

Investment Option Summary

ANZ Smart Choice Super - Schroder Real Return

30 June 2020

Description

The fund is suitable for investors seeking exposure to a diversified range of assets and who can accept some variability in returns.

Investment return objective

To achieve a return of CPI* plus 5% p.a. before fees over rolling 3 year periods while minimising the incidence and size of negative returns in doing so.

Investment strategy

Diversified portfolio of assets drawn across the three broad types of investments according to the likely returns and the risk:

- Defensive assets – those which are relatively secure with low volatility such as government issued debt and cash.
- Diversifying assets – those offering higher potential returns usually with an income generating focus which assist in diversifying the portfolio's sources of return e.g. high yielding corporate bonds.
- Growth assets – offering potentially the highest returns but also higher volatility e.g. Australian and international equities and property trusts.

Minimum time horizon

3 years

Inception date

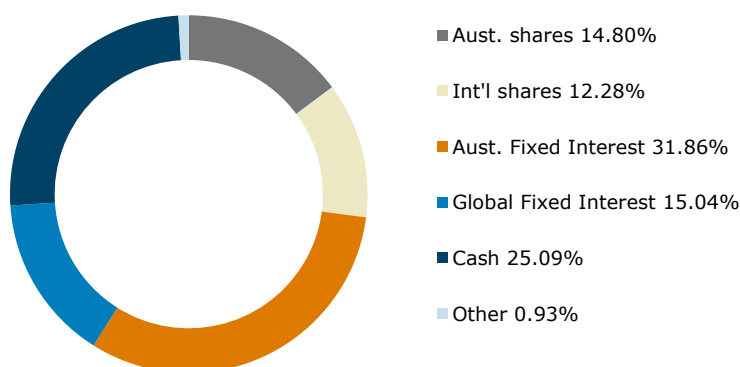
25 May 2015

Fund Code: MMF2173AU

Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
Schroder Real Return	0.42	3.46	-0.84	0.80	2.82	3.13

Actual asset allocation



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 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.

Please note that this percentage will vary over time as the investment option becomes more conservative.

^ Listed Real Assets will include allocations to global listed property and listed infrastructure securities.

* CPI is defined as the RBA's Trimmed Mean, as published by the Australian Bureau of Statistics