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 17 AUGUST 2020**

**ANZ SMART CHOICE SUPER – QBE - 1940s**

**RETURN TARGET**

CPI plus 1.55% per annum

**RETURN**

Return for the year ended 30 June 2020 was -0.20%.

**LEVEL OF INVESTMENT RISK**

Medium to high

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

**STATEMENT OF FEES AND OTHER COSTS**

$314.50 per annum

**COMPARISON BETWEEN RETURN TARGET AND RETURN**

![Comparison chart showing past returns and target return]

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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 costs for the financial year ending 30 June 2020. Refer to the Product Disclosure Statement (PDS) and any material incorporated by reference 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 00000671), (OPC), the trustee of the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986), (OPC), the trustee of the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986). OPC is a company within the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 (IOOF) and its related bodies corporate. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the IOOF Group of companies (including OPC) are not related bodies corporate. Neither OPC, ANZ nor of their related or associated companies, guarantee the repayment of capital, the performance of, or any rate of return of the investment. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested. A copy of the PDS, and any material incorporated by reference, and ANZ Financial Services Guide is available by visiting anz.com/smartchoicesuper > Downloads - important documents 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.

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 – 1950s

RETURN TARGET¹
CPI plus 2.05% per annum

RETURN²
Return for the year ended 30 June 2020 was -0.51%.

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
$314.50 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³

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ANZ SMART CHOICE SUPER – QBE – 1960s

RETURN TARGET
CPI plus 3.05% per annum

RETURN
Return for the year ended 30 June 2020 was -1.80%.

LEVEL OF INVESTMENT RISK
High
Negative returns expected in 4 to less than 6 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS
$309.50 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN

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ANZ SMART CHOICE SUPER – QBE – 1970s

RETURN TARGET
CPI plus 3.55% per annum

RETURN
Return for the year ended 30 June 2020 was -2.59%.

LEVEL OF INVESTMENT RISK
High
Negative returns expected in 4 to less than 6 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS
$309.50 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN

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ANZ SMART CHOICE SUPER – QBE – 1980s

RETURN TARGET\(^1\)
CPI plus 4.05% per annum

RETURN\(^2\)
Return for the year ended 30 June 2020 was -3.08%.

LEVEL OF INVESTMENT RISK\(^4\)
High
Negative returns expected in 4 to less than 6 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS\(^5\)
$309.50 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN\(^3\)

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### COMPARISON BETWEEN RETURN TARGET AND RETURN

<table>
<thead>
<tr>
<th>Date</th>
<th>Past: 1 year return</th>
<th>Past: 10 year average return</th>
<th>Target: average return target</th>
</tr>
</thead>
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<td>3.5%</td>
<td>8.2%</td>
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<tr>
<td>30 Jun 14</td>
<td>2.9%</td>
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<td>30 Jun 15</td>
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<td>30 Jun 16</td>
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<td>7.2%</td>
<td>8%</td>
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<td>30 Jun 17</td>
<td>1.6%</td>
<td>6.9%</td>
<td>7%</td>
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<td>30 Jun 18</td>
<td>1.2%</td>
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</tr>
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<td>30 Jun 19</td>
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<td>5%</td>
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<td>30 Jun 20</td>
<td>0.4%</td>
<td>6.0%</td>
<td>4%</td>
</tr>
<tr>
<td>30 Jun 21</td>
<td>-0.2%</td>
<td>5.7%</td>
<td>3%</td>
</tr>
<tr>
<td>30 Jun 22</td>
<td>-0.8%</td>
<td>5.4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

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ANZ SMART CHOICE SUPER – QBE – 2000s

RETURN TARGET
CPI plus 4.05% per annum

RETURN
Return for the year ended 30 June 2020 was -3.02%

LEVEL OF INVESTMENT RISK
High
Negative returns expected in 4 to less than 6 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS
$309.50 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN

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<thead>
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<tbody>
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4. 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.

5. 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 costs for the financial year ending 30 June 2020. Refer to the Product Disclosure Statement (PDS) and any material incorporated by reference 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 L0000678), (OPC), the trustee of the Retirement Portfolio Service (ABN 61 189 263, RSE R1001032) and its related bodies corporate. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the IOOF Group of companies (including OPC) are not related bodies corporate. Neither OPC, ANZ nor of their related or associated companies, guarantee the repayment of capital, the performance of, or any rate of return of the investment. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested. A copy of the PDS, and any material incorporated by reference, and ANZ Financial Service Guide is available by visiting anz.com/smartchoicesuper > Downloads > important documents 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.