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# ANZ SMART CHOICE SUPER FOR EMPLOYERS AND THEIR EMPLOYEES

AS AT 1 OCTOBER 2023

## ANZ SMART CHOICE SUPER - 1940s

### RETURN TARGET<sup>1</sup>

CPI plus 2.26% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 6.28 %.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

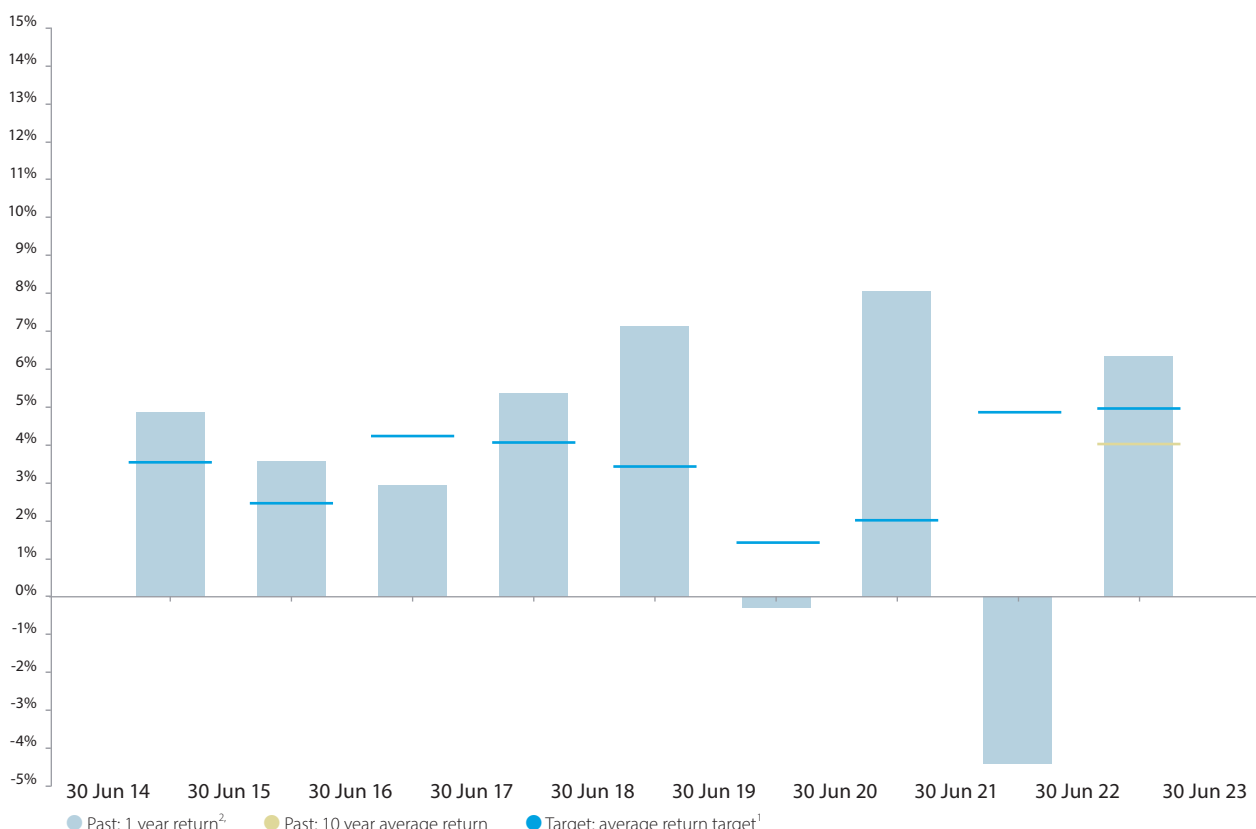
Medium to high

Negative returns expected in 3 to less than 4 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$465.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER – 1950s

### RETURN TARGET<sup>1</sup>

CPI plus 2.99% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 7.72%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

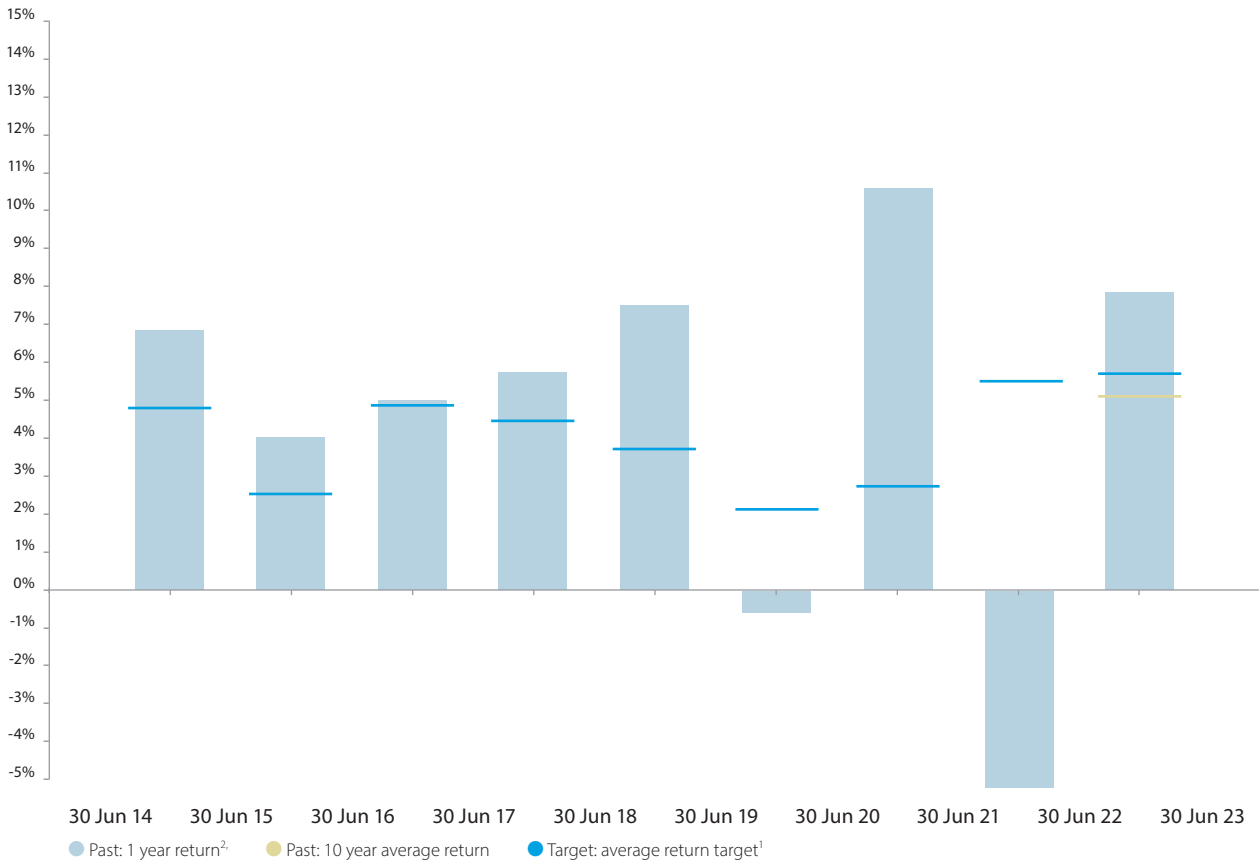
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$465.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER – 1960s

### RETURN TARGET<sup>1</sup>

CPI plus 3.60% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 10.18%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

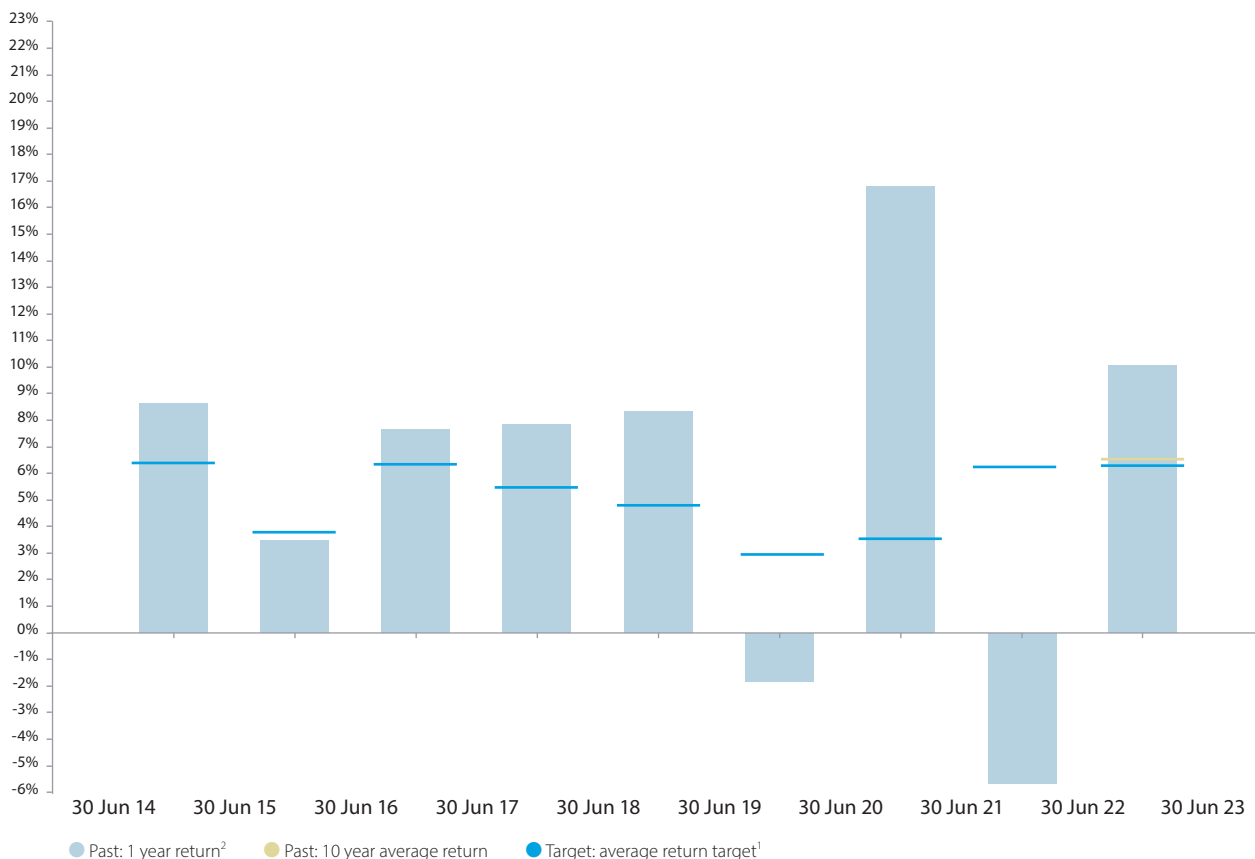
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$470.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - 1970s

### RETURN TARGET<sup>1</sup>

CPI plus 3.57% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 10.22%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

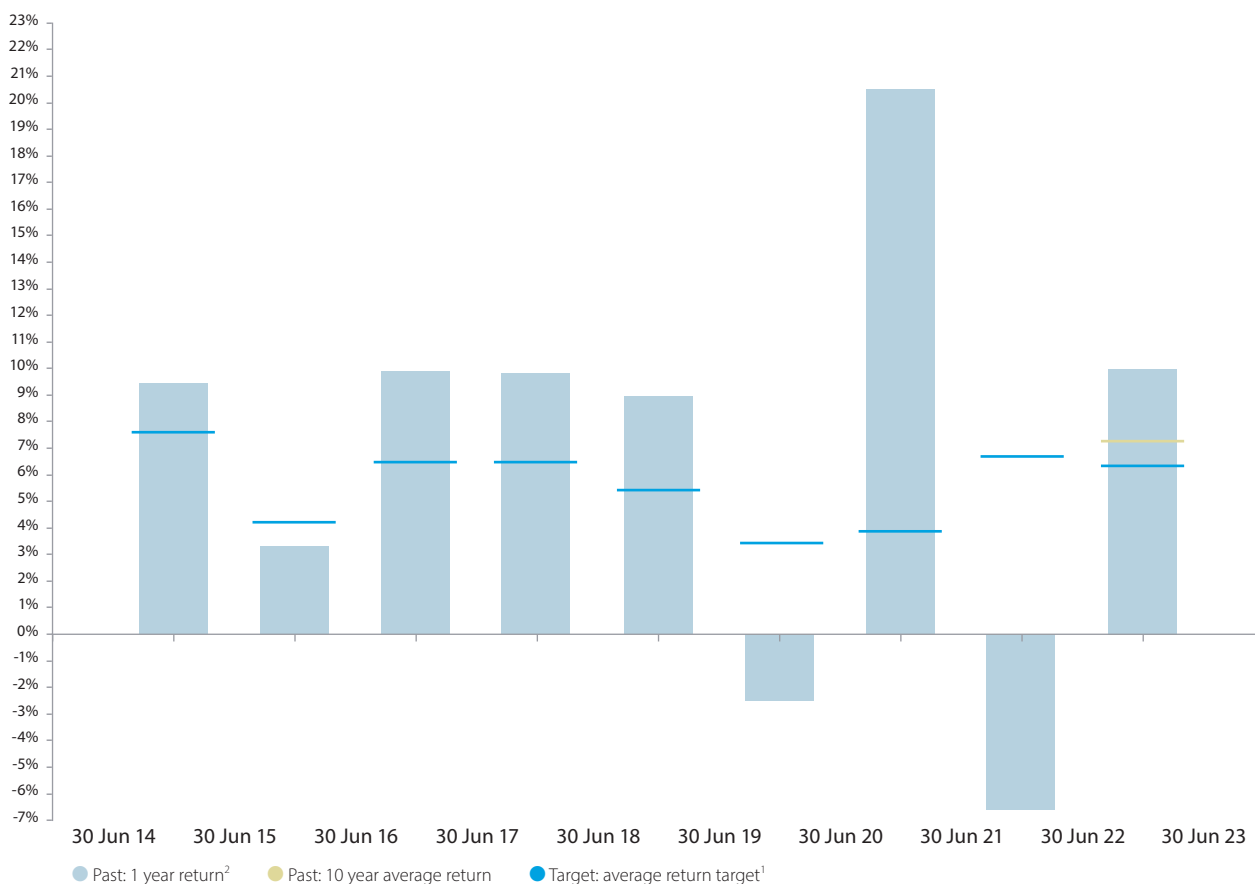
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$500.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER – 1980s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 10.85%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

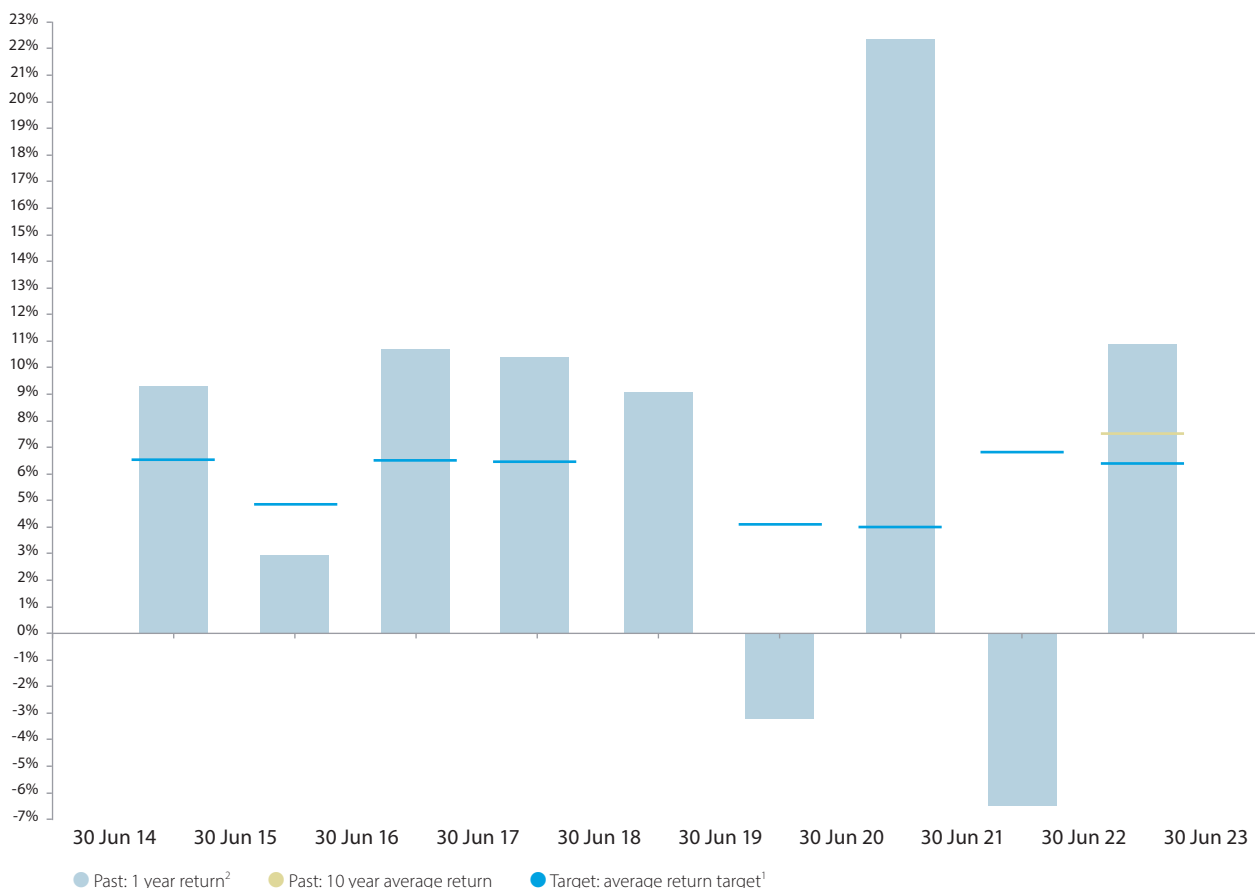
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$500.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER – 1990s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 10.81%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

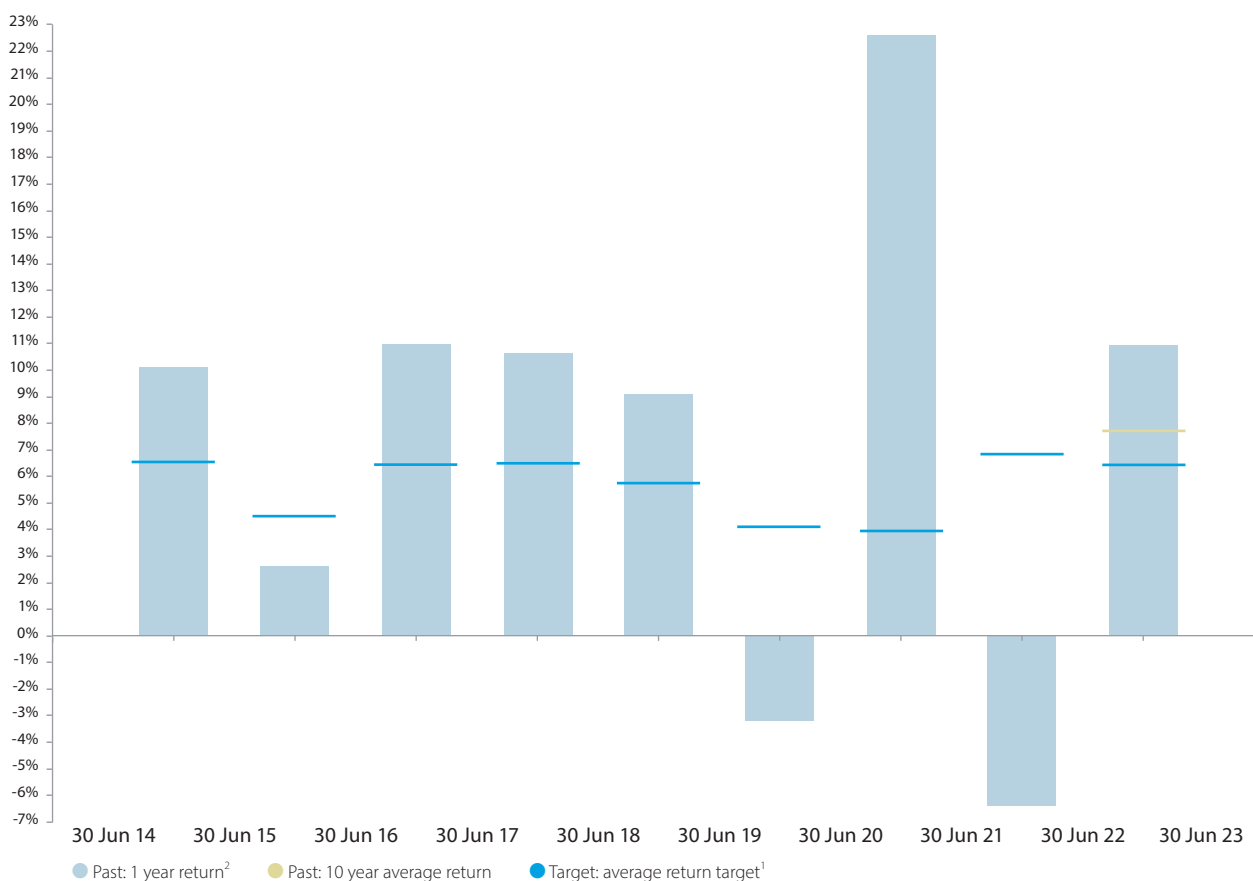
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$500.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - 2000s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2023 was 10.78%.

### LEVEL OF INVESTMENT RISK<sup>4</sup>

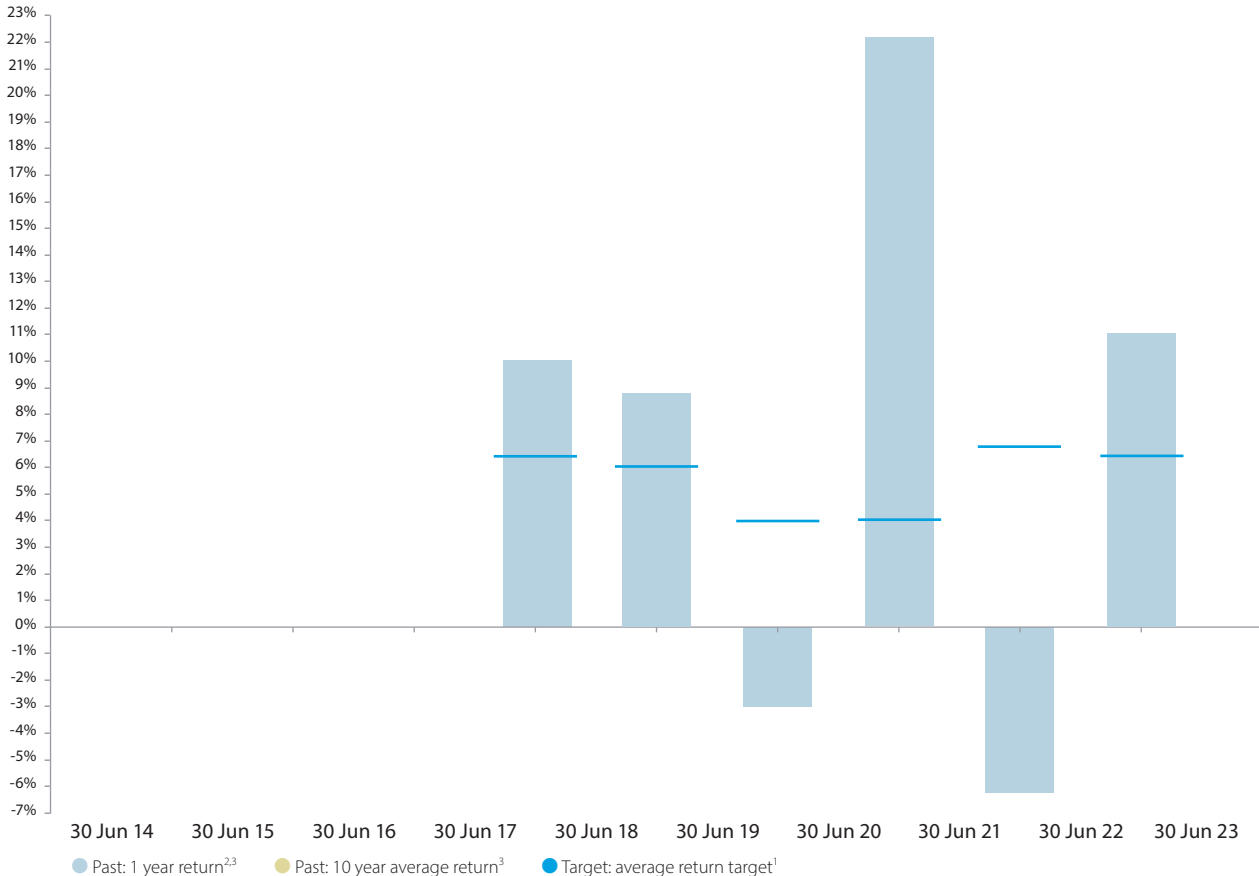
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>5</sup>

\$495.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN<sup>3</sup>



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3. As the investment option has not been in existence for 10 full financial years, the 10 year average return for previous years is not available.

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