

ANZ Smart Choice Super for employers and their employees

Investment Returns and Asset Allocation - As at 30 September 2018

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To access the fund profile for each investment option, please click [here](#) and then click on **Choose your own investment mix**.



Total Returns (%) - As at 30 September 2018

Investment Option	Fund start date	1 month %	3 months %	6 months %	1 year %	2 years % p.a.	3 years % p.a.	4 years % p.a.	5 years % p.a.
Lifestage investments									
ANZ Smart Choice Super 1940s	5/12/2011	-0.24	1.46	4.20	6.16	4.43	4.49	4.46	4.61
ANZ Smart Choice Super 1950s	5/12/2011	-0.26	1.61	4.55	6.78	5.55	5.84	5.72	6.03
ANZ Smart Choice Super 1960s	5/12/2011	-0.31	2.15	5.85	8.74	7.69	7.69	7.12	7.35
ANZ Smart Choice Super 1970s	5/12/2011	-0.37	2.54	6.84	10.43	9.44	9.17	8.22	8.31
ANZ Smart Choice Super 1980s	5/12/2011	-0.38	2.76	7.33	11.23	10.31	9.82	8.79	8.83
ANZ Smart Choice Super 1990s	5/12/2011	-0.36	2.84	7.48	11.47	10.54	10.02	8.90	8.94
ANZ Smart Choice Super 2000s	18/02/2017	-0.33	2.72	7.16	10.95				
Choose Your Own investment mix									
Diversified – Risk based									
ANZ Smart Choice Super - Conservative	5/12/2011	-0.21	1.14	3.25	4.95	3.62	3.96	3.96	4.10
ANZ Smart Choice Super - Moderate	5/12/2011	-0.26	1.72	4.77	7.12	5.86	6.14	5.96	6.19
ANZ Smart Choice Super - Growth	5/12/2011	-0.31	2.25	5.98	9.12	8.33	8.30	7.57	7.71
Legg Mason Diversified	25/5/2015	-0.19	1.79	4.60	7.79	8.18	8.83		
OptiMix Conservative	25/5/2015	-0.27	0.88	2.58	4.40	3.77	3.93		
OptiMix Moderate	25/5/2015	-0.36	1.18	3.57	5.87	5.60	5.31		
OptiMix Balanced	25/5/2015	-0.43	1.61	4.74	7.73	7.55	6.74		
OptiMix Growth	25/5/2015	-0.54	1.88	5.75	9.12	9.08	7.90		
OptiMix High Growth	25/5/2015	-0.59	2.33	6.75	10.57	10.74	9.17		
Schroder Real Return	25/5/2015	0.33	1.44	2.29	4.39	4.21	4.26		
UBS Balanced	25/5/2015	-0.52	1.23	4.00	7.53	7.58	6.04		
UBS Defensive	25/5/2015	-0.40	0.67	2.28	3.21	3.04	3.72		
Cash									
ANZ Smart Choice Super - Cash	5/12/2011	0.11	0.34	0.68	1.37	1.38	1.52	1.67	1.80
Fixed interest									
ANZ Smart Choice Super - Global Fixed Interest	5/12/2011	-0.34	-0.23	-0.28	0.41	0.09	2.25	2.86	3.54
ANZ Smart Choice Super - Australian Fixed Interest	18/02/2017	-0.39	0.26	0.79	2.48				
Bentham Global Income	25/5/2015	0.75	1.25	1.41	4.43	6.59	5.43		
PIMCO Diversified Fixed Interest	25/5/2015	-0.25	0.27	0.52	1.61	1.07	2.69		
Schroder Fixed Income	25/5/2015	-0.39	0.28	0.86	2.66	0.87	1.74		
Absolute return fixed income									
Kapstream Absolute Return Income	25/5/2015	0.09	0.51	0.83	1.97	2.02	2.29		
Australian property									
OnePath Property Securities	25/5/2015	-2.01	-0.86	6.17	7.89	2.51	7.65		
International property									
ANZ Smart Choice Super - Global Property	5/12/2011	-2.08	0.82	7.89	5.08	2.64	6.56	7.63	8.21

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.

Total Returns (%) - As at 30 September 2018

Investment Option	Fund start date	1 month %	3 months %	6 months %	1 year %	2 years % p.a.	3 years % p.a.	4 years % p.a.	5 years % p.a.
Australian equities									
Alphinity Australian Shares	25/5/2015	-1.17	0.36	4.85	9.81	7.54	7.15		
Alphinity Select Leaders	25/5/2015	-1.62	0.80	4.98	10.55	8.50	7.12		
Alphinity Sustainable Investments Australian Shares	25/5/2015	-1.11	2.12	6.23	10.39	7.35	7.09		
ANZ Smart Choice Super - Australian Equities	5/12/2011	-1.03	1.57	9.12	13.09	10.88	11.39	8.45	7.98
Bennelong Australian Equities	25/5/2015	-4.04	-1.34	11.72	19.27	14.97	14.76		
BT Smaller Companies	25/5/2015	-0.74	1.74	6.99	18.90	11.20	13.44		
Fidelity Australian Equities	25/5/2015	-1.65	1.29	11.22	15.37	10.09	11.54		
Karara Capital Emerging Companies	25/5/2015	-0.83	-0.41	5.69	17.36	6.92	12.51		
OnePath Geared Australian Shares Index ^	25/5/2015	-2.32	2.12	16.72	22.96	17.16	17.05		
Perpetual Australian Shares	25/5/2015	-0.52	3.05	8.52	11.20	7.94	9.43		
Schroder Australian Equity	25/5/2015	0.39	2.66	9.54	13.37	13.15	12.78		
Australian equity income									
Merlon Australian Share Income	25/5/2015	-1.00	0.56	2.87	4.36	5.56	8.82		
Nikko AM Blue Chip Imputation	25/5/2015	-0.06	0.06	5.16	6.84	7.12	6.40		
International equities									
ANZ Smart Choice Super – Global Smaller Companies	25/5/2015	-1.31	4.03	10.72	17.34	16.12	11.88		
ANZ Smart Choice Super – International Equities (Hedged)	5/12/2011	0.77	5.20	8.53	11.37	14.22	13.05	9.83	11.02
ANZ Smart Choice Super – International Equities (Unhedged)	25/5/2015	0.51	6.80	12.03	18.58	16.08	11.08		
Arrowstreet Global Equity (Hedged)	25/5/2015	1.42	6.20	7.46	13.18	16.17	13.95		
Magellan Global	25/5/2015	0.35	8.25	15.48	22.86	17.46	10.92		
MFS Global Equity	25/5/2015	0.28	6.59	10.31	14.72	14.26	10.32		
Platinum International	25/5/2015	0.03	-0.05	-0.44	6.40	12.42	8.95		
Vontobel Global Shares	25/5/2015	-0.32	5.61	12.33	19.99	17.74	12.24		
Walter Scott Global Equity (Hedged)	25/5/2015	2.15	7.48	10.87	16.89	16.10	14.31		
Emerging market equities									
MFS Global Emerging Markets Shares	25/5/2015	-1.51	0.43	-0.80	8.43	13.74	12.11		
Platinum Asia	25/5/2015	-2.18	-2.42	-3.18	5.16	11.07	8.55		
Alternatives									
OnePath Alternatives Growth	25/5/2015	0.11	-0.72	-0.22	2.93	-1.00	0.21		
RARE Infrastructure Value	25/5/2015	-1.16	0.38	5.97	-1.30	4.80	5.88		
Closed									
ANZ Capital Guaranteed	25/5/2015	-	-	-	-	-	-	-	-
OnePath Capital Guaranteed	25/5/2015	-	-	-	2.25	-	-	-	-
OnePath Capital Stable	25/5/2015	-0.23	0.34	1.49	2.54	1.56	2.29		
OnePath Cash	25/5/2015	0.11	0.35	0.68	1.25	1.19	1.29		

^Prior to 18/2/2017, this option was known as "OptiMix Geared Australian Shares".

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.

Asset Allocation (%) - As at 30 September 2018

Investment Option	SRM*	Growth Assets				Defensive Assets			Alternative Assets
		Australian Shares	International Shares	Property	Growth Total	Fixed Interest	Cash	Defensive Total	
Lifestage investments									
ANZ Smart Choice Super 1940s	Medium	14.11	17.61	8.78	40.51	30.73	28.76	59.49	0.00
ANZ Smart Choice Super 1950s	Medium to high	17.07	21.51	8.99	47.57	30.17	22.27	52.43	0.00
ANZ Smart Choice Super 1960s	High	26.10	32.69	8.90	67.69	20.22	12.09	32.31	0.00
ANZ Smart Choice Super 1970s	High	32.49	40.30	8.87	81.65	11.93	6.41	18.35	0.00
ANZ Smart Choice Super 1980s	High	35.01	44.53	8.87	88.40	8.14	3.46	11.60	0.00
ANZ Smart Choice Super 1990s	High	36.12	45.33	8.77	90.21	6.49	3.30	9.79	0.00
ANZ Smart Choice Super 2000s	High	36.13	45.34	8.80	90.26	6.51	3.23	9.74	0.00
Choose Your Own investment mix									
Diversified – Risk based									
ANZ Smart Choice Super - Conservative	Medium	10.38	13.33	6.53	30.24	37.51	32.25	69.76	0.00
ANZ Smart Choice Super - Moderate	Medium - High	18.61	23.09	8.69	50.40	28.47	21.13	49.60	0.00
ANZ Smart Choice Super - Growth	High	26.80	35.18	8.76	70.74	18.90	10.37	29.26	0.00
Legg Mason Diversified	High	38.81	22.52	8.00	69.33	27.45	3.23	30.67	0.00
OptiMix Conservative	Medium	10.47	12.55	3.79	26.81	41.28	5.80	47.08	26.11
OptiMix Moderate	Medium - High	18.70	20.62	5.77	45.09	29.92	2.61	32.53	22.38
OptiMix Balanced	High	27.93	29.60	5.71	63.24	15.84	0.69	16.54	20.23
OptiMix Growth	High	34.07	35.57	7.58	77.22	8.19	0.04	8.22	14.55
OptiMix High Growth	High	40.07	45.57	7.38	93.02	0.00	0.57	0.57	6.40
Schroder Real Return	Medium	11.26	11.69	0.00	22.96	46.01	31.00	77.01	0.03
UBS Balanced	High	29.40	32.90	5.00	67.30	15.00	11.10	26.10	6.60
UBS Defensive	High	14.90	13.10	4.40	32.40	48.40	9.80	58.20	9.40
Cash									
ANZ Smart Choice Super - Cash	Very low	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00
Fixed interest									
ANZ Smart Choice Super - Global Fixed Interest	Medium	0.00	0.00	0.00	0.00	99.80	0.20	100.00	0.00
ANZ Smart Choice Super - Australian Fixed Interest	Medium	0.00	0.00	0.00	0.00	99.68	0.32	100.00	0.00
Bentham Global Income	Medium - High	0.30	0.34	0.00	0.64	78.31	21.05	99.36	0.00
PIMCO Diversified Fixed Interest	Low - Medium	0.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00
Schroder Fixed Income	Low - Medium	0.00	0.00	0.00	0.00	84.31	15.69	100.00	0.00
Absolute Return fixed income									
Kapstream Absolute Return Income	Low - Medium	0.00	0.00	0.00	0.00	98.41	1.59	100.00	0.00
Australian property									
OnePath Property Securities	Very high	0.00	0.00	97.57	97.57	0.00	2.43	2.43	0.00
International property									
ANZ Smart Choice Super - Global Property	Very High	0.00	0.00	99.82	99.82	0.00	0.18	0.18	0.00

Asset Allocation (%) - As at 30 September 2018

Investment Option	SRM*	Growth Assets				Defensive Assets			Alternative Assets
		Australian Shares	International Shares	Property	Growth Total	Fixed Interest	Cash	Defensive Total	
Australian equities									
Alphinity Australian Shares	High	89.19	0.00	4.27	93.46	0.00	6.54	6.54	0.00
Alphinity Select Leaders	High	89.01	0.00	8.34	97.35	0.00	2.65	2.65	0.00
Alphinity Sustainable Investments Australian Shares	High	90.58	0.00	6.84	97.42	0.00	2.56	2.56	0.02
ANZ Smart Choice Super - Australian Equities	High	98.83	0.00	0.00	98.83	0.00	1.17	1.17	0.00
Bennelong Australian Equities	High	99.32	0.00	0.00	99.32	0.00	0.68	0.68	0.00
BT Smaller Companies	High	95.19	0.00	0.00	95.19	0.00	4.81	4.81	0.00
Fidelity Australian Equities	High	95.82	0.00	0.00	95.82	0.00	4.18	4.18	0.00
Karara Capital Emerging Companies	High	96.84	0.00	0.00	96.84	0.00	3.16	3.16	0.00
OnePath Geared Australian Shares Index	Very high	99.48	0.00	0.00	99.48	0.00	0.52	0.52	0.00
Perpetual Australian Shares	High	85.97	4.24	0.00	90.21	0.00	9.79	9.79	0.00
Schroder Australian Equity	High	97.47	0.00	0.00	97.47	0.00	2.53	2.53	0.00
Australian equity income									
Merlon Australian Share Income	High	95.92	0.00	0.00	95.92	0.00	4.08	4.08	0.00
Nikko AM Blue Chip Imputation	High	96.44	0.00	2.34	98.78	0.00	1.22	1.22	0.00
International equities									
ANZ Smart Choice Super – Global Smaller Companies	High	0.00	99.58	0.00	99.58	0.00	0.42	0.42	0.00
ANZ Smart Choice Super – International Equities (Hedged)	High	0.00	99.75	0.00	99.75	0.00	0.25	0.25	0.00
ANZ Smart Choice Super – International Equities (Unhedged)	High	0.00	99.75	0.00	99.75	0.00	0.25	0.25	0.00
Arrowstreet Global Equity (Hedged)	High	0.00	99.25	0.00	99.25	0.00	0.75	0.75	0.00
Magellan Global	High	0.00	82.69	0.00	82.69	0.00	17.31	17.31	0.00
MFS Global Equity	High	0.00	99.16	0.00	99.16	0.00	0.84	0.84	0.00
Platinum International	Very high	0.00	83.92	0.00	83.92	0.00	15.82	15.82	0.26
Vontobel Global Shares	High	0.00	95.33	1.50	96.82	0.00	3.18	3.18	0.00
Walter Scott Global Equity (Hedged)	Very High	0.00	98.03	0.00	98.03	0.00	1.97	1.97	0.00
Emerging market equities									
MFS Global Emerging Markets Shares	Very high	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00
Platinum Asia	Very high	0.00	81.22	0.00	81.22	0.00	18.78	18.78	0.00
Alternatives									
OnePath Alternatives Growth	High	0.00	0.00	0.00	0.00	0.00	0.24	0.24	99.76
RARE Infrastructure Value	Very high	0.00	0.00	98.93	98.93	0.00	1.07	1.07	0.00
Closed									
ANZ Capital Guaranteed	Low	0.00	0.00	0.00	0.00	38.95	61.05	100.00	0.00
OnePath Capital Guaranteed	Medium - High	10.51	5.10	10.06	25.66	49.17	19.18	68.35	5.99
OnePath Capital Stable	Medium	9.85	2.28	2.62	14.75	48.76	31.34	80.10	5.15
OnePath Cash	Very low	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00

*Standard Risk Measure (SRM)

Each investment option will have a risk level attached to it. The risk level indicates historically the number of negative annual returns over any 20-year period. The seven risk levels are:

Risk Band	Risk Label	Estimated 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

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over a twenty 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail the potential size of a negative return or that the potential for a positive return may still be less than an investor may require in order to meet their obligations. 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 option/s.

For more information about Standard Risk Measures, refer to the website at anz.com/smartchoicesuper

For further information on ANZ Smart Choice Super for employers and their employees including fees, costs and Buy-sell spreads, please visit the following links:

- [Product Disclosure Statement](#)
- [Additional Information Guide and Fees Guide](#)