Investment Option Summary
ANZ Smart Choice - Cash

31 March 2023

Description

This investment option is designed for conservative investors who want very low levels of risk and to preserve their capital.

Investment return objective

Aims to provide investors with a high level of capital security while achieving returns generally in line with cash management accounts, less fees, charges and taxes.

Investment strategy

Aims to meet its objectives by having exposure to a portfolio of cash held at ANZ.

Minimum time horizon

No minimum

Inception dates

ANZ Smart Choice Super   5 Dec 2011
Fund Code: MMF2091AU
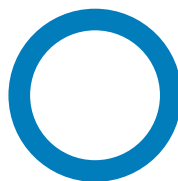ANZ Smart Choice Pension*   5 Dec 2011
Fund Code: MMF2101AU

Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
ANZ Smart Choice Super Cash	0.26	0.65	1.18	1.52	0.76	0.93
ANZ Smart Choice Pension Cash*	0.30	0.77	1.39	1.79	0.90	1.09

Past performance is not indicative of future performance.

Actual asset allocation

■ Cash 100.00%

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:

| 1 Very low | 2 Low | 3 Low to medium | 4 Medium | 5 Medium to high | 6 High | 7 Very high |

ANZ Smart Choice Super - Cash Interest Rates

Effective date	Interest Rate#
January 2023	2.4480%
February 2023	2.4480%
March 2023	3.0345%

 # Important information about interest rates:
1. The interest rate is a gross annualised rate before management costs (currently nil) and after earnings tax are deducted.
2. Interest rates are determined in advance and may increase or decrease. The interest rate on this investment summary may from time to time become outdated. Updated information is available free of charge by contacting Customer Services on 13 12 87.

*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.