

Use this dashboard to compare ANZ Smart Choice Super – QBE with other MySuper products.

ANZ SMART CHOICE SUPER FOR QBE MANAGEMENT SERVICES PTY LTD AND THEIR EMPLOYEES

AS AT 30 JUNE 2018

ANZ SMART CHOICE SUPER – QBE – 1940s

RETURN TARGET¹

CPI plus 2.35% per annum

RETURN²

Return for the year ended 30 June 2018 was 5.30%.

LEVEL OF INVESTMENT RISK⁴

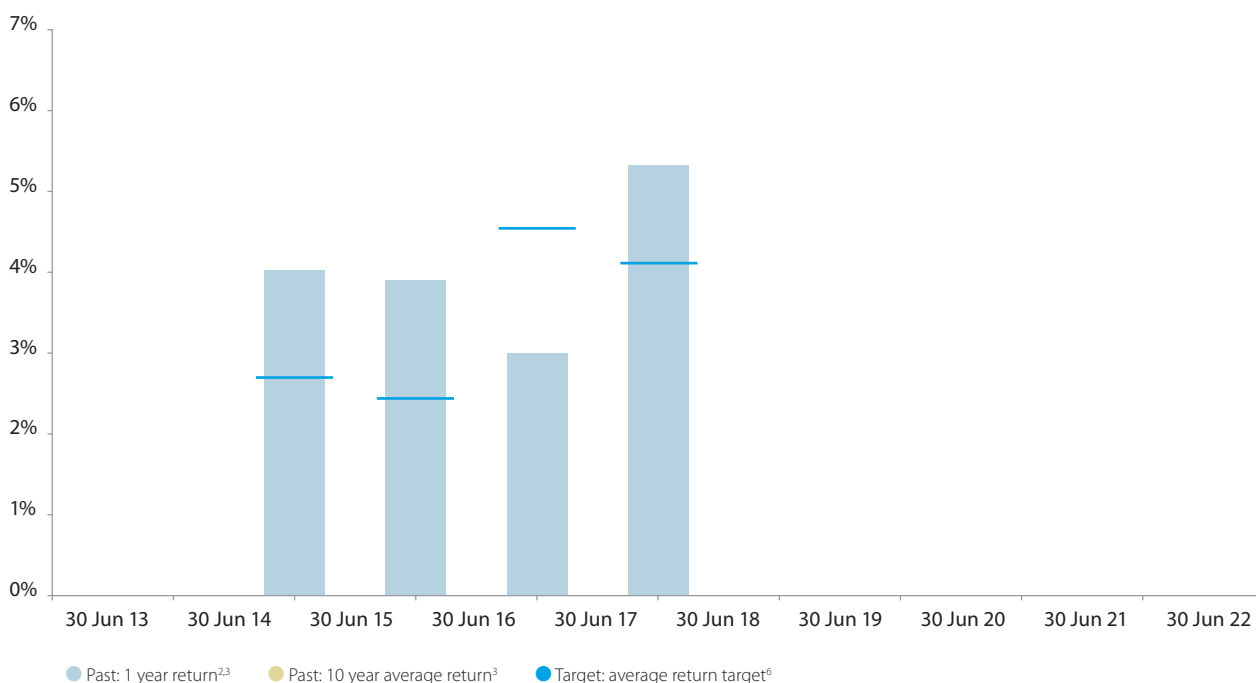
Medium

Negative returns expected in 2 to less than 3 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS⁵

\$305 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

- Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
- Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
- 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.
- Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
- The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide** and **ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
- The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1950s

RETURN TARGET¹

CPI plus 2.65% per annum

RETURN²

Return for the year ended 30 June 2018 was 5.91%.

LEVEL OF INVESTMENT RISK⁴

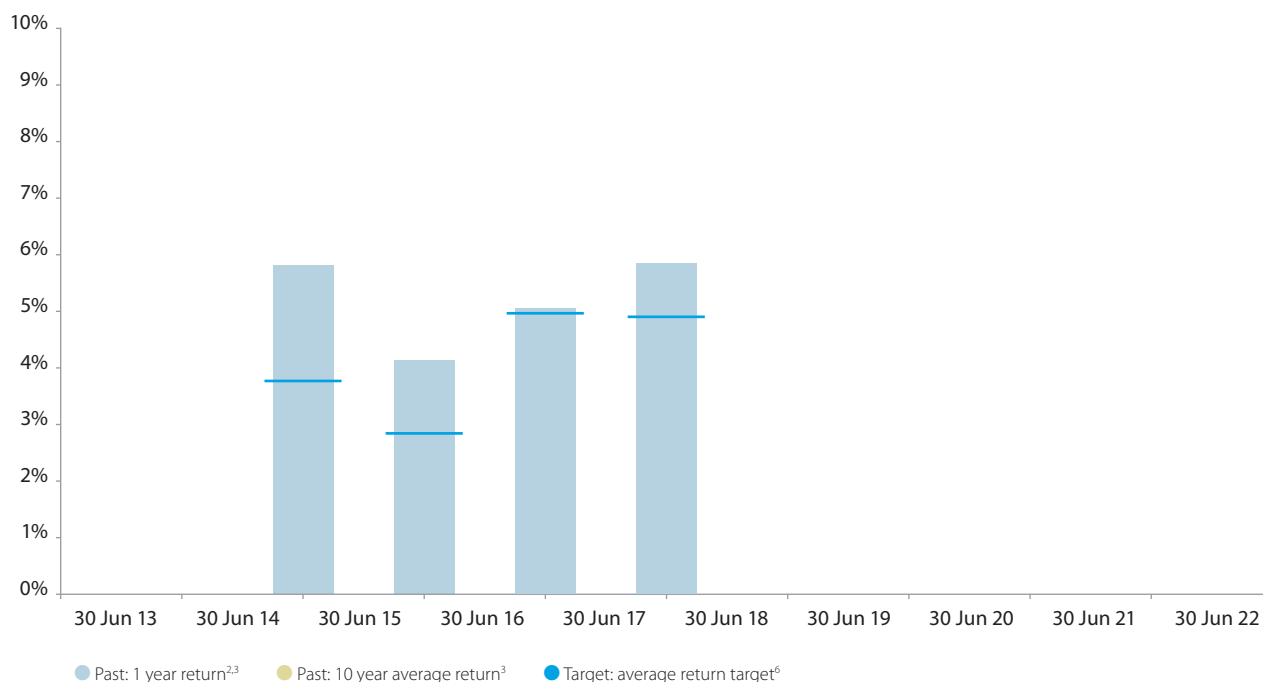
Medium to High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$305 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

1. Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
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.
4. Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
5. The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide** and **ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
6. The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1960s

RETURN TARGET¹

CPI plus 3.55% per annum

RETURN²

Return for the year ended 30 June 2018 was 7.86%.

LEVEL OF INVESTMENT RISK⁴

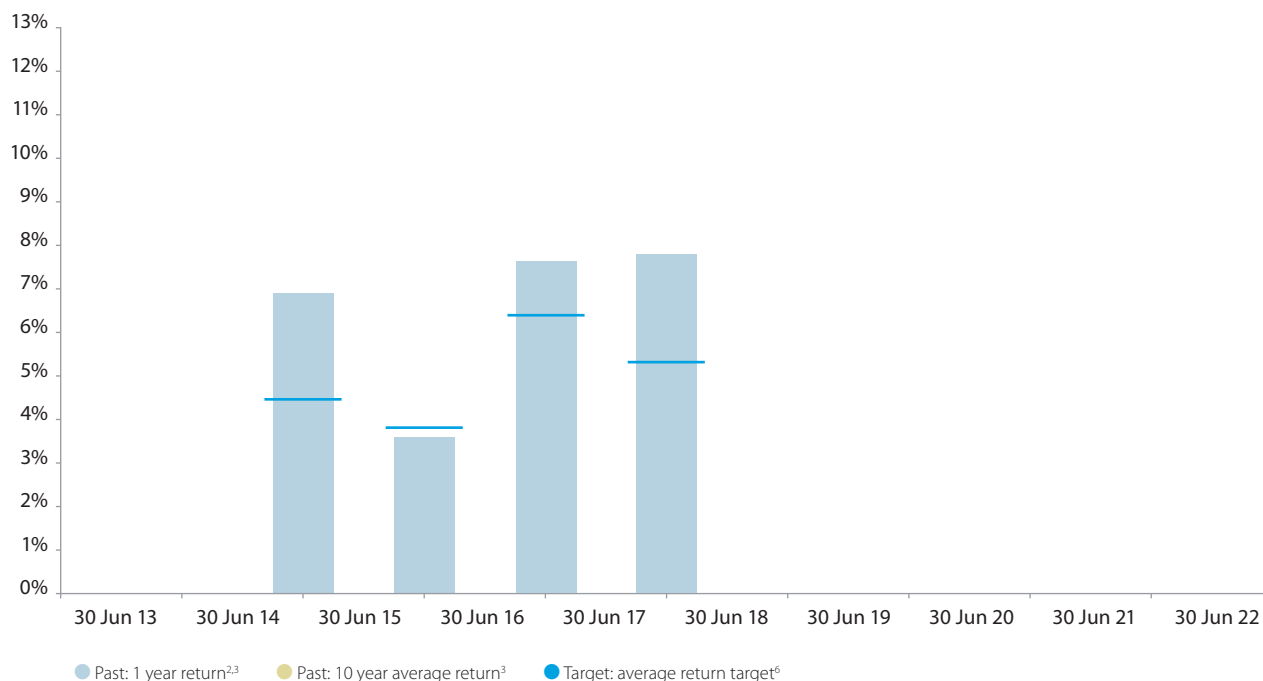
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$300 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

- Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
- Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
- 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.
- Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
- The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide and ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
- The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1970s

RETURN TARGET¹

CPI plus 4.25% per annum

RETURN²

Return for the year ended 30 June 2018 was 9.53%.

LEVEL OF INVESTMENT RISK⁴

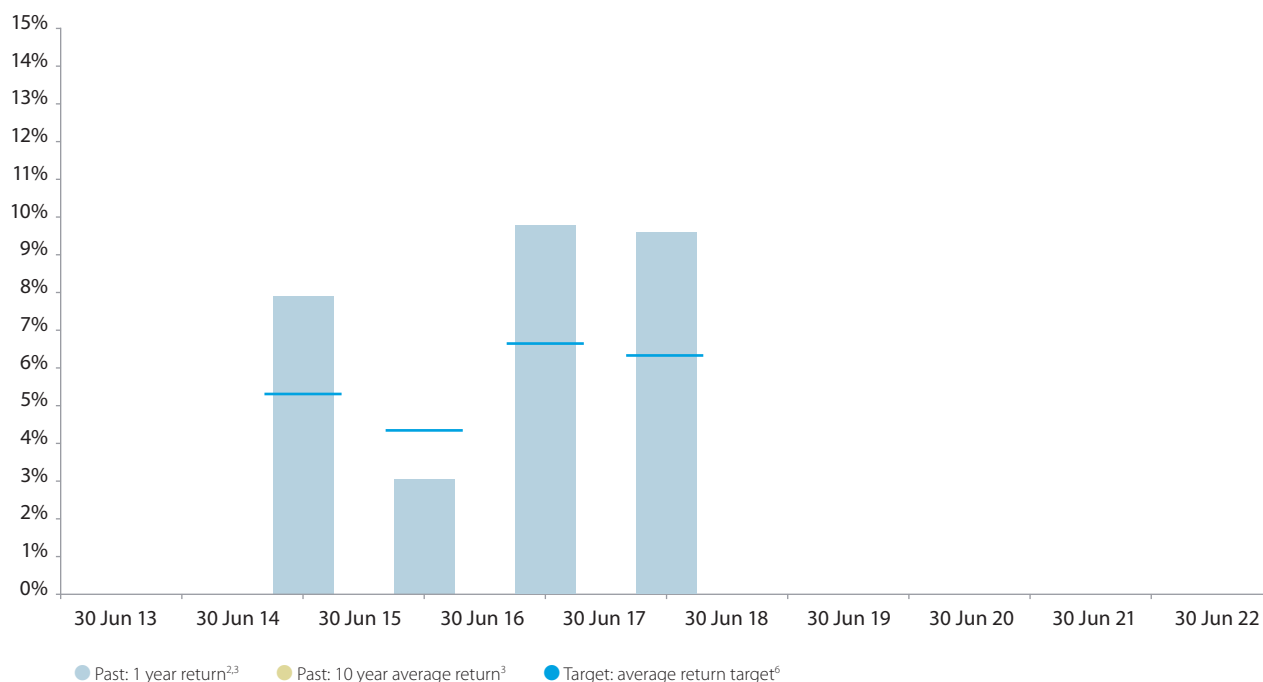
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$300 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

1. Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only.
A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
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.
4. Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
5. The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide** and **ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
6. The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1980s

RETURN TARGET¹

CPI plus 4.55% per annum

RETURN²

Return for the year ended 30 June 2018 was 10.29%.

LEVEL OF INVESTMENT RISK⁴

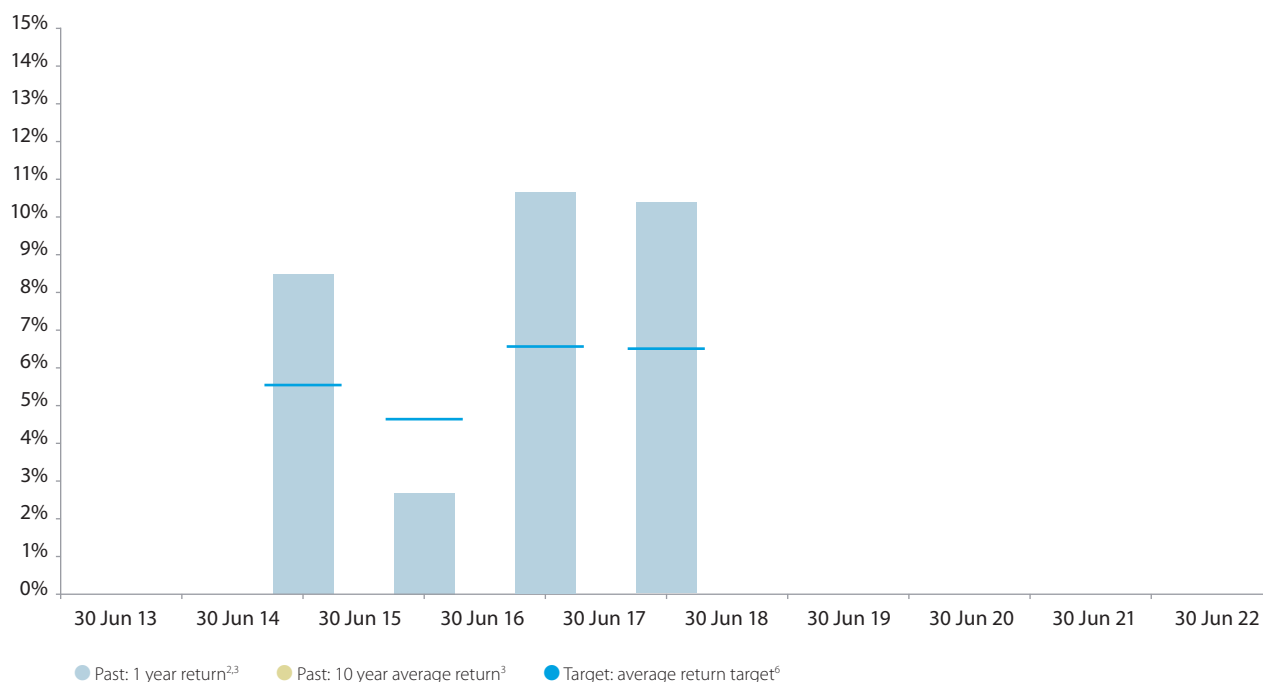
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$300 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

1. Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
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.
4. Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
5. The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide** and **ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
6. The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1990s

RETURN TARGET¹

CPI plus 4.65% per annum

RETURN²

Return for the year ended 30 June 2018 was 10.51%.

LEVEL OF INVESTMENT RISK⁴

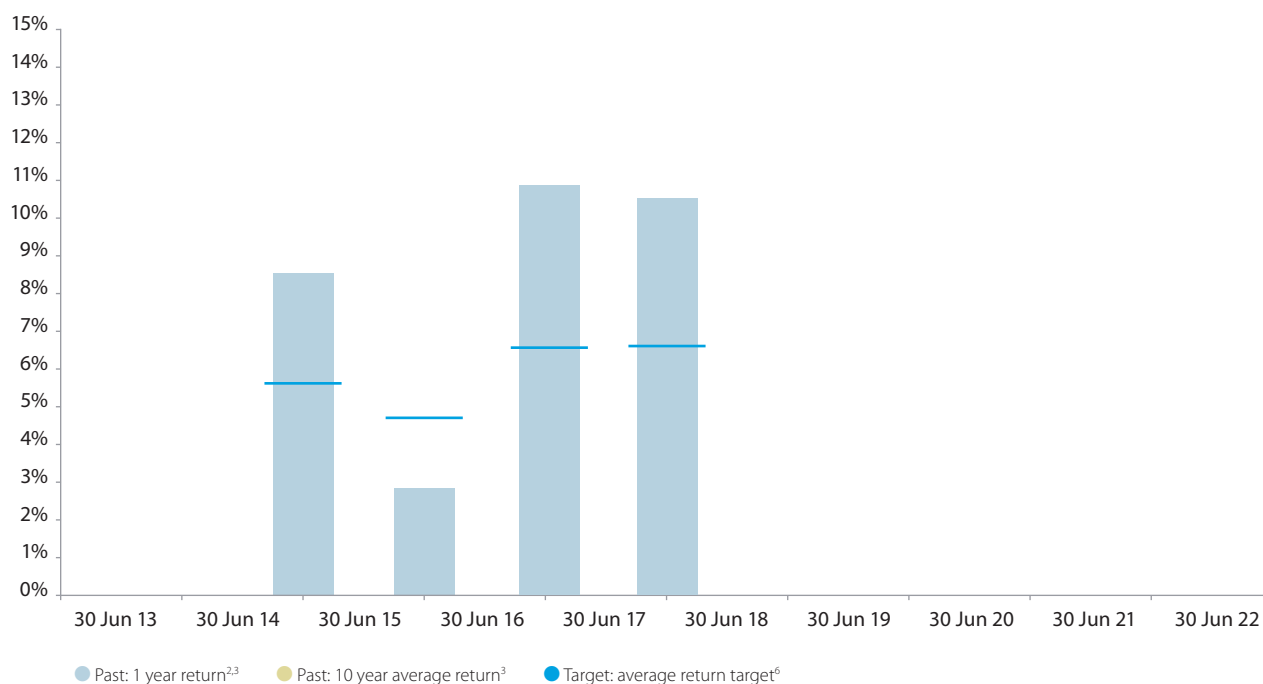
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$290 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

- Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
- Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
- 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.
- Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
- The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide and ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.
- The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER – QBE – 2000s

RETURN TARGET¹

CPI plus 4.65% per annum

RETURN²

N/A

LEVEL OF INVESTMENT RISK⁴

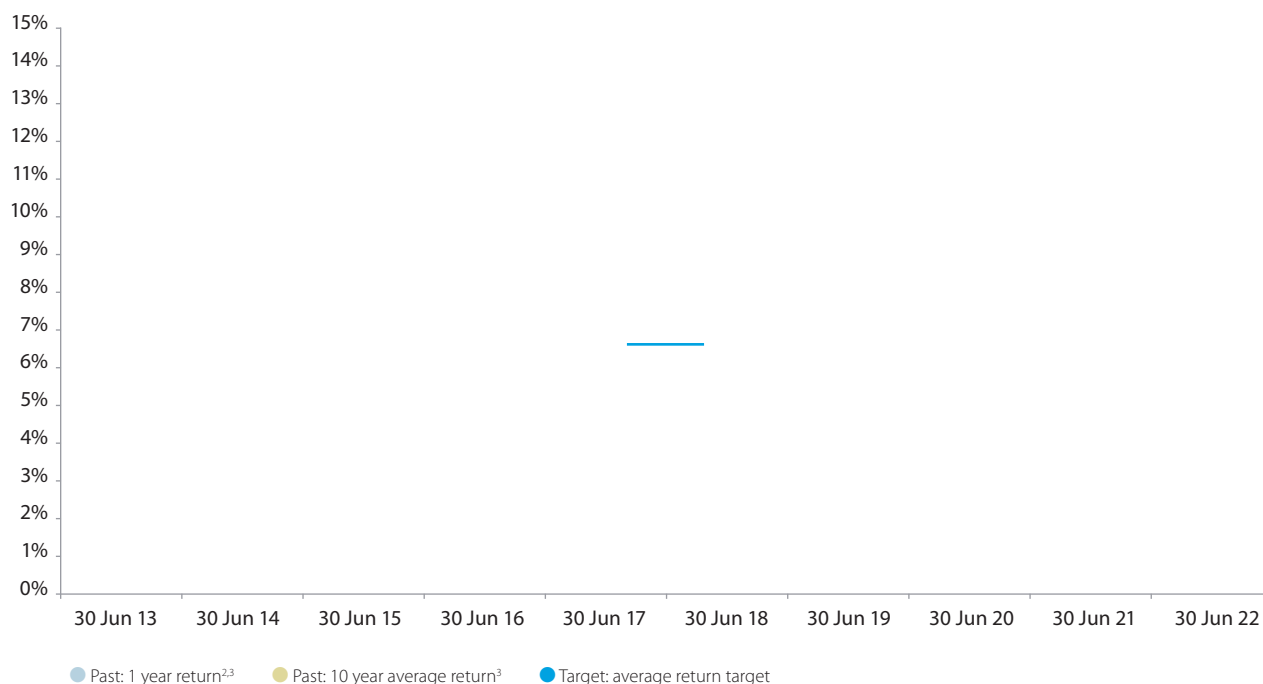
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$290 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

1. Return target represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. This percentage will vary over time as the investment option becomes more conservative. The Return target does not constitute a forecast or guarantee of future performance or future rate of return.
2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, who does not incur any activity fees during a financial year and who has an account balance of \$50,000 for the full financial year.
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.
4. Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.
5. The fees and costs are based on a 'representative member' and are inclusive of the Investment fee, Administration fee and indirect costs applicable to the investment option. The indirect costs are estimated costs for the financial year ending 30 June 2017. Refer to the Product Disclosure Statement (PDS) and the 'Additional Explanation of Fees and Costs' section in the Fees Guide attached to the Additional Information Guide (AIG) for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944). OPC is a wholly-owned subsidiary of ANZ, but is not an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Except as described in the PDS, AIG and Fees Guide and Insurance Guide, the product is not a deposit or other liability of ANZ or its related companies and none of them stands behind or guarantees the issuer or the capital or performance of the product. Insurance cover for ANZ Smart Choice Super is provided by OnePath Life Limited (ABN 33 009 657 176, AFSL 238 341), a wholly owned but non-guaranteed subsidiary of ANZ through a policy of insurance issued to OPC. A copy of the **PDS, AIG and Fees Guide, Insurance guide** and **ANZ FSG** is available by visiting wealth.anz.com/superannuation/smart-choice-employer Downloads 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 whether the information is appropriate for you. You should read the PDS before deciding to acquire or to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error. MySuper Product Unique Identifier: ANZ Smart Choice Super – 53789980697147.