

Investment Option Summary

ANZ Smart Choice - Australian Fixed Interest

30 September 2018

Description

This investment option is designed for investors who want to invest over the medium term with a medium level of risk. This investment option invests in the domestic bond market.

Investment return objective

This investment option seeks to match the return of the Bloomberg AusBond Composite 0+ Yr Index before taking into account fees, expenses, and tax.

Investment strategy

The Bloomberg AusBond Composite 0+ Yr index holds securities (bonds) issued by the Commonwealth Government of Australia, Australian State Government financing authorities and treasury corporations, as well as investment-grade corporate issuers. The investment option aims to hold an appropriate number of securities so as to produce a portfolio risk exposure profile consistent with that of the index. This is generally achieved by holding a representative sample of the securities included in the index. Security weightings in the Fund may vary from the index weightings. The investment option may exclude certain securities that are included in the index or may invest in securities that have been or are expected to be included in the index. The investment option may utilise derivatives to manage market exposure, however derivatives will not be used to leverage the assets of the investment option.

Minimum time horizon

3 to 4 years

Inception dates

ANZ Smart Choice Super 18 Feb 2017

Fund Code: MMF2293AU

ANZ Smart Choice Pension* 18 Feb 2017

Fund Code: MMF2294AU

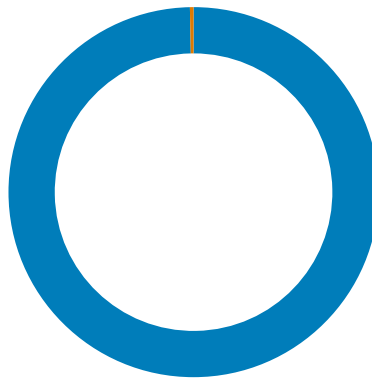
*ANZ Smart Choice Pension investment options are only offered through ANZ Smart Choice Super and Pension. Investment Earnings tax does not apply to Pension investment options and returns will differ from the equivalent Super investment options.

Returns quoted use the unit price which is calculated using the net asset values for the relevant month end. Please note that all returns are after the deduction of investment management fees. This document provides a summary only and it should not be considered a comprehensive statement of any matter or relied upon as such. This document contains returns for investment options offered through ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees. These products are issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000637), a wholly owned subsidiary of ANZ. A copy of the relevant Product Disclosure Statement and Additional Information Guide (PDS) and ANZ FSG is available by visiting anz.com/smartchoice or by calling Customer Services. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation or needs. You should read the PDS before deciding to acquire or hold the product. An investment in ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees or ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees is not guaranteed and can be volatile in the short term. Your investment is subject to a range of investment risks. These include possible delays in the repayment of withdrawals from your investment and loss of income and principal invested. Past performance is not indicative of future performance. The future value of investments may rise and fall with changes in the market.

Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
ANZ Smart Choice Super Australian Fixed Interest	-0.39	0.26	0.79	2.48	-	-
ANZ Smart Choice Pension Australian Fixed Interest*	-0.46	0.46	1.19	3.26	-	-

Actual asset allocation



■ Aust. fixed interest 99.68%

■ Cash 0.32%

Standard Risk Measure

The Standard Risk Measure (SRM) is based on industry guidance to allow investors to compare funds that are expected to deliver a similar number of negative annual returns over any 20 year period. The SRM for this fund is shown below:

