

# Investment Option Summary

ANZ Smart Choice - Cash

30 September 2018

## 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 and term deposits, less fees, charges and taxes.

## Investment strategy

This investment option aims to meet its objectives by having exposure to a portfolio of term deposits and cash held at ANZ Bank.

## Minimum time horizon

No minimum

## Inception dates

ANZ Smart Choice Super 5 Dec 2011

Fund Code: MMF2091AU

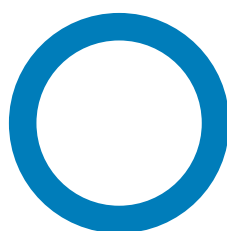
ANZ Smart Choice Pension\* 5 Dec 2011

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	0.11	0.34	0.68	1.37	1.52	1.80
ANZ Smart Choice Pension Cash*	0.13	0.40	0.80	1.61	1.79	2.12

## 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:



## ANZ Smart Choice - Cash Interest Rates

Effective date	Interest Rate <sup>#</sup>
September 2018	1.60%
August 2018	1.60%
July 2018	1.60%
June 2018	1.60%
May 2018	1.60%
April 2018	1.60%

<sup>#</sup> Important information about interest rates:

1. The interest rate is a gross annualised rate before management costs (currently nil) and 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 The interest rate on this investment summary may from time to time become outdated.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.

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](http://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.

