43	8.06	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.33	0.64	3.05	18.45	6.62	7.91	6.19	8.25	7.01	Sep-05
	//Select	-1.21	0.99	3.78	20.12	8.12	9.43	8.19	10.14	8.77	Mar-07
BlackRock Scientific International Equity	Entry Fee	-1.22	3.45	6.72	26.29	11.20	13.08	10.42	16.09	11.12	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.28	3.25	6.32	25.34	10.37	12.24	9.60	15.22	10.29	Sep-04
	//Select	-1.16	3.62	7.07	27.11	11.92	13.82	11.14	16.85	11.85	Mar-07
Colonial First State Global Credit Income	Entry Fee	0.54	1.06	1.47	4.47	1.80	2.30	2.50	3.04	3.98	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.47	0.78	0.87	3.27	0.89	1.56	1.73	2.27	3.21	Sep-05
	//Select	0.60	1.23	1.80	5.15	2.46	2.97	3.17	3.71	4.66	Mar-07
Colonial First State Imputation	Entry Fee	-1.85	1.57	3.35	25.97	12.37	12.30	8.88	10.16	7.86	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.90	1.42	3.03	25.21	11.70	11.62	8.22	9.50	7.21	Sep-04
	//Select	-1.78	1.78	3.76	26.98	13.27	13.20	9.75	11.04	8.73	Mar-07
Investors Mutual Australian Shares	Entry Fee	-2.99	1.28	2.36	17.24	6.15	6.70	7.13	9.45	8.98	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-3.04	1.13	2.06	16.54	5.52	6.07	6.48	8.80	8.33	Sep-04
	//Select	-2.92	1.48	2.77	18.18	7.01	7.56	7.99	10.33	9.86	Mar-07
Kapstream Absolute Return Income	Entry Fee	-0.02	0.04	0.44	2.32	1.65	1.93	1.82	2.55	4.29	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.09	-0.15	0.05	1.56	0.90	1.17	1.06	1.79	3.51	Sep-05
	//Select	0.03	0.21	0.76	2.99	2.32	2.60	2.48	3.22	4.97	Mar-07
Magellan Global	Entry Fee	-0.98	2.81	7.50	26.32	17.07	15.76	12.70	16.86	11.16	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.04	2.62	7.10	25.38	16.20	14.90	11.86	15.99	10.33	Sep-04
	//Select	-0.93	2.98	7.85	27.14	17.84	16.52	13.44	17.62	11.89	Mar-07
MFS Global Equity	Entry Fee	-1.22	2.70	7.11	29.29	13.30	13.37	11.25	16.01	12.17	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.28	2.51	6.70	28.32	12.45	12.53	10.41	15.14	11.33	Sep-05
	//Select	-1.17	2.87	7.46	30.13	14.04	14.11	11.97	16.77	12.90	Mar-07

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Term Allocated Pension as at: 31 December 2019

External funds (cont'd)		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Pendal Core Hedged Global Shares ⁴	Entry Fee	1.84	6.82	6.22	18.99	0.93	7.47	6.06	9.06	8.30	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.75	6.46	5.45	17.25	-0.48	5.94	4.97	8.08	7.42	Sep-04
	//Select	1.90	7.03	6.64	19.95	1.74	8.34	6.91	9.94	9.17	Mar-07
Pendal Smaller Companies ⁵	Entry Fee	-1.12	-1.13	1.88	14.70	1.24	0.09	5.38	6.30	6.84	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.19	-1.32	1.50	13.44	2.13	6.55	9.07	8.72	8.29	Sep-04
	//Select	-1.05	-0.88	2.42	15.45	1.90	0.75	6.06	6.99	7.54	Mar-07
Perennial Value Shares	Entry Fee	-0.44	2.27	4.79	22.87	5.64	7.40	7.03	9.12	6.38	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.51	2.08	4.39	21.94	4.85	6.60	6.23	8.30	5.58	Sep-05
	//Select	-0.39	2.44	5.13	23.67	6.33	8.10	7.73	9.83	7.07	Mar-07
Perpetual Australian Shares	Entry Fee	-2.55	0.44	4.08	18.66	5.02	6.82	6.41	8.44	8.00	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.61	0.25	3.69	17.77	4.24	6.02	5.62	7.63	7.19	Sep-04
	//Select	-2.50	0.60	4.42	19.43	5.71	7.51	7.11	9.15	8.71	Mar-07
Perpetual Balanced Growth	Entry Fee	-1.01	0.28	2.39	12.70	4.96	6.15	5.54	7.62	6.96	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.08	0.09	2.00	11.87	4.18	5.36	4.76	6.81	6.16	Sep-05
	//Select	-0.96	0.44	2.72	13.44	5.65	6.84	6.23	8.32	7.65	Mar-07
Perpetual Conservative Growth	Entry Fee	-1.14	-0.72	0.71	7.33	3.85	4.14	3.59	4.72	5.11	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.20	-0.91	0.34	6.53	3.08	3.36	2.81	3.94	4.33	Sep-05
	//Select	-1.09	-0.56	1.04	8.03	4.53	4.81	4.26	5.40	5.80	Mar-07
Platinum International	Entry Fee	1.47	3.46	6.64	17.31	1.97	4.83	5.19	10.35	6.36	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.33	3.08	5.85	15.59	1.69	8.37	6.98	11.44	6.86	Sep-05
	//Select	1.53	3.63	6.98	18.08	2.63	5.52	5.87	11.07	7.06	Mar-07
Schroder Australian Equity	Entry Fee	-2.53	0.20	3.39	22.23	8.05	9.37	8.19	9.05	7.76	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.58	0.05	3.07	21.50	7.40	8.72	7.54	8.40	7.11	Sep-04
	//Select	-2.47	0.41	3.80	23.21	8.92	10.25	9.06	9.93	8.62	Mar-07
Schroder Balanced	Entry Fee	-0.90	0.89	2.89	13.97	5.26	6.09	5.96	7.49	6.93	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.96	0.70	2.50	13.12	4.47	5.30	5.17	6.69	6.13	Sep-05
	//Select	-0.84	1.06	3.22	14.72	5.95	6.79	6.65	8.19	7.63	Mar-07
Schroder Real Return	Entry Fee	-0.38	0.43	1.28	7.06	2.76	3.12	3.12	5.60	4.78	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.44	0.24	0.91	6.26	2.00	2.35	2.35	4.81	3.99	Sep-05
	//Select	-0.33	0.59	1.61	7.76	3.43	3.79	3.80	6.29	5.46	Mar-07
SG Hiscock Property	Entry Fee	-4.05	0.69	4.25	16.32	3.90	5.03	8.10	10.04	9.52	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-4.14	0.47	3.66	14.63	2.31	3.38	6.35	8.59	8.30	Sep-04
	//Select	-3.98	0.89	4.67	17.25	4.74	5.88	8.96	10.93	10.39	Mar-07
UBS Balanced	Entry Fee	-0.61	1.78	4.42	16.18	4.76	6.35	4.47	7.21	5.95	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.68	1.58	4.02	15.31	3.98	5.55	3.69	6.41	5.16	Sep-05
	//Select	-0.56	1.95	4.76	16.94	5.44	7.04	5.15	7.91	6.64	Mar-07
UBS Defensive	Entry Fee	-1.15	-0.14	2.03	10.10	3.57	4.27	3.04	4.79	5.20	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.21	-0.33	1.65	9.28	2.80	3.49	2.28	4.05	4.44	Sep-05
	//Select	-1.09	0.03	2.36	10.81	4.25	4.95	3.71	5.47	5.88	Mar-07
UBS Diversified Fixed Income	Entry Fee	-1.08	-1.29	0.18	5.05	3.19	3.09	2.37	2.88	4.15	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.13	-1.44	-0.12	4.42	2.57	2.47	1.76	2.27	3.52	Sep-04
	//Select	-1.01	-1.09	0.58	5.89	4.02	3.91	3.19	3.71	4.98	Mar-07
Vanguard Australian Shares Index	Entry Fee	-2.12	0.52	3.15	23.29	9.44	10.13	8.94	9.75	7.62	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.19	0.33	2.75	22.36	8.62	9.30	8.12	8.93	6.81	Sep-04
	//Select	-2.07	0.69	3.48	24.09	10.15	10.82	9.53	10.38	8.26	Mar-07
Vanguard International Shares Index	Entry Fee	-0.96	3.90	8.39	26.30	12.53	12.33	10.78	15.64	11.00	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.03	3.70	7.98	25.35	11.69	11.49	9.96	14.78	10.17	Sep-05
	//Select	-0.91	4.07	8.75	27.13	13.27	13.04	11.39	16.30	11.66	Mar-07
Vanguard International Shares Index (Hedged)	Entry Fee	2.18	7.10	8.14	24.94	6.63	10.43	8.52	11.84	10.81	Sep-04
	Nil Entry Fee/Deferred Entry Fee	2.11	6.89	7.73	24.01	5.83	9.60	7.71	11.01	9.99	Sep-04
	//Select	2.24	7.27	8.49	25.75	7.33	11.13	9.11	12.49	11.48	Mar-07
Vanguard Property Securities Index	Entry Fee	-4.36	-1.14	-0.43	17.71	9.50	8.01	9.73	11.25	10.20	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-4.42	-1.33	-0.81	16.82	8.68	7.20	8.91	10.42	9.37	Sep-05
	//Select	-4.31	-0.98	-0.11	18.47	10.21	8.70	10.33	11.89	10.85	Mar-07
Closed		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Enhanced Yield	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
Challenger Howard Mortgage	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-05
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Income Plus	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-04
	//Select	-	-	-	-	-	-	-	-	-	Mar-07
OnePath Mortgages	Entry Fee	-	-	-	-	-	-	-	-	-	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-	-	-	-	-	-	-	-	-	Sep-04
	//Select	-	-	-	-	-	-	-	-	-	Mar-07

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁴ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁵ Prior to 26/11/2018 this was "BT Smaller Companies"

ANZ Wholesale Investment Trusts as at: 31 December 2019

OnePath funds

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Wholesale Diversified Fixed Interest Trust*	-0.63	-0.56	1.14	7.10	4.58	4.43	4.06	4.45	5.61	Apr-01
OnePath Wholesale Select Leaders Trust†	-2.17	1.25	2.90	25.41	5.04	6.58	5.23	7.30	5.77	Apr-01

Investment Savings Bond as at: 31 December 2019

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	Entry Fee	-1.78	0.51	1.57	16.83	3.75	4.75	4.21	5.45	4.13	Apr-97
	Nil Entry Fee	-1.82	0.37	1.29	16.19	3.18	4.17	3.64	4.87	3.56	Apr-97
OnePath Balanced	Entry Fee	-0.39	0.52	1.68	8.34	3.24	3.76	3.17	4.08	3.41	Mar-95
	Nil Entry Fee	-0.43	0.38	1.40	7.75	2.68	3.19	2.61	3.51	2.84	Mar-95
OnePath Capital Stable	Entry Fee	-0.63	-0.46	0.27	3.81	1.69	1.67	1.29	1.86	2.47	Apr-88
	Nil Entry Fee	-0.68	-0.60	-0.01	3.24	1.13	1.12	0.73	1.30	1.89	Jun-89
OnePath Diversified Fixed Interest	Entry Fee	-0.55	-0.70	0.15	3.55	1.86	1.78	1.56	1.85	2.67	Sep-05
	Nil Entry Fee	-0.60	-0.85	-0.13	2.98	1.30	1.22	1.01	1.29	2.11	Sep-05
OnePath Emerging Companies	Entry Fee	-0.07	-1.36	0.46	11.58	3.81	7.11	6.35	6.74	5.60	Apr-97
	Nil Entry Fee	-0.12	-1.49	0.18	10.97	3.24	6.52	5.77	6.16	5.03	Apr-97
OnePath International Shares	Entry Fee	-1.32	2.20	6.38	21.15	12.42	13.25	11.05	14.11	9.48	Apr-97
	Nil Entry Fee	-1.36	2.07	6.09	20.49	11.81	12.63	10.44	13.49	8.88	Apr-97
OnePath Managed Growth	Entry Fee	-0.33	1.09	2.36	10.45	3.82	4.61	3.89	5.04	4.03	May-88
	Nil Entry Fee	-0.37	0.95	2.08	9.84	3.25	4.03	3.32	4.46	3.45	Jun-92
OnePath Money Market	Entry Fee	0.00	0.00	0.01	0.29	0.38	0.32	0.32	0.43	0.91	Sep-91
	Nil Entry Fee	0.00	0.00	0.01	0.30	0.38	0.31	0.22	0.28	0.71	Jan-95
OnePath Tax Effective Income	Entry Fee	-2.14	-0.69	1.19	10.61	4.17	4.17	3.99	4.84	4.28	Sep-05
	Nil Entry Fee	-2.18	-0.83	0.91	10.01	3.60	3.60	3.42	4.26	3.71	Sep-05

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Shares	Entry Fee	-1.57	0.25	2.38	15.74	4.46	5.74	4.93	5.85	4.15	Apr-97
	Nil Entry Fee	-1.62	0.11	2.10	15.10	3.89	5.16	4.35	5.27	3.58	Apr-97
OptiMix Balanced	Entry Fee	-0.40	1.01	2.41	10.54	3.57	4.56	3.81	4.94	3.80	Mar-95
	Nil Entry Fee	-0.45	0.87	2.13	9.93	3.00	3.98	3.24	4.36	3.23	Mar-95
OptiMix Global Shares	Entry Fee	-1.08	2.30	5.45	16.69	7.36	7.88	7.24	10.27	7.36	Apr-97
	Nil Entry Fee	-1.13	2.16	5.16	16.05	6.77	7.29	6.65	9.66	6.77	Apr-97
OptiMix Growth	Entry Fee	-0.42	1.42	3.17	13.30	4.34	5.53	4.60	5.88	4.33	Mar-95
	Nil Entry Fee	-0.46	1.29	2.89	12.69	3.77	4.96	4.02	5.30	3.76	Mar-95
OptiMix Moderate	Entry Fee	-0.44	0.49	1.74	8.45	3.03	3.64	3.04	3.95	3.40	Apr-97
	Nil Entry Fee	-0.48	0.35	1.46	7.85	2.46	3.07	2.47	3.38	2.83	Apr-97
OptiMix Property Securities	Entry Fee	-3.13	-0.34	1.35	11.73	4.80	4.26	7.08	7.98	6.85	Mar-95
	Nil Entry Fee	-3.18	-0.49	1.07	11.11	4.22	3.69	6.49	7.38	6.26	Mar-95

Closed

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Capital Guaranteed	-	-	-	-	-	-	-	-	-	Apr-88

Other ANZ Investment Options as at: 31 December 2019

Other (cash)

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Plus Fund	0.08	0.26	0.57	1.67	1.82	1.87	2.02	2.32	3.21	Aug-96

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* Formerly known as ANZ Wholesale Diversified Fixed Interest Trust

† Formerly known as ANZ Wholesale Wealth Accumulator Trust. On 10 September 2003 this trust changed its investment strategy.

ANZ Super Advantage as at: 31 December 2019

OnePath funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	-2.03	0.94	2.53	22.87	5.70	6.89	6.16	7.68	6.09	Jan-96
OnePath Alternatives Growth	0.85	0.64	0.73	3.53	0.58	1.63	0.21	1.68	-0.49	Apr-09
OnePath Balanced	-0.36	0.95	2.74	11.76	5.17	5.80	5.05	6.23	5.34	Mar-00
OnePath Blue Chip Imputation	-2.57	-0.19	3.86	19.98	4.17	5.39	4.65	6.75	5.49	Apr-01
OnePath Capital Guaranteed	0.09	0.26	0.56	1.31	1.51	1.67	2.10	2.47	2.95	Feb-98
OnePath Capital Stable	-0.72	-0.31	0.92	6.14	3.25	3.26	2.73	3.45	4.02	May-01
OnePath Cash	0.07	0.18	0.27	0.82	0.90	0.87	1.00	1.20	1.82	Jan-96
OnePath Diversified Fixed Interest	-0.58	-0.55	0.83	5.92	3.66	3.46	3.19	3.55	4.55	May-01
OnePath Geared Australian Shares Index ¹	-3.76	0.66	4.66	42.57	14.84	15.87	12.01	13.94	8.43	Dec-06
OnePath Global Emerging Markets	3.33	7.78	6.86	19.83	7.66	12.79	9.40	7.74	3.93	Sep-03
OnePath Global Property Securities	-0.37	0.16	6.35	19.51	7.16	6.30	5.22	7.79	9.47	Apr-09
OnePath Global Shares	-1.41	2.78	7.73	25.31	15.03	16.05	13.54	17.48	11.98	Sep-03
OnePath High Growth	-0.40	2.62	5.28	20.53	7.64	9.07	7.77	9.71	7.13	Sep-03
OnePath Managed Growth	-0.28	1.68	3.75	14.76	6.11	7.07	6.14	7.57	6.26	Jan-96
OnePath Property Securities	-3.66	0.75	4.16	15.11	3.71	4.60	7.53	9.54	8.58	May-01
OnePath Select Leaders	-1.91	1.29	3.06	23.66	5.55	6.91	5.63	7.49	6.06	May-01
OnePath Sustainable Investments – Australian Shares	-1.06	2.65	3.80	26.76	9.05	8.44	6.61	8.76	6.99	Sep-03
OptiMix funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	-1.60	-1.43	0.18	5.84	4.46	3.78	2.80	3.27	4.37	Sep-03
OptiMix Australian Shares	-1.76	0.68	3.86	22.00	6.97	8.51	7.33	8.42	6.29	Sep-03
OptiMix Balanced	-0.37	1.64	3.74	14.91	5.74	6.90	5.91	7.37	5.98	Sep-03
OptiMix Conservative	-0.47	0.35	1.94	9.00	4.46	4.64	4.10	4.89	4.74	Sep-03
OptiMix Global Emerging Markets	2.67	5.45	6.19	16.09	5.88	10.08	7.03	7.50	4.23	Apr-09
OptiMix Global Shares	-1.22	3.34	7.87	23.76	11.10	11.76	10.64	14.11	10.48	Sep-03
OptiMix Global Smaller Companies Shares	-0.56	5.10	8.13	20.80	7.04	9.24	8.84	14.53	11.12	Sep-03
OptiMix Growth	-0.38	2.08	4.54	17.94	6.54	7.98	6.82	8.49	6.57	Sep-03
OptiMix High Growth	-0.47	2.61	5.50	20.90	7.33	9.05	7.70	9.65	7.16	Sep-03
OptiMix Moderate	-0.40	0.98	2.84	12.06	5.12	5.86	5.06	6.21	5.51	Sep-03
OptiMix Property Securities	-3.55	-0.02	2.34	16.12	7.24	6.38	10.90	11.88	10.28	Sep-03
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ Super Advantage as at: 31 December 2019

External funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global – (Long only) ²	0.42	3.80	5.01	17.64	6.90	8.66	7.36	11.35	7.99	Dec-05
Arrowstreet Global Equity (Hedged)	2.36	6.71	6.58	19.88	6.92	11.73	9.38	15.55	8.74	Jan-06
BlackRock Scientific Australian Equity	-2.00	0.38	3.00	23.43	10.06	11.06	9.43	9.95	8.38	Jan-06
BlackRock Scientific Diversified Growth	-1.00	1.06	3.68	18.48	7.76	8.88	7.28	9.15	7.74	Jan-06
BlackRock Scientific International Equity	-1.04	3.41	6.95	24.89	11.35	13.00	10.50	16.11	11.03	Dec-05
Colonial First State Diversified	-0.66	1.33	4.16	16.41	8.22	8.59	7.31	8.77	7.13	Sep-03
Colonial First State Imputation	-1.51	1.61	3.48	23.40	11.71	11.83	8.77	9.87	7.75	Mar-00
Investors Mutual Australian Shares	-2.60	1.43	2.69	16.58	6.56	7.08	7.54	9.66	9.10	Dec-05
MFS Global Equity	-1.02	2.67	7.11	27.43	13.16	13.26	11.55	15.94	12.34	Dec-05
Pendal Core Hedged Global Shares ³	1.73	6.39	6.12	18.15	1.78	7.83	6.72	9.34	8.41	Sep-03
Perennial Value Shares	-0.30	2.32	4.73	21.33	5.88	7.53	7.19	9.07	6.53	Dec-05
Perpetual Australian Shares	-2.21	0.64	3.86	17.33	5.30	6.98	6.61	8.57	8.06	Sep-03
Perpetual Balanced Growth	-0.82	0.53	2.82	12.52	5.46	6.53	6.00	7.91	7.18	Sep-03
Perpetual Conservative Growth	-0.94	-0.43	1.06	7.36	4.33	4.58	4.08	5.16	5.42	Sep-03
Perpetual International Shares	0.30	3.57	4.74	23.07	9.48	12.28	10.58	14.01	9.61	Mar-00
Platinum International	1.33	3.22	6.27	15.69	3.27	9.40	8.20	12.39	8.04	Dec-05
Russell Balanced	-0.49	1.85	4.13	14.41	5.66	6.71	6.06	7.78	6.89	Sep-03
Russell Conservative ⁴	-0.56	0.39	2.15	8.64	4.11	4.47	3.97	4.82	5.22	Sep-03
Russell Diversified 50	-0.55	1.08	3.65	12.10	5.24	5.79	5.17	6.50	6.18	Sep-03
Russell Growth	-0.61	2.24	4.88	16.79	6.38	7.77	7.03	9.03	7.34	Sep-03
Schroder Australian Equity	-2.18	0.48	3.47	20.93	8.21	9.47	8.40	9.17	7.92	Dec-05
Schroder Balanced	-0.74	1.03	3.28	13.53	5.66	6.38	6.25	7.67	7.08	Dec-05
SG Hiscock Property	-3.63	0.75	4.04	14.69	3.52	4.69	8.84	10.65	9.81	Dec-05
UBS Balanced	-0.45	1.88	4.53	15.59	5.22	6.67	4.97	7.42	6.22	Sep-03
UBS Defensive Investment	-0.96	0.11	2.41	10.09	4.14	4.73	3.62	5.18	5.45	Sep-03
UBS Diversified Fixed Income	-0.85	-0.87	0.66	5.41	3.72	3.64	3.00	3.47	4.55	Sep-03
Vanguard Australian Shares Index	-1.80	0.71	3.28	21.92	9.40	10.11	8.98	9.71	7.66	Sep-03
Vanguard International Shares Index	-0.80	3.88	8.28	25.18	12.69	12.43	11.14	15.49	11.17	Sep-03
Vanguard International Shares Index (Hedged)	2.04	6.69	7.85	23.34	6.99	10.36	8.58	11.51	10.43	Apr-09
Vanguard Property Securities Index	-3.80	-0.80	-0.01	16.68	9.40	8.03	9.66	10.98	10.00	Dec-05
Zurich Managed Growth	-0.65	1.05	3.88	16.24	8.23	8.85	7.46	9.21	7.45	Dec-05
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ Super Advantage as at: 31 December 2019

Closed	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Wholesale Australian Share Trust	-2.03	0.94	2.53	22.88	5.70	6.89	6.16	7.68	6.07	Apr-00
Advance Imputation	-2.27	-0.79	1.67	18.79	6.56	7.53	7.41	9.02	7.19	Sep-03
AMP Capital Equity	-1.98	0.52	3.17	22.06	9.32	9.14	7.29	8.95	7.12	Jan-06
ANZ Diversified Stable Fund	-0.46	0.34	1.92	8.99	4.60	4.62	4.13	4.83	4.92	Feb-98
ANZ Superannuation Pool - Australian Fixed Interest	-1.45	-1.05	0.42	6.11	4.41	3.89	3.09	3.51	4.48	Jan-96
ANZ Superannuation Pool - Diversified Stable	-0.47	0.31	1.87	8.88	4.50	4.52	4.03	4.73	4.82	Jan-96
ANZ Wholesale Income Fund	-0.85	-0.47	1.15	7.06	3.75	3.53	3.26	3.86	4.31	Jun-01
OnePath Mortgages	-	-	-	-	-	-	-	-	-	Jan-06
Pendal Smaller Companies Wholesale Fund ⁵	-0.95	-0.98	1.88	13.23	3.17	7.24	9.62	9.36	8.90	Mar-00
Pendal Wholesale Asian Share Fund ⁶	1.14	1.46	5.93	16.12	1.51	7.40	6.04	7.94	6.59	Feb-99
Russell International Bond Fund - \$A Hedged	-0.22	-0.70	1.32	5.92	3.24	3.40	3.27	3.88	5.79	Mar-98
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

1 Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

2 Prior to 18/7/2018 this was "Zurich Investments Global Thematic Shares"□

3 Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

4 Prior to March 2009 this was "Russell Capital Stable"

5 Prior to 26/11/2018 this was "Rothschild Smaller Companies Wholesale Trust"

6 Prior to 26/11/2018 this was "BT Wholesale Asian Share Fund"

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OnePath funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	-2.09	0.73	2.14	22.01	4.94	6.13	5.42	6.98	5.36	Nov-98
OnePath Balanced	-0.44	0.77	2.32	11.04	4.34	4.96	4.20	5.39	4.52	Oct-95
OnePath Blue Chip Imputation	-2.66	-0.47	3.30	18.91	3.14	4.39	3.68	5.82	4.55	Sep-96
OnePath Capital Stable	-0.78	-0.52	0.51	5.20	2.43	2.38	1.87	2.61	3.17	Oct-95
OnePath Cash	0.02	0.05	0.05	0.29	0.32	0.26	0.37	0.55	1.15	Sep-95
OnePath Diversified Fixed Interest	-0.67	-0.82	0.32	4.89	2.67	2.47	2.18	2.54	3.52	Nov-99
OnePath Emerging Companies	0.05	-1.48	0.68	13.99	4.78	8.80	7.83	8.34	7.05	Jul-00
OnePath Geared Australian Shares Index ¹	-3.82	0.66	4.49	42.17	13.88	14.93	11.19	13.28	7.67	Jul-06
OnePath Global Emerging Market Shares	3.26	7.54	6.39	18.90	6.77	11.73	7.95	6.49	2.95	Jul-01
OnePath Global Property Securities Index ²	-0.46	-0.13	5.66	18.08	5.99	5.15	4.01	6.61	8.29	Sep-07
OnePath Global Shares	-1.47	2.65	7.47	24.86	14.53	15.60	13.03	16.91	11.41	Nov-98
OnePath High Growth	-0.48	2.43	4.83	19.57	6.85	8.30	7.02	8.99	6.41	Jun-03
OnePath Managed Growth	-0.37	1.50	3.21	13.98	5.19	6.14	5.18	6.59	5.24	Oct-95
OnePath Property Securities	-3.69	0.56	3.78	14.22	2.88	3.80	6.70	8.40	7.62	Dec-98
OnePath Select Leaders	-1.90	1.16	2.58	22.77	4.90	6.35	4.93	6.70	5.28	Jun-04
OnePath Sustainable Investments - Australian Shares	-1.1	2.46	3.37	25.66	8.24	7.65	5.88	8.04	6.27	Jun-03
OptiMix funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	-1.66	-1.60	-0.22	5.07	3.71	3.04	2.08	2.55	3.62	Jun-03
OnePath Alternatives Growth	0.74	0.39	0.39	2.60	-0.34	0.62	-0.72	0.65	-1.57	Nov-08
OptiMix Australian Shares	-1.87	0.42	3.36	20.92	6.01	7.59	6.44	7.56	5.49	Jun-03
OptiMix Balanced	-0.44	1.44	3.35	14.09	4.96	6.15	5.15	6.62	5.20	Jul-00
OptiMix Conservative	-0.54	0.13	1.50	8.06	3.58	3.76	3.23	4.02	3.86	Jul-00
OptiMix Global Emerging Markets	2.57	5.22	5.70	15.11	5.01	9.21	6.19	6.64	3.44	Nov-08
OptiMix Global Shares	-1.31	3.12	7.42	22.76	10.21	10.87	9.70	13.18	9.60	Jul-02
OptiMix Global Smaller Companies Shares	-0.71	4.95	7.58	19.68	6.00	8.29	7.85	13.39	10.11	Jun-03
OptiMix Growth	-0.45	1.86	4.10	16.97	5.72	7.17	6.00	7.69	5.78	Jul-00
OptiMix High Growth	-0.53	2.39	5.04	19.91	6.46	8.18	6.84	8.78	6.31	Jul-02
OptiMix Moderate	-0.47	0.75	2.40	11.16	4.29	5.01	4.23	5.39	4.67	Jun-03
OptiMix Property Securities	-3.65	-0.26	1.94	15.23	6.40	5.53	8.58	10.12	9.05	Jun-03
External funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Equity	-2.06	0.24	2.67	20.82	8.23	8.03	6.13	7.70	6.05	Jun-03
Antipodes Global (Long only) ³	0.28	3.47	4.44	16.35	5.76	7.49	6.20	10.11	6.82	Dec-05
Arrowstreet Global Equity (Hedged)	2.29	6.53	6.15	19.06	5.99	10.72	8.44	13.95	7.68	Jun-03

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External funds (cont'd)	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Scientific Australian Equity	-2.04	0.44	2.89	22.62	9.08	10.05	8.49	8.99	7.41	Dec-05
BlackRock Scientific Diversified Growth	-1.15	0.73	3.11	17.37	6.65	7.85	6.32	8.02	6.74	Jun-03
BlackRock Scientific International Equity	-1.09	3.12	6.35	23.53	10.37	11.89	9.42	14.42	9.94	Dec-05
Colonial First State Diversified	-0.67	1.18	3.68	15.27	7.13	7.57	6.23	7.71	6.08	Jul-02
Colonial First State Imputation	-1.62	1.44	3.07	22.63	10.81	10.88	7.83	8.93	6.83	Jun-03
Investors Mutual Australian Shares	-2.67	1.15	2.18	15.31	5.46	5.96	6.40	8.50	8.00	Jun-03
MFS Global Equity	-1.09	2.44	6.68	26.00	11.94	11.99	10.19	14.50	11.06	Dec-05
Pendal Core Hedged Global Shares ⁴	1.64	6.10	5.58	16.91	0.84	6.85	5.75	8.39	7.44	Sep-99
Perennial Value Shares	-0.40	2.04	4.25	20.28	4.88	6.48	6.18	7.99	5.46	Aug-04
Perpetual Australian Shares	-2.33	0.32	3.20	16.05	4.26	5.91	5.59	7.50	7.02	Oct-99
Perpetual Balanced Growth	-0.91	0.25	2.12	11.21	4.36	5.46	4.96	6.86	6.14	Aug-02
Perpetual Conservative Growth	-1.02	-0.67	0.59	6.41	3.42	3.64	3.11	4.13	4.39	Jun-03
Perpetual International Shares	0.21	3.44	4.37	22.03	8.44	11.24	9.60	12.95	8.57	Sep-99
Platinum International	1.23	2.90	5.81	14.63	2.34	8.36	7.12	11.20	6.91	Dec-05
Schroder Australian Equity	-2.23	0.26	3.05	19.74	7.19	8.37	7.31	8.06	6.82	Jun-03
Schroder Balanced	-0.80	0.76	2.55	12.14	4.39	5.27	5.16	6.57	6.02	Jun-03
SG Hiscock Property	-3.62	0.61	3.67	13.85	2.67	3.75	6.36	8.38	8.31	Jun-03
UBS Balanced	-0.53	1.61	4.00	14.44	4.20	5.66	3.98	6.41	5.21	Jun-03
UBS Defensive Investment	-1.02	-0.14	1.81	8.83	3.07	3.69	2.61	4.15	4.42	Jun-03
UBS Diversified Fixed Income	-0.96	-1.16	0.13	4.46	2.76	2.66	2.03	2.48	3.50	Jun-03
Vanguard Australian Shares Index	-1.87	0.47	2.77	20.75	8.28	8.96	7.84	8.59	6.59	Jul-01
Vanguard International Shares Index	-0.92	3.57	7.69	23.94	11.52	11.32	9.95	14.28	10.03	Jul-00
Vanguard International Shares Index (Hedged)	1.94	6.39	7.36	22.32	6.13	9.37	7.57	10.56	9.43	Nov-08
Vanguard Property Securities Index	-3.91	-1.03	-0.50	15.58	8.27	6.96	8.62	9.93	9.01	Jun-03
Zurich Managed Growth	-0.74	0.82	3.39	15.22	5.84	6.90	5.81	7.69	6.08	Oct-95
Closed funds	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Advance Imputation	-2.37	-1.10	1.10	16.90	4.77	5.56	5.86	7.48	5.81	Jun-03
OnePath Capital Guaranteed	-	-	-	-	-	-	-	-	-	Oct-95
OnePath Mortgages	-	-	-	-	-	-	-	-	-	Jun-04
Platinum Global	1.22	2.93	5.60	14.63	2.32	8.40	7.05	11.30	6.90	Jun-03

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

¹ Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

² Prior to 18/9/2017 this was "OnePath Global Property Securities"

³ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁴ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

Closed products as at: 31 December 2019

Deferred Annuity	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Capital Guaranteed Fund (Series 1)	0.04	0.10	0.23	0.66	0.86	1.00	1.43	1.81	2.29	Jun-86
ANZ Capital Guaranteed Fund (Series 2)	0.01	0.02	0.08	0.35	0.55	0.70	1.13	1.50	1.98	Aug-95
ANZ Capital Guaranteed Fund (Series 3)	0.00	0.00	0.04	0.27	0.47	0.61	1.04	1.41	1.89	Feb-98
ANZ Diversified Stable (Series 1)	-0.53	0.14	1.52	8.18	3.82	3.84	3.36	4.05	4.16	Dec-86
ANZ Diversified Stable (Series 2)	-0.52	0.14	1.52	8.18	3.82	3.84	3.36	4.05	4.16	Aug-95
ANZ Managed (Series 1)	-0.35	1.54	3.30	14.19	5.41	6.35	5.39	6.79	5.51	Sep-84
ANZ Managed (Series 2)	-0.35	1.54	3.30	14.19	5.41	6.35	5.39	6.80	5.51	Aug-95
Gateway Aggressive Fund	-0.44	1.90	4.14	17.13	5.76	7.17	6.01	7.66	5.75	Jan-98
Gateway Balanced Fund	-0.48	0.76	2.43	11.32	4.27	4.95	4.16	5.29	4.58	Jan-98
Gateway Conservative Fund	-0.56	0.10	1.44	8.05	3.48	3.63	3.09	3.87	3.72	Jan-98
Gateway Growth Fund	-0.45	1.46	3.38	14.37	4.97	6.09	5.09	6.52	5.12	Jan-98
Flexible Income Plan	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Australian Imputation Fund	-2.96	-0.47	3.78	21.32	3.83	5.16	4.40	6.83	5.37	Jun-01
ANZ Australian Shares Fund	-2.33	0.80	2.35	24.20	5.54	6.80	5.98	7.70	6.00	Sep-01
ANZ Balanced Fund	-0.50	0.82	2.55	12.34	4.90	5.61	4.73	6.03	5.05	Jun-01
ANZ Capital Guaranteed (Series 1)	0.01	0.06	0.25	0.80	0.98	1.20	1.59	1.81	2.48	Apr-93
ANZ Capital Guaranteed (Series 2)	0.01	0.06	0.25	0.80	0.98	1.20	1.59	1.81	2.48	Aug-95
ANZ Capital Guaranteed Fund (Series 3)	0.00	0.02	0.17	0.64	0.82	1.03	1.42	1.65	2.31	Feb-98
ANZ Conservative Fund	-0.60	0.10	1.64	9.00	4.15	4.26	3.71	4.48	4.63	Jun-01
ANZ Diversified Fixed Interest Fund	-0.75	-0.90	0.44	5.64	3.16	3.02	2.64	3.01	4.17	Jul-01
ANZ Diversified Stable (Series 1)	-0.60	0.13	1.68	9.09	4.23	4.34	3.79	4.57	4.72	Oct-93
ANZ Diversified Stable (Series 2)	-0.57	0.20	1.83	9.41	4.55	4.65	4.10	4.88	5.03	Aug-95
ANZ Growth Fund	-0.43	1.63	3.54	15.75	5.84	6.93	5.83	7.39	5.88	Jun-01
ANZ Income Fund	-1.04	-0.78	0.74	6.88	3.21	2.99	2.72	3.41	3.89	Jun-01
ANZ Managed (Series 1)	-0.41	1.67	3.63	15.96	6.03	7.13	6.02	7.59	6.16	May-93
ANZ Managed (Series 2)	-0.39	1.75	3.79	16.30	6.35	7.45	6.34	7.91	6.48	Aug-95
ANZ Property Securities Fund	-4.15	0.47	3.85	15.50	3.05	4.02	7.38	9.41	8.50	Jun-01
ANZ Select Leaders Fund*	-2.24	0.21	1.27	23.34	5.09	6.58	5.34	7.43	5.92	Jun-01
Gateway Aggressive	-0.52	1.93	4.33	18.34	6.05	7.64	6.41	8.33	6.28	Jan-98
Gateway Balanced Fund	-0.55	0.76	2.55	12.19	4.52	5.35	4.50	5.81	5.09	Jan-98
Gateway Conservative Fund	-0.64	0.05	1.55	8.75	3.74	4.00	3.40	4.29	4.16	Jan-98
Gateway Growth Fund	-0.53	1.51	3.55	15.47	5.26	6.57	5.50	7.15	5.64	Jan-98
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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Closed products as at: 31 December 2019

ANZ Investment Trusts

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Australian Fixed Interest Trust	-1.70	-1.34	0.26	6.52	4.77	4.22	3.38	3.76	4.93	Nov-82
ANZ Equity Imputation Trust	-2.98	-0.57	3.60	21.19	2.99	4.37	3.61	6.04	4.55	May-87
ANZ Equity Trust No 1	-2.33	0.77	2.11	23.83	4.91	6.29	5.56	7.30	5.62	Nov-82
ANZ Mortgage Fund	-	-	-	-	-	-	-	-	-	Feb-95
ANZ Mortgage Fund (Series 2)	-	-	-	-	-	-	-	-	-	Feb-98
ANZ Property Securities Trust	-4.20	0.36	3.74	14.95	2.45	3.41	6.75	8.75	7.87	Jan-89

ANZ Corporate Super Bond

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Corporate Super Bond - Capital Guaranteed	0.04	0.10	0.23	0.66	0.86	1.00	1.43	1.81	2.29	Jul-86
ANZ Corporate Super Bond - Managed	-	-	-	-	-	-	-	-	-	Mar-84
ANZ Corporate Super Bond - Diversified Stable	-	-	-	-	-	-	-	-	-	Dec-86

ANZ Allocated Pension

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Wholesale Australian Share Trust	-2.29	1.06	2.88	25.49	6.51	7.78	6.95	8.69	6.96	Jul-01
OnePath Wholesale Balanced Trust	-0.41	1.09	3.09	13.44	5.93	6.64	5.76	7.08	6.11	Jul-01
OnePath Wholesale Capital Stable Trust	-0.79	-0.31	1.08	6.94	3.81	3.78	3.18	4.01	4.70	Jul-01
OnePath Wholesale Fixed Interest Securities Trust	-1.66	-1.21	0.52	7.02	5.26	4.71	3.87	4.32	5.48	Jul-01
OnePath Wholesale Select Leaders	0.00	0.00	0.00	0.00	0.00	2.95	3.50	6.34	5.25	Jul-01
BlackRock Wholesale Australian Shares	-3.21	-0.18	3.33	28.07	11.35	11.46	9.54	10.03	7.55	Jul-01
BlackRock Wholesale Tactical Growth Share Fund ^z	-0.94	1.18	4.38	21.11	9.16	9.64	8.13	9.92	8.37	Jul-01
Capital Guaranteed	0.09	0.30	0.74	1.79	1.97	2.20	2.59	2.82	3.49	Jun-01
Colonial First State Wholesale Imputation	-1.76	1.84	3.88	27.27	13.53	13.46	10.00	11.30	8.90	Jun-01
Colonial First State Wholesale Leaders	-1.53	3.20	6.64	26.40	14.03	13.27	10.84	11.92	8.55	Jul-01
Gateway Balanced	-0.45	1.09	3.23	13.60	5.85	6.68	5.83	7.16	6.46	Jun-01
Gateway Conservative	0.00	0.00	0.00	0.00	1.48	3.17	3.47	4.75	4.94	Jun-01
International Equities Index	-0.92	4.04	8.72	27.07	13.32	13.11	11.52	16.29	11.81	Mar-02
Legg Mason Diversified Trust [†]	-1.24	1.10	4.10	15.82	5.63	7.16	7.88	10.62	9.18	Jul-01
Merrill Lynch Wholesale International Shares	-	-	-	-	-	-	-	-	-	Jun-01
Pendal Balanced Wholesale Trust ^β	-0.64	1.57	4.07	14.97	5.39	7.70	6.72	8.86	7.50	Jul-01
Pendal Smaller Companies Wholesale [±]	-1.06	-0.93	2.31	15.22	3.70	8.18	10.74	10.38	9.94	Aug-01
Pendal Wholesale Asian Share Fund ^μ	1.26	1.63	6.13	17.94	1.25	7.58	6.22	8.39	8.08	Aug-01
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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Closed products as at: 31 December 2019

ANZ Allocated Pension (cont'd)

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Pendal Wholesale Australian Share Fund [≡]	-1.86	2.72	5.33	25.38	10.15	12.12	10.08	11.75	9.02	May-02
Pendal Wholesale Balanced Returns Fund [≡]	-0.70	1.04	3.39	12.96	4.83	6.60	5.80	7.87	6.79	Aug-01
Perpetual Wholesale Industrial Shares	-3.03	-1.74	3.51	17.47	4.24	6.56	6.77	10.31	9.70	Jun-01
Perpetual Wholesale International Shares	-0.91	3.05	8.05	27.48	18.10	16.75	13.65	17.84	12.09	Jul-01
Russell Australian Bond	-1.61	-1.37	0.40	6.62	4.95	4.43	3.49	3.96	5.35	Jul-01
Russell Australian Shares	-1.93	1.21	4.05	22.37	9.37	10.46	9.56	10.82	8.03	Jul-01
Russell International Shares (\$A Hedged)	2.05	7.75	8.42	24.00	5.51	10.76	8.08	11.52	10.37	Jul-01
Russell International Bond (\$A Hedged)	-	-	-	-	-	-	-	-	-	Jan-02
Russell International Shares	-1.00	4.62	8.60	25.07	10.95	12.55	10.24	15.24	10.61	Jul-01
Super Pool - Australian Equities	-2.27	1.12	3.01	25.81	6.78	8.05	7.21	8.96	7.23	Jul-01
Super Pool - Diversified Stable	-0.52	0.38	2.23	10.20	5.29	5.41	4.85	5.65	5.81	Jul-01
Super Pool - Growth	-0.31	1.99	4.28	17.26	7.24	8.35	7.24	8.83	7.42	Jul-01
Super Pool - Money Market Plus	0.02	0.10	0.26	1.01	1.19	1.18	1.36	1.60	2.35	Aug-01
Wholesale Australian Imputation	-2.91	-0.21	4.38	22.56	4.93	6.26	5.47	7.92	6.49	Jun-01
Wholesale Balanced	-0.42	1.09	3.09	13.44	5.94	6.65	5.77	7.09	6.09	Jun-01
Wholesale Income	0.00	0.00	0.00	0.00	1.05	2.05	2.56	3.61	4.34	Aug-01
Wholesale Property Securities	-4.07	0.76	4.46	16.75	4.09	5.06	8.45	10.51	9.57	Jul-01
Wholesale Diversified Fixed Interest	-0.65	-0.62	1.01	6.77	4.27	4.13	3.76	4.13	5.32	Jul-01

ANZ Investment Bond

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Capital Guaranteed Fund (Series 1)	0.00	0.00	0.07	0.32	0.45	0.56	0.90	1.19	1.70	Jun-86
Capital Guaranteed Fund (Series 2)	0.00	0.00	0.00	0.11	0.19	0.28	0.61	0.90	1.41	Aug-95
Capital Guaranteed Fund (Series 3)	0.00	0.00	0.00	0.04	0.08	0.15	0.47	0.76	1.25	Apr-98
Diversified Stable (Series 1)	-0.44	0.03	1.09	6.07	2.75	2.83	2.48	3.04	3.14	Dec-86
Diversified Stable (Series 2)	-0.44	0.03	1.09	6.08	2.75	2.83	2.48	3.04	3.14	Aug-95
Managed (Series 1)	-0.31	1.14	2.47	10.67	4.03	4.82	4.10	5.25	4.22	Mar-84
Managed (Series 2)	-0.31	1.14	2.47	10.67	4.03	4.82	4.10	5.25	4.22	Aug-95
Gateway Aggressive Fund	-0.41	1.44	3.21	13.37	4.40	5.60	4.66	5.95	4.37	Apr-98
Gateway Balanced Fund	-0.44	0.49	1.74	8.44	3.02	3.63	3.03	3.94	3.36	Apr-98
Gateway Conservative Fund	-0.48	-0.03	0.98	5.91	2.40	2.60	2.17	2.78	2.61	Apr-98
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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Closed products as at: 31 December 2019

ANZ Investment Bond (cont'd)	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Gateway Growth Fund	-0.40	1.02	2.41	10.55	3.58	4.57	3.82	4.95	3.79	Apr-98
Russell Australian Shares Fund	-1.57	0.67	2.62	15.43	5.86	6.68	6.05	6.66	4.77	May-98
ANZ Personal Super Bond	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Australian Imputation Fund	-2.66	-0.46	3.30	18.70	3.06	4.27	3.53	5.61	4.36	Apr-01
ANZ Australian Shares Fund	-2.12	0.69	2.02	21.67	4.67	5.85	5.12	6.63	5.06	May-01
ANZ Balanced Fund	-0.45	0.70	2.22	10.81	4.16	4.75	3.99	5.14	4.25	Apr-01
ANZ Capital Guaranteed Fund (Series 1)	0.04	0.10	0.23	0.66	0.86	1.00	1.43	1.81	2.29	Jun-86
ANZ Capital Guaranteed Fund (Series 2)	0.01	0.02	0.08	0.35	0.55	0.70	1.13	1.50	1.98	Aug-95
ANZ Capital Guaranteed Fund (Series 3)	0.00	0.00	0.04	0.27	0.47	0.61	1.04	1.41	1.89	Mar-98
ANZ Conservative Fund	-0.55	0.06	1.35	7.79	3.46	3.49	3.01	3.71	3.84	May-01
ANZ Diversified Fixed Interest Fund	-0.68	-0.83	0.28	4.76	2.53	2.33	2.06	2.42	3.43	May-01
ANZ Diversified Stable (Series 1)	-0.52	0.14	1.51	8.11	3.78	3.80	3.32	4.02	4.14	Dec-86
ANZ Diversified Stable (Series 2)	-0.52	0.14	1.51	8.12	3.78	3.80	3.32	4.02	4.14	Aug-95
ANZ Growth Fund	-0.38	1.37	3.15	13.51	4.89	5.86	4.91	6.32	5.00	Apr-01
ANZ Income Fund	-0.93	-0.74	0.61	5.93	2.64	2.43	2.16	2.76	3.21	May-01
ANZ Managed (Series 1)	-0.35	1.48	3.36	13.97	5.31	6.29	5.35	6.77	5.49	Mar-84
ANZ Managed (Series 2)	-0.35	1.48	3.36	13.97	5.31	6.29	5.35	6.77	5.49	Aug-95
ANZ Property Securites Fund	-3.74	0.49	3.62	13.93	2.65	3.53	6.42	8.39	7.37	May-01
ANZ Select Leaders Fund#	-1.98	1.06	2.60	22.55	4.60	5.95	4.68	6.53	5.11	Apr-01
Gateway Aggressive Fund	-0.47	1.80	3.96	16.64	5.36	6.79	5.64	7.30	5.41	Mar-98
Gateway Balanced	-0.49	0.68	2.23	10.79	3.87	4.57	3.79	4.93	4.24	Mar-98
Gateway Conservative	-0.58	0.01	1.26	7.57	3.09	3.27	2.73	3.52	3.38	Mar-98
Gateway Growth	-0.47	1.35	3.13	13.62	4.52	5.67	4.70	6.14	4.77	Mar-98
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

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- * This fund was formerly ANZ Wealth Accumulator Fund
- Σ This fund was formerly BlackRock Wholesale Balanced
- † This fund was formerly known as Citigroup Diversified Trust
- β This fund was formerly Rothschild Balanced Wholesale Trust
- ‡ This fund was formerly Rothschild Smaller Companies Wholesale Trust
- ⁱ This fund was formerly BT Wholesale Asian Shares
- ⁱ This fund was formerly BT Wholesale Australian Shares
- ≈ This fund was formerly BT Wholesale Balanced Returns
- ‡ This fund was formerly known as Citigroup Global Equity Trust
- § This fund was formerly known as Citigroup Tactical Allocation Trust
- # This fund was formerly known as Wealth Accumulator Fund

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OnePath funds - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Entry Fee	Distribution	0.07	0.22	0.45	4.62	4.76	6.34	6.95	5.51	4.67
		Growth	-0.51	1.40	3.09	10.93	0.87	0.41	-1.35	2.66	1.65
		Total	-0.44	1.62	3.54	15.55	5.63	6.75	5.60	8.17	6.32
OnePath Alternatives Growth Trust	Entry Fee	Distribution	0.07	0.21	0.59	1.79	2.46	2.31	2.46	2.96	2.28
		Growth	0.79	0.25	-0.26	1.21	-2.65	-1.31	-3.06	-1.87	-3.65
		Total	0.86	0.46	0.33	3.00	-0.19	1.00	-0.60	1.09	-1.37
OnePath Australian Share Trust	Entry Fee	Distribution	0.49	0.65	1.64	5.90	6.42	5.22	4.08	3.85	3.29
		Growth	-2.88	-0.04	0.13	17.12	-2.21	0.37	0.78	2.73	1.61
		Total	-2.39	0.61	1.77	23.02	4.21	5.59	4.86	6.58	4.90
OnePath Balanced Trust	Entry Fee	Distribution	0.07	0.21	0.43	1.39	2.32	5.08	4.65	3.95	3.64
		Growth	-0.56	0.62	2.11	10.92	2.52	0.47	0.00	2.00	1.30
		Total	-0.49	0.83	2.54	12.31	4.84	5.55	4.65	5.95	4.94
OnePath Blue Chip Imputation Trust	Entry Fee	Distribution	0.77	0.93	2.20	5.34	3.75	3.66	3.46	3.67	3.48
		Growth	-3.81	-1.64	1.09	15.15	-1.39	0.06	-0.53	1.67	0.36
		Total	-3.04	-0.71	3.29	20.49	2.36	3.72	2.93	5.34	3.84
OnePath Cash Trust	Entry Fee	Distribution	0.03	0.08	0.33	0.92	0.99	0.99	1.13	1.35	2.03
		Growth	0.00	0.00	-0.03	-0.01	-0.03	-0.05	-0.03	-0.01	0.04
		Total	0.03	0.08	0.30	0.91	0.96	0.94	1.10	1.34	2.07
OnePath Conservative Trust	Entry Fee	Distribution	0.08	0.22	0.46	2.17	1.87	5.06	4.89	4.29	4.16
		Growth	-0.67	-0.08	1.24	6.94	2.37	-0.70	-1.11	0.27	0.44
		Total	-0.59	0.14	1.70	9.11	4.24	4.36	3.78	4.56	4.60
OnePath Diversified Credit Trust ¹	Entry Fee	Distribution	0.08	0.23	0.45	0.92	1.19	2.68	1.98	1.86	2.85
		Growth	0.06	0.23	0.28	1.29	-0.29	-1.32	-0.42	-0.04	0.56
		Total	0.14	0.46	0.73	2.21	0.90	1.36	1.56	1.82	3.41
OnePath Diversified Fixed Interest Trust	Entry Fee	Distribution	0.07	0.22	0.46	1.61	2.13	4.27	3.93	3.48	3.67
		Growth	-0.80	-1.06	0.09	4.23	1.23	-1.04	-1.06	-0.23	0.76
		Total	-0.73	-0.84	0.55	5.84	3.36	3.23	2.87	3.25	4.43
OnePath Geared Australian Shares Index Trust ²	Entry Fee	Distribution	0.06	0.21	0.44	7.99	4.85	4.12	3.75	3.41	2.60
		Growth	-4.18	0.19	3.55	36.61	7.75	9.86	6.07	8.75	3.19
		Total	-4.12	0.40	3.99	44.60	12.60	13.98	9.82	12.16	5.79
OnePath Global Emerging Markets	Entry Fee	Distribution	0.64	0.82	1.04	1.69	1.21	1.24	1.09	1.04	0.96
		Growth	2.92	7.39	5.90	18.97	6.17	11.91	7.63	6.25	2.36
		Total	3.56	8.21	6.94	20.66	7.38	13.15	8.72	7.29	3.32
OnePath Global Property Securities Index ³	Entry Fee	Distribution	0.07	0.22	0.45	1.93	5.23	8.22	7.92	6.56	7.19
		Growth	-0.54	-0.26	6.19	19.20	1.86	-2.17	-3.33	0.85	2.30
		Total	-0.47	-0.04	6.64	21.13	7.09	6.05	4.59	7.41	9.49
OnePath Global Share Trust	Entry Fee	Distribution	0.07	0.22	0.46	1.09	1.00	1.01	0.99	1.03	1.11
		Growth	-1.64	2.48	7.25	24.88	14.10	15.27	12.70	17.32	11.31
		Total	-1.57	2.70	7.71	25.97	15.10	16.28	13.69	18.35	12.42
OnePath High Growth Trust	Entry Fee	Distribution	0.07	0.22	0.52	10.39	8.57	8.77	8.23	6.82	5.18
		Growth	-0.60	2.41	4.71	11.14	-1.42	0.00	-0.85	2.76	1.52
		Total	-0.53	2.63	5.23	21.53	7.15	8.77	7.38	9.58	6.70
OnePath Income Trust	Entry Fee	Distribution	0.10	0.29	0.58	1.22	1.42	2.10	1.82	1.83	3.23
		Growth	-1.12	-1.04	0.25	5.73	1.84	0.96	0.98	1.66	0.80
		Total	-1.02	-0.75	0.83	6.95	3.26	3.06	2.80	3.49	4.03
OnePath Managed Growth Trust	Entry Fee	Distribution	0.07	0.22	0.44	1.53	3.01	8.29	8.53	7.44	5.90
		Growth	-0.49	1.42	3.04	14.00	2.59	-1.57	-2.90	-0.24	-0.25
		Total	-0.42	1.64	3.48	15.53	5.60	6.72	5.63	7.20	5.65
OnePath Property Securities Trust	Entry Fee	Distribution	0.40	0.56	1.11	10.79	9.91	7.37	5.74	4.93	4.75
		Growth	-4.55	-0.04	2.90	4.83	-6.84	-3.31	1.71	4.54	3.79
		Total	-4.15	0.52	4.01	15.62	3.07	4.06	7.45	9.47	8.54
OnePath Select Leaders	Entry Fee	Distribution	1.37	1.56	1.79	4.03	3.88	3.41	2.92	2.82	3.04
		Growth	-3.60	-0.54	0.61	20.30	0.25	2.24	1.38	3.53	1.80
		Total	-2.23	1.02	2.40	24.33	4.13	5.65	4.30	6.35	4.84
OnePath Sustainable Investments - Australian Shares	Entry Fee	Distribution	0.87	1.05	1.28	3.59	2.95	2.82	2.72	2.87	2.68
		Growth	-2.18	1.39	1.92	23.90	5.02	4.54	2.69	5.00	3.20
		Total	-1.31	2.44	3.20	27.49	7.97	7.36	5.41	7.87	5.88
OnePath Tax Effective Income Trust	Entry Fee	Distribution	0.20	0.33	1.12	3.27	2.73	2.61	2.34	2.39	2.71
		Growth	-3.03	-1.29	0.32	10.91	2.57	2.74	2.87	4.11	3.00
		Total	-2.83	-0.96	1.44	14.18	5.30	5.35	5.21	6.50	5.71
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OptiMix funds - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Fixed Interest Trust	Entry Fee	Distribution	0.91	1.05	1.59	4.25	2.95	3.52	4.41	4.46	4.82
		Growth	-2.78	-2.81	-1.70	1.65	1.32	0.07	-1.85	-1.38	-0.48
		Total	-1.87	-1.76	-0.11	5.90	4.27	3.59	2.56	3.08	4.34
OptiMix Australian Share Trust	Entry Fee	Distribution	0.36	0.51	1.38	4.26	3.13	2.78	2.91	2.79	2.81
		Growth	-2.49	-0.21	1.82	17.88	2.31	4.44	3.12	4.58	2.12
		Total	-2.13	0.30	3.20	22.14	5.44	7.22	6.03	7.37	4.93
OptiMix Balanced Trust	Entry Fee	Distribution	0.07	0.22	0.44	1.51	1.55	2.81	2.15	2.05	2.34
		Growth	-0.58	1.34	3.12	13.99	3.65	3.71	3.28	5.03	3.17
		Total	-0.51	1.56	3.56	15.50	5.20	6.52	5.43	7.08	5.51
OptiMix Conservative Trust	Entry Fee	Distribution	0.07	0.21	0.43	1.48	1.58	3.17	2.58	2.53	2.96
		Growth	-0.69	-0.11	1.22	7.46	2.35	1.02	1.00	1.94	1.36
		Total	-0.62	0.10	1.65	8.94	3.93	4.19	3.58	4.47	4.32
OptiMix Global Emerging Markets Trust	Entry Fee	Distribution	0.44	0.61	0.84	8.90	4.53	3.48	2.41	1.99	1.62
		Growth	2.44	5.20	5.58	8.07	1.01	6.54	4.22	5.18	1.97
		Total	2.88	5.81	6.42	16.97	5.54	10.02	6.63	7.17	3.59
OptiMix Global Share Trust	Entry Fee	Distribution	0.07	0.22	0.46	1.06	0.95	0.95	0.93	1.64	1.40
		Growth	-1.52	3.21	7.81	24.53	10.35	10.99	9.77	13.15	9.34
		Total	-1.45	3.43	8.27	25.59	11.30	11.94	10.70	14.79	10.74
OptiMix Global Smaller Companies Trust	Entry Fee	Distribution	0.07	0.22	0.46	1.03	0.90	0.93	0.92	0.98	1.10
		Growth	-0.77	5.38	7.99	21.33	5.90	8.19	7.93	14.30	10.39
		Total	-0.70	5.60	8.45	22.36	6.80	9.12	8.85	15.28	11.49
OptiMix Growth Trust	Entry Fee	Distribution	0.07	0.22	0.44	1.63	1.64	2.59	2.06	1.94	2.12
		Growth	-0.57	1.72	3.82	16.51	4.11	4.80	4.12	6.18	3.87
		Total	-0.50	1.94	4.26	18.14	5.75	7.39	6.18	8.12	5.99
OptiMix High Growth Trust	Entry Fee	Distribution	0.07	0.22	0.45	1.77	1.51	2.21	1.86	1.77	1.70
		Growth	-0.69	2.28	4.75	19.46	4.90	6.12	5.09	7.47	4.76
		Total	-0.62	2.50	5.20	21.23	6.41	8.33	6.95	9.24	6.46
OptiMix Moderate Trust	Entry Fee	Distribution	0.07	0.22	0.44	1.26	1.49	2.84	2.33	2.30	2.75
		Growth	-0.60	0.57	2.14	10.98	3.04	2.53	2.20	3.54	2.33
		Total	-0.53	0.79	2.58	12.24	4.53	5.37	4.53	5.84	5.08
OptiMix Property Securities Trust	Entry Fee	Distribution	0.11	0.26	0.55	1.19	2.37	3.49	3.18	3.12	3.89
		Growth	-4.18	-0.65	1.34	15.55	4.48	2.54	6.40	7.83	5.86
		Total	-4.07	-0.39	1.89	16.74	6.85	6.03	9.58	10.95	9.75

External funds - Entry Fee

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global (Long only) ⁴	Entry Fee	Distribution	0.08	0.22	0.45	0.99	0.91	22.73	23.72	18.67	13.24
		Growth	0.31	3.78	4.40	15.39	5.79	-14.13	-16.83	-7.40	-5.63
		Total	0.39	4.00	4.85	16.38	6.70	8.60	6.89	11.27	7.61
Arrowstreet Global Equity (Hedged) Trust	Entry Fee	Distribution	0.08	0.25	0.48	1.09	6.61	6.32	7.74	6.22	4.43
		Growth	2.46	6.90	5.84	19.58	-0.26	5.41	1.52	8.43	3.85
		Total	2.54	7.15	6.32	20.67	6.35	11.73	9.26	14.65	8.28
Ausbil Australian Emerging Leaders Trust	Entry Fee	Distribution	0.08	0.23	0.45	5.05	9.35	12.53	9.81	7.53	5.49
		Growth	0.84	2.87	2.91	15.56	-9.56	-4.53	-1.96	1.88	0.50
		Total	0.92	3.10	3.36	20.61	-0.21	8.00	7.85	9.41	5.99
Bentham Global Income Trust	Entry Fee	Distribution	0.18	0.50	1.11	3.10	3.48	3.38	3.48	3.98	5.71
		Growth	0.57	0.48	-0.03	-0.72	-2.54	-0.50	-0.28	0.27	0.50
		Total	0.75	0.98	1.08	2.38	0.94	2.88	3.20	4.25	6.21
BlackRock Scientific Australian Equity Trust	Entry Fee	Distribution	0.60	0.77	1.03	14.26	12.28	12.11	8.77	7.13	6.07
		Growth	-3.00	-0.81	1.01	9.17	-3.66	-2.33	-0.59	1.74	1.06
		Total	-2.40	-0.04	2.04	23.43	8.62	9.78	8.18	8.87	7.13
BlackRock Scientific Diversified Growth Trust	Entry Fee	Distribution	0.10	0.25	0.50	7.10	6.77	5.50	4.10	3.57	3.88
		Growth	-1.38	0.56	2.74	11.70	0.18	2.76	2.42	5.00	3.40
		Total	-1.28	0.81	3.24	18.80	6.95	8.26	6.52	8.57	7.28
BlackRock Scientific International Equity Trust	Entry Fee	Distribution	0.09	0.24	0.47	7.78	7.34	8.85	12.52	9.83	6.98
		Growth	-1.32	3.19	6.35	18.52	3.93	4.29	-2.08	6.26	4.14
		Total	-1.23	3.43	6.82	26.30	11.27	13.14	10.44	16.09	11.12
Colonial First State Global Credit Income Trust	Entry Fee	Distribution	0.07	0.22	0.43	0.90	2.02	5.86	4.85	4.62	4.64
		Growth	0.46	0.74	0.79	3.12	-0.40	-3.57	-2.38	-1.63	-0.72
		Total	0.53	0.96	1.22	4.02	1.62	2.29	2.47	2.99	3.92
Colonial First State Global Listed Infrastructure	Entry Fee	Distribution	0.27	0.41	0.64	1.73	3.26	-	-	-	-
		Growth	2.88	1.23	4.82	22.35	5.00	-	-	-	-
		Total	3.15	1.64	5.46	24.08	8.26	-	-	-	-
Colonial First State Imputation Trust	Entry Fee	Distribution	2.06	2.28	2.79	9.99	9.24	13.27	11.42	9.26	7.10
		Growth	-3.90	-0.96	0.33	14.32	1.58	-2.42	-3.95	-0.44	-0.57
		Total	-1.84	1.32	3.12	24.31	10.82	10.85	7.47	8.82	6.53
Fidelity Australian Equities Trust	Entry Fee	Distribution	0.34	0.49	0.72	4.63	3.10	3.55	3.64	3.51	3.37
		Growth	-2.29	-0.25	1.69	17.06	4.44	4.80	3.74	5.79	4.17
		Total	-1.95	0.24	2.41	21.69	7.54	8.35	7.38	9.30	7.54

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¹ This was formerly known as "OptiMix Geared Australian Shares Trust".

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

External funds (cont'd) - Entry Fee			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Greencape Broadcap	Entry Fee	Distribution	0.25	0.40	0.69	4.60	6.15	-	-	-	-
		Growth	-1.78	2.23	5.36	20.16	2.41	-	-	-	-
		Total	-1.53	2.63	6.05	24.76	8.56	-	-	-	-
Janus Henderson Global Fixed Interest Total Return ⁵	Entry Fee	Distribution	0.18	0.32	0.54	1.90	1.34	3.11	5.23	4.65	5.59
		Growth	-0.17	-0.91	0.24	3.94	-0.03	-0.52	-2.71	-2.06	-0.86
		Total	0.01	-0.59	0.78	5.84	1.31	2.59	2.52	2.59	4.73
Investors Mutual Australian Share Trust	Entry Fee	Distribution	0.93	1.11	1.35	21.86	15.93	12.84	12.18	9.99	8.14
		Growth	-3.94	0.19	0.70	-5.75	-10.79	-7.12	-6.02	-1.57	-0.35
		Total	-3.01	1.30	2.05	16.11	5.14	5.72	6.16	8.42	7.79
Kapstream Absolute Return Income Trust	Entry Fee	Distribution	0.07	0.21	0.43	2.47	2.20	2.24	1.97	2.60	4.03
		Growth	-0.10	-0.17	0.01	-0.08	-0.50	-0.27	-0.11	0.00	0.29
		Total	-0.03	0.04	0.44	2.39	1.70	1.97	1.86	2.60	4.32
Magellan Global Trust	Entry Fee	Distribution	0.08	0.23	0.48	5.46	6.81	5.52	7.37	8.41	6.00
		Growth	-1.08	2.57	7.08	21.01	10.36	10.32	5.45	8.57	5.20
		Total	-1.00	2.80	7.56	26.47	17.17	15.84	12.82	16.98	11.20
Merlon Australian Share Income Trust	Entry Fee	Distribution	0.34	1.03	2.15	4.69	4.30	4.39	4.69	4.76	5.61
		Growth	-2.38	-1.14	0.63	7.91	-2.74	-0.65	0.32	1.48	-1.10
		Total	-2.04	-0.11	2.78	12.60	1.56	3.74	5.01	6.24	4.51
MFS Global Equity Trust	Entry Fee	Distribution	0.07	0.22	0.46	17.12	12.19	12.12	11.34	8.90	6.36
		Growth	-1.30	2.45	6.79	12.40	1.20	1.32	-0.07	7.14	5.79
		Total	-1.23	2.67	7.25	29.52	13.39	13.44	11.27	16.04	12.15
Nikko AM Australian Shares	Entry Fee	Distribution	0.47	0.62	0.87	9.36	9.11	-	-	-	-
		Growth	-2.71	0.25	3.97	12.71	-7.67	-	-	-	-
		Total	-2.24	0.87	4.84	22.07	1.44	-	-	-	-
Pendal Australian Shares ⁶	Entry Fee	Distribution	0.42	0.58	1.05	5.37	10.15	11.52	11.78	9.75	7.43
		Growth	-2.39	1.62	2.77	16.88	-2.85	-2.18	-4.29	-0.56	-1.01
		Total	-1.97	2.20	3.82	22.25	7.30	9.34	7.49	9.19	6.42
Pendal Core Hedged Global Shares ⁷	Entry Fee	Distribution	0.08	0.24	0.47	2.92	6.10	5.62	6.43	5.78	8.25
		Growth	1.78	6.58	5.77	16.20	-5.01	2.04	-0.19	3.45	0.20
		Total	1.86	6.82	6.24	19.12	1.09	7.66	6.24	9.23	8.45
Pendal Monthly Income Plus Trust ⁸	Entry Fee	Distribution	0.07	0.28	0.53	2.04	2.50	3.13	3.96	3.96	4.00
		Growth	-1.08	-0.43	0.50	4.47	0.71	0.47	-0.60	-0.26	0.27
		Total	-1.01	-0.15	1.03	6.51	3.21	3.60	3.36	3.70	4.27
Pendal Smaller Companies Trust ⁹	Entry Fee	Distribution	0.08	0.22	0.43	6.95	11.69	13.57	13.26	12.44	9.33
		Growth	-1.22	-1.42	0.94	6.42	-9.78	-7.24	-4.32	-3.89	-1.28
		Total	-1.14	-1.20	1.37	13.37	1.91	6.33	8.94	8.55	8.05
Perennial Value Shares Trust	Entry Fee	Distribution	0.78	0.95	1.19	11.91	8.81	7.88	8.11	6.69	5.44
		Growth	-1.23	1.33	3.22	9.48	-4.60	-1.95	-2.56	0.92	-0.60
		Total	-0.45	2.28	4.41	21.39	4.21	5.93	5.55	7.61	4.84
Perpetual Australian Share Trust	Entry Fee	Distribution	0.78	0.95	1.19	5.20	3.58	4.05	7.68	10.10	8.64
		Growth	-3.37	-0.51	1.12	10.72	-0.53	0.96	-2.88	-3.23	-2.27
		Total	-2.59	0.44	2.31	15.92	3.05	5.01	4.80	6.87	6.37
Perpetual Balanced Growth Trust	Entry Fee	Distribution	0.07	0.22	0.46	13.27	9.14	8.77	9.12	8.44	7.04
		Growth	-1.10	0.04	1.33	-1.42	-4.81	-3.18	-4.07	-1.30	-0.61
		Total	-1.03	0.26	1.79	11.85	4.33	5.59	5.05	7.14	6.43
Perpetual Conservative Growth Trust	Entry Fee	Distribution	0.07	0.22	0.45	4.24	3.54	3.28	4.03	4.41	4.38
		Growth	-1.22	-0.97	0.08	2.74	0.05	0.60	-0.67	0.08	0.49
		Total	-1.15	-0.75	0.53	6.98	3.59	3.88	3.36	4.49	4.87
Perpetual Ethical SRI ¹⁰	Entry Fee	Distribution	0.70	0.84	1.08	2.36	9.14	8.10	6.79	5.49	4.53
		Growth	-2.45	-1.99	0.12	11.57	-9.72	-6.22	-4.28	-0.21	-0.98
		Total	-1.75	-1.15	1.20	13.93	-0.58	1.88	2.51	5.28	3.55
Platinum International Trust	Entry Fee	Distribution	0.07	0.22	0.45	14.06	13.96	16.81	13.54	11.67	8.68
		Growth	1.32	3.05	5.97	2.62	-11.36	-7.51	-5.69	0.67	-1.02
		Total	1.39	3.27	6.42	16.68	2.60	9.30	7.85	12.34	7.66
Schroder Australian Equity Trust	Entry Fee	Distribution	0.59	0.76	1.01	24.35	18.23	15.76	11.20	8.80	6.84
		Growth	-3.13	-0.52	1.39	-3.78	-11.67	-7.80	-4.45	-1.10	-0.39
		Total	-2.54	0.24	2.40	20.57	6.56	7.96	6.75	7.70	6.45
Schroder Balanced Trust	Entry Fee	Distribution	0.78	0.95	1.20	8.41	7.23	9.62	9.02	7.85	6.51
		Growth	-1.69	-0.07	1.41	4.99	-2.46	-4.03	-3.55	-0.80	-0.03
		Total	-0.91	0.88	2.61	13.40	4.77	5.59	5.47	7.05	6.48
Schroder Fixed Income	Entry Fee	Distribution	0.07	0.21	0.42	3.04	2.11	2.04	2.66	2.72	-
		Growth	-1.82	-1.78	-0.17	3.24	2.46	1.64	-0.14	0.28	-
		Total	-1.75	-1.57	0.25	6.28	4.57	3.68	2.52	3.00	-
Schroder Real Return	Entry Fee	Distribution	0.74	0.89	1.12	3.01	2.79	3.29	3.33	6.64	5.23
		Growth	-1.13	-0.48	0.04	3.78	-0.27	-0.41	-0.40	-1.28	-0.77
		Total	-0.39	0.41	1.16	6.79	2.52	2.88	2.93	5.36	4.46
SG Hiscock Property Trust	Entry Fee	Distribution	0.93	1.13	1.64	20.83	11.44	8.97	6.41	5.72	5.47
		Growth	-5.02	-0.50	2.57	-5.31	-8.48	-4.95	0.65	3.61	3.53
		Total	-4.09	0.63	4.21	15.52	2.96	4.02	7.06	9.33	9.00
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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□

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

External funds (cont'd) - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Stewart Investors WorldWide Sustainability ¹¹	Entry Fee	Distribution	0.06	0.21	0.43	8.33	4.99	11.55	13.00	10.23	7.29
		Growth	-3.60	0.94	2.67	6.35	4.45	-2.30	-5.68	2.26	1.31
		Total	-3.54	1.15	3.10	14.68	9.44	9.25	7.32	12.49	8.60
T. Rowe Price Dynamic Global Bond	Entry Fee	Distribution	0.17	0.30	0.61	1.62	1.45	-	-	-	-
		Growth	1.68	0.81	-2.06	-3.31	-2.22	-	-	-	-
		Total	1.85	1.11	-1.45	-1.69	-0.77	-	-	-	-
T. Rowe Price Global Equity Trust	Entry Fee	Distribution	0.07	0.23	0.46	14.43	11.06	12.30	14.37	11.52	8.08
		Growth	-0.98	4.01	6.01	14.03	3.59	5.15	-1.30	5.18	3.06
		Total	-0.91	4.24	6.47	28.46	14.65	17.45	13.07	16.70	11.14
UBS Balanced Trust	Entry Fee	Distribution	0.08	0.24	0.57	4.96	4.30	5.74	3.93	3.59	2.93
		Growth	-0.69	1.54	3.53	10.90	0.10	0.25	0.22	3.34	2.71
		Total	-0.61	1.78	4.10	15.86	4.40	5.99	4.15	6.93	5.64
UBS Defensive Trust	Entry Fee	Distribution	0.09	0.25	0.60	5.98	5.54	6.51	5.21	4.57	4.33
		Growth	-1.25	-0.40	1.24	3.87	-2.19	-2.45	-2.39	0.01	0.64
		Total	-1.16	-0.15	1.84	9.85	3.35	4.06	2.82	4.58	4.97
UBS Diversified Fixed Income Trust	Entry Fee	Distribution	0.08	0.22	0.65	2.05	2.75	2.61	2.67	2.95	3.85
		Growth	-1.15	-1.48	-0.45	3.10	0.55	0.60	-0.15	0.08	0.44
		Total	-1.07	-1.26	0.20	5.15	3.30	3.21	2.52	3.03	4.29
Vanguard Australian Shares Index Trust	Entry Fee	Distribution	0.37	0.52	1.53	7.95	5.63	4.78	4.00	3.75	3.57
		Growth	-2.52	-0.18	1.00	14.00	2.26	3.90	3.29	4.50	2.57
		Total	-2.15	0.34	2.53	21.95	7.89	8.68	7.29	8.25	6.14
Vanguard Balanced Index Trust	Entry Fee	Distribution	0.07	0.21	0.44	4.32	3.03	2.87	5.37	4.57	-
		Growth	-0.80	0.73	2.77	10.26	3.24	3.48	0.26	2.64	-
		Total	-0.73	0.94	3.21	14.58	6.27	6.35	5.63	7.21	-
Vanguard Conservative Index Trust	Entry Fee	Distribution	0.07	0.22	0.43	2.86	2.37	2.47	4.00	3.57	-
		Growth	-0.76	-0.07	1.65	7.58	2.48	2.28	0.24	1.84	-
		Total	-0.69	0.15	2.08	10.44	4.85	4.75	4.24	5.41	-
Vanguard Growth Index Trust	Entry Fee	Distribution	0.07	0.22	0.45	5.85	3.81	3.35	6.91	5.78	-
		Growth	-0.76	1.65	3.82	12.33	3.54	4.31	-0.10	2.97	-
		Total	-0.69	1.87	4.27	18.18	7.35	7.66	6.81	8.75	-
Vanguard High Growth Index Trust	Entry Fee	Distribution	0.07	0.22	0.53	7.72	4.82	4.09	7.67	6.40	-
		Growth	-0.72	2.59	4.78	14.14	3.56	4.87	0.28	3.89	-
		Total	-0.65	2.81	5.31	21.86	8.38	8.96	7.95	10.29	-
Vanguard Diversified Bond Index Trust ¹²	Entry Fee	Distribution	0.07	0.21	0.42	0.89	0.88	1.25	3.56	3.40	4.22
		Growth	-0.94	-1.63	0.11	4.95	2.53	1.70	-0.99	-0.26	0.27
		Total	-0.87	-1.42	0.53	5.84	3.41	2.95	2.57	3.14	4.49
Vanguard International Shares Index Trust	Entry Fee	Distribution	0.07	0.22	0.46	11.72	6.26	4.57	7.45	6.09	4.41
		Growth	-1.03	3.69	8.08	14.85	6.41	7.82	3.25	9.55	6.55
		Total	-0.96	3.91	8.54	26.57	12.67	12.39	10.70	15.64	10.96
Vanguard International Shares Index (Hedged) Trust	Entry Fee	Distribution	0.07	0.22	0.46	7.43	4.69	5.01	13.23	10.36	9.68
		Growth	2.11	6.90	7.75	17.69	2.03	5.46	-5.01	1.25	0.96
		Total	2.18	7.12	8.21	25.12	6.72	10.47	8.22	11.61	10.64
Vanguard Property Securities Index Trust	Entry Fee	Distribution	0.32	0.47	1.08	4.15	3.90	4.86	14.85	11.96	9.93
		Growth	-4.69	-1.62	-1.47	13.55	5.59	3.07	-4.92	-0.57	0.31
		Total	-4.37	-1.15	-0.39	17.70	9.49	7.93	9.93	11.39	10.24

Closed

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
AMP Capital Enhanced Yield Trust	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
ANZ Flexible Term deposit*	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Income Plus Trust	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Mortgage Trust	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
Challenger Howard Mortgage Trust	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Protected AUS 50	Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage and ANZ Flexible Term Deposit Funds are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield Trust"

¹ Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

² Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus Trust"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OptiMix funds - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Fixed Interest Trust	Nil Entry Fee	Distribution	0.84	0.84	1.17	3.35	2.07	2.64	3.55	3.59	3.94
		Growth	-2.78	-2.81	-1.70	1.65	1.32	0.07	-1.85	-1.38	-0.48
		Total	-1.94	-1.97	-0.53	5.00	3.39	2.71	1.70	2.21	3.46
OptiMix Australian Share Trust	Nil Entry Fee	Distribution	0.29	0.30	0.94	3.23	2.24	1.88	2.01	1.88	1.92
		Growth	-2.49	-0.21	1.82	17.88	2.31	4.44	3.12	4.58	2.12
		Total	-2.20	0.09	2.76	21.11	4.55	6.32	5.13	6.46	4.04
OptiMix Balanced Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.54	0.66	1.91	1.26	1.14	1.45
		Growth	-0.58	1.34	3.12	13.99	3.65	3.71	3.28	5.03	3.17
		Total	-0.58	1.34	3.12	14.53	4.31	5.62	4.54	6.17	4.62
OptiMix Conservative Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.56	0.70	2.29	1.70	1.64	2.08
		Growth	-0.69	-0.11	1.22	7.46	2.35	1.02	1.00	1.94	1.36
		Total	-0.69	-0.11	1.22	8.02	3.05	3.31	2.70	3.58	3.44
OptiMix Global Emerging Markets Trust	Nil Entry Fee	Distribution	0.37	0.38	0.39	7.92	3.64	2.55	1.51	1.08	0.74
		Growth	2.44	5.20	5.58	8.07	1.01	6.54	4.22	5.18	1.97
		Total	2.81	5.58	5.97	15.99	4.65	9.09	5.73	6.26	2.71
OptiMix Global Share Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.67	0.46
		Growth	-1.52	3.21	7.81	24.53	10.35	10.99	9.77	13.15	9.34
		Total	-1.52	3.21	7.81	24.53	10.35	10.99	9.77	13.82	9.80
OptiMix Global Smaller Companies Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.16
		Growth	-0.77	5.38	7.99	21.33	5.90	8.19	7.93	14.30	10.39
		Total	-0.77	5.38	7.99	21.33	5.90	8.19	7.93	14.31	10.55
OptiMix Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.63	0.75	1.68	1.16	1.03	1.22
		Growth	-0.57	1.72	3.82	16.51	4.11	4.80	4.12	6.18	3.87
		Total	-0.57	1.72	3.82	17.14	4.86	6.48	5.28	7.21	5.09
OptiMix High Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	0.75	0.61	1.30	0.96	0.84	0.80
		Growth	-0.69	2.28	4.75	19.46	4.90	6.12	5.09	7.47	4.76
		Total	-0.69	2.28	4.76	20.21	5.51	7.42	6.05	8.31	5.56
OptiMix Moderate Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.31	0.60	1.95	1.44	1.40	1.86
		Growth	-0.60	0.57	2.14	10.98	3.04	2.53	2.20	3.54	2.33
		Total	-0.60	0.57	2.14	11.29	3.64	4.48	3.64	4.94	4.19
OptiMix Property Securities Trust	Nil Entry Fee	Distribution	0.04	0.05	0.12	0.20	1.46	2.60	2.25	2.19	2.96
		Growth	-4.18	-0.65	1.34	15.55	4.48	2.54	6.40	7.83	5.86
		Total	-4.14	-0.60	1.46	15.75	5.94	5.14	8.65	10.02	8.82

OnePath funds - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	3.65	3.87	5.44	6.06	4.60	3.77
		Growth	-0.51	1.40	3.09	10.93	0.87	0.41	-1.35	2.66	1.65
		Total	-0.51	1.40	3.10	14.58	4.74	5.85	4.71	7.26	5.42
OnePath Alternatives Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.17	0.92	1.62	1.46	1.62	2.11	1.44
		Growth	0.79	0.25	-0.26	1.21	-2.65	-1.31	-3.06	-1.87	-3.65
		Total	0.79	0.25	-0.09	2.13	-1.03	0.15	-1.44	0.24	-2.21
OnePath Australian Share Trust	Nil Entry Fee	Distribution	0.42	0.44	1.21	4.86	5.54	4.33	3.19	2.95	2.41
		Growth	-2.88	-0.04	0.13	17.12	-2.21	0.37	0.78	2.73	1.61
		Total	-2.46	0.40	1.34	21.98	3.33	4.70	3.97	5.68	4.02
OnePath Balanced Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.44	1.43	4.19	3.77	3.06	2.76
		Growth	-0.56	0.62	2.11	10.92	2.52	0.47	0.00	2.00	1.30
		Total	-0.56	0.62	2.11	11.36	3.95	4.66	3.77	5.06	4.06
OnePath Blue Chip Imputation Trust	Nil Entry Fee	Distribution	0.70	0.72	1.76	4.32	2.89	2.78	2.59	2.78	2.61
		Growth	-3.81	-1.64	1.09	15.15	-1.39	0.06	-0.53	1.67	0.36
		Total	-3.11	-0.92	2.85	19.47	1.50	2.84	2.06	4.45	2.97
OnePath Cash Trust	Nil Entry Fee	Distribution	0.03	0.08	0.33	0.92	0.99	0.99	1.13	1.35	2.03
		Growth	0.00	0.00	-0.03	-0.01	-0.03	-0.05	-0.03	-0.01	0.04
		Total	0.03	0.08	0.30	0.91	0.96	0.94	1.10	1.34	2.07
OnePath Conservative Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	1.19	0.94	4.13	3.96	3.35	3.22
		Growth	-0.67	-0.08	1.24	6.94	2.37	-0.70	-1.11	0.27	0.44
		Total	-0.67	-0.08	1.25	8.13	3.31	3.43	2.85	3.62	3.66
OnePath Diversified Credit Trust ¹	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.29	1.78	1.07	0.95	1.93
		Growth	0.06	0.23	0.28	1.29	-0.29	-1.32	-0.42	-0.04	0.56
		Total	0.06	0.23	0.28	1.29	0.00	0.46	0.65	0.91	2.49
OnePath Diversified Fixed Interest Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.66	1.21	3.35	3.01	2.56	2.73
		Growth	-0.80	-1.06	0.09	4.23	1.23	-1.04	-1.06	-0.23	0.76
		Total	-0.80	-1.06	0.09	4.89	2.44	2.31	1.95	2.33	3.49
OnePath Geared Australian Shares Index Trust ²	Nil Entry Fee	Distribution	0.00	0.00	0.00	6.77	3.90	3.16	2.82	2.46	1.71
		Growth	-4.18	0.19	3.55	36.61	7.75	9.86	6.07	8.75	3.19
		Total	-4.18	0.19	3.55	43.38	11.65	13.02	8.89	11.21	4.90
OnePath Global Emerging Markets	Nil Entry Fee	Distribution	0.57	0.59	0.59	0.67	0.30	0.28	0.17	0.13	0.08
		Growth	2.92	7.39	5.90	18.97	6.17	11.91	7.63	6.25	2.36
		Total	3.49	7.98	6.49	19.64	6.47	12.19	7.80	6.38	2.44

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OnePath funds (cont'd) - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Global Property Securities Index ³	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.91	4.32	7.33	7.04	5.65	6.27
		Growth	-0.54	-0.26	6.19	19.20	1.86	-2.17	-3.33	0.85	2.30
		Total	-0.54	-0.26	6.19	20.11	6.18	5.16	3.71	6.50	8.57
OnePath Global Share Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	0.03	0.03	0.02	0.02	0.03	0.16
		Growth	-1.64	2.48	7.25	24.88	14.10	15.27	12.70	17.32	11.31
		Total	-1.64	2.48	7.26	24.91	14.13	15.29	12.72	17.35	11.47
OnePath High Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.07	9.37	7.66	7.86	7.33	5.89	4.28
		Growth	-0.60	2.41	4.71	11.14	-1.42	0.00	-0.85	2.76	1.52
		Total	-0.60	2.41	4.78	20.51	6.24	7.86	6.48	8.65	5.80
OnePath Income Trust	Nil Entry Fee	Distribution	0.02	0.06	0.12	0.26	0.50	1.18	0.90	0.91	2.30
		Growth	-1.12	-1.04	0.25	5.73	1.84	0.96	0.98	1.66	0.80
		Total	-1.10	-0.98	0.37	5.99	2.34	2.14	1.88	2.57	3.10
OnePath Managed Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	0.56	2.12	7.39	7.64	6.54	5.01
		Growth	-0.49	1.42	3.04	14.00	2.59	-1.57	-2.90	-0.24	-0.25
		Total	-0.49	1.42	3.05	14.56	4.71	5.82	4.74	6.30	4.76
OnePath Property Securities Trust	Nil Entry Fee	Distribution	0.33	0.35	0.67	9.82	9.04	6.49	4.83	4.01	3.83
		Growth	-4.55	-0.04	2.90	4.83	-6.84	-3.31	1.71	4.54	3.79
		Total	-4.22	0.31	3.57	14.65	2.20	3.18	6.54	8.55	7.62
OnePath Select Leaders	Nil Entry Fee	Distribution	1.30	1.35	1.36	2.98	3.00	2.52	2.04	1.92	2.15
		Growth	-3.60	-0.54	0.61	20.30	0.25	2.24	1.38	3.53	1.80
		Total	-2.30	0.81	1.97	23.28	3.25	4.76	3.42	5.45	3.95
OnePath Sustainable Investments - Australian Shares	Nil Entry Fee	Distribution	0.80	0.84	0.85	2.51	2.04	1.91	1.83	1.96	1.79
		Growth	-2.18	1.39	1.92	23.90	5.02	4.54	2.69	5.00	3.20
		Total	-1.38	2.23	2.77	26.41	7.06	6.45	4.52	6.96	4.99
OnePath Tax Effective Income Trust	Nil Entry Fee	Distribution	0.13	0.12	0.69	2.30	1.84	1.72	1.45	1.49	1.82
		Growth	-3.03	-1.29	0.32	10.91	2.57	2.74	2.87	4.11	3.00
		Total	-2.90	-1.17	1.01	13.21	4.41	4.46	4.32	5.60	4.82

External funds - Nil Entry Fee

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global (Long only) ⁴	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.01	21.83	22.83	17.74	12.34
		Growth	0.31	3.78	4.40	15.39	5.79	-14.13	-16.83	-7.40	-5.63
		Total	0.31	3.78	4.40	15.39	5.80	7.70	6.00	10.34	6.71
Arrowstreet Global Equity (Hedged) Trust	Nil Entry Fee	Distribution	0.00	0.01	0.01	0.01	5.66	5.33	6.77	5.20	3.46
		Growth	2.46	6.90	5.84	19.58	-0.26	5.41	1.52	8.43	3.85
		Total	2.46	6.91	5.85	19.59	5.40	10.74	8.29	13.63	7.31
Ausbil Australian Emerging Leaders Trust	Nil Entry Fee	Distribution	0.01	0.01	0.01	4.03	8.51	11.63	8.90	6.60	4.60
		Growth	0.84	2.87	2.91	15.56	-9.56	-4.53	-1.96	1.88	0.50
		Total	0.85	2.88	2.92	19.59	-1.05	7.10	6.94	8.48	5.10
Bentham Global Income Trust	Nil Entry Fee	Distribution	0.11	0.29	0.68	2.24	2.63	2.51	2.61	3.10	4.82
		Growth	0.57	0.48	-0.03	-0.72	-2.54	-0.50	-0.28	0.27	0.50
		Total	0.68	0.77	0.65	1.52	0.09	2.01	2.33	3.37	5.32
BlackRock Scientific Australian Equity Trust	Nil Entry Fee	Distribution	0.53	0.54	0.57	13.16	11.31	11.14	7.81	6.16	5.11
		Growth	-3.00	-0.81	1.01	9.17	-3.66	-2.33	-0.59	1.74	1.06
		Total	-2.47	-0.27	1.58	22.33	7.65	8.81	7.22	7.90	6.17
BlackRock Scientific Diversified Growth Trust	Nil Entry Fee	Distribution	0.03	0.03	0.03	6.04	5.82	4.54	3.15	2.60	2.92
		Growth	-1.38	0.56	2.74	11.70	0.18	2.76	2.42	5.00	3.40
		Total	-1.35	0.59	2.77	17.74	6.00	7.30	5.57	7.60	6.32
BlackRock Scientific International Equity Trust	Nil Entry Fee	Distribution	0.02	0.02	0.01	6.71	6.40	7.90	11.60	8.86	6.05
		Growth	-1.32	3.19	6.35	18.52	3.93	4.29	-2.08	6.26	4.14
		Total	-1.30	3.21	6.36	25.23	10.33	12.19	9.52	15.12	10.19
Colonial First State Global Credit Income Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.02	1.16	5.00	3.98	3.76	3.77
		Growth	0.46	0.74	0.79	3.12	-0.40	-3.57	-2.38	-1.63	-0.72
		Total	0.46	0.74	0.79	3.14	0.76	1.43	1.60	2.13	3.05
Colonial First State Global Listed Infrastructure	Nil Entry Fee	Distribution	0.20	0.19	0.20	0.68	2.35	2.35	2.35	2.35	2.35
		Growth	2.88	1.23	4.82	22.35	5.00	5.00	5.00	5.00	5.00
		Total	3.08	1.42	5.02	23.03	7.35	7.35	7.35	7.35	7.35
Colonial First State Imputation Trust	Nil Entry Fee	Distribution	1.99	2.05	2.33	8.89	8.26	12.29	10.47	8.29	6.15
		Growth	-3.90	-0.96	0.33	14.32	1.58	-2.42	-3.95	-0.44	-0.57
		Total	-1.91	1.09	2.66	23.21	9.84	9.87	6.52	7.85	5.58
Fidelity Australian Equities Trust	Nil Entry Fee	Distribution	0.27	0.28	0.28	3.60	2.19	2.64	2.73	2.58	2.46
		Growth	-2.29	-0.25	1.69	17.06	4.44	4.80	3.74	5.79	4.17
		Total	-2.02	0.03	1.97	20.66	6.63	7.44	6.47	8.37	6.63

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

External funds (cont'd) - Nil Entry Fee			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Greencape Broadcap	Nil Entry Fee	Distribution	0.18	0.19	0.24	3.55	5.23	-	-	-	-
		Growth	-1.78	2.23	5.36	20.16	2.41	-	-	-	-
		Total	-1.60	2.42	5.60	23.71	7.64	-	-	-	-
Janus Henderson Global Fixed Interest Total Return ⁵	Nil Entry Fee	Distribution	0.11	0.11	0.12	1.00	0.48	2.25	4.36	3.79	4.71
		Growth	-0.17	-0.91	0.24	3.94	-0.03	-0.52	-2.71	-2.06	-0.86
		Total	-0.06	-0.80	0.36	4.94	0.45	1.73	1.65	1.73	3.85
Investors Mutual Australian Share Trust	Nil Entry Fee	Distribution	0.85	0.88	0.89	20.83	15.00	11.90	11.24	9.02	7.18
		Growth	-3.94	0.19	0.70	-5.75	-10.79	-7.12	-6.02	-1.57	-0.35
		Total	-3.09	1.07	1.59	15.08	4.21	4.78	5.22	7.45	6.83
Kapstream Absolute Return Income Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	1.60	1.34	1.38	1.10	1.73	3.14
		Growth	-0.10	-0.17	0.01	-0.08	-0.50	-0.27	-0.11	0.00	0.29
		Total	-0.10	-0.17	0.02	1.52	0.84	1.11	0.99	1.73	3.43
Magellan Global Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	4.33	5.77	4.49	6.37	7.36	5.01
		Growth	-1.08	2.57	7.08	21.01	10.36	10.32	5.45	8.57	5.20
		Total	-1.08	2.57	7.08	25.34	16.13	14.81	11.82	15.93	10.21
Merlon Australian Share Income Trust	Nil Entry Fee	Distribution	0.27	0.82	1.72	3.74	3.45	3.51	3.80	3.87	4.73
		Growth	-2.38	-1.14	0.63	7.91	-2.74	-0.65	0.32	1.48	-1.10
		Total	-2.11	-0.32	2.35	11.65	0.71	2.86	4.12	5.35	3.63
MFS Global Equity Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	16.03	11.24	11.17	10.41	7.93	5.42
		Growth	-1.30	2.45	6.79	12.40	1.20	1.32	-0.07	7.14	5.79
		Total	-1.30	2.45	6.79	28.43	12.44	12.49	10.34	15.07	11.21
Nikko AM Australian Shares	Nil Entry Fee	Distribution	0.40	0.41	0.43	8.34	8.25	-	-	-	-
		Growth	-2.71	0.25	3.97	12.71	-7.67	-	-	-	-
		Total	-2.31	0.66	4.40	21.05	0.58	-	-	-	-
Pendal Australian Shares ⁶	Nil Entry Fee	Distribution	0.35	0.37	0.61	4.34	9.25	10.61	10.88	8.83	6.54
		Growth	-2.39	1.62	2.77	16.88	-2.85	-2.18	-4.29	-0.56	-1.01
		Total	-2.04	1.99	3.38	21.22	6.40	8.43	6.59	8.27	5.53
Pendal Core Hedged Global Shares ⁷	Nil Entry Fee	Distribution	0.00	0.00	0.00	1.85	5.20	4.66	5.48	4.81	7.28
		Growth	1.78	6.58	5.77	16.20	-5.01	2.04	-0.19	3.45	0.20
		Total	1.78	6.58	5.77	18.05	0.19	6.70	5.29	8.26	7.48
Pendal Monthly Income Plus Trust ⁸	Nil Entry Fee	Distribution	0.00	0.07	0.10	1.14	1.63	2.25	3.09	3.08	3.12
		Growth	-1.08	-0.43	0.50	4.47	0.71	0.47	-0.60	-0.26	0.27
		Total	-1.08	-0.36	0.60	5.61	2.34	2.72	2.49	2.82	3.39
Pendal Smaller Companies Trust ⁹	Nil Entry Fee	Distribution	0.01	0.01	0.00	5.99	10.84	12.68	12.34	11.53	8.43
		Growth	-1.22	-1.42	0.94	6.42	-9.78	-7.24	-4.32	-3.89	-1.28
		Total	-1.21	-1.41	0.94	12.41	1.06	5.44	8.02	7.64	7.15
Perennial Value Shares Trust	Nil Entry Fee	Distribution	0.71	0.73	0.75	10.89	7.93	6.99	7.22	5.78	4.56
		Growth	-1.23	1.33	3.22	9.48	-4.60	-1.95	-2.56	0.92	-0.60
		Total	-0.52	2.06	3.97	20.37	3.33	5.04	4.66	6.70	3.96
Perpetual Australian Share Trust	Nil Entry Fee	Distribution	0.70	0.73	0.74	4.17	2.66	3.12	6.75	9.15	7.69
		Growth	-3.37	-0.51	1.12	10.72	-0.53	0.96	-2.88	-3.23	-2.27
		Total	-2.67	0.22	1.86	14.89	2.13	4.08	3.87	5.92	5.42
Perpetual Balanced Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	12.28	8.22	7.83	8.19	7.49	6.09
		Growth	-1.10	0.04	1.33	-1.42	-4.81	-3.18	-4.07	-1.30	-0.61
		Total	-1.10	0.04	1.34	10.86	3.41	4.65	4.12	6.19	5.48
Perpetual Conservative Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	3.28	2.61	2.35	3.11	3.48	3.44
		Growth	-1.22	-0.97	0.08	2.74	0.05	0.60	-0.67	0.08	0.49
		Total	-1.22	-0.97	0.08	6.02	2.66	2.95	2.44	3.56	3.93
Perpetual Ethical SRI ¹⁰	Nil Entry Fee	Distribution	0.64	0.63	0.65	1.40	8.30	7.24	5.92	4.60	3.66
		Growth	-2.45	-1.99	0.12	11.57	-9.72	-6.22	-4.28	-0.21	-0.98
		Total	-1.81	-1.36	0.77	12.97	-1.42	1.02	1.64	4.39	2.68
Platinum International Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	13.08	13.11	15.90	12.64	10.72	7.77
		Growth	1.32	3.05	5.97	2.62	-11.36	-7.51	-5.69	0.67	-1.02
		Total	1.32	3.05	5.97	15.70	1.75	8.39	6.95	11.39	6.75
Schroder Australian Equity Trust	Nil Entry Fee	Distribution	0.52	0.54	0.55	23.29	17.29	14.80	10.25	7.84	5.89
		Growth	-3.13	-0.52	1.39	-3.78	-11.67	-7.80	-4.45	-1.10	-0.39
		Total	-2.61	0.02	1.94	19.51	5.62	7.00	5.80	6.74	5.50
Schroder Balanced Trust	Nil Entry Fee	Distribution	0.71	0.72	0.74	7.40	6.29	8.68	8.08	6.89	5.56
		Growth	-1.69	-0.07	1.41	4.99	-2.46	-4.03	-3.55	-0.80	-0.03
		Total	-0.98	0.65	2.15	12.39	3.83	4.65	4.53	6.09	5.53
Schroder Fixed Income	Nil Entry Fee	Distribution	0.00	0.00	0.00	2.14	1.23	1.17	1.79	1.85	-
		Growth	-1.82	-1.78	-0.17	3.24	2.46	1.64	-0.14	0.28	-
		Total	-1.82	-1.78	-0.17	5.38	3.69	2.81	1.65	2.13	-
Schroder Real Return Trust	Nil Entry Fee	Distribution	0.67	0.67	0.67	2.06	1.87	2.37	2.41	5.71	4.30
		Growth	-1.13	-0.48	0.04	3.78	-0.27	-0.41	-0.40	-1.28	-0.77
		Total	-0.46	0.19	0.71	5.84	1.60	1.96	2.01	4.43	3.53
SG Hiscock Property Trust	Nil Entry Fee	Distribution	0.86	0.90	1.17	19.81	10.53	8.04	5.45	4.74	4.50
		Growth	-5.02	-0.50	2.57	-5.31	-8.48	-4.95	0.65	3.61	3.53
		Total	-4.16	0.40	3.74	14.50	2.05	3.09	6.10	8.35	8.03
Stewart Investors WorldWide Sustainability ¹¹	Nil Entry Fee	Distribution	0.00	0.00	0.00	7.37	4.07	10.64	12.10	9.28	6.37
		Growth	-3.60	0.94	2.67	6.35	4.45	-2.30	-5.68	2.26	1.31
		Total	-3.60	0.94	2.67	13.72	8.52	8.34	6.42	11.54	7.68
T. Rowe Price Dynamic Global Bond	Nil Entry Fee	Distribution	0.10	0.09	0.19	0.79	0.61	-	-	-	-
		Growth	1.68	0.81	-2.06	-3.31	-2.22	-	-	-	-
		Total	1.78	0.90	-1.87	-2.52	-1.61	-	-	-	-
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

External funds (cont'd) - Nil Entry Fee

External funds (cont'd) - Nil Entry Fee			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
T. Rowe Price Global Equity Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	13.35	10.10	11.31	13.42	10.54	7.15
		Growth	-0.98	4.01	6.01	14.03	3.59	5.15	-1.30	5.18	3.06
		Total	-0.98	4.01	6.01	27.38	13.69	16.46	12.12	15.72	10.21
UBS Balanced Trust	Nil Entry Fee	Distribution	0.01	0.02	0.11	3.93	3.37	4.79	3.00	2.64	1.99
		Growth	-0.69	1.54	3.53	10.90	0.10	0.25	0.22	3.34	2.71
		Total	-0.68	1.56	3.64	14.83	3.47	5.04	3.22	5.98	4.70
UBS Defensive Trust	Nil Entry Fee	Distribution	0.02	0.02	0.14	5.00	4.62	5.58	4.30	3.64	3.39
		Growth	-1.25	-0.40	1.24	3.87	-2.19	-2.45	-2.39	0.01	0.64
		Total	-1.23	-0.38	1.38	8.87	2.43	3.13	1.91	3.65	4.03
UBS Diversified Fixed Income Trust	Nil Entry Fee	Distribution	0.00	0.00	0.20	1.11	1.82	1.69	1.75	2.02	2.92
		Growth	-1.15	-1.48	-0.45	3.10	0.55	0.60	-0.15	0.08	0.44
		Total	-1.15	-1.48	-0.25	4.21	2.37	2.29	1.60	2.10	3.36
Vanguard Australian Shares Index Trust	Nil Entry Fee	Distribution	0.30	0.31	1.09	6.92	4.72	3.86	3.23	2.93	2.74
		Growth	-2.52	-0.18	1.00	14.00	2.26	3.90	3.29	4.50	2.57
		Total	-2.22	0.13	2.09	20.92	6.98	7.76	6.52	7.43	5.31
Vanguard Balanced Index Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	3.35	2.13	2.00	4.63	3.77	-
		Growth	-0.80	0.73	2.77	10.26	3.24	3.48	0.26	2.64	-
		Total	-0.80	0.73	2.77	13.61	5.37	5.48	4.89	6.41	-
Vanguard Conservative Index Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	1.92	1.48	1.61	3.26	2.79	-
		Growth	-0.76	-0.07	1.65	7.58	2.48	2.28	0.24	1.84	-
		Total	-0.76	-0.07	1.65	9.50	3.96	3.89	3.50	4.63	-
Vanguard Growth Index Trust	Nil Entry Fee	Distribution	0.00	0.01	0.00	4.86	2.90	2.46	6.16	4.97	-
		Growth	-0.76	1.65	3.82	12.33	3.54	4.31	-0.10	2.97	-
		Total	-0.76	1.66	3.82	17.19	6.44	6.77	6.06	7.94	-
Vanguard High Growth Index Trust	Nil Entry Fee	Distribution	0.00	0.00	0.08	6.69	3.91	3.20	6.91	5.58	-
		Growth	-0.72	2.59	4.78	14.14	3.56	4.87	0.28	3.89	-
		Total	-0.72	2.59	4.86	20.83	7.47	8.07	7.19	9.47	-
Vanguard Diversified Bond Index Trust ¹²	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.40	2.83	2.64	3.41
		Growth	-0.94	-1.63	0.11	4.95	2.53	1.70	-0.99	-0.26	0.27
		Total	-0.94	-1.63	0.11	4.95	2.53	2.10	1.84	2.38	3.68
Vanguard International Shares Index Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	10.66	5.31	3.65	6.68	5.23	3.55
		Growth	-1.03	3.69	8.08	14.85	6.41	7.82	3.25	9.55	6.55
		Total	-1.03	3.69	8.08	25.51	11.72	11.47	9.93	14.78	10.10
Vanguard International Shares Index (Hedged) Trust	Nil Entry Fee	Distribution	0.00	0.00	0.00	6.38	3.79	4.10	12.47	9.52	8.83
		Growth	2.11	6.90	7.75	17.69	2.03	5.46	-5.01	1.25	0.96
		Total	2.11	6.90	7.75	24.07	5.82	9.56	7.46	10.77	9.79
Vanguard Property Securities Index Trust	Nil Entry Fee	Distribution	0.25	0.26	0.66	3.16	2.98	3.98	14.08	11.13	9.07
		Growth	-4.69	-1.62	-1.47	13.55	5.59	3.07	-4.92	-0.57	0.31
		Total	-4.44	-1.36	-0.81	16.71	8.57	7.05	9.16	10.56	9.38
Closed			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
AMP Capital Enhanced Yield Trust	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
ANZ Flexible Term deposit*	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Income Plus Trust	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Mortgage Trust	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
Challenger Howard Mortgage Trust	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Protected AUS 50	Nil Entry Fee	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage and ANZ Flexible Term Deposit Funds are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield Trust"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus Trust"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OnePath funds - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Select	Distribution	0.13	0.39	0.79	5.37	5.45	7.03	7.64	6.21	5.36
		Growth	-0.51	1.40	3.09	10.93	0.87	0.41	-1.35	2.66	1.65
		Total	-0.38	1.79	3.88	16.30	6.32	7.44	6.29	8.87	7.01
OnePath Alternatives Growth Trust	Select	Distribution	0.13	0.37	0.92	2.46	3.11	2.97	3.11	3.62	2.92
		Growth	0.79	0.25	-0.26	1.21	-2.65	-1.31	-3.06	-1.87	-3.65
		Total	0.92	0.62	0.66	3.67	0.46	1.66	0.05	1.75	-0.73
OnePath Australian Share Trust	Select	Distribution	0.54	0.81	1.97	6.70	7.10	5.91	4.76	4.55	3.98
		Growth	-2.88	-0.04	0.13	17.12	-2.21	0.37	0.78	2.73	1.61
		Total	-2.34	0.77	2.10	23.82	4.89	6.28	5.54	7.28	5.59
OnePath Balanced Trust	Select	Distribution	0.12	0.38	0.77	2.12	3.00	5.76	5.33	4.64	4.33
		Growth	-0.56	0.62	2.11	10.92	2.52	0.47	0.00	2.00	1.30
		Total	-0.44	1.00	2.88	13.04	5.52	6.23	5.33	6.64	5.63
OnePath Blue Chip Imputation Trust	Select	Distribution	0.82	1.09	2.53	6.12	4.42	4.33	4.13	4.36	4.16
		Growth	-3.81	-1.64	1.09	15.15	-1.39	0.06	-0.53	1.67	0.36
		Total	-2.99	-0.55	3.62	21.27	3.03	4.39	3.60	6.03	4.52
OnePath Cash Trust	Select	Distribution	0.05	0.16	0.48	1.22	1.30	1.29	1.44	1.65	2.34
		Growth	0.00	0.00	-0.03	-0.01	-0.03	-0.05	-0.03	-0.01	0.04
		Total	0.05	0.16	0.45	1.21	1.27	1.24	1.41	1.64	2.38
OnePath Conservative Trust	Select	Distribution	0.13	0.39	0.79	2.88	2.55	5.73	5.56	4.97	4.84
		Growth	-0.67	-0.08	1.24	6.94	2.37	-0.70	-1.11	0.27	0.44
		Total	-0.54	0.31	2.03	9.82	4.92	5.03	4.45	5.24	5.28
OnePath Diversified Credit Trust ¹	Select	Distribution	0.13	0.39	0.78	1.58	1.85	3.34	2.64	2.53	3.53
		Growth	0.06	0.23	0.28	1.29	-0.29	-1.32	-0.42	-0.04	0.56
		Total	0.19	0.62	1.06	2.87	1.56	2.02	2.22	2.49	4.09
OnePath Diversified Fixed Interest Trust	Select	Distribution	0.13	0.38	0.78	2.30	2.81	4.94	4.60	4.16	4.35
		Growth	-0.80	-1.06	0.09	4.23	1.23	-1.04	-1.06	-0.23	0.76
		Total	-0.67	-0.68	0.87	6.53	4.04	3.90	3.54	3.93	5.11
OnePath Geared Australian Shares Index Trust ²	Select	Distribution	0.12	0.37	0.78	8.93	5.58	4.86	4.46	4.14	3.29
		Growth	-4.18	0.19	3.55	36.61	7.75	9.86	6.07	8.75	3.19
		Total	-4.06	0.56	4.33	45.54	13.33	14.72	10.53	12.89	6.48
OnePath Global Emerging Markets	Select	Distribution	0.70	1.00	1.39	2.48	1.91	1.98	1.79	1.74	1.63
		Growth	2.92	7.39	5.90	18.97	6.17	11.91	7.63	6.25	2.36
		Total	3.62	8.39	7.29	21.45	8.08	13.89	9.42	7.99	3.99
OnePath Global Property Securities Index ³	Select	Distribution	0.12	0.38	0.80	2.72	5.92	8.91	8.60	7.25	7.90
		Growth	-0.54	-0.26	6.19	19.20	1.86	-2.17	-3.33	0.85	2.30
		Total	-0.42	0.12	6.99	21.92	7.78	6.74	5.27	8.10	10.20
OnePath Global Share Trust	Select	Distribution	0.13	0.38	0.81	1.91	1.75	1.77	1.73	1.80	1.84
		Growth	-1.64	2.48	7.25	24.88	14.10	15.27	12.70	17.32	11.31
		Total	-1.51	2.86	8.06	26.79	15.85	17.04	14.43	19.12	13.15
OnePath High Growth Trust	Select	Distribution	0.13	0.38	0.86	11.18	9.26	9.48	8.93	7.53	5.87
		Growth	-0.60	2.41	4.71	11.14	-1.42	0.00	-0.85	2.76	1.52
		Total	-0.47	2.79	5.57	22.32	7.84	9.48	8.08	10.29	7.39
OnePath Income Trust	Select	Distribution	0.15	0.45	0.90	1.92	2.10	2.77	2.49	2.51	3.91
		Growth	-1.12	-1.04	0.25	5.73	1.84	0.96	0.98	1.66	0.80
		Total	-0.97	-0.59	1.15	7.65	3.94	3.73	3.47	4.17	4.71
OnePath Managed Growth Trust	Select	Distribution	0.13	0.38	0.78	2.29	3.70	8.98	9.21	8.13	6.58
		Growth	-0.49	1.42	3.04	14.00	2.59	-1.57	-2.90	-0.24	-0.25
		Total	-0.36	1.80	3.82	16.29	6.29	7.41	6.31	7.89	6.33
OnePath Property Securities Trust	Select	Distribution	0.45	0.72	1.45	11.53	10.57	8.04	6.44	5.64	5.45
		Growth	-4.55	-0.04	2.90	4.83	-6.84	-3.31	1.71	4.54	3.79
		Total	-4.10	0.68	4.35	16.36	3.73	4.73	8.15	10.18	9.24
OnePath Select Leaders	Select	Distribution	1.42	1.72	2.13	4.84	4.56	4.10	3.60	3.51	3.72
		Growth	-3.60	-0.54	0.61	20.30	0.25	2.24	1.38	3.53	1.80
		Total	-2.18	1.18	2.74	25.14	4.81	6.34	4.98	7.04	5.52
OnePath Sustainable Investments - Australian Shares	Select	Distribution	0.93	1.22	1.62	4.42	3.66	3.52	3.40	3.57	3.37
		Growth	-2.18	1.39	1.92	23.90	5.02	4.54	2.69	5.00	3.20
		Total	-1.25	2.61	3.54	28.32	8.68	8.06	6.09	8.57	6.57
OnePath Tax Effective Income Trust	Select	Distribution	0.25	0.49	1.45	4.01	3.42	3.30	3.03	3.08	3.40
		Growth	-3.03	-1.29	0.32	10.91	2.57	2.74	2.87	4.11	3.00
		Total	-2.78	-0.80	1.77	14.92	5.99	6.04	5.90	7.19	6.40
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

OptiMix funds - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Fixed Interest Trust	Select	Distribution	0.97	1.21	1.92	4.94	3.63	4.19	5.08	5.13	5.50
		Growth	-2.78	-2.81	-1.70	1.65	1.32	0.07	-1.85	-1.38	-0.48
		Total	-1.81	-1.60	0.22	6.59	4.95	4.26	3.23	3.75	5.02
OptiMix Australian Share Trust	Select	Distribution	0.41	0.67	1.71	5.06	3.82	3.48	3.60	3.48	3.49
		Growth	-2.49	-0.21	1.82	17.88	2.31	4.44	3.12	4.58	2.12
		Total	-2.08	0.46	3.53	22.94	6.13	7.92	6.72	8.06	5.61
OptiMix Balanced Trust	Select	Distribution	0.13	0.38	0.78	2.26	2.23	3.50	2.84	2.75	3.03
		Growth	-0.58	1.34	3.12	13.99	3.65	3.71	3.28	5.03	3.17
		Total	-0.45	1.72	3.90	16.25	5.88	7.21	6.12	7.78	6.20
OptiMix Conservative Trust	Select	Distribution	0.12	0.38	0.76	2.19	2.26	3.85	3.25	3.21	3.64
		Growth	-0.69	-0.11	1.22	7.46	2.35	1.02	1.00	1.94	1.36
		Total	-0.57	0.27	1.98	9.65	4.61	4.87	4.25	5.15	5.00
OptiMix Global Emerging Markets Trust	Select	Distribution	0.50	0.78	1.18	9.66	5.22	4.20	3.10	2.69	2.29
		Growth	2.44	5.20	5.58	8.07	1.01	6.54	4.22	5.18	1.97
		Total	2.94	5.98	6.76	17.73	6.23	10.74	7.32	7.87	4.26
OptiMix Global Share Trust	Select	Distribution	0.12	0.39	0.81	1.88	1.67	1.67	1.65	2.39	2.12
		Growth	-1.52	3.21	7.81	24.53	10.35	10.99	9.77	13.15	9.34
		Total	-1.40	3.60	8.62	26.41	12.02	12.66	11.42	15.54	11.46
OptiMix Global Smaller Companies Trust	Select	Distribution	0.12	0.39	0.82	1.83	1.60	1.64	1.63	1.73	1.83
		Growth	-0.77	5.38	7.99	21.33	5.90	8.19	7.93	14.30	10.39
		Total	-0.65	5.77	8.81	23.16	7.50	9.83	9.56	16.03	12.22
OptiMix Growth Trust	Select	Distribution	0.12	0.39	0.78	2.40	2.33	3.29	2.75	2.64	2.81
		Growth	-0.57	1.72	3.82	16.51	4.11	4.80	4.12	6.18	3.87
		Total	-0.45	2.11	4.60	18.91	6.44	8.09	6.87	8.82	6.68
OptiMix High Growth Trust	Select	Distribution	0.13	0.38	0.79	2.56	2.20	2.92	2.56	2.48	2.39
		Growth	-0.69	2.28	4.75	19.46	4.90	6.12	5.09	7.47	4.76
		Total	-0.56	2.66	5.54	22.02	7.10	9.04	7.65	9.95	7.15
OptiMix Moderate Trust	Select	Distribution	0.13	0.38	0.77	1.99	2.17	3.53	3.01	2.99	3.43
		Growth	-0.60	0.57	2.14	10.98	3.04	2.53	2.20	3.54	2.33
		Total	-0.47	0.95	2.91	12.97	5.21	6.06	5.21	6.53	5.76
OptiMix Property Securities Trust	Select	Distribution	0.16	0.42	0.88	1.95	3.06	4.18	3.89	3.85	4.60
		Growth	-4.18	-0.65	1.34	15.55	4.48	2.54	6.40	7.83	5.86
		Total	-4.02	-0.23	2.22	17.50	7.54	6.72	10.29	11.68	10.46

External funds - Select

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global (Long only) ⁴	Select	Distribution	0.13	0.39	0.79	1.74	1.60	23.43	24.41	19.38	13.94
		Growth	0.31	3.78	4.40	15.39	5.79	-14.13	-16.83	-7.40	-5.63
		Total	0.44	4.17	5.19	17.13	7.39	9.30	7.58	11.98	8.31
Arrowstreet Global Equity (Hedged) Trust	Select	Distribution	0.13	0.42	0.83	1.88	7.30	7.05	8.45	6.96	5.13
		Growth	2.46	6.90	5.84	19.58	-0.26	5.41	1.52	8.43	3.85
		Total	2.59	7.32	6.67	21.46	7.04	12.46	9.97	15.39	8.98
Ausbil Australian Emerging Leaders Trust	Select	Distribution	0.14	0.40	0.79	5.83	10.00	13.23	10.50	8.24	6.18
		Growth	0.84	2.87	2.91	15.56	-9.56	-4.53	-1.96	1.88	0.50
		Total	0.98	3.27	3.70	21.39	0.44	8.70	8.54	10.12	6.68
Bentham Global Income Trust	Select	Distribution	0.23	0.66	1.44	3.77	4.14	4.05	4.15	4.65	6.40
		Growth	0.57	0.48	-0.03	-0.72	-2.54	-0.50	-0.28	0.27	0.50
		Total	0.80	1.14	1.41	3.05	1.60	3.55	3.87	4.92	6.90
BlackRock Scientific Australian Equity Trust	Select	Distribution	0.65	0.93	1.36	15.05	12.98	12.82	9.47	7.84	6.76
		Growth	-3.00	-0.81	1.01	9.17	-3.66	-2.33	-0.59	1.74	1.06
		Total	-2.35	0.12	2.37	24.22	9.32	10.49	8.88	9.58	7.82
BlackRock Scientific Diversified Growth Trust	Select	Distribution	0.15	0.42	0.83	7.87	7.46	6.20	4.79	4.28	4.57
		Growth	-1.38	0.56	2.74	11.70	0.18	2.76	2.42	5.00	3.40
		Total	-1.23	0.98	3.57	19.57	7.64	8.96	7.21	9.28	7.97
BlackRock Scientific International Equity Trust	Select	Distribution	0.14	0.41	0.81	8.59	8.06	9.58	13.24	10.58	7.71
		Growth	-1.32	3.19	6.35	18.52	3.93	4.29	-2.08	6.26	4.14
		Total	-1.18	3.60	7.16	27.11	11.99	13.87	11.16	16.84	11.85
Colonial First State Global Credit Income Trust	Select	Distribution	0.13	0.38	0.75	1.58	2.68	6.53	5.51	5.29	5.32
		Growth	0.46	0.74	0.79	3.12	-0.40	-3.57	-2.38	-1.63	-0.72
		Total	0.59	1.12	1.54	4.70	2.28	2.96	3.13	3.66	4.60
Colonial First State Global Listed Infrastructure	Select	Distribution	0.33	0.57	0.99	2.54	3.96	-	-	-	-
		Growth	2.88	1.23	4.82	22.35	5.00	-	-	-	-
		Total	3.21	1.80	5.81	24.89	8.96	-	-	-	-
Colonial First State Imputation Trust	Select	Distribution	2.11	2.44	3.12	10.80	9.96	13.99	12.12	9.96	7.79
		Growth	-3.90	-0.96	0.33	14.32	1.58	-2.42	-3.95	-0.44	-0.57
		Total	-1.79	1.48	3.45	25.12	11.54	11.57	8.17	9.52	7.22
Fidelity Australian Equities Trust	Select	Distribution	0.40	0.66	1.05	5.42	3.79	4.26	4.34	4.22	4.07
		Growth	-2.29	-0.25	1.69	17.06	4.44	4.80	3.74	5.79	4.17
		Total	-1.89	0.41	2.74	22.48	8.23	9.06	8.08	10.01	8.24

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019											
External funds (cont'd) - Select			1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Greencape Broadcap	Select	Distribution	0.30	0.57	1.03	5.41	6.85	-	-	-	-
		Growth	-1.78	2.23	5.36	20.16	2.41	-	-	-	-
		Total	-1.48	2.80	6.39	25.57	9.26	-	-	-	-
Janus Henderson Global Fixed Interest Total Return ⁵	Select	Distribution	0.24	0.48	0.87	2.58	2.00	3.78	5.89	5.32	6.27
		Growth	-0.17	-0.91	0.24	3.94	-0.03	-0.52	-2.71	-2.06	-0.86
		Total	0.07	-0.43	1.11	6.52	1.97	3.26	3.18	3.26	5.41
Investors Mutual Australian Share Trust	Select	Distribution	0.98	1.27	1.68	22.60	16.61	13.52	12.86	10.69	8.84
		Growth	-3.94	0.19	0.70	-5.75	-10.79	-7.12	-6.02	-1.57	-0.35
		Total	-2.96	1.46	2.38	16.85	5.82	6.40	6.84	9.12	8.49
Kapstream Absolute Return Income Trust	Select	Distribution	0.13	0.37	0.76	3.13	2.87	2.90	2.63	3.27	4.70
		Growth	-0.10	-0.17	0.01	-0.08	-0.50	-0.27	-0.11	-	0.29
		Total	0.03	0.20	0.77	3.05	2.37	2.63	2.52	3.27	4.99
Magellan Global Trust	Select	Distribution	0.13	0.40	0.83	6.29	7.57	6.27	8.10	9.16	6.72
		Growth	-1.08	2.57	7.08	21.01	10.36	10.32	5.45	8.57	5.20
		Total	-0.95	2.97	7.91	27.30	17.93	16.59	13.55	17.73	11.92
Merlon Australian Share Income Trust	Select	Distribution	0.40	1.20	2.48	5.42	4.96	5.06	5.37	5.45	6.29
		Growth	-2.38	-1.14	0.63	7.91	-2.74	-0.65	0.32	1.48	-1.10
		Total	-1.98	0.06	3.11	13.33	2.22	4.41	5.69	6.93	5.19
MFS Global Equity Trust	Select	Distribution	0.13	0.39	0.81	17.95	12.92	12.86	12.06	9.65	7.09
		Growth	-1.30	2.45	6.79	12.40	1.20	1.32	-0.07	7.14	5.79
		Total	-1.17	2.84	7.60	30.35	14.12	14.18	11.99	16.79	12.88
Nikko AM Australian Shares	Select	Distribution	0.52	0.79	1.21	10.16	9.76	-	-	-	-
		Growth	-2.71	0.25	3.97	12.71	-7.67	-	-	-	-
		Total	-2.19	1.04	5.18	22.87	2.09	-	-	-	-
Pendal Australian Shares ⁶	Select	Distribution	0.47	0.75	1.39	6.16	10.85	12.23	12.48	10.45	8.12
		Growth	-2.39	1.62	2.77	16.88	-2.85	-2.18	-4.29	-0.56	-1.01
		Total	-1.92	2.37	4.16	23.04	8.00	10.05	8.19	9.89	7.11
Pendal Hedged Global Shares ⁷	Select	Distribution	0.13	0.41	0.82	3.69	6.76	6.32	7.12	6.49	8.95
		Growth	1.78	6.58	5.77	16.20	-5.01	2.04	-0.19	3.45	0.20
		Total	1.91	6.99	6.59	19.89	1.75	8.36	6.93	9.94	9.15
Pendal Monthly Income Plus Trust ⁸	Select	Distribution	0.12	0.44	0.86	2.74	3.18	3.80	4.64	4.63	4.68
		Growth	-1.08	-0.43	0.50	4.47	0.71	0.47	-0.60	-0.26	0.27
		Total	-0.96	0.01	1.36	7.21	3.89	4.27	4.04	4.37	4.95
Pendal Smaller Companies Trust ⁹	Select	Distribution	0.13	0.38	0.76	7.68	12.35	14.26	13.96	13.14	10.03
		Growth	-1.22	-1.42	0.94	6.42	-9.78	-7.24	-4.32	-3.89	-1.28
		Total	-1.09	-1.04	1.70	14.10	2.57	7.02	9.64	9.25	8.75
Perennial Value Shares Trust	Select	Distribution	0.84	1.12	1.53	12.69	9.48	8.57	8.79	7.39	6.12
		Growth	-1.23	1.33	3.22	9.48	-4.60	-1.95	-2.56	0.92	-0.60
		Total	-0.39	2.45	4.75	22.17	4.88	6.62	6.23	8.31	5.52
Perpetual Australian Share Trust	Select	Distribution	0.83	1.11	1.53	5.95	4.25	4.74	8.36	10.79	9.33
		Growth	-3.37	-0.51	1.12	10.72	-0.53	0.96	-2.88	-3.23	-2.27
		Total	-2.54	0.60	2.65	16.67	3.72	5.70	5.48	7.56	7.06
Perpetual Balanced Growth Trust	Select	Distribution	0.13	0.39	0.79	13.99	9.82	9.45	9.80	9.14	7.73
		Growth	-1.10	0.04	1.33	-1.42	-4.81	-3.18	-4.07	-1.30	-0.61
		Total	-0.97	0.43	2.12	12.57	5.01	6.27	5.73	7.84	7.12
Perpetual Conservative Growth Trust	Select	Distribution	0.13	0.38	0.78	4.93	4.21	3.96	4.70	5.09	5.06
		Growth	-1.22	-0.97	0.08	2.74	0.05	0.60	-0.67	0.08	0.49
		Total	-1.09	-0.59	0.86	7.67	4.26	4.56	4.03	5.17	5.55
Perpetual Ethical SRI ¹⁰	Select	Distribution	0.76	1.00	1.41	3.10	9.78	8.76	7.45	6.17	5.20
		Growth	-2.45	-1.99	0.12	11.57	-9.72	-6.22	-4.28	-0.21	-0.98
		Total	-1.69	-0.99	1.53	14.67	0.06	2.54	3.17	5.96	4.22
Platinum International Trust	Select	Distribution	0.12	0.39	0.80	14.81	14.63	17.51	14.24	12.39	9.38
		Growth	1.32	3.05	5.97	2.62	-11.36	-7.51	-5.69	0.67	-1.02
		Total	1.44	3.44	6.77	17.43	3.27	10.00	8.55	13.06	8.36
Schroder Australian Equity Trust	Select	Distribution	0.64	0.92	1.34	25.13	18.91	16.45	11.89	9.50	7.53
		Growth	-3.13	-0.52	1.39	-3.78	-11.67	-7.80	-4.45	-1.10	-0.39
		Total	-2.49	0.40	2.73	21.35	7.24	8.65	7.44	8.40	7.14
Schroder Balanced Trust	Select	Distribution	0.84	1.11	1.53	9.14	7.91	10.31	9.71	8.54	7.20
		Growth	-1.69	-0.07	1.41	4.99	-2.46	-4.03	-3.55	-0.80	-0.03
		Total	-0.85	1.04	2.94	14.13	5.45	6.28	6.16	7.74	7.17
Schroder Fixed Income	Select	Distribution	0.12	0.37	0.75	3.73	2.79	2.72	3.32	3.39	-
		Growth	-1.82	-1.78	-0.17	3.24	2.46	1.64	-0.14	0.28	-
		Total	-1.70	-1.41	0.58	6.97	5.25	4.36	3.18	3.67	-
Schroder Real Return Trust	Select	Distribution	0.80	1.06	1.45	3.71	3.46	3.96	4.00	7.33	5.91
		Growth	-1.13	-0.48	0.04	3.78	-0.27	-0.41	-0.40	-1.28	-0.77
		Total	-0.33	0.58	1.49	7.49	3.19	3.55	3.60	6.05	5.14
SG Hiscock Property Trust	Select	Distribution	0.98	1.29	1.98	21.57	12.11	9.64	7.10	6.42	6.18
		Growth	-5.02	-0.50	2.57	-5.31	-8.48	-4.95	0.65	3.61	3.53
		Total	-4.04	0.79	4.55	16.26	3.63	4.69	7.75	10.03	9.71
Stewart Investors WorldWide Sustainability ¹¹	Select	Distribution	0.12	0.38	0.77	9.07	5.71	12.26	13.70	10.95	7.99
		Growth	-3.60	0.94	2.67	6.35	4.45	-2.30	-5.68	2.26	1.31
		Total	-3.48	1.32	3.44	15.42	10.16	9.96	8.02	13.21	9.30
			1 month	3 month	6 month	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 December 2019

External funds (cont'd) - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
T. Rowe Price Dynamic Global Bond	Select	Distribution	0.23	0.47	0.93	2.26	2.09	-	-	-	-
		Growth	1.68	0.81	-2.06	-3.31	-2.22	-	-	-	-
		Total	1.91	1.28	-1.13	-1.05	-0.13	-	-	-	-
T. Rowe Price Global Equity Trust	Select	Distribution	0.12	0.39	0.80	15.26	11.81	13.06	15.10	12.28	8.80
		Growth	-0.98	4.01	6.01	14.03	3.59	5.15	-1.30	5.18	3.06
		Total	-0.86	4.40	6.81	29.29	15.40	18.21	13.80	17.46	11.86
UBS Balanced Trust	Select	Distribution	0.14	0.41	0.91	5.71	4.98	6.42	4.60	4.29	3.62
		Growth	-0.69	1.54	3.53	10.90	0.10	0.25	0.22	3.34	2.71
		Total	-0.55	1.95	4.44	16.61	5.08	6.67	4.82	7.63	6.33
UBS Defensive Trust	Select	Distribution	0.15	0.41	0.93	6.70	6.21	7.18	5.88	5.25	5.01
		Growth	-1.25	-0.40	1.24	3.87	-2.19	-2.45	-2.39	0.01	0.64
		Total	-1.10	0.01	2.17	10.57	4.02	4.73	3.49	5.26	5.65
UBS Diversified Fixed Income Trust	Select	Distribution	0.13	0.38	0.98	2.73	3.42	3.28	3.33	3.62	4.53
		Growth	-1.15	-1.48	-0.45	3.10	0.55	0.60	-0.15	0.08	0.44
		Total	-1.02	-1.10	0.53	5.83	3.97	3.88	3.18	3.70	4.97
Vanguard Australian Shares Index Trust	Select	Distribution	0.42	0.68	1.86	8.74	6.33	5.49	4.59	4.38	4.21
		Growth	-2.52	-0.18	1.00	14.00	2.26	3.90	3.29	4.50	2.57
		Total	-2.10	0.50	2.86	22.74	8.59	9.39	7.88	8.88	6.78
Vanguard Balanced Index Trust	Select	Distribution	0.13	0.38	0.78	5.06	3.72	3.54	5.95	5.19	-
		Growth	-0.80	0.73	2.77	10.26	3.24	3.48	0.26	2.64	-
		Total	-0.67	1.11	3.55	15.32	6.96	7.02	6.21	7.83	-
Vanguard Conservative Index Trust	Select	Distribution	0.12	0.38	0.76	3.57	3.05	3.13	4.56	4.17	-
		Growth	-0.76	-0.07	1.65	7.58	2.48	2.28	0.24	1.84	-
		Total	-0.64	0.31	2.41	11.15	5.53	5.41	4.80	6.01	-
Vanguard Diversified Bond Index Trust ¹²	Select	Distribution	0.12	0.37	0.75	1.58	1.55	1.90	4.11	4.00	4.84
		Growth	-0.94	-1.63	0.11	4.95	2.53	1.70	-0.99	-0.26	0.27
		Total	-0.82	-1.26	0.86	6.53	4.08	3.60	3.12	3.74	5.11
Vanguard Growth Index Trust	Select	Distribution	0.13	0.39	0.79	6.62	4.51	4.03	7.49	6.40	-
		Growth	-0.76	1.65	3.82	12.33	3.54	4.31	-0.10	2.97	-
		Total	-0.63	2.04	4.61	18.95	8.05	8.34	7.39	9.37	-
Vanguard High Growth Index Trust	Select	Distribution	0.12	0.39	0.87	8.51	5.53	4.78	8.25	7.03	-
		Growth	-0.72	2.59	4.78	14.14	3.56	4.87	0.28	3.89	-
		Total	-0.60	2.98	5.65	22.65	9.09	9.65	8.53	10.92	-
Vanguard International Shares Index Trust	Select	Distribution	0.12	0.39	0.81	12.54	6.99	5.28	8.05	6.75	5.07
		Growth	-1.03	3.69	8.08	14.85	6.41	7.82	3.25	9.55	6.55
		Total	-0.91	4.08	8.89	27.39	13.40	13.10	11.30	16.30	11.62
Vanguard International Shares Index (Hedged) Trust	Select	Distribution	0.13	0.40	0.81	8.24	5.38	5.70	13.82	10.99	10.34
		Growth	2.11	6.90	7.75	17.69	2.03	5.46	-5.01	1.25	0.96
		Total	2.24	7.30	8.56	25.93	7.41	11.16	8.81	12.24	11.30
Vanguard Property Securities Index Trust	Select	Distribution	0.37	0.63	1.40	4.92	4.61	5.55	15.45	12.59	10.58
		Growth	-4.69	-1.62	-1.47	13.55	5.59	3.07	-4.92	-0.57	0.31
		Total	-4.32	-0.99	-0.07	18.47	10.20	8.62	10.53	12.02	10.89

Closed			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
AMP Capital Enhanced Yield Trust	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
ANZ Flexible Term deposit*	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
Challenger Howard Mortgage Trust	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Income Plus Trust	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Mortgage Trust	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
OnePath Protected AUS 50	Select	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-

* The returns for the ANZ Cash Advantage and ANZ Flexible Term Deposit Funds are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au.

¹ Prior to 26/11/2018 this was "OnePath Diversified High Yield Trust"

² Prior to 20/2/2017 this was "OptiMix Geared Australian Shares Trust"

³ Prior to 18/9/2017 this was "OnePath Global Property Securities"

⁴ Prior to 18/9/2017 this was "Zurich Investments Global Thematic Shares"

⁵ Prior to 18/9/2017 this was "Henderson Global Fixed Interest Total Return"

⁶ Prior to 26/11/2018 this was "BT Core Australian Shares Trust"

⁷ Prior to 26/11/2018 this was "BT Core Hedged Global Shares"

⁸ Prior to 26/11/2018 this was "BT Monthly Income Plus Trust"

⁹ Prior to 26/11/2018 this was "BT Smaller Companies Trust"

¹⁰ Prior to 18/9/2017 this was "AMP Capital Responsible Australian Share Fund"

¹¹ Prior to 18/9/2017 this was "AMP Capital Responsible International Share Fund"

¹² Prior to 18/9/2017 this was "Vanguard Index Diversified Bond"

Returns are net of fees, taxes and charges. Past performance is not indicative of future performance. The value of investments may rise or fall with changes in the market and the repayment of subscribed capital is not guaranteed.

Market data and performance as at: 31 December 2019

Currencies	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7029	0.6764	3.9252	0.7040
AUD/GBP	0.5306	0.5229	1.4737	0.5528
AUD/JPY	76.3931	74.0726	3.1328	77.2394
AUD/EUR	0.6262	0.6135	2.0828	0.6158
AUD/HKD	5.4772	5.2947	3.4479	5.5119

Market performance (local currency)

Market movements	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest							
Bloomberg AusBond Composite 0+ Yr Index	-1.64%	-1.32%	0.63%	7.26%	5.14%	4.18%	5.74%
Bloomberg AusBond Treasury 0+ Yr Index	-2.07%	-1.87%	0.32%	7.84%	5.46%	4.23%	5.53%
Bloomberg AusBond Semi Govt 0+ Yr Index	-1.53%	-1.06%	0.80%	6.95%	4.75%	4.05%	5.91%
Bloomberg AusBond Credit 0+ Yr Index	-0.85%	-0.37%	1.38%	7.06%	5.35%	4.57%	6.11%
Bloomberg AusBond Infl Govt 0+ Yr Index	-2.28%	-1.11%	1.08%	8.48%	5.23%	3.68%	6.39%
Bloomberg AusBond Bank Bill Index	0.07%	0.24%	0.52%	1.50%	1.72%	1.91%	2.87%
Bloomberg AusBond Non Govt 0+ Yr Index	-0.85%	-0.40%	1.11%	6.35%	4.86%	4.17%	5.77%
Australia shares							
S&P ASX 300/OLD All Ordinaries	-2.02%	0.71%	3.28%	23.77%	10.33%	9.07%	7.77%
S&P ASX 200/OLD All Ordinaries	-2.17%	0.68%	3.06%	23.40%	10.26%	8.97%	7.86%
NEW All Ords/OLD All Ordinaries	-1.90%	0.75%	3.59%	24.06%	10.41%	9.30%	7.86%
S&P ASX 20	-1.94%	-0.18%	0.84%	20.99%	8.92%	6.75%	7.30%
S&P ASX 50	-2.36%	0.44%	2.81%	24.43%	10.29%	8.47%	7.98%
S&P ASX MIDCAP 50	-1.46%	2.27%	5.64%	21.79%	11.25%	12.54%	8.90%
S&P ASX 100	-2.23%	0.70%	3.20%	24.06%	10.39%	8.95%	8.10%
S&P ASX Small Ords	-0.29%	0.76%	3.89%	21.36%	9.98%	10.65%	4.13%
S&P ASX 200 Prop/Prop Trusts	-2.00%	0.81%	3.30%	23.70%	10.35%	8.83%	7.60%
International fixed interest							
Barclays Capital Global Aggregate Hedged A\$	-0.28%	-0.76%	1.56%	7.19%	4.15%	4.21%	6.27%
Barclays Capital Global Treasury Hdged \$A	-0.53%	-1.50%	1.13%	6.26%	3.92%	4.14%	6.13%
International shares							
(US) Dow Jones	1.74%	6.02%	7.29%	22.34%	15.47%	11.29%	11.30%
(US) S&P 500	2.86%	8.53%	9.82%	28.88%	13.00%	9.43%	11.22%
(UK) FTSE 100	2.67%	1.81%	1.57%	12.10%	1.83%	2.81%	3.37%
(Japan) Nikkei 225	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(Hong Kong) Hang Seng	7.02%	8.35%	0.23%	13.00%	12.61%	7.37%	5.12%
(Germany) DAX	0.10%	6.61%	6.86%	25.48%	4.89%	6.20%	8.32%
Market Performance							
MSCI Wld Ex Aus \$A	2.42%	7.78%	9.54%	28.17%	12.48%	9.87%	10.95%
MSCI World \$A	2.31%	7.60%	9.38%	28.07%	12.43%	9.85%	10.84%
MSCI Europe Gross - local	1.68%	4.54%	6.72%	24.57%	8.42%	7.72%	7.85%
MSCI Emerging Markets (Free) Gross - local	5.80%	9.63%	7.51%	18.52%	11.91%	7.86%	6.52%
MSCI Emerging Markets (Free) Gross \$A	3.40%	7.30%	6.91%	18.61%	12.68%	8.87%	6.32%
MSCI North America Gross - local	2.79%	8.80%	10.51%	31.13%	14.80%	11.31%	13.02%
	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.

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FURTHER INFORMATION

Customer Services

Phone 13 38 63
Email customer@onepath.com.au
347 Kent Street
Sydney NSW 2000

ANZ ServicePlus for use by ANZ Financial Planners only

Phone 1800 998 996
Email anzserviceplus@anz.com

OnePath Funds Management Limited

ABN 21 003 002 800 AFSL 238342

OnePath Custodians Pty Limited

ABN 12 008 508 496 AFSL 238 346 RSE L0000673

OnePath Life Limited

ABN 33 009 657 176 AFSL 238 341

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