

# Update to Product Disclosure Statement

PRODUCT UPDATE | 1 JULY 2013

This document contains important information which updates the disclosures for ANZ Super Advantage.

## Which documents are affected?

This document updates information contained in, and should be read together with, the:

- ANZ Super Advantage Product Disclosure Statement dated 27 February 2012
- ANZ Super Advantage Investment Choice Guide dated 27 February 2012

## What are the changes?

The Risk Profile in each investment option outlined in the Investment Choice Guide has been updated to reflect an industry best practice guidance known as the Standard Risk Measure.

### Standard Risk Measures

Standard Risk Measures allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. We have assigned a risk band number and label (please see table below) to each investment option based on a model developed by an external consultant in accordance with industry guidelines. For further information regarding the methodology used to assign the Standard Risk Measures please visit our website [onepath.com.au](http://onepath.com.au) >personal> product updates.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment fund(s).

| Risk band | Risk label     | Estimate number of negative annual returns over any 20-year period |
|-----------|----------------|--|
| 1         | Very low       | Less than 0.5  |
| 2         | Low            | 0.5 to less than 1   |
| 3         | Low to medium  | 1 to less than 2   |
| 4         | Medium         | 2 to less than 3   |
| 5         | Medium to high | 3 to less than 4   |
| 6         | High           | 4 to less than 6   |
| 7         | Very high      | 6 or greater   |

| Integra Super                                       |            |           |
|---|------------|-----------|
| Investment option                                   | Risk label | Risk band |
| Arrowstreet Global Equity (Hedged)                  | High       | 6         |
| BlackRock Scientific Australia Equity               | High       | 6         |
| BlackRock Scientific International Equity           | High       | 6         |
| Capital International Global Equities (Hedged)      | High       | 6         |
| Colonial First State Imputation                     | High       | 6         |
| Investors Mutual Australian Shares                  | High       | 6         |
| MFS Global Equity                                   | High       | 6         |
| OnePath Australian Shares                           | High       | 6         |
| OnePath Blue Chip Imputation                        | High       | 6         |
| OnePath Global Emerging Markets Shares              | High       | 6         |
| OnePath Global Property Securities                  | High       | 6         |
| OnePath Global Shares                               | High       | 6         |
| OnePath High Growth                                 | High       | 6         |
| OnePath Property Securities                         | High       | 6         |
| OnePath Select Leaders                              | High       | 6         |
| OnePath Sustainable Investments – Australian Shares | High       | 6         |
| OptiMix Australian Shares                           | High       | 6         |
| OptiMix Geared Australian Shares                    | High       | 6         |
| OptiMix Global Emerging Market Shares               | High       | 6         |
| OptiMix Global Shares                               | High       | 6         |
| OptiMix Global Smaller Companies Shares             | High       | 6         |
| OptiMix High Growth                                 | High       | 6         |
| OptiMix Property Securities                         | High       | 6         |
| Perennial Value Shares                              | High       | 6         |
| Perpetual Australian Shares                         | High       | 6         |
| Platinum International                              | High       | 6         |
| Schroders Australian Equity                         | High       | 6         |
| SG Hiscock Property                                 | High       | 6         |
| Vanguard Australian Shares Index                    | High       | 6         |
| Vanguard International Shares Index                 | High       | 6         |
| Vanguard International Shares Index (Hedged)        | High       | 6         |

| Integra Super                             |                |           |
|---|----------------|-----------|
| Investment option                         | Risk label     | Risk band |
| Vanguard Property Securities Index        | High           | 6         |
| Zurich Investments Global Thematic Shares | High           | 6         |
| BlackRock Scientific Diversified Growth   | Medium to High | 5         |
| Colonial First State Diversified          | Medium to High | 5         |
| OnePath Alternatives Growth               | Medium to High | 5         |
| OnePath Managed Growth                    | Medium to High | 5         |
| OnePath Mortgages                         | Medium to High | 5         |
| OptiMix Balanced                          | Medium to High | 5         |
| OptiMix Growth                            | Medium to High | 5         |
| Perpetual Balanced Growth                 | Medium to High | 5         |
| Schroders Balanced                        | Medium to High | 5         |
| UBS Balanced                              | Medium to High | 5         |
| Zurich Investments Managed Growth         | Medium to High | 5         |
| OnePath Balanced                          | Medium         | 4         |
| OptiMix Australian Fixed Interest         | Medium         | 4         |
| OptiMix Moderate                          | Medium         | 4         |
| UBS Defensive Investment                  | Medium         | 4         |
| OnePath Capital Stable                    | Low to Medium  | 3         |
| OnePath Diversified Fixed Interest        | Low to Medium  | 3         |
| OptiMix Conservative                      | Low to Medium  | 3         |
| Perpetual Conservative Growth             | Low to Medium  | 3         |
| UBS Diversified Fixed Income              | Low to Medium  | 3         |
| OnePath Capital Guaranteed                | Very Low       | 1         |
| OnePath Cash                              | Very Low       | 1         |

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673).

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You should read the relevant Product Disclosure Statement available by calling Customer Services or visiting anz.com and consider if this product is right for you. The information in relation to the legislative changes is our interpretation of the law and does not represent tax advice. Please see your adviser for advice taking into account your individual circumstances.

This information is current as at July 2013 but may be subject to change. Updated information will be available free of charge by calling Client Services.