

ANZ Smart Choice Super for employers and their employees

Investment Returns and Asset Allocation - As at 30 September 2020

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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 2020

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.	7 years % p.a.
Lifestage investments										
ANZ Smart Choice Super 1940s	5/12/2011	-0.27	0.75	4.49	-1.63	3.07	4.09	3.75	3.92	4.17
ANZ Smart Choice Super 1950s	5/12/2011	-0.46	1.01	5.75	-1.75	3.20	4.38	4.37	4.78	5.21
ANZ Smart Choice Super 1960s	5/12/2011	-0.96	1.57	8.89	-2.57	2.86	4.78	5.25	5.73	6.05
ANZ Smart Choice Super 1970s	5/12/2011	-1.23	1.82	10.65	-3.23	2.61	5.15	5.97	6.50	6.65
ANZ Smart Choice Super 1980s	5/12/2011	-1.39	1.95	11.47	-3.67	2.43	5.28	6.30	6.80	6.96
ANZ Smart Choice Super 1990s	5/12/2011	-1.46	1.90	11.64	-3.62	2.41	5.35	6.40	6.91	7.03
ANZ Smart Choice Super 2000s	18/02/2017	-1.43	1.95	11.47	-3.54	2.36	5.15			
Choose Your Own investment mix										
Diversified – Risk based										
ANZ Smart Choice Super - Conservative	5/12/2011	-0.12	0.64	3.61	-0.78	3.10	3.71	3.36	3.62	3.81
ANZ Smart Choice Super - Moderate	5/12/2011	-0.50	1.01	5.88	-1.89	3.04	4.38	4.44	4.89	5.28
ANZ Smart Choice Super - Growth	5/12/2011	-0.97	1.59	8.92	-2.59	2.78	4.85	5.52	6.06	6.28
Legg Mason Diversified	25/5/2015	-1.88	0.06	8.64	-5.45	-0.18	2.41	3.91	5.13	
OptiMix Conservative	25/5/2015	-0.05	1.01	4.07	-1.07	2.62	3.21	3.19	3.40	
OptiMix Moderate	25/5/2015	-0.38	1.30	5.89	-2.69	1.93	3.23	3.75	3.95	
OptiMix Balanced	25/5/2015	-0.73	1.51	7.86	-4.06	1.08	3.25	4.27	4.44	
OptiMix Growth	25/5/2015	-1.08	1.79	9.79	-5.29	0.74	3.46	4.82	4.98	
OptiMix High Growth	25/5/2015	-1.30	2.12	11.59	-6.44	0.23	3.56	5.35	5.50	
Schroder Real Return	25/5/2015	-0.34	0.23	3.69	0.03	1.96	2.76	3.07	3.33	
UBS Balanced	25/5/2015	-1.01	0.98	8.71	-4.12	0.45	2.76	3.96	3.77	
UBS Defensive	25/5/2015	-0.27	1.03	6.08	-1.55	2.71	2.88	2.87	3.32	
Cash										
ANZ Smart Choice Super - Cash	5/12/2011	0.03	0.10	0.19	0.57	0.93	1.07	1.15	1.28	1.55
Fixed interest										
ANZ Smart Choice Super - Global Fixed Interest	5/12/2011	0.39	0.44	3.10	2.50	5.46	3.75	2.74	3.52	4.09
ANZ Smart Choice Super - Australian Fixed Interest	18/02/2017	1.00	0.74	1.40	2.42	5.62	4.56			
Bentham Global Income	25/5/2015	0.35	2.79	9.70	1.31	0.35	1.70	3.43	3.37	
PIMCO Diversified Fixed Interest	25/5/2015	0.71	1.45	3.76	2.35	4.82	3.74	2.93	3.54	
Schroder Fixed Income	25/5/2015	0.97	1.25	2.70	2.84	5.99	4.86	3.40	3.42	
Absolute return fixed income										
Kapstream Absolute Return Income	25/5/2015	0.17	0.78	1.63	0.32	1.53	1.68	1.78	1.99	
Australian property										
SG Hiscock Property Securities	25/5/2015	-1.47	4.28	24.77	-22.67	-8.58	-3.39	-3.19	0.84	
International property										
ANZ Smart Choice Super - Global Property	5/12/2011	-2.15	0.95	8.60	-19.73	-4.73	-1.57	-1.11	1.89	4.34

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 2020

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.	7 years % p.a.
Australian equities										
Alphinity Australian Shares ^μ	25/5/2015	-3.34	0.88	14.53	-6.65	1.24	4.02	4.34	4.74	
Alphinity Select Leaders [≡]	25/5/2015	-3.47	0.87	14.51	-7.05	0.72	3.90	4.54	4.52	
Alphinity Sustainable Investments Australian Shares [≈]	25/5/2015	-2.49	2.83	17.25	-1.91	5.05	6.80	6.19	6.27	
ANZ Smart Choice Super - Australian Equities	5/12/2011	-3.08	0.32	14.98	-8.56	1.32	5.10	5.99	7.25	6.04
Bennelong Australian Equities	25/5/2015	-1.51	10.82	32.17	12.55	11.02	13.71	12.98	13.25	
Fidelity Australian Equities	25/5/2015	-3.65	1.02	16.24	-6.46	1.96	6.24	5.94	7.60	
Karara Capital Emerging Companies	25/5/2015	-1.51	5.38	28.81	0.68	3.84	8.17	5.37	8.96	
OnePath Geared Australian Shares Index [^]	25/5/2015	-6.55	-1.09	26.41	-20.37	-2.12	5.62	7.09	8.97	
Pendal Smaller Companies [±]	25/5/2015	-0.37	6.08	29.07	0.57	-0.33	5.71	5.28	7.72	
Perpetual Australian Shares	25/5/2015	-1.63	1.74	16.88	-9.11	-1.67	2.45	3.02	4.85	
Schroder Australian Equity	25/5/2015	-4.02	-0.46	12.61	-11.40	-1.38	3.31	5.64	6.89	
Australian equity income										
Merlon Australian Share Income	25/5/2015	-4.33	-3.25	11.17	-11.67	-2.34	-0.15	1.54	4.21	
Nikko AM Blue Chip Imputation [#]	25/5/2015	-4.09	-2.24	13.13	-16.70	-5.01	-1.22	0.87	1.68	
International equities										
ANZ Smart Choice Super – Global Smaller Companies	25/5/2015	0.93	2.79	11.90	-3.46	-1.15	4.67	7.14	6.47	
ANZ Smart Choice Super – International Equities (Hedged)	5/12/2011	-2.72	5.68	22.27	5.15	3.30	5.92	8.63	9.05	8.76
ANZ Smart Choice Super – International Equities (Unhedged)	25/5/2015	-0.33	3.55	8.93	3.71	5.99	10.03	10.92	9.01	
Arrowstreet Global Equity (Hedged)	25/5/2015	-2.14	6.03	24.86	4.88	2.38	5.86	9.06	9.18	
Magellan Global	25/5/2015	0.15	3.02	4.65	6.49	10.24	14.30	13.79	10.65	
MFS Global Equity	25/5/2015	1.19	3.83	7.59	-0.28	6.16	8.94	10.13	8.64	
Platinum International	25/5/2015	-1.22	0.73	1.48	-5.74	-1.23	1.25	5.37	4.76	
Vontobel Global Shares	25/5/2015	0.40	5.92	11.85	9.40	11.79	14.46	14.72	12.05	
Walter Scott Global Equity (Hedged)	25/5/2015	-0.93	5.99	20.57	5.88	5.74	9.34	10.80	10.81	
Emerging market equities										
MFS Global Emerging Markets Shares	25/5/2015	1.30	4.98	8.94	0.45	2.42	4.39	7.93	8.13	
Platinum Asia	25/5/2015	1.94	8.67	15.94	21.59	11.83	9.56	11.45	9.85	
Alternatives										
OnePath Alternatives Growth	25/5/2015	-1.02	1.51	2.57	2.38	1.24	1.80	0.11	0.62	
RARE Infrastructure Value	25/5/2015	-0.65	1.19	8.87	-6.35	2.94	1.50	3.86	4.69	
Closed										
ANZ Capital Guaranteed	25/5/2015	0.00	0.00	0.00	-	-	-	-	-	-
OnePath Capital Guaranteed	25/5/2015	-	-	-	1.80	2.10	2.15	2.26	2.66	-
OnePath Capital Stable	25/5/2015	-0.07	0.54	3.30	-0.46	2.53	2.53	2.04	2.38	
OnePath Cash	25/5/2015	0.00	0.00	0.04	0.33	0.76	0.92	0.98	1.08	

^μPrior to 2/8/2018, this option was known as "UBS Australian Shares".

[≡]Prior to 2/8/2018, this option was known as "UBS Select Leaders".

[≈]Prior to 2/8/2018, this option was known as "UBS Sustainable Investments Australian Shares".

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

[±]Prior to 26/11/2018, this option was known as "BT Smaller Companies".

[#]Prior to 2/8/2018, this option was known as "UBS Blue Chip Imputation".

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 2020

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 to high	13.82	17.16	10.24	41.22	35.51	23.27	58.78	0.00
ANZ Smart Choice Super 1950s	High	17.20	21.92	10.24	49.37	34.01	16.62	50.63	0.00
ANZ Smart Choice Super 1960s	High	25.42	33.54	10.32	69.28	23.13	7.59	30.72	0.00
ANZ Smart Choice Super 1970s	High	31.86	40.18	10.35	82.40	14.06	3.55	17.60	0.00
ANZ Smart Choice Super 1980s	High	34.89	43.67	10.40	88.95	9.52	1.53	11.05	0.00
ANZ Smart Choice Super 1990s	High	35.36	44.71	10.33	90.41	8.01	1.58	9.59	0.00
ANZ Smart Choice Super 2000s	High	35.35	44.70	10.35	90.40	8.00	1.60	9.60	0.00
Choose Your Own investment mix									
Diversified – Risk based									
ANZ Smart Choice Super - Conservative	Medium to high	9.73	12.66	7.81	30.20	41.17	28.63	69.80	0.00
ANZ Smart Choice Super - Moderate	High	17.59	22.27	10.31	50.17	33.13	16.70	49.83	0.00
ANZ Smart Choice Super - Growth	High	25.49	34.37	10.39	70.26	22.63	7.11	29.74	0.00
Legg Mason Diversified	High	36.98	21.25	12.23	70.47	27.84	1.69	29.53	0.00
OptiMix Conservative	Medium to high	9.52	11.77	4.06	25.34	41.08	5.09	46.17	28.49
OptiMix Moderate	Medium - High	17.69	20.17	6.03	43.88	29.69	1.96	31.65	24.47
OptiMix Balanced	High	26.50	28.87	5.93	61.30	15.25	0.60	15.85	22.85
OptiMix Growth	High	33.06	34.39	7.84	75.28	7.26	0.11	7.37	17.34
OptiMix High Growth	High	39.21	44.77	7.80	91.78	0.00	1.99	1.99	6.23
Schroder Real Return	Medium to high	15.48	11.94	0.00	27.42	54.17	18.41	72.58	0.00
UBS Balanced	High	30.35	30.71	0.00	61.05	28.46	0.98	29.44	9.50
UBS Defensive	Medium - High	15.42	10.13	4.55	30.10	60.64	0.00	60.64	9.26
Cash									
ANZ Smart Choice Super - Cash	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	High	0.00	0.00	0.00	0.00	99.80	0.20	100.00	0.00
ANZ Smart Choice Super - Australian Fixed Interest	Medium - High	0.00	0.00	0.00	0.00	99.83	0.17	100.00	0.00
Bentham Global Income	High	0.14	0.19	0.00	0.33	89.08	10.59	99.67	0.00
PIMCO Diversified Fixed Interest	Medium to high	0.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00
Schroder Fixed Income	Medium	0.00	0.00	0.00	0.00	92.54	7.46	100.00	0.00
Absolute Return fixed income									
Kapstream Absolute Return Income	Medium	0.00	0.00	0.00	0.00	95.54	4.46	100.00	0.00
Australian property									
SG Hiscock Property Securities	High	0.00	0.00	98.78	98.78	0.00	1.22	1.22	0.00
International property									
ANZ Smart Choice Super - Global Property	Very High	0.00	0.00	99.76	99.76	0.00	0.24	0.24	0.00

Asset Allocation (%) - As at 30 September 2020

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 ^μ	High	98.35	0.00	0.00	98.35	0.00	1.65	1.65	0.00
Alphinity Select Leaders [≡]	High	81.08	0.00	16.39	97.46	0.00	2.54	2.54	0.00
Alphinity Sustainable Investments Australian Shares [≈]	High	90.43	0.00	7.79	98.22	0.00	1.78	1.78	0.00
ANZ Smart Choice Super - Australian Equities	High	99.10	0.00	0.00	99.10	0.00	0.90	0.90	0.00
Bennelong Australian Equities	High	98.61	0.00	0.00	98.61	0.00	1.39	1.39	0.00
Fidelity Australian Equities	High	96.66	0.00	0.00	96.66	0.00	3.34	3.34	0.00
Karara Capital Emerging Companies	High	98.18	0.00	0.00	98.18	0.00	1.82	1.82	0.00
OnePath Geared Australian Shares Index [^]	High	99.17	0.00	0.00	99.17	0.00	0.83	0.83	0.00
Pendal Smaller Companies [±]	High	95.31	0.00	0.00	95.31	0.00	4.69	4.69	0.00
Perpetual Australian Shares	High	96.54	0.00	0.00	96.54	0.00	3.46	3.46	0.00
Schroder Australian Equity	High	97.75	0.00	0.00	97.75	0.00	2.25	2.25	0.00
Australian equity income									
Merlon Australian Share Income	High	99.08	0.00	0.00	99.08	0.00	0.92	0.92	0.00
Nikko AM Blue Chip Imputation [≠]	High	84.57	0.00	11.95	96.51	0.00	3.49	3.49	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	99.82	0.00	99.82	0.00	0.18	0.18	0.00
ANZ Smart Choice Super – International Equities (Unhedged)	High	0.00	99.82	0.00	99.82	0.00	0.18	0.18	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	88.24	0.00	88.24	0.00	11.76	11.76	0.00
MFS Global Equity	High	0.00	98.34	0.00	98.34	0.00	1.66	1.66	0.00
Platinum International	High	0.00	74.43	0.00	74.43	0.00	24.70	24.70	0.87
Vontobel Global Shares	High	0.00	95.73	1.91	97.63	0.00	2.37	2.37	0.00
Walter Scott Global Equity (Hedged)	High	0.00	96.95	0.00	96.95	0.00	3.05	3.05	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	High	0.00	86.41	0.00	86.41	0.00	13.59	13.59	0.00
Alternatives									
OnePath Alternatives Growth	High	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
RARE Infrastructure Value	Very high	0.00	0.00	99.26	99.26	0.00	0.74	0.74	0.00
Closed									
ANZ Capital Guaranteed	Medium - High	0.00	0.00	0.00	0.00	96.75	3.25	100.00	0.00
OnePath Capital Guaranteed	Medium - High	9.73	5.17	10.76	25.66	52.22	17.01	69.22	5.12
OnePath Capital Stable	Medium	7.76	2.28	4.38	14.42	54.28	26.26	80.54	5.04
OnePath Cash	Low to medium	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00

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*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 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:

[ANZ Smart Choice Super Employer Product Disclosure Statement](#)

[ANZ Smart Choice Super Employer Additional Information Guide and Fees Guide](#)

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