

# Investment Option Summary

ANZ Smart Choice Super - UBS Balanced

30 September 2018

## Description

The fund is suitable for investors seeking exposure to a mix of growth, income and alternative assets and who are prepared to accept some variability of returns.

## Investment return objective

This fund aims to provide a total return (after management costs) in excess of its Neutral Allocation (measured by relevant market indices), over rolling five year periods. Over a full investment cycle (usually three to five years), this Neutral Allocation displays performance characteristics of CPI plus 6-8% p.a. on average.

## Investment strategy

The fund may maintain its asset allocation anywhere within the allowable range to differing asset classes consistent with the risk and return objectives indicated above. The fund normally gains its underlying security selection exposure by investing in other relevant UBS managed funds and third-party funds either directly or indirectly through a range of instruments. The fund may also invest directly in securities. Derivatives may also be used to gain or hedge exposure to securities, markets, asset classes and currencies. Derivative holdings may result in notional exposures that are greater than the underlying value of assets in the fund. The long-term neutral (or average) to traditional growth and income assets is expected to be around 65% and 25% respectively of the total portfolio. The remaining 10% is expected to be allocated on average to various alternative asset strategies which are likely to provide a combination of both income and growth potential.

## Minimum time horizon

3 years

## Inception date

25 May 2015

Fund Code: MMF2176AU

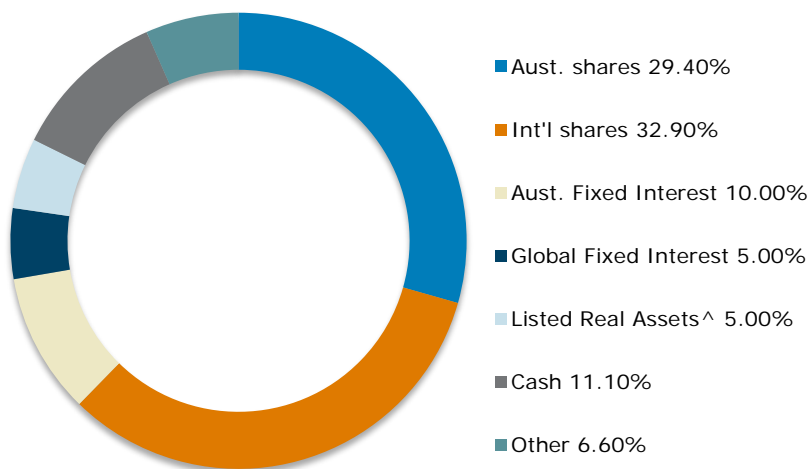
^ Listed Real Assets will include allocations to global listed property and listed infrastructure securities.

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 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 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

## Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
UBS Balanced	-0.52	1.23	4.00	7.53	6.04	

## 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:

