ANZ INVESTMENT RETURNS

31 October 2026

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ANZ OneAnswer Investment Portfolio as at: 31 October 2026

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Active Growth Trust	Entry Fee	-0.54	-0.31	2.96	3.43	6.55	10.00	5.55	5.81	6.32	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.61	-0.52	2.53	2.56	5.66	9.08	4.66	4.92	5.43	May-03
	//Select	-0.53	-0.28	3.00	3.52	6.65	10.10	5.65	5.99	6.66	Mar-07
OnePath Australian Share Trust	Entry Fee	1.11	-1.50	2.31	2.27	7.54	12.79	7.29	7.80	7.81	Aug-95
	Nil Entry Fee/Deferred Entry Fee	1.04	-1.70	1.88	1.41	6.64	11.84	6.39	6.89	6.90	May-03
	//Select	1.12	-1.47	2.36	2.36	7.64	12.89	7.39	7.99	8.15	Mar-07
OnePath Balanced Trust	Entry Fee	-0.10	-0.34	2.19	2.62	5.18	7.78	4.05	4.22	4.73	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-0.17	-0.55	1.76	1.76	4.29	6.87	3.17	3.34	3.84	May-03
	//Select	-0.09	-0.32	2.24	2.72	5.28	7.88	4.14	4.40	5.06	Mar-07
OnePath Australian Shares Income Trust[25]	Entry Fee	1.40	0.47	4.47	3.41	8.67	10.52	7.26	5.76	6.12	Aug-95
	Nil Entry Fee/Deferred Entry Fee	1.33	0.26	4.03	2.54	7.75	9.59	6.36	4.87	5.22	May-03
	//Select	1.41	0.49	4.52	3.50	8.77	10.62	7.36	5.95	6.46	Mar-07
OnePath Conservative Trust	Entry Fee	0.14	-0.17	1.80	2.45	4.53	6.28	3.23	3.23	3.65	Oct-93
	Nil Entry Fee/Deferred Entry Fee	0.06	-0.40	1.34	1.54	3.60	5.33	2.31	2.31	2.72	May-03
	//Select	0.15	-0.15	1.84	2.54	4.63	6.38	3.33	3.41	3.97	Mar-07
OnePath Diversified Fixed Interest Trust	Entry Fee	0.84	-0.53	0.93	0.36	2.97	4.92	0.58	0.28	1.09	Jun-01
	Nil Entry Fee/Deferred Entry Fee	0.77	-0.76	0.48	-0.53	2.05	3.98	-0.32	-0.62	0.18	May-03
	//Select	0.85	-0.51	0.98	0.45	3.07	5.01	0.67	0.45	1.41	Mar-07
OnePath Geared Australian Shares Index Trust[2]	Entry Fee	1.52	-1.64	4.21	-2.48	6.47	17.27	6.91	8.17	11.12	Jul-06
	Nil Entry Fee/Deferred Entry Fee	1.45	-1.84	3.76	-3.31	5.57	16.28	6.01	7.26	10.18	Jul-06
	//Select	1.53	-1.61	4.25	-2.39	6.57	17.38	7.01	8.37	11.48	Mar-07
OnePath Global Emerging Markets	Entry Fee	-11.15	-7.17	-2.76	5.90	17.51	20.36	6.66	5.67	7.36	May-03
	Nil Entry Fee/Deferred Entry Fee	-11.21	-7.37	-3.17	5.01	16.52	19.34	5.76	4.78	6.46	May-03
	//Select	-11.15	-7.15	-2.71	6.00	17.62	20.47	6.76	5.86	7.71	Mar-07
OnePath Global Property Securities Index[3]	Entry Fee	2.50	-5.99	-1.58	7.34	3.84	10.82	-0.99	-0.06	2.06	Dec-06
	Nil Entry Fee/Deferred Entry Fee	2.43	-6.19	-2.00	6.44	2.96	9.89	-1.83	-0.90	1.20	Dec-06
	//Select	2.51	-5.97	-1.54	7.44	3.93	10.92	-0.90	0.12	2.38	Mar-07
OnePath Global Share Trust	Entry Fee	-2.33	-1.74	4.89	3.13	6.85	10.99	6.83	8.69	11.07	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-2.40	-1.95	4.45	2.26	5.94	10.05	5.93	7.77	10.14	Sep-05
	//Select	-2.32	-1.72	4.94	3.22	6.94	11.09	6.93	8.88	11.43	Mar-07
OnePath Managed Growth Trust	Entry Fee	-0.54	-0.30	2.95	3.42	6.51	9.89	5.49	5.76	6.22	Oct-93
	Nil Entry Fee/Deferred Entry Fee	-0.61	-0.51	2.52	2.55	5.61	8.96	4.60	4.86	5.33	May-03
	//Select	-0.53	-0.28	3.00	3.52	6.60	9.98	5.58	5.94	6.56	Mar-07
OnePath Multi Asset Income Trust[23]	Entry Fee	1.07	-1.61	1.85	-2.37	3.81	9.58	4.53	3.78	4.92	May-03
	Nil Entry Fee/Deferred Entry Fee	1.00	-1.82	1.42	-3.19	2.93	8.66	3.64	2.90	4.03	May-03
	//Select	1.08	-1.58	1.90	-2.28	3.90	9.68	4.62	3.96	5.25	Mar-07
OnePath Property Securities Trust	Entry Fee	0.59	-5.41	-2.13	-13.88	-2.45	12.28	3.97	2.11	3.43	May-03
	Nil Entry Fee/Deferred Entry Fee	0.52	-5.61	-2.54	-14.61	-3.27	11.33	3.10	1.25	2.56	May-03
	//Select	0.60	-5.38	-2.09	-13.80	-2.36	12.38	4.06	2.29	3.76	Mar-07
OnePath Select Leaders	Entry Fee	1.16	-1.56	1.70	0.88	6.47	11.86	6.91	7.10	7.42	May-03
	Nil Entry Fee/Deferred Entry Fee	1.08	-1.77	1.27	0.03	5.57	10.91	6.01	6.19	6.52	May-03
	//Select	1.16	-1.54	1.74	0.97	6.56	11.96	7.01	7.29	7.77	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio as at: 31 October 2026

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Share Trust	Entry Fee	0.88	0.57	4.07	0.42	5.21	10.91	6.23	6.13	7.10	May-03
	Nil Entry Fee/Deferred Entry Fee	0.81	0.36	3.63	-0.43	4.32	9.97	5.34	5.23	6.20	May-03
	//Select	0.89	0.59	4.12	0.51	5.31	11.00	6.33	6.31	7.45	Mar-07
OptiMix Balanced Trust	Entry Fee	-0.54	-0.30	3.01	3.50	6.59	10.05	5.83	5.91	6.30	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.61	-0.51	2.58	2.63	5.69	9.12	4.94	5.02	5.40	Sep-04
	//Select	-0.54	-0.28	3.05	3.59	6.68	10.15	5.93	6.10	6.64	Mar-07
OptiMix Conservative Trust	Entry Fee	0.13	-0.19	1.77	2.39	4.47	6.21	3.16	3.15	3.53	May-03
	Nil Entry Fee/Deferred Entry Fee	0.06	-0.40	1.34	1.53	3.59	5.32	2.29	2.28	2.66	May-03
	//Select	0.14	-0.16	1.82	2.49	4.56	6.31	3.25	3.33	3.86	Mar-07
OptiMix Global Emerging Markets Trust	Entry Fee	-11.15	-7.21	-2.79	5.81	17.46	20.28	6.44	5.15	6.17	Dec-07
	Nil Entry Fee/Deferred Entry Fee	-11.21	-7.41	-3.20	4.92	16.46	19.26	5.54	4.26	5.28	Dec-07
	//Select	-11.15	-7.19	-2.75	5.91	17.56	20.38	6.54	5.33	6.51	Dec-07
OptiMix Growth Trust	Entry Fee	-0.90	-0.39	3.19	3.31	6.72	10.78	6.30	6.55	7.07	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.97	-0.60	2.76	2.44	5.82	9.84	5.40	5.65	6.17	May-03
	//Select	-0.89	-0.36	3.24	3.40	6.82	10.88	6.39	6.74	7.41	Mar-07
OptiMix Moderate Trust	Entry Fee	-0.09	-0.34	2.28	2.73	5.24	7.85	4.20	4.27	4.72	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.16	-0.55	1.85	1.87	4.36	6.94	3.32	3.39	3.84	May-03
	//Select	-0.08	-0.31	2.33	2.83	5.34	7.94	4.29	4.45	5.05	Mar-07

External funds

		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global Value Fund[4]	Entry Fee	-1.68	-0.19	1.85	3.93	15.13	17.69	11.80	11.56	10.89	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.75	-0.40	1.43	3.06	14.16	16.71	10.86	10.62	9.96	Sep-05
	//Select	-1.67	-0.17	1.89	4.02	15.23	17.80	11.90	11.76	11.24	Mar-07
ANZ Cash Advantage*	Entry Fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun-09
	Nil Entry Fee/Deferred Entry Fee	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.96	2.43	Jun-09
	//Select	0.45	1.28	2.53	4.75	4.74	4.85	3.92	2.98	2.54	Jun-09
Ardea Real Outcome[5]	Entry Fee	-0.60	-0.48	1.18	2.41	3.73	1.83	2.14	2.01	2.18	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-0.67	-0.69	0.75	1.55	2.85	0.98	1.28	1.15	1.32	Mar-09
	//Select	-0.60	-0.45	1.22	2.50	3.82	1.93	2.23	2.19	2.51	Mar-09
Arrowstreet Global Equity (Hedged) Trust	Entry Fee	-1.66	0.86	9.23	22.53	23.12	24.69	13.75	15.63	14.36	May-03
	Nil Entry Fee/Deferred Entry Fee	-1.74	0.63	8.74	21.44	22.02	23.58	12.73	14.60	13.34	May-03
	//Select	-1.65	0.88	9.28	22.64	23.23	24.81	13.85	15.83	14.72	Mar-07
Ausbil Australian Emerging Leaders Trust	Entry Fee	-0.84	-3.07	1.47	-10.71	5.28	11.15	3.73	8.33	7.84	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.91	-3.27	1.04	-11.46	4.39	10.22	2.86	7.42	6.94	Sep-05
	//Select	-0.83	-3.05	1.51	-10.63	5.37	11.25	3.82	8.52	8.18	Mar-07
Bentham Global Income Trust	Entry Fee	1.58	-0.09	1.21	-0.69	2.14	4.95	2.58	2.99	3.12	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.51	-0.30	0.79	-1.53	1.27	4.07	1.72	2.13	2.25	Sep-05
	//Select	1.58	-0.07	1.26	-0.60	2.23	5.04	2.67	3.18	3.45	Mar-07
BlackRock Advantage Australian Equity Trust[14]	Entry Fee	1.15	0.16	4.00	1.88	7.08	12.38	6.60	6.95	8.31	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.07	-0.06	3.53	0.97	6.13	11.37	5.65	6.00	7.34	Sep-04
	//Select	1.16	0.19	4.05	1.97	7.18	12.48	6.69	7.13	8.65	Mar-07
BlackRock Diversified ESG Growth Trust[15]	Entry Fee	-1.31	-0.59	2.86	6.23	10.52	13.85	6.99	6.77	7.56	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.38	-0.81	2.40	5.29	9.54	12.84	6.04	5.82	6.61	Sep-05
	//Select	-1.30	-0.56	2.90	6.33	10.62	13.96	7.09	6.96	7.90	Mar-07
BlackRock Advantage International Equity Trust[16]	Entry Fee	-3.03	-0.45	7.46	9.29	15.22	19.50	13.01	13.25	13.86	May-03
	Nil Entry Fee/Deferred Entry Fee	-3.10	-0.66	7.01	8.37	14.25	18.49	12.06	12.30	12.91	May-03
	//Select	-3.02	-0.43	7.51	9.39	15.33	19.61	13.11	13.45	14.22	Mar-07
Janus Henderson Diversified Credit Trust[17]	Entry Fee	0.00	0.42	2.29	3.70	5.42	6.19	4.23	3.25	2.99	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.07	0.21	1.86	2.83	4.53	5.29	3.35	2.37	2.12	Sep-05
	//Select	0.00	0.44	2.34	3.79	5.51	6.29	4.33	3.43	3.32	Mar-07
First Sentier Imputation Trust[18]	Entry Fee	2.24	-0.37	3.46	-5.04	1.28	9.29	4.43	6.51	7.97	May-03
	Nil Entry Fee/Deferred Entry Fee	2.16	-0.59	3.00	-5.88	0.38	8.31	3.50	5.56	7.01	May-03
	//Select	2.25	-0.34	3.50	-4.95	1.37	9.38	4.53	6.69	8.31	Mar-07
First Sentier Global Listed Infrastructure[19]	Entry Fee	9.24	2.52	1.69	12.85	11.44	14.64	6.09	4.83	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	9.16	2.31	1.28	11.91	10.51	13.68	5.20	3.95	-	Sep-17
	//Select	9.25	2.55	1.74	12.95	11.54	14.74	6.19	5.01	-	Sep-17

		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Fidelity Australian Equities Trust	Entry Fee	0.31	-1.04	1.72	0.07	3.65	9.49	4.38	6.32	7.40	Mar-09
	Nil Entry Fee/Deferred Entry Fee	0.24	-1.25	1.29	-0.78	2.78	8.57	3.50	5.43	6.50	Mar-09
	//Select	0.32	-1.01	1.76	0.16	3.75	9.59	4.48	6.50	7.75	Mar-09
Greencape Broadcap	Entry Fee	0.52	0.39	0.66	-4.55	-0.39	8.16	3.89	5.98	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	0.44	0.18	0.24	-5.35	-1.23	7.25	3.01	5.09	-	Sep-17
	//Select	0.52	0.41	0.71	-4.47	-0.30	8.26	3.98	6.16	-	Sep-17
Kapstream Absolute Return Income Trust	Entry Fee	0.18	0.43	1.39	2.74	3.76	4.38	2.81	1.99	1.96	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.18	0.43	1.39	2.74	3.76	4.38	2.72	1.68	1.49	Sep-05
	//Select	0.18	0.43	1.39	2.74	3.76	4.38	2.82	2.11	2.25	Mar-07
Vinva Global Alpha Trust[24]	Entry Fee	-2.29	-0.28	1.93	-7.56	1.70	9.07	5.75	6.22	9.37	May-03
	Nil Entry Fee/Deferred Entry Fee	-2.36	-0.50	1.48	-8.39	0.78	8.09	4.81	5.27	8.39	May-03
	//Select	-2.28	-0.26	1.98	-7.48	1.79	9.16	5.84	6.40	9.71	Mar-07
Merlon Australian Share Income Trust	Entry Fee	2.59	5.68	12.24	14.81	10.02	11.62	9.07	7.30	6.51	Dec-07
	Nil Entry Fee/Deferred Entry Fee	2.52	5.46	11.77	13.84	9.09	10.68	8.15	6.39	5.61	Dec-07
	//Select	2.60	5.71	12.29	14.91	10.12	11.72	9.16	7.49	6.85	Dec-07
MFS Global Equity Trust	Entry Fee	-0.24	-1.54	7.57	-1.23	3.23	8.15	4.36	6.40	8.84	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.31	-1.75	7.12	-2.05	2.37	7.24	3.48	5.51	7.93	Sep-05
	//Select	-0.23	-1.52	7.61	-1.14	3.32	8.24	4.45	6.59	9.19	Mar-07
OnePath Australian Property Securities Index Trust[22]	Entry Fee	1.55	-6.96	-2.79	-13.67	-3.74	11.57	2.60	2.82	5.30	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.48	-7.16	-3.20	-14.39	-4.55	10.63	1.74	1.96	4.43	Sep-05
	//Select	1.56	-6.94	-2.75	-13.59	-3.66	11.67	2.69	3.00	5.62	Mar-07
OnePath Australian Shares Index Trust[21]	Entry Fee	1.05	0.10	3.92	2.50	7.18	12.50	7.09	7.23	8.29	May-03
	Nil Entry Fee/Deferred Entry Fee	0.98	-0.11	3.48	1.64	6.28	11.55	6.19	6.33	7.39	May-03
	//Select	1.06	0.12	3.97	2.60	7.28	12.60	7.19	7.42	8.62	Mar-07
OnePath Balanced Index Trust[21]	Entry Fee	0.28	0.01	2.95	2.63	6.86	10.04	4.48	4.86	5.47	Apr-10
	Nil Entry Fee/Deferred Entry Fee	0.21	-0.21	2.52	1.77	5.96	9.11	3.60	3.97	4.60	Apr-10
	//Select	0.29	0.03	3.00	2.72	6.96	10.14	4.58	5.04	5.79	Apr-10
OnePath Conservative Index Trust[21]	Entry Fee	0.61	0.08	2.14	1.85	5.14	7.54	2.89	3.01	3.60	Apr-10
	Nil Entry Fee/Deferred Entry Fee	0.54	-0.13	1.71	1.00	4.25	6.63	2.02	2.14	2.75	Apr-10
	//Select	0.61	0.11	2.19	1.94	5.23	7.63	2.98	3.19	3.91	Apr-10
OnePath Diversified Bond Index Trust[12]	Entry Fee	1.46	0.07	0.68	-0.29	2.08	3.79	-0.33	-0.38	0.52	Mar-09
	Nil Entry Fee/Deferred Entry Fee	1.38	-0.14	0.26	-1.12	1.22	2.91	-1.17	-1.22	-0.31	Mar-09
	//Select	1.46	0.09	0.73	-0.20	2.17	3.88	-0.24	-0.20	0.82	Mar-09
OnePath Growth Index Trust[21]	Entry Fee	-0.17	-0.03	3.83	3.71	8.64	12.47	6.34	6.89	7.40	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.24	-0.24	3.40	2.84	7.72	11.53	5.44	5.99	6.51	Apr-10
	//Select	-0.16	0.00	3.88	3.80	8.74	12.57	6.43	7.08	7.72	Apr-10
OnePath High Growth Index Trust[21]	Entry Fee	-0.62	-0.06	4.71	4.79	10.45	14.97	8.22	8.94	9.33	Apr-10
	Nil Entry Fee/Deferred Entry Fee	-0.69	-0.27	4.28	3.91	9.52	14.00	7.31	8.02	8.43	Apr-10
	//Select	-0.61	-0.04	4.76	4.89	10.55	15.07	8.31	9.13	9.66	Apr-10
OnePath International Shares Index Trust[21]	Entry Fee	-1.95	0.32	7.07	3.97	12.54	17.73	11.71	12.64	13.11	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-2.02	0.11	6.63	3.10	11.59	16.74	10.77	11.69	12.18	Sep-05
	//Select	-1.95	0.34	7.12	4.06	12.64	17.83	11.81	12.83	13.45	Mar-07
OnePath International Shares Index (Hedged) Trust[21]	Entry Fee	-0.73	0.96	5.95	12.00	16.18	20.95	9.83	12.00	11.54	May-03
	Nil Entry Fee/Deferred Entry Fee	-0.80	0.74	5.52	11.07	15.21	19.94	8.91	11.06	10.63	May-03
	//Select	-0.72	0.98	5.99	12.10	16.29	21.06	9.93	12.19	11.87	Mar-07
Pendal Australian Shares[6]	Entry Fee	0.50	0.51	4.62	0.64	4.47	10.67	6.13	7.06	8.29	Mar-09
	Nil Entry Fee/Deferred Entry Fee	0.43	0.30	4.18	-0.20	3.59	9.74	5.24	6.16	7.38	Mar-09
	//Select	0.51	0.53	4.66	0.73	4.56	10.77	6.22	7.25	8.63	Mar-09
Pendal Monthly Income Plus[8]	Entry Fee	0.14	0.27	0.89	0.11	3.14	5.58	2.61	1.99	2.54	Dec-07
	Nil Entry Fee/Deferred Entry Fee	0.07	0.05	0.47	-0.74	2.27	4.69	1.75	1.13	1.67	Dec-07
	//Select	0.15	0.29	0.94	0.20	3.24	5.68	2.70	2.17	2.86	Dec-07
Pendal Smaller Companies Trust[9]	Entry Fee	-4.48	-1.54	-3.56	-15.05	0.03	9.62	3.06	5.65	6.15	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-4.55	-1.75	-3.96	-15.76	-0.81	8.70	2.19	4.76	5.26	Sep-04
	//Select	-4.47	-1.52	-3.52	-14.97	0.12	9.72	3.15	5.83	6.49	Mar-07
Perennial Value Shares Trust	Entry Fee	1.86	0.87	3.53	0.95	2.73	8.14	5.10	5.82	6.25	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.79	0.65	3.10	0.10	1.87	7.23	4.22	4.93	5.35	Sep-05
	//Select	1.87	0.89	3.58	1.04	2.82	8.24	5.20	6.01	6.58	Mar-07
Perpetual Australian Share Trust	Entry Fee	1.79	0.74	6.30	4.05	4.19	8.51	4.66	6.41	6.36	May-03
	Nil Entry Fee/Deferred Entry Fee	1.72	0.51	5.82	3.12	3.25	7.54	3.72	5.46	5.40	May-03
	//Select	1.80	0.76	6.34	4.14	4.28	8.61	4.75	6.60	6.69	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Perpetual Balanced Growth Trust	Entry Fee	1.30	0.37	4.99	4.90	6.52	8.15	5.46	6.27	6.29	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.23	0.14	4.53	3.97	5.57	7.18	4.52	5.33	5.34	Sep-05
	//Select	1.31	0.39	5.04	5.00	6.62	8.25	5.55	6.46	6.63	Mar-07
Perpetual Conservative Growth Trust	Entry Fee	1.18	0.04	2.91	2.12	4.48	5.67	3.12	3.24	3.55	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.10	-0.19	2.45	1.21	3.55	4.72	2.20	2.32	2.62	Sep-05
	//Select	1.18	0.06	2.96	2.21	4.58	5.76	3.22	3.43	3.88	Mar-07
Perpetual ESG Australian Share[10]	Entry Fee	2.09	3.85	12.60	2.37	4.91	10.00	5.05	7.76	6.56	Dec-07
	Nil Entry Fee/Deferred Entry Fee	2.09	3.85	12.60	2.37	4.91	10.00	4.98	7.44	6.07	Dec-07
	//Select	2.09	3.85	12.60	2.37	4.91	10.00	5.06	7.88	6.85	Dec-07
Schroder Australian Equity Trust	Entry Fee	2.23	4.43	9.19	12.57	11.12	13.44	8.73	7.85	8.73	May-03
	Nil Entry Fee/Deferred Entry Fee	2.15	4.19	8.70	11.56	10.13	12.42	7.76	6.89	7.76	May-03
	//Select	2.24	4.45	9.24	12.67	11.22	13.54	8.83	8.04	9.07	Mar-07
Schroder Fixed Income	Entry Fee	1.02	-0.46	1.51	-0.42	2.88	4.50	0.29	0.01	1.07	Aug-10
	Nil Entry Fee/Deferred Entry Fee	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-0.83	0.21	Aug-10
	//Select	1.03	-0.44	1.55	-0.33	2.98	4.59	0.38	0.19	1.39	Aug-10
Schroder Real Return Trust	Entry Fee	-1.23	-0.16	1.17	4.16	8.43	10.14	5.27	4.87	4.45	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.30	-0.39	0.72	3.24	7.46	9.16	4.33	3.93	3.52	Sep-05
	//Select	-1.22	-0.14	1.22	4.25	8.52	10.24	5.36	5.05	4.78	Mar-07
Schroder Sustainable Growth[20]	Entry Fee	-0.92	0.37	3.87	3.91	7.68	11.65	5.55	5.87	6.20	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.00	0.15	3.41	2.99	6.72	10.66	4.61	4.92	5.25	Sep-05
	//Select	-0.92	0.39	3.91	4.01	7.78	11.75	5.64	6.06	6.54	Mar-07
T. Rowe Price Dynamic Global Bond	Entry Fee	-0.45	0.43	3.32	4.00	3.05	2.54	1.19	1.96	-	Sep-17
	Nil Entry Fee/Deferred Entry Fee	-0.52	0.21	2.88	3.12	2.18	1.67	0.34	1.10	-	Sep-17
	//Select	-0.44	0.45	3.37	4.10	3.14	2.63	1.29	2.14	-	Sep-17
T. Rowe Price Global Equity Trust	Entry Fee	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.20	11.62	Mar-09
	Nil Entry Fee/Deferred Entry Fee	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.47	8.88	11.11	Mar-09
	//Select	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.33	11.92	Mar-09
		1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* The returns for the ANZ Cash Advantage calculated on a monthly basis and are subject to change. The investment returns are net of fees and tax. The current interest rates for the funds can be found on www.onepath.com.au.

[2] This was formerly known as "OptiMix Geared Australian Shares Trust"

[3] This was formerly known as "OnePath Global Property Securities"

[4] This was formerly known as "Zurich Investments Global Thematic Shares""

[4] This was formerly known as "Antipodes Global (Long only)""

[5] This was formerly known as "Janus Henderson Global Fixed Interest Total Return"

[6] This was formerly known as "BT Core Australian Shares Trust"

[8] This was formerly known as "BT Monthly Income Plus"

[9] This was formerly known as "BT Smaller Companies Trust"

[10] This was formerly known as "Perpetual Ethical SRI"

[12] This was formerly known as "Vanguard Diversified Bond Index Trust"

[14] This was formerly known as "BlackRock Scientific Australian Equity Trust"

[15] This was formerly known as "BlackRock Scientific Diversified Growth Trust"

[16] This was formerly known as "BlackRock Scientific International Equity Trust"

[17] This was formerly known as "First Sentier Global Credit Income Trust"

[18] This was formerly known as "Colonial First State Imputation Trust"

[19] This was formerly known as "Colonial First State Global Listed Infrastructure"

[20] This was formerly known as "Schroder Strategic Growth"

[21] These were formerly known as "Vanguard" funds

[22] This was formerly known as "Vanguard Property Securities Index Trust"

[23] This was formerly known as "OnePath Tax Effective Income"

[24] This was formerly known as "Magellan Global Trust"

[25] This was formerly known as "OnePath Blue Chip Imputation Trust"

Returns published prior to the dates above are for the previous fund

ANZ OneAnswer Term Allocated Pension as at: 31 October 2026

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	Entry Fee	0.00	0.00	0.00	0.00	1.48	8.83	6.08	7.30	6.38	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.46	-1.36	0.75	-0.11	6.83	12.50	7.54	8.07	8.16	Sep-04
	//Select	0.00	0.00	0.00	0.00	1.76	9.26	6.58	7.66	6.63	Mar-07
OnePath Australian Shares Income[21]	Entry Fee	2.03	1.12	5.18	4.65	10.19	12.00	8.91	7.34	7.70	Sep-04
	Nil Entry Fee/Deferred Entry Fee	2.03	1.11	5.15	4.60	10.17	11.99	8.58	6.87	7.13	Sep-04
	//Select	2.04	1.14	5.23	4.74	10.29	12.10	9.01	7.53	8.05	Mar-07
OnePath Cash	Entry Fee	0.38	1.10	2.23	4.11	4.07	4.18	3.34	2.41	1.78	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.38	1.10	2.23	4.11	4.08	4.18	3.34	2.41	1.72	Sep-04
	//Select	0.38	1.10	2.23	4.11	4.07	4.18	3.34	2.51	2.05	Mar-07
OnePath Diversified Fixed Interest	Entry Fee	0.86	-0.51	0.97	0.44	3.07	4.96	0.54	0.21	0.99	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.86	-0.51	0.97	0.44	3.06	4.95	0.30	-0.13	0.57	Sep-04
	//Select	0.86	-0.51	0.97	0.44	3.17	5.11	0.73	0.50	1.44	Mar-07
OnePath Geared Australian Shares Index[2]	Entry Fee	0.00	0.00	0.00	0.00	-0.93	11.79	5.38	7.52	11.32	Jul-06
	Nil Entry Fee/Deferred Entry Fee	1.48	-1.49	6.20	-0.65	8.66	18.95	8.99	9.87	12.74	Jul-06
	//Select	0.01	0.02	0.05	0.09	-0.84	11.89	5.47	7.71	11.67	Mar-07
OnePath Global Emerging Markets Shares	Entry Fee	-11.07	-7.14	-2.74	6.04	17.54	20.40	6.74	5.72	7.41	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-11.07	-7.13	-2.73	6.05	17.54	20.39	6.42	5.26	6.84	Sep-04
	//Select	-11.06	-7.11	-2.70	6.13	17.65	20.50	6.84	5.90	7.75	Mar-07
OnePath Global Share	Entry Fee	0.00	0.00	0.00	0.00	2.62	7.82	5.05	7.17	7.19	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	2.57	8.03	4.74	6.70	7.01	Sep-05
	//Select	0.00	0.00	0.00	0.00	2.90	8.24	5.54	7.52	7.44	Mar-07
OnePath Property Securities	Entry Fee	0.65	-5.32	-2.01	-13.63	-2.25	12.37	4.12	2.17	3.51	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.65	-5.32	-2.01	-13.63	-2.25	12.37	3.81	1.73	2.97	Sep-04
	//Select	0.66	-5.30	-1.96	-13.55	-2.16	12.47	4.21	2.35	3.84	Mar-07
OnePath Select Leaders	Entry Fee	1.54	-1.12	2.22	2.00	7.65	12.89	8.26	8.46	8.74	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.54	-1.13	2.22	2.00	7.65	12.89	7.94	8.00	8.17	Sep-04
	//Select	1.55	-1.10	2.26	2.09	7.75	12.99	8.36	8.66	9.09	Mar-07
OnePath Sustainable Investments - Australian Shares	Entry Fee	0.00	0.00	0.00	0.00	1.92	9.48	4.79	7.32	6.77	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	2.30	9.98	4.25	6.48	5.90	Sep-04
	//Select	0.00	0.00	0.00	0.00	2.20	9.91	5.28	7.68	7.02	Mar-07

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Fixed Interest	Entry Fee	1.12	-0.25	1.92	-0.04	3.35	4.78	0.69	0.02	1.02	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.09	-0.32	1.78	-0.32	3.15	4.62	0.27	-0.49	0.43	Sep-04
	//Select	1.12	-0.25	1.92	-0.04	3.63	5.20	1.16	0.35	1.25	Mar-07
OptiMix Australian Shares	Entry Fee	0.82	0.52	4.60	1.63	6.41	12.00	7.46	7.12	8.17	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.82	0.52	4.60	1.63	6.40	12.00	7.14	6.66	7.60	Sep-04
	//Select	0.83	0.54	4.65	1.72	6.50	12.10	7.56	7.31	8.52	Mar-07
MultiSeries 70[16]	Entry Fee	-0.51	-0.21	3.30	4.06	7.19	10.65	6.06	6.14	6.59	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.51	-0.21	3.29	4.05	7.19	10.65	5.74	5.68	5.98	Sep-04
	//Select	-0.50	-0.19	3.34	4.15	7.29	10.75	6.15	6.33	6.93	Mar-07
MultiSeries 30[17]	Entry Fee	0.16	-0.11	1.98	2.81	4.89	6.66	3.51	3.42	3.75	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.16	-0.10	1.98	2.82	4.89	6.66	3.20	2.97	3.21	Sep-04
	//Select	0.17	-0.08	2.02	2.91	4.98	6.76	3.60	3.60	4.08	Mar-07
OptiMix Global Shares	Entry Fee	-2.10	-0.45	5.62	0.93	7.56	13.45	9.23	10.10	11.15	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.10	-0.45	5.62	0.93	7.56	13.46	8.90	9.63	10.57	Sep-04
	//Select	-2.10	-0.43	5.66	1.02	7.66	13.56	9.33	10.29	11.51	Mar-07
OptiMix Global Smaller Companies Share	Entry Fee	-2.10	-0.45	5.62	0.93	7.56	13.45	9.23	10.10	11.15	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.10	-0.45	5.62	0.93	7.56	13.46	8.90	9.63	10.57	Sep-04
	//Select	-2.10	-0.43	5.66	1.02	7.66	13.56	9.33	10.29	11.51	Mar-07
OnePath Global Smaller Companies Shares[6]	Entry Fee	0.00	0.00	0.00	0.00	4.37	10.70	7.61	10.79	7.95	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	4.41	10.66	7.39	10.45	7.79	Sep-04
	//Select	0.01	0.02	0.05	0.09	4.46	10.80	7.71	10.99	8.30	Mar-07
MultiSeries 90[18]	Entry Fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.73	6.96	7.48	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.86	-0.28	3.53	4.05	7.48	11.54	6.41	6.50	6.92	Sep-04
	//Select	-0.85	-0.26	3.58	4.15	7.58	11.64	6.83	7.15	7.82	Mar-07
MultiSeries 50[19]	Entry Fee	-0.07	-0.24	2.56	3.30	5.80	8.39	4.47	4.49	4.94	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.07	-0.24	2.56	3.30	5.80	8.39	4.16	4.05	4.39	Sep-04
	//Select	-0.06	-0.22	2.60	3.39	5.89	8.49	4.57	4.68	5.28	Mar-07
		1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Term Allocated Pension as at: 31 October 2026

External funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global Value Fund[3]	Entry Fee	0.00	0.00	0.00	0.00	4.36	10.37	7.56	8.60	7.97	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.66	-0.17	1.88	3.98	15.24	17.78	11.45	11.08	10.24	Sep-05
	//Select	0.01	0.02	0.05	0.09	4.45	10.47	7.66	8.80	8.31	Mar-07
Arrowstreet Global Equity (Hedged)	Entry Fee	-1.65	0.90	9.31	22.70	23.26	24.84	13.79	15.61	14.29	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-1.65	0.90	9.31	22.70	23.26	24.84	13.52	15.22	13.81	Sep-04
	//Select	-1.65	0.90	9.31	22.70	23.39	25.02	14.00	15.94	14.79	Mar-07
Ausbil Australian Emerging Leaders	Entry Fee	0.00	0.00	0.00	0.00	1.07	8.66	2.62	7.80	5.04	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.82	-3.09	1.48	-10.28	5.75	11.91	4.02	8.49	7.97	Sep-05
	//Select	0.01	0.02	0.05	0.09	1.16	8.76	2.71	7.99	5.37	Mar-07
Bentham Global Income	Entry Fee	1.70	0.27	1.80	0.32	3.22	6.03	3.61	3.81	3.72	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.59	-0.06	1.28	-0.56	2.28	5.10	2.42	2.73	2.73	Sep-05
	//Select	1.70	0.29	1.84	0.41	3.31	6.13	3.70	3.99	4.05	Mar-07
BlackRock Advantage Australian Equity[7]	Entry Fee	1.21	0.30	4.63	3.05	8.26	13.57	7.95	8.19	9.57	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	1.32	8.92	4.81	5.75	5.64	Sep-04
	//Select	1.21	0.30	4.63	3.05	8.37	13.74	8.15	8.50	10.05	Mar-07
BlackRock Diversified ESG Growth[8]	Entry Fee	-1.27	-0.50	3.01	6.47	10.84	14.19	7.28	7.05	7.90	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.27	-0.50	3.01	6.47	10.84	14.19	6.96	6.59	7.33	Sep-05
	//Select	-1.27	-0.48	3.06	6.56	10.93	14.29	7.38	7.24	8.24	Mar-07
BlackRock Advantage International Equity[9]	Entry Fee	0.00	0.00	0.00	0.00	1.28	9.42	6.88	8.99	8.02	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	1.22	9.27	6.54	8.14	7.07	Sep-04
	//Select	0.01	0.02	0.05	0.09	1.37	9.52	6.98	9.18	8.37	Mar-07
Janus Henderson Diversified Credit [10]	Entry Fee	0.00	0.00	0.00	0.00	1.51	3.62	2.83	2.37	2.37	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	0.00	2.20	1.58	1.15	1.30	Sep-05
	//Select	0.01	0.02	0.05	0.09	1.60	3.71	2.92	2.55	2.70	Mar-07
First Sentier Imputation[11]	Entry Fee	2.74	0.22	4.10	-3.59	2.69	10.49	5.99	7.92	9.39	Sep-04
	Nil Entry Fee/Deferred Entry Fee	2.74	0.22	4.09	-3.60	2.68	10.49	5.73	7.55	8.93	Sep-04
	//Select	2.74	0.22	4.10	-3.59	2.79	10.65	6.18	8.23	9.87	Mar-07
Investors Mutual Australian Shares	Entry Fee	4.69	6.35	10.89	9.43	9.83	11.62	7.51	6.53	7.18	Sep-04
	Nil Entry Fee/Deferred Entry Fee	4.69	6.35	10.89	9.43	9.83	11.62	7.25	6.16	6.73	Sep-04
	//Select	4.69	6.35	10.89	9.43	9.94	11.79	7.71	6.84	7.66	Mar-07
Kapstream Absolute Return Income	Entry Fee	0.26	0.67	1.85	3.70	4.73	5.36	3.66	2.59	2.37	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.26	0.67	1.85	3.70	4.73	5.36	3.35	2.15	1.83	Sep-05
	//Select	0.26	0.67	1.85	3.70	4.73	5.36	3.67	2.71	2.65	Mar-07
Vinva Global Alpha[20]	Entry Fee	0.00	0.00	0.00	0.00	2.12	9.48	6.03	6.55	7.37	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-2.27	-0.23	2.00	-7.47	1.90	9.24	5.49	5.79	8.79	Sep-04
	//Select	0.01	0.02	0.05	0.09	2.21	9.58	6.13	6.74	7.71	Mar-07
MFS Global Equity	Entry Fee	-0.22	-1.51	7.62	-1.15	3.36	8.25	4.39	6.43	8.83	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-0.22	-1.51	7.62	-1.15	3.36	8.25	4.08	5.97	8.26	Sep-05
	//Select	-0.22	-1.51	7.62	-1.15	3.64	8.68	4.88	6.78	9.09	Mar-07
OnePath Australian Shares Index[13]	Entry Fee	1.48	0.55	4.39	3.62	8.36	13.55	8.43	8.48	9.61	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.48	0.55	4.39	3.62	8.36	13.54	8.11	8.01	9.04	Sep-04
	//Select	1.49	0.57	4.44	3.72	8.46	13.65	8.53	8.67	9.94	Mar-07
OnePath International Shares Index[13]	Entry Fee	0.00	0.00	0.00	0.00	0.00	0.45	1.52	5.20	7.82	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.94	0.35	7.10	4.03	12.62	17.80	11.36	12.14	12.50	Sep-05
	//Select	0.00	0.00	0.00	0.00	0.27	0.85	2.00	5.55	8.08	Mar-07
OnePath International Shares Index (Hedged)[13]	Entry Fee	-0.71	0.99	6.08	12.18	16.31	21.04	9.89	11.99	11.54	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-0.71	0.99	6.08	12.18	16.31	21.04	9.56	11.52	10.96	Sep-04
	//Select	-0.70	1.01	6.13	12.28	16.42	21.15	9.98	12.19	11.88	Mar-07
OnePath Australian Property Securities Index[14]	Entry Fee	1.57	-6.93	-2.70	-13.48	-3.62	11.68	2.69	2.87	5.36	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.57	-6.93	-2.70	-13.48	-3.62	11.68	2.38	2.43	4.81	Sep-05
	//Select	1.58	-6.91	-2.66	-13.40	-3.53	11.78	2.78	3.05	5.68	Mar-07
Pendal Smaller Companies[5]	Entry Fee	0.00	0.00	0.00	0.00	-2.32	7.98	2.72	5.59	4.20	Sep-04
	Nil Entry Fee/Deferred Entry Fee	-4.46	-1.54	-3.01	-14.27	0.79	10.39	3.50	5.94	6.42	Sep-04
	//Select	0.01	0.02	0.05	0.09	-2.23	8.08	2.81	5.78	4.53	Mar-07
Perennial Value Shares	Entry Fee	0.00	0.00	0.00	0.00	-1.30	5.57	4.34	5.81	6.34	Sep-05
	Nil Entry Fee/Deferred Entry Fee	0.00	0.00	0.00	0.00	1.25	7.32	5.01	5.94	6.52	Sep-05
	//Select	0.00	0.00	0.00	0.00	-1.03	5.99	4.83	6.16	6.59	Mar-07
Perpetual Australian Shares	Entry Fee	1.79	0.75	6.67	4.90	5.34	9.42	5.70	7.54	7.69	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.79	0.75	6.67	4.90	5.34	9.42	5.38	7.08	7.12	Sep-04
	//Select	1.79	0.77	6.72	5.00	5.43	9.52	5.79	7.73	8.03	Mar-07
		1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd)

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Perpetual Balanced Growth	Entry Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.95	3.11	4.23	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.28	0.39	5.89	6.02	7.23	9.03	5.76	6.37	6.28	Sep-05
	//Select	0.01	0.02	0.05	0.09	0.09	0.09	1.04	3.29	4.56	Mar-07
Perpetual Conservative Growth	Entry Fee	0.00	0.00	0.00	0.00	1.46	4.21	2.63	3.13	3.15	Sep-05
	Nil Entry Fee/Deferred Entry Fee	1.20	0.08	3.23	2.59	4.78	6.14	3.15	3.08	3.28	Sep-05
	//Select	0.00	0.00	0.00	0.00	1.73	4.62	3.11	3.48	3.39	Mar-07
Schroder Australian Equity	Entry Fee	2.23	4.45	9.86	13.72	12.40	14.74	10.24	9.29	10.15	Sep-04
	Nil Entry Fee/Deferred Entry Fee	2.24	4.45	9.86	13.72	12.40	14.75	9.98	8.91	9.69	Sep-04
	//Select	2.23	4.45	9.86	13.72	12.51	14.91	10.45	9.60	10.64	Mar-07
Schroder Real Return	Entry Fee	-1.21	-0.13	1.28	4.36	8.62	10.37	5.52	5.12	4.69	Sep-05
	Nil Entry Fee/Deferred Entry Fee	-1.21	-0.13	1.28	4.36	8.62	10.37	5.20	4.67	4.14	Sep-05
	//Select	-1.21	-0.10	1.33	4.46	8.72	10.47	5.61	5.31	5.03	Mar-07
SG Hiscock Property	Entry Fee	0.00	0.00	0.00	0.00	5.09	16.57	6.60	4.08	5.14	Sep-04
	Nil Entry Fee/Deferred Entry Fee	0.65	-5.34	-2.05	-13.69	-2.39	10.99	3.03	1.19	2.59	Sep-04
	//Select	0.00	0.00	0.00	0.00	5.20	16.74	6.80	4.38	5.60	Mar-07
UBS Diversified Fixed Income	Entry Fee	0.00	0.00	0.00	0.00	1.59	3.95	-0.31	-0.47	0.51	Sep-04
	Nil Entry Fee/Deferred Entry Fee	1.53	-0.02	1.30	-0.42	2.85	4.78	-0.22	-0.71	0.16	Sep-04
	//Select	0.00	0.00	0.00	0.00	1.69	4.10	-0.13	-0.18	0.95	Mar-07
		1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

[2] This was formerly known as "OptiMix Geared Australian Shares Trust"

[3] This was formerly known as "Zurich Investments Global Thematic Shares"

[3] This was formerly known as "Antipodes Global (Long Value)"

[5] This was formerly known as "BT Smaller Companies"

[6] This was formerly known as "OptiMix Global Smaller Companies Share"

[7] This was formerly known as "BlackRock Scientific Australian Equity"

[8] This was formerly known as "BlackRock Scientific Diversified Growth"

[9] This was formerly known as "BlackRock Scientific International Equity"

[10] This was formerly known as "First Sentier Global Credit Income"

[11] This was formerly known as "Colonial First State Imputation"

[12] This was formerly known as "Schroder Strategic Growth"

[13] These were formerly known as "Vanguard" funds

[14] This was formerly known as "Vanguard Property Securities Index"

[15] This was formerly known as "OnePath Tax Effectie Income"

[16] This was formerly known as "OptiMix Balanced"

[17] This was formerly known as "OptiMix Conservative"

[18] This was formerly known as "OptiMix Growth"

[19] This was formerly known as "OptiMix Moderate"

[20] This was formerly known as "Magellan Global"

[21] This was formerly known as "OnePath Blue Chip Imputation"

***This investment option has not passed the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-onepath-custodians-mastertrust**

ANZ Wholesale Investment Trusts as at: 31 October 2026

OnePath funds

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Wholesale Diversified Fixed Interest Trust*	0.90	-0.39	1.21	0.91	3.57	5.47	1.13	0.93	1.91	Apr-01

Investment Savings Bond as at: 31 October 2026

OnePath funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	Entry Fee	1.05	-0.81	1.85	2.11	5.78	9.23	5.67	6.05	6.14	Apr-97
	Nil Entry Fee	1.03	-0.88	1.72	1.85	5.52	8.96	5.41	5.74	5.75	Apr-97
OnePath Balanced	Entry Fee	-0.08	-0.31	1.60	1.81	3.55	5.23	2.64	2.74	3.12	Mar-95
	Nil Entry Fee	-0.11	-0.37	1.47	1.56	3.30	4.97	2.38	2.43	2.74	Mar-95
OnePath Capital Stable	Entry Fee	0.60	-0.06	0.89	0.18	1.74	2.61	0.59	0.45	0.83	Apr-88
	Nil Entry Fee	0.57	-0.17	0.68	-0.23	1.32	2.19	0.18	0.02	0.36	Jun-89
OnePath Diversified Fixed Interest	Entry Fee	0.55	-0.45	0.48	-0.11	1.70	2.94	-0.10	-0.28	0.29	Sep-05
	Nil Entry Fee	0.53	-0.52	0.36	-0.36	1.45	2.68	-0.35	-0.57	-0.08	Sep-05
OnePath Emerging Companies	Entry Fee	-3.47	0.71	-0.29	-4.89	6.78	10.08	2.76	3.63	4.51	Apr-97
	Nil Entry Fee	-3.49	0.65	-0.42	-5.12	6.51	9.80	2.50	3.32	4.12	Apr-97
OnePath International Shares	Entry Fee	-1.94	-1.49	4.08	2.58	5.63	9.07	5.62	7.16	9.07	Apr-97
	Nil Entry Fee	-1.97	-1.55	3.95	2.32	5.37	8.80	5.35	6.84	8.67	Apr-97
OnePath Managed Growth	Entry Fee	-0.39	-0.28	2.08	2.40	4.49	6.73	3.70	3.86	4.21	May-88
	Nil Entry Fee	-0.41	-0.34	1.96	2.15	4.23	6.46	3.44	3.55	3.82	Jun-92
OnePath Money Market	Entry Fee	0.24	0.69	1.41	2.55	2.54	2.62	2.04	1.45	1.11	Sep-91
	Nil Entry Fee	0.25	0.73	1.48	2.69	2.68	2.75	2.16	1.55	1.17	Jan-95
OnePath Multi Asset Income^	Entry Fee	0.94	-1.10	1.41	-1.70	2.95	7.00	3.44	2.86	3.74	Sep-05
	Nil Entry Fee	0.92	-1.16	1.28	-1.94	2.69	6.73	3.19	2.55	3.35	Sep-05

OptiMix funds

		1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Australian Shares	Entry Fee	0.55	0.25	3.05	0.68	4.02	7.73	4.64	4.49	5.33	Apr-97
	Nil Entry Fee	0.53	0.18	2.92	0.43	3.76	7.46	4.38	4.18	4.93	Apr-97
OptiMix Balanced	Entry Fee	-0.42	-0.33	2.08	2.29	4.46	6.75	3.67	3.76	4.15	Mar-95
	Nil Entry Fee	-0.45	-0.40	1.95	2.04	4.20	6.48	3.41	3.45	3.76	Mar-95
OptiMix Global Shares	Entry Fee	-1.56	-0.38	4.05	0.55	5.29	9.28	6.20	6.63	7.38	Apr-97
	Nil Entry Fee	-1.58	-0.45	3.92	0.30	5.03	9.01	5.94	6.32	6.98	Apr-97
OptiMix Growth	Entry Fee	-0.68	-0.38	2.28	2.32	4.72	7.49	4.29	4.55	5.04	Mar-95
	Nil Entry Fee	-0.70	-0.44	2.15	2.07	4.46	7.23	4.03	4.24	4.65	Mar-95
OptiMix Moderate	Entry Fee	-0.10	-0.35	1.54	1.68	3.36	5.11	2.54	2.64	3.03	Apr-97
	Nil Entry Fee	-0.12	-0.41	1.41	1.43	3.10	4.85	2.28	2.34	2.65	Apr-97
OptiMix Property Securities	Entry Fee	-0.28	-5.19	-2.45	-11.56	-2.71	7.94	1.94	1.22	2.71	Mar-95
	Nil Entry Fee	-0.31	-5.25	-2.57	-11.78	-2.96	7.67	1.69	0.92	2.33	Mar-95

	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* Formerly known as ANZ Wholesale Diversified Fixed Interest Trust

^ Formerly known as OnePath Tax Effective Income

ANZ Smart Choice Super and Pension as at: 31 October 2026

Super Options

	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*
ANZ Smart Choice Super 1940s	0.45	0.55	2.72	3.16	5.97	8.22	4.87	4.48	4.88	Dec-11
ANZ Smart Choice Super 1950s	0.02	0.31	3.23	4.05	7.34	10.02	5.86	5.51	5.92	Dec-11
ANZ Smart Choice Super 1960s	-0.22	0.32	3.77	4.85	8.71	11.76	6.99	6.98	7.44	Dec-11
ANZ Smart Choice Super 1970s	-0.33	0.17	3.75	4.87	8.89	12.07	6.77	7.19	7.99	Dec-11
ANZ Smart Choice Super 1980s	-0.38	0.16	3.93	5.18	9.26	12.56	7.14	7.62	8.49	Dec-11
ANZ Smart Choice Super 1990s	-0.37	0.17	3.90	5.15	9.19	12.49	7.13	7.65	8.54	Dec-11
ANZ Smart Choice Super 2000s	-0.35	0.19	3.91	5.18	9.16	12.41	7.11	7.61	-	Feb-17
ANZ Smart Choice Super Australian Equities	1.28	0.44	3.92	3.14	7.41	12.09	7.48	7.75	8.98	Dec-11
ANZ Smart Choice Super Australian Fixed Interest	1.01	-0.04	1.51	-0.27	2.52	3.64	0.44	-0.04	-	Feb-17
ANZ Smart Choice Super Global Fixed Interest	1.43	0.16	-0.48	-0.88	1.39	3.20	-0.56	-0.30	0.69	Dec-11
ANZ Smart Choice Super Global Property	2.23	-5.31	-1.32	6.77	3.73	9.77	-0.63	0.24	2.59	Dec-11
ANZ Smart Choice Super International Equities (Hedged)	-0.65	0.90	5.23	10.82	14.70	19.02	8.96	11.04	10.90	Dec-11
ANZ Smart Choice Super International Equities (Unhedged)∞	-1.78	0.30	6.62	3.87	11.61	16.22	10.72	11.75	12.44	May-15

Pension Options

	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*
ANZ Smart Choice Pension 1940s	0.51	0.61	3.25	3.77	6.76	9.28	5.53	5.09	5.51	Dec-11
ANZ Smart Choice Pension 1950s	0.04	0.36	3.70	4.68	8.30	11.25	6.59	6.18	6.62	Dec-11
ANZ Smart Choice Pension 1960s	-0.21	0.35	4.15	5.36	9.64	13.02	7.70	7.56	-	Feb-17
ANZ Smart Choice Pension Australian Equities	1.48	0.53	4.36	3.56	8.29	13.48	8.40	8.64	10.03	Dec-11
ANZ Smart Choice Pension Australian Fixed Interest	1.10	-0.01	1.99	-0.11	2.84	4.03	0.47	0.96	-	Feb-17
ANZ Smart Choice Pension Cash	0.42	1.21	2.38	4.44	4.43	4.54	3.61	2.72	2.37	Dec-11
ANZ Smart Choice Pension Global Fixed Interest	1.61	0.14	0.19	-0.33	1.76	3.63	-0.66	-0.28	0.81	Dec-11
ANZ Smart Choice Pension Global Property	2.51	-5.94	-1.48	7.55	4.02	11.04	-0.86	0.13	2.70	Dec-11
ANZ Smart Choice Pension International Equities (Hedged)	-0.78	0.65	5.54	11.55	15.43	20.35	9.56	11.89	11.83	Dec-11
ANZ Smart Choice Pension International Equities (Unhedged)	-1.95	0.34	6.75	3.47	12.06	17.29	11.42	12.76	-	Feb-17

	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

Yearly returns for ANZ Smart Choice Super Cash and ANZ Smart Choice Pension Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash and ANZ Smart Choice Pension Cash are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded. Where a full year return is yet available, the since inception return is stated.

∞ International Equities (Unhedged) Super option commenced in ANZ Smart Choice Super for employers and their employees on 25 May 2015 and was added to the ANZ Smart Choice Super and Pension Investment menu on 18 February 2017.

#This investment option was included in the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-anz-smart-choice for more de

ANZ Smart Choice Super for employers and their employees as at: 31 October 2026

Investment Funds	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*
ANZ Smart Choice Super 1940s[#]	0.45	0.55	2.72	3.16	5.97	8.22	4.87	4.48	4.88	Nov-13
ANZ Smart Choice Super 1950s[#]	0.02	0.31	3.23	4.05	7.34	10.02	5.86	5.51	5.92	Nov-13
ANZ Smart Choice Super 1960s[#]	-0.22	0.32	3.77	4.85	8.71	11.76	6.99	6.98	7.44	Nov-13
ANZ Smart Choice Super 1970s[#]	-0.33	0.17	3.75	4.87	8.89	12.07	6.77	7.19	7.99	Nov-13
ANZ Smart Choice Super 1980s[#]	-0.38	0.16	3.93	5.18	9.26	12.56	7.14	7.62	8.49	Nov-13
ANZ Smart Choice Super 1990s[#]	-0.37	0.17	3.90	5.15	9.19	12.49	7.13	7.65	8.54	Nov-13
ANZ Smart Choice Super 2000s[#]	-0.35	0.19	3.91	5.18	9.16	12.41	7.11	7.61	-	Feb-17
ANZ Smart Choice Super Australian Equities	1.28	0.44	3.92	3.14	7.41	12.09	7.48	7.75	8.98	Nov-13
ANZ Smart Choice Super Australian Fixed Interest	1.01	-0.04	1.51	-0.27	2.52	3.64	0.44	-0.04	-	Feb-17
ANZ Smart Choice Super Cash	0.36	1.02	2.02	3.76	3.75	3.85	3.06	2.31	2.01	Dec-11
ANZ Smart Choice Super Global Fixed Interest	1.43	0.16	-0.48	-0.88	1.39	3.20	-0.56	-0.30	0.69	Nov-13
ANZ Smart Choice Super Global Property	2.23	-5.31	-1.32	6.77	3.73	9.77	-0.63	0.24	2.59	Nov-13
ANZ Smart Choice Super Global Smaller Companies	-0.60	-1.16	4.09	7.37	11.22	14.53	6.89	8.78	9.79	May-15
ANZ Smart Choice Super International Equities (Hedged)	-0.65	0.90	5.23	10.82	14.70	19.02	8.96	11.04	10.90	Nov-13
ANZ Smart Choice Super International Equities (Unhedged)	-1.78	0.30	6.62	3.87	11.61	16.22	10.72	11.75	12.44	May-15
Alphinity Australian Shares[#1]	1.35	-1.03	2.29	2.59	7.76	12.54	7.86	8.40	8.57	May-15
Alphinity Select Leaders[#2]	1.36	-1.07	2.05	1.95	6.88	11.67	7.54	7.82	8.28	May-15
Alphinity Sustainable Investments - Australian Shares[#3]	1.31	-1.70	3.10	2.17	7.67	12.84	6.58	8.41	8.87	May-15
Arrowstreet Global Equity (Hedged)	-1.50	0.82	8.78	20.95	21.63	22.81	12.92	14.47	13.52	May-15
Bentham Global Income	1.43	-0.05	1.12	-0.58	2.01	4.56	2.47	2.92	3.17	May-15
Fidelity Australian Equities	0.64	-0.48	2.23	1.26	4.57	9.66	5.26	7.09	8.33	May-15
Kapstream Absolute Return Income	0.19	0.59	1.59	3.24	4.17	4.76	3.30	2.45	2.40	May-15
OnePath Emerging Companies[#10]	-4.04	1.36	-0.05	-5.31	10.53	15.74	5.10	6.04	6.96	May-15
Vinva Global Alpha[#12]	-2.35	-0.25	1.66	-8.01	1.37	7.93	5.16	5.79	8.88	May-15
Merlon Australian Share Income	2.65	4.99	11.32	14.86	10.68	11.95	9.92	8.37	7.76	May-15
OnePath Global Emerging Markets[#7]	-10.17	-6.48	-1.94	6.18	16.94	19.10	6.62	5.79	7.36	May-15
MFS Global Equity	-0.53	-1.70	6.54	-1.43	2.85	7.36	4.00	6.01	8.41	May-15
	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance

ANZ Smart Choice Super for employers and their employees as at: 31 October 2026

Investment Funds	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*
MultiSeries 30^	0.16	-0.04	1.68	2.52	4.50	6.04	-	-	-	Jul-22
MultiSeries 50^	-0.03	-0.14	2.24	2.99	5.40	7.63	-	-	-	Jul-22
MultiSeries 70^	-0.44	-0.13	2.91	3.75	6.69	9.64	-	-	-	Jul-22
MultiSeries 90^	-0.76	-0.18	3.18	3.76	6.96	10.50	-	-	-	Jul-22
OnePath Geared Australian Shares Index	1.47	-1.32	5.66	-0.55	7.97	17.04	8.38	9.64	12.54	May-15
OnePath Diversified Fixed Interest[#8]	0.77	-0.40	0.74	0.30	2.80	4.56	0.84	0.55	1.38	May-15
Pendal Smaller Companies[#5]	-4.02	-1.33	-2.57	-12.71	1.16	9.64	3.63	6.00	6.66	May-15
Perpetual Australian Shares	1.68	0.78	6.19	4.63	5.00	8.79	5.40	7.13	7.37	May-15
ClearBridge Global Infrastructure Value[#9]	5.45	-1.08	-2.13	8.59	9.84	12.19	6.67	6.47	7.00	May-15
Schroder Australian Equity	2.03	4.10	9.02	12.36	11.36	13.40	9.54	8.67	9.66	May-15
Schroder Fixed Income	0.95	-0.34	1.46	-0.13	2.85	4.28	0.54	0.25	1.28	May-15
Schroder Real Return	-1.06	-0.01	1.00	3.85	7.89	9.52	5.24	4.95	4.72	May-15
SG Hiscock Property Securities	0.57	-4.77	-1.77	-12.52	-1.85	11.00	3.79	2.06	3.48	May-15
OnePath Australian Shares Income[#4]	1.76	0.96	4.67	4.25	9.20	10.80	8.03	6.69	7.13	May-15
OnePath Global Shares[#11]	-2.19	-1.56	4.97	3.47	6.96	10.88	6.93	8.72	11.05	May-15
	1 Month %	3 Months %	6 Months %	1 Year % p.a.	2 Years % p.a.	3 Years % p.a.	5 Year % p.a.	7 Years % p.a.	10 Years % p.a.	Fund start date*

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

Yearly returns for ANZ Smart Choice Super Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded. Where a full year return is yet available, the since inception return is stated.

#1 Formerly UBS Australian Shares.

#2 Formerly UBS Select Leaders.

#3 Formerly UBS Sustainable Investments - Australian Shares.

#4 Formerly Nikko AM Blue Chip Imputation/Tyndall Blue Chip Imputation

#5 Formerly BT Smaller Companies.

#7 Formerly MFS Global Emerging Markets

#8 Formerly PIMCO Diversified Fixed Interest

#9 Formerly RARE Infrastructure Value

#9 Formerly ClearBridge RARE Infrastructure Value

#10 Formerly Karara Capital Emerging Companies

#11 Formerly Vontobel Global Shares

#12 Formerly Magellan Global

^The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

#This investment option was included in the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-anz-smart-choice for more de

ANZ Smart Choice for QBE Management Services Pty Ltd and their employees as at: 30 June 2026

Investment Funds	2026‡ %	2025‡ %	2024‡ %	2023‡ %	2022‡ %	Five year return†	Ten year return†	Fund start date*
ANZ Smart Choice Super 1940s[#]	6.39	8.74	8.08	6.55	-4.12	5.02	4.86	Oct-14
ANZ Smart Choice Super 1950s[#]	8.65	10.08	9.40	7.99	-4.86	6.10	5.92	Oct-14
ANZ Smart Choice Super 1960s[#]	10.37	11.39	10.99	10.45	-5.58	7.31	7.48	Oct-14
ANZ Smart Choice Super 1970s[#]	10.74	11.69	10.68	10.49	-6.49	7.18	8.09	Oct-14
ANZ Smart Choice Super 1980s[#]	11.31	11.98	11.17	11.12	-6.38	7.59	8.60	Oct-14
ANZ Smart Choice Super 1990s[#]	11.22	11.89	11.14	11.08	-6.26	7.57	8.66	Oct-14
ANZ Smart Choice Super 2000s[#]	11.15	11.84	11.03	11.05	-6.07	7.56	8.27	Feb-17
ANZ Smart Choice Super Australian Equities	6.08	12.39	10.96	13.81	-4.93	7.44	9.03	Nov-13
ANZ Smart Choice Super Australian Fixed Interest	0.91	5.68	2.96	0.61	-9.99	-0.11	1.31	Feb-17
ANZ Smart Choice Super Cash	3.55	3.94	3.93	2.30	0.35	2.80	1.93	Nov-13
ANZ Smart Choice Super Global Fixed Interest	1.87	4.51	2.25	-1.17	-9.31	-0.49	0.80	Nov-13
ANZ Smart Choice Super Global Property	12.85	7.06	3.22	-5.57	-10.23	1.12	2.48	Nov-13
ANZ Smart Choice Super Global Smaller Companies	21.00	14.69	7.55	14.59	-13.19	8.23	10.37	May-15
ANZ Smart Choice Super International Equities (Hedged)	20.31	12.16	17.67	14.40	-11.70	9.91	11.27	Nov-13
ANZ Smart Choice Super International Equities (Unhedged)	13.40	16.66	17.76	19.92	-5.79	11.97	12.54	May-15
Alphinity Australian Shares[#1]	5.66	15.79	11.31	12.69	-2.87	8.31	8.69	May-15
Alphinity Select Leaders[#2]	4.04	15.72	10.98	12.10	-2.74	7.81	8.30	May-15
Alphinity Sustainable Investments - Australian Shares[#3]	6.11	16.42	11.96	12.05	-7.72	7.42	9.17	May-15
Arrowstreet Global Equity (Hedged)	32.03	12.29	21.68	14.22	-9.61	13.25	13.81	May-15
Bentham Global Income	0.84	5.84	7.76	1.05	-1.59	2.72	3.73	May-15
ClearBridge Global Infrastructure Value[#9]	14.64	17.40	0.97	2.53	6.79	8.27	7.28	May-15
Fidelity Australian Equities	4.01	11.11	6.69	12.45	-3.79	5.93	8.52	May-15
Kapstream Absolute Return Income	4.43	5.53	5.29	1.91	-1.48	3.10	2.41	May-15
OnePath Emerging Companies[#10]	14.88	14.34	16.09	7.65	-20.53	5.46	6.68	May-15
Vinva Global Alpha[#12]	-5.45	13.55	16.57	18.13	-10.85	5.68	9.21	May-15
Merlon Australian Share Income	8.73	4.71	8.62	17.33	5.48	8.88	7.33	May-15
MFS Global Equity	-0.78	11.58	4.77	16.68	-8.75	4.31	8.28	May-15
OnePath Diversified Fixed Interest[#8]	2.65	5.89	3.71	1.23	-9.49	0.65	1.52	May-15
OnePath Geared Australian Shares Index	5.18	15.96	14.98	21.45	-12.30	8.36	12.55	May-15
OnePath Global Emerging Markets[#7]	42.16	16.17	12.84	3.94	-24.10	8.01	9.43	May-15
	2026‡ %	2025‡ %	2024‡ %	2023‡ %	2022‡ %	Five year return†	Ten year return†	Fund start date*

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance

ANZ Smart Choice for QBE Management Services Pty Ltd and their employees as at: 30 June 2026

Investment Funds	2026‡ %	2025‡ %	2024‡ %	2023‡ %	2022‡ %	Five year return†	Ten year return†	Fund start date*
Pendal Smaller Companies[#5]	4.77	10.42	15.41	13.82	-14.81	5.30	7.32	May-15
Perpetual Australian Shares	4.17	5.98	6.14	13.31	-1.89	5.43	7.66	May-15
Schroder Australian Equity	10.12	10.06	8.67	13.18	1.37	8.61	9.69	May-15
Schroder Fixed Income	1.84	6.02	3.88	0.38	-11.24	-0.01	1.34	May-15
Schroder Real Return	10.36	9.23	8.73	4.67	-4.99	5.44	4.99	May-15
SG Hiscock Property Securities	-3.51	15.04	19.29	7.80	-8.82	5.41	3.42	May-15
OnePath Australian Shares Income[#4]	8.32	9.85	6.90	11.29	1.52	7.52	7.06	May-15
OnePath Global Shares[#11]	8.11	14.30	11.81	19.44	-10.95	8.00	11.20	May-15
	2026‡ %	2025‡ %	2024‡ %	2023‡ %	2022‡ %	Five year return†	Ten year return†	Fund start date*

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

Yearly returns for ANZ Smart Choice Super Cash are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Smart Choice Super Cash are the compound average of the yearly returns since start date.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded. Where a full year return is yet available, the since inception return is stated.

† Five-year and ten-year returns for each investment fund are calculated over the last five years and ten years respectively, or since start date where the investment fund has not been in existence for the full period the inception return is stated.

‡ Financial Year returns show performance to 30 June.

#1 Formerly UBS Australian Shares.

#2 Formerly UBS Select Leaders.

#3 Formerly UBS Sustainable Investments - Australian Shares.

#4 Formerly Nikko AM Blue Chip Imputation/Tyndall Blue Chip Imputation

#5 Formerly BT Smaller Companies.

#7 Formerly MFS Global Emerging Markets

#8 Formerly PIMCO Diversified Fixed Interest

#9 Formerly RARE Infrastructure Value

#9 Formerly ClearBridge RARE Infrastructure Value

#10 Formerly Karara Capital Emerging Companies

#11 Vontobel Global Shares

#12 Magellan Global

≈ There were no investors nor any funds invested into this option during the reporting period.

#This investment option was included in the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-anz-smart-choice for more deta

Actual returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Closed products as at: 31 October 2026

Deferred Annuity

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Capital Guaranteed Fund (Series 1)	0.29	0.84	1.64	3.09	2.91	2.64	1.95	1.43	1.33	Jun-86
ANZ Capital Guaranteed Fund (Series 2)	0.29	0.84	1.64	3.09	2.90	2.64	1.94	1.40	1.22	Aug-95
ANZ Capital Guaranteed Fund (Series 3)	0.29	0.84	1.64	3.10	2.91	2.64	1.94	1.39	1.19	Feb-98
ANZ Diversified Stable (Series 1)	0.10	-0.20	1.40	1.78	3.68	5.44	2.66	2.62	3.06	Dec-86
ANZ Diversified Stable (Series 2)	0.10	-0.20	1.40	1.78	3.68	5.44	2.66	2.62	3.06	Aug-95
ANZ Managed (Series 1)	-0.49	-0.27	2.63	3.10	5.84	8.91	5.03	5.23	5.73	Sep-84
ANZ Managed (Series 2)	-0.49	-0.27	2.63	3.10	5.84	8.91	5.03	5.23	5.73	Aug-95
Gateway Aggressive Fund	-0.83	-0.34	2.82	2.92	5.88	9.59	5.50	5.82	6.46	Jan-98
Gateway Balanced Fund	-0.11	-0.36	1.81	2.09	4.37	6.73	3.44	3.53	4.06	Jan-98
Gateway Conservative Fund	0.08	-0.28	1.22	1.59	3.49	5.08	2.49	2.46	2.88	Jan-98
Gateway Growth Fund	-0.52	-0.36	2.49	2.82	5.58	8.71	4.84	4.99	5.50	Jan-98

Flexible Income Plan

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Australian Imputation Fund	1.99	1.00	5.00	4.28	9.82	11.62	8.54	7.07	7.46	Jun-01
ANZ Australian Shares Fund	1.53	-1.05	2.91	3.21	8.63	13.81	8.68	9.06	9.05	Sep-01
ANZ Balanced Fund	-0.08	-0.29	2.47	3.08	5.58	8.16	4.42	4.52	4.96	Jun-01
ANZ Capital Guaranteed (Series 1)	0.35	1.01	1.99	3.76	3.48	3.15	2.42	1.73	1.61	Apr-93
ANZ Capital Guaranteed (Series 2)	0.35	1.01	1.99	3.76	3.48	3.15	2.42	1.73	1.61	Aug-95
ANZ Capital Guaranteed Fund (Series 3)	0.34	1.01	1.98	3.76	3.47	3.14	2.41	1.72	1.55	Feb-98
ANZ Conservative Fund	0.11	-0.27	1.68	2.17	4.24	5.99	2.98	2.99	3.45	Jun-01
ANZ Diversified Fixed Interest Fund	0.86	-0.51	0.99	0.46	3.46	5.24	0.82	0.43	1.14	Jul-01
ANZ Diversified Stable (Series 1)	0.12	-0.25	1.72	2.26	4.33	6.07	3.06	3.07	3.53	Oct-93
ANZ Diversified Stable (Series 2)	0.14	-0.17	1.87	2.56	4.64	6.39	3.37	3.38	3.84	Aug-95
ANZ Growth Fund	-0.52	-0.27	3.16	3.93	6.99	10.34	5.98	6.18	6.58	Jun-01
ANZ Income Fund	0.15	-0.15	1.91	2.66	4.74	6.49	2.58	1.98	2.35	Jun-01
ANZ Managed (Series 1)	-0.55	-0.35	2.99	3.59	6.64	9.99	5.64	5.92	6.46	May-93
ANZ Managed (Series 2)	-0.52	-0.28	3.15	3.91	6.96	10.32	5.96	6.24	6.78	Aug-95
ANZ Property Securities Fund	0.65	-5.31	-1.96	-13.57	-2.17	12.73	4.41	2.38	3.61	Jun-01
ANZ Select Leaders Fund*	1.16	-1.49	3.02	2.43	7.98	13.40	8.69	8.76	8.96	Jun-01
Gateway Aggressive	-0.93	-0.50	3.13	3.24	6.59	10.60	6.05	6.40	7.04	Jan-98
Gateway Balanced Fund	-0.14	-0.47	2.10	2.37	4.84	7.42	3.74	3.88	4.44	Jan-98
Gateway Conservative Fund	0.09	-0.34	1.51	1.87	3.94	5.67	2.74	2.77	3.21	Jan-98
Gateway Growth Fund	-0.58	-0.43	2.84	3.23	6.29	9.70	5.33	5.53	6.04	Jan-98

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Closed products as at: 31 October 2026

ANZ Investment Trusts

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Equity Imputation Trust	1.43	0.58	4.74	3.91	9.19	11.10	7.83	6.33	6.73	May-87
ANZ Equity Trust No 1	1.15	-1.38	2.61	2.83	8.11	13.38	7.86	8.39	8.44	Nov-82
ANZ Property Securities Trust	0.54	-5.55	-2.43	-14.39	-3.10	11.49	3.29	1.50	2.81	Jan-89

ANZ Investment Bond

	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Capital Guaranteed Fund (Series 1)	0.23	0.66	1.28	2.40	2.32	2.17	1.56	1.11	0.97	Jun-86
Capital Guaranteed Fund (Series 2)	0.22	0.66	1.28	2.40	2.32	2.17	1.55	1.11	0.88	Aug-95
Capital Guaranteed Fund (Series 3)	0.23	0.65	1.28	2.40	2.32	2.17	1.55	1.11	0.84	Apr-98
Diversified Stable (Series 1)	0.08	-0.18	1.23	1.58	2.99	4.14	2.06	2.05	2.34	Dec-86
Diversified Stable (Series 2)	0.08	-0.18	1.23	1.58	2.99	4.14	2.06	2.05	2.34	Aug-95
Managed (Series 1)	-0.38	-0.23	2.19	2.61	4.70	6.94	3.91	4.07	4.42	Mar-84
Managed (Series 2)	-0.38	-0.23	2.19	2.61	4.70	6.94	3.91	4.07	4.42	Aug-95
Gateway Aggressive Fund	-0.67	-0.37	2.31	2.39	4.79	7.56	4.36	4.62	5.11	Apr-98
Gateway Balanced Fund	-0.11	-0.35	1.53	1.67	3.35	5.10	2.53	2.63	3.02	Apr-98
Gateway Conservative Fund	0.05	-0.28	1.03	1.21	2.66	3.82	1.70	1.72	2.03	Apr-98
Gateway Growth Fund	-0.42	-0.33	2.08	2.30	4.48	6.76	3.68	3.77	4.16	Apr-98
Russell Australian Shares Fund	0.81	0.25	3.88	-0.27	4.15	9.36	5.60	5.91	6.59	May-98
	1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

* This fund was formerly ANZ Wealth Accumulator Fund

‡ This fund was formerly known as Citigroup Global Equity Trust

§ This fund was formerly known as Citigroup Tactical Allocation Trust

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OnePath funds - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Entry Fee	Distribution	0.07	0.21	11.14	11.94	8.30	6.88	5.14	6.98	6.80
		Growth	-0.61	-0.52	-8.18	-8.51	-1.75	3.12	0.41	-1.17	-0.48
		Total	-0.54	-0.31	2.96	3.43	6.55	10.00	5.55	5.81	6.32
OnePath Australian Share Trust	Entry Fee	Distribution	0.07	0.76	7.42	8.20	11.21	10.19	10.54	9.22	8.08
		Growth	1.04	-2.26	-5.11	-5.93	-3.67	2.60	-3.25	-1.42	-0.27
		Total	1.11	-1.50	2.31	2.27	7.54	12.79	7.29	7.80	7.81
OnePath Balanced Trust	Entry Fee	Distribution	0.07	0.21	5.50	6.33	4.68	3.89	2.82	4.07	4.38
		Growth	-0.17	-0.55	-3.31	-3.71	0.50	3.89	1.23	0.15	0.35
		Total	-0.10	-0.34	2.19	2.62	5.18	7.78	4.05	4.22	4.73
OnePath Australian Shares Income Trust[25]	Entry Fee	Distribution	0.07	1.33	1.96	3.11	3.85	3.84	4.18	4.04	3.95
		Growth	1.33	-0.86	2.51	0.30	4.82	6.68	3.08	1.72	2.17
		Total	1.40	0.47	4.47	3.41	8.67	10.52	7.26	5.76	6.12
OnePath Conservative Trust	Entry Fee	Distribution	0.08	0.23	5.38	6.39	4.92	4.04	2.88	4.18	4.45
		Growth	0.06	-0.40	-3.58	-3.94	-0.39	2.24	0.35	-0.95	-0.80
		Total	0.14	-0.17	1.80	2.45	4.53	6.28	3.23	3.23	3.65
OnePath Diversified Fixed Interest Trust	Entry Fee	Distribution	0.07	0.23	5.16	6.60	3.89	2.97	2.07	3.24	3.57
		Growth	0.77	-0.76	-4.23	-6.24	-0.92	1.95	-1.49	-2.96	-2.48
		Total	0.84	-0.53	0.93	0.36	2.97	4.92	0.58	0.28	1.09
OnePath Geared Australian Shares Index Trust[2]	Entry Fee	Distribution	0.07	0.20	0.58	0.95	1.04	1.19	2.95	2.90	3.30
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.52	-1.64	4.21	-2.48	6.47	17.27	6.91	8.17	11.12
OnePath Global Emerging Markets	Entry Fee	Distribution	0.06	0.20	0.41	0.90	1.00	1.02	0.90	0.98	0.99
		Growth	-11.21	-7.37	-3.17	5.00	16.51	19.34	5.76	4.69	6.37
		Total	-11.15	-7.17	-2.76	5.90	17.51	20.36	6.66	5.67	7.36
OnePath Global Property Securities Index[3]	Entry Fee	Distribution	0.07	0.20	7.67	8.78	4.76	3.72	3.91	4.90	5.89
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.50	-5.99	-1.58	7.34	3.84	10.82	-0.99	-0.06	2.06
OnePath Global Share Trust	Entry Fee	Distribution	0.07	0.21	0.45	0.88	0.91	0.94	0.90	0.93	0.95
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.33	-1.74	4.89	3.13	6.85	10.99	6.83	8.69	11.07
OnePath Managed Growth Trust	Entry Fee	Distribution	0.07	0.21	5.21	6.02	4.54	4.28	3.16	3.96	5.27
		Growth	-0.61	-0.51	-2.26	-2.60	1.97	5.61	2.33	1.80	0.95
		Total	-0.54	-0.30	2.95	3.42	6.51	9.89	5.49	5.76	6.22
OnePath Multi Asset Income Trust[23]	Entry Fee	Distribution	0.07	0.65	0.88	1.46	2.11	2.02	2.00	2.25	2.36
		Growth	1.00	-2.26	0.97	-3.83	1.70	7.56	2.53	1.53	2.56
		Total	1.07	-1.61	1.85	-2.37	3.81	9.58	4.53	3.78	4.92
OnePath Property Securities Trust	Entry Fee	Distribution	0.07	0.20	5.16	4.89	5.99	6.64	6.15	6.50	6.77
		Growth	0.52	-5.61	-7.29	-18.77	-8.44	5.64	-2.18	-4.39	-3.34
		Total	0.59	-5.41	-2.13	-13.88	-2.45	12.28	3.97	2.11	3.43
OnePath Select Leaders	Entry Fee	Distribution	0.08	0.21	0.94	2.13	2.18	2.58	3.36	3.15	3.20
		Growth	1.08	-1.77	0.76	-1.25	4.29	9.28	3.55	3.95	4.22
		Total	1.16	-1.56	1.70	0.88	6.47	11.86	6.91	7.10	7.42
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OptiMix funds - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Share Trust	Entry Fee	Distribution	0.07	0.21	1.63	2.54	2.29	2.09	2.38	2.20	2.48
		Growth	0.81	0.36	2.44	-2.12	2.92	8.82	3.85	3.93	4.62
		Total	0.88	0.57	4.07	0.42	5.21	10.91	6.23	6.13	7.10
OptiMix Balanced Trust	Entry Fee	Distribution	0.07	0.21	12.32	13.11	10.66	10.17	6.68	6.58	5.48
		Growth	-0.61	-0.51	-9.31	-9.61	-4.07	-0.12	-0.85	-0.67	0.82
		Total	-0.54	-0.30	3.01	3.50	6.59	10.05	5.83	5.91	6.30
OptiMix Conservative Trust	Entry Fee	Distribution	0.07	0.21	5.35	6.33	4.88	3.65	2.56	3.75	3.59
		Growth	0.06	-0.40	-3.58	-3.94	-0.41	2.56	0.60	-0.60	-0.06
		Total	0.13	-0.19	1.77	2.39	4.47	6.21	3.16	3.15	3.53
OptiMix Global Emerging Markets Trust	Entry Fee	Distribution	0.06	0.20	0.42	0.90	1.00	1.03	0.90	3.82	3.67
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.15	-7.21	-2.79	5.81	17.46	20.28	6.44	5.15	6.17
OptiMix Growth Trust	Entry Fee	Distribution	0.07	0.21	5.13	5.80	4.33	5.13	3.53	4.17	3.71
		Growth	-0.97	-0.60	-1.94	-2.49	2.39	5.65	2.77	2.38	3.36
		Total	-0.90	-0.39	3.19	3.31	6.72	10.78	6.30	6.55	7.07
OptiMix Moderate Trust	Entry Fee	Distribution	0.07	0.21	5.52	6.36	4.72	3.55	2.53	3.72	3.46
		Growth	-0.16	-0.55	-3.24	-3.63	0.52	4.30	1.67	0.55	1.26
		Total	-0.09	-0.34	2.28	2.73	5.24	7.85	4.20	4.27	4.72

External funds - Entry Fee

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global Global Value[4]	Entry Fee	Distribution	0.07	0.21	13.25	13.91	14.67	13.76	11.42	8.69	13.24
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.68	-0.19	1.85	3.93	15.13	17.69	11.80	11.56	10.89
Ardea Real Outcome[5]	Entry Fee	Distribution	0.07	0.74	6.67	7.15	4.97	4.13	4.13	4.04	3.75
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.60	-0.48	1.18	2.41	3.73	1.83	2.14	2.01	2.18
Arrowstreet Global Equity (Hedged) Trust	Entry Fee	Distribution	0.08	0.23	10.61	12.40	6.92	5.65	4.49	12.43	10.58
		Growth	-1.74	0.63	-1.38	10.13	16.20	19.04	9.26	3.20	3.78
		Total	-1.66	0.86	9.23	22.53	23.12	24.69	13.75	15.63	14.36
Ausbil Australian Emerging Leaders Trust	Entry Fee	Distribution	0.07	0.20	11.60	11.02	10.39	9.69	11.57	13.09	12.87
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.84	-3.07	1.47	-10.71	5.28	11.15	3.73	8.33	7.84
Bentham Global Income Trust	Entry Fee	Distribution	0.09	0.28	2.18	3.54	4.14	4.27	4.44	4.67	4.31
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.58	-0.09	1.21	-0.69	2.14	4.95	2.58	2.99	3.12
BlackRock Advantage Australian Equity Trust[14]	Entry Fee	Distribution	0.08	0.22	2.97	3.70	2.85	2.97	9.49	9.54	10.37
		Growth	1.07	-0.06	1.03	-1.82	4.23	9.41	-2.89	-2.59	-2.06
		Total	1.15	0.16	4.00	1.88	7.08	12.38	6.60	6.95	8.31
BlackRock Diversified ESG Growth Trust[15]	Entry Fee	Distribution	0.07	0.22	11.87	13.31	10.46	8.09	11.52	10.76	9.25
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.31	-0.59	2.86	6.23	10.52	13.85	6.99	6.77	7.56
BlackRock Advantage International Equity Trust[16]	Entry Fee	Distribution	0.07	0.21	4.08	4.59	3.18	2.54	10.31	9.68	9.48
		Growth	-3.10	-0.66	3.38	4.70	12.04	16.96	2.70	3.57	4.38
		Total	-3.03	-0.45	7.46	9.29	15.22	19.50	13.01	13.25	13.86
Janus Henderson Diversified Credit Trust[17]	Entry Fee	Distribution	0.41	1.09	2.95	5.46	4.67	4.50	3.65	3.07	3.94
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	1.69	0.58	0.18	-0.95
		Total	0.00	0.42	2.29	3.70	5.42	6.19	4.23	3.25	2.99
First Sentier Global Listed Infrastructure Trust[18]	Entry Fee	Distribution	0.08	0.21	27.09	30.42	19.17	14.25	9.62	8.13	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.24	2.52	1.69	12.85	11.44	14.64	6.09	4.83	-
First Sentier Imputation Trust[19]	Entry Fee	Distribution	0.08	0.82	5.99	6.17	5.30	4.32	9.16	8.51	9.88
		Growth	2.16	-1.19	-2.53	-11.21	-4.02	4.97	-4.73	-2.00	-1.91
		Total	2.24	-0.37	3.46	-5.04	1.28	9.29	4.43	6.51	7.97

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

[1] This was formerly known as "OptiMix Geared Australian Shares Trust".

External funds (cont'd) - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Fidelity Australian Equities Trust	Entry Fee	Distribution	0.07	0.85	7.44	7.90	7.78	8.08	7.71	13.99	11.06
		Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.31	-1.04	1.72	0.07	3.65	9.49	4.38	6.32	7.40
Greencape Broadcap	Entry Fee	Distribution	0.08	0.53	10.25	10.09	7.55	7.72	7.68	8.86	-
		Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.52	0.39	0.66	-4.55	-0.39	8.16	3.89	5.98	-
Kapstream Absolute Return Income Trust	Entry Fee	Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.87	3.08	2.85
		Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.81	1.99	1.96
Vinva Global Alpha Trust[24]	Entry Fee	Distribution	0.07	0.22	0.45	0.83	0.96	1.01	13.53	12.20	10.42
		Growth	-2.36	-0.50	1.48	-8.39	0.74	8.06	-7.78	-5.98	-1.05
		Total	-2.29	-0.28	1.93	-7.56	1.70	9.07	5.75	6.22	9.37
Merlon Australian Share Income Trust	Entry Fee	Distribution	0.28	0.87	3.09	5.09	4.13	4.03	3.88	3.72	3.94
		Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.59	5.68	12.24	14.81	10.02	11.62	9.07	7.30	6.51
MFS Global Equity Trust	Entry Fee	Distribution	0.07	0.21	18.19	17.04	17.86	17.87	14.86	16.32	15.21
		Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.24	-1.54	7.57	-1.23	3.23	8.15	4.36	6.40	8.84
OnePath Australian Property Securities Index Trust[22]	Entry Fee	Distribution	0.07	0.20	5.91	6.22	13.33	12.15	9.60	8.87	7.81
		Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.55	-6.96	-2.79	-13.67	-3.74	11.57	2.60	2.82	5.30
OnePath Australian Shares Index Trust[21]	Entry Fee	Distribution	0.07	1.03	5.08	6.29	6.62	6.09	8.05	7.57	6.76
		Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	1.05	0.10	3.92	2.50	7.18	12.50	7.09	7.23	8.29
OnePath Balanced Index Trust[21]	Entry Fee	Distribution	0.07	0.76	11.66	12.52	8.24	6.60	5.83	7.33	6.02
		Growth	0.21	-0.75	-8.71	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.28	0.01	2.95	2.63	6.86	10.04	4.48	4.86	5.47
OnePath Conservative Index Trust[21]	Entry Fee	Distribution	0.07	0.86	10.24	11.29	6.51	4.78	3.60	5.21	4.39
		Growth	0.54	-0.78	-8.10	-9.44	-1.37	2.76	-0.71	-2.20	-0.79
		Total	0.61	0.08	2.14	1.85	5.14	7.54	2.89	3.01	3.60
OnePath Diversified Bond Index Trust[21]	Entry Fee	Distribution	0.08	1.05	10.93	11.52	6.49	4.73	3.08	4.66	3.66
		Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.46	0.07	0.68	-0.29	2.08	3.79	-0.33	-0.38	0.52
OnePath Growth Index Trust[21]	Entry Fee	Distribution	0.07	0.61	12.06	12.81	8.91	7.81	7.78	8.65	7.10
		Growth	-0.24	-0.64	-8.23	-9.10	-0.27	4.66	-1.44	-1.76	0.30
		Total	-0.17	-0.03	3.83	3.71	8.64	12.47	6.34	6.89	7.40
OnePath High Growth Index Trust[21]	Entry Fee	Distribution	0.07	0.49	11.97	12.69	9.50	8.67	9.08	9.29	7.78
		Growth	-0.69	-0.55	-7.26	-7.90	0.95	6.30	-0.86	-0.35	1.55
		Total	-0.62	-0.06	4.71	4.79	10.45	14.97	8.22	8.94	9.33
OnePath International Shares Index Trust[21]	Entry Fee	Distribution	0.07	0.21	12.37	12.40	11.63	11.91	11.29	11.19	9.27
		Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-1.95	0.32	7.07	3.97	12.54	17.73	11.71	12.64	13.11
OnePath International Shares Index (Hedged) Trust[21]	Entry Fee	Distribution	0.07	0.22	26.31	28.18	19.50	17.13	13.63	14.78	11.90
		Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.73	0.96	5.95	12.00	16.18	20.95	9.83	12.00	11.54
Pendal Australian Shares[6]	Entry Fee	Distribution	0.07	0.55	6.97	8.20	11.87	12.14	10.72	9.33	10.07
		Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.50	0.51	4.62	0.64	4.47	10.67	6.13	7.06	8.29
Pendal Monthly Income Plus Trust[8]	Entry Fee	Distribution	0.34	0.99	2.09	3.46	4.76	4.85	3.44	2.91	3.15
		Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.14	0.27	0.89	0.11	3.14	5.58	2.61	1.99	2.54
Pendal Smaller Companies Trust[9]	Entry Fee	Distribution	0.07	0.21	14.68	13.23	14.31	11.24	9.79	8.97	10.39
		Growth	-4.55	-1.75	-18.24	-28.28	-14.28	-1.62	-6.73	-3.32	-4.24
		Total	-4.48	-1.54	-3.56	-15.05	0.03	9.62	3.06	5.65	6.15
Perennial Value Shares Trust	Entry Fee	Distribution	0.07	0.22	8.71	9.22	7.90	7.45	7.88	7.69	7.84
		Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.86	0.87	3.53	0.95	2.73	8.14	5.10	5.82	6.25
Perpetual Australian Share Trust	Entry Fee	Distribution	0.07	0.23	1.30	1.95	2.09	2.02	2.13	2.03	2.64
		Growth	1.72	0.51	5.00	2.10	2.10	6.49	2.53	4.38	3.72
		Total	1.79	0.74	6.30	4.05	4.19	8.51	4.66	6.41	6.36
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd) - Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Perpetual Balanced Growth Trust	Entry Fee	Distribution	0.07	0.23	4.57	5.02	3.22	2.84	8.24	7.32	7.78
		Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.30	0.37	4.99	4.90	6.52	8.15	5.46	6.27	6.29
Perpetual Conservative Growth Trust	Entry Fee	Distribution	0.08	0.23	2.94	3.46	2.84	2.39	4.28	4.74	4.31
		Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.18	0.04	2.91	2.12	4.48	5.67	3.12	3.24	3.55
Perpetual ESG Australian Share[10]	Entry Fee	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.07	8.73	8.53
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	5.05	7.76	6.56
Schroder Australian Equity Trust	Entry Fee	Distribution	0.08	0.24	0.73	1.98	2.13	2.22	2.67	3.40	7.33
		Growth	2.15	4.19	8.46	10.59	8.99	11.22	6.06	4.45	1.40
		Total	2.23	4.43	9.19	12.57	11.12	13.44	8.73	7.85	8.73
Schroder Sustainable Growth[20]	Entry Fee	Distribution	0.08	0.22	11.97	14.23	9.74	7.17	4.49	4.49	6.03
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-0.92	0.37	3.87	3.91	7.68	11.65	5.55	5.87	6.20
Schroder Fixed Income	Entry Fee	Distribution	0.07	0.21	0.43	0.84	0.87	0.89	0.84	2.30	2.27
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	1.02	-0.46	1.51	-0.42	2.88	4.50	0.29	0.01	1.07
Schroder Real Return	Entry Fee	Distribution	0.07	0.23	10.90	14.29	9.32	6.72	4.89	4.63	4.23
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.23	-0.16	1.17	4.16	8.43	10.14	5.27	4.87	4.45
T. Rowe Price Dynamic Global Bond	Entry Fee	Distribution	0.07	0.22	1.12	1.56	1.53	1.45	2.64	3.20	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.45	0.43	3.32	4.00	3.05	2.54	1.19	1.96	-
T. Rowe Price Global Equity Trust	Entry Fee	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	10.02	11.66	11.85
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.20	11.62
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.
* The returns for the ANZ Cash Advantage is calculated on a monthly basis and are subject to change. The investment returns are net of fees and tax. The current interest rates for the funds can be found on www.onepath.com.au

[1] This was formerly known as "OptiMix Geared Australian Shares Trust"

[2] This was formerly known as "OnePath Global Property Securities"

[4] This was formerly known as "Zurich Investments Global Thematic Shares"

[4] This was formerly known as "Antipodes Global (Long Value)"

[5] This was formerly known as "Janus Henderson Global Fixed Interest Total Return"

[6] This was formerly known as "BT Core Australian Shares Trust"

[7] This was formerly known as "Pendal Concentrated Global Shares Hedged"

[8] This was formerly known as "BT Monthly Income Plus Trust"

[9] This was formerly known as "BT Smaller Companies Trust"

[10] This was formerly known as "Perpetual Ethical SRI"

[11] This was formerly known as "AMP Capital Responsible International Share Fund"

[12] This was formerly known as "Vanguard Index Diversified Bond"

[13] This was formerly known as "OptiMix Global Smaller Companies Trust"

[14] This was formerly known as "BlackRock Scientific Australian Equity Trust"

[15] This was formerly known as "BlackRock Scientific Diversified Growth Trust"

[16] This was formerly known as "BlackRock Scientific International Equity Trust"

[17] This was formerly known as "First Sentier Global Credit Income Trust"

[18] This was formerly known as "Colonial First State Global Listed Infrastructure"

[19] This was formerly known as "Colonial First State Imputation Trust"

[20] This was formerly known as "Schroder Strategic Growth"

[21] These were formerly known as "Vanguard" funds

[22] This was formerly known as "Vanguard Property Securities Index Trust"

[23] This was formerly known as "OnePath Tax Effective Income"

[24] This was formerly known as "Magellan Global Trust"

[25] This was formerly known as "OnePath Blue Chip Imputation Trust"

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OptiMix funds - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Share Trust	Nil Entry Fee	Distribution	0.00	0.00	1.19	1.69	1.40	1.15	1.49	1.30	1.58
		Growth	0.81	0.36	2.44	-2.12	2.92	8.82	3.85	3.93	4.62
		Total	0.81	0.36	3.63	-0.43	4.32	9.97	5.34	5.23	6.20
OptiMix Balanced Trust	Nil Entry Fee	Distribution	0.00	0.00	11.89	12.24	9.76	9.24	5.79	5.69	4.58
		Growth	-0.61	-0.51	-9.31	-9.61	-4.07	-0.12	-0.85	-0.67	0.82
		Total	-0.61	-0.51	2.58	2.63	5.69	9.12	4.94	5.02	5.40
OptiMix Conservative Trust	Nil Entry Fee	Distribution	0.00	0.00	4.92	5.47	4.00	2.76	1.69	2.88	2.72
		Growth	0.06	-0.40	-3.58	-3.94	-0.41	2.56	0.60	-0.60	-0.06
		Total	0.06	-0.40	1.34	1.53	3.59	5.32	2.29	2.28	2.66
OptiMix Global Emerging Markets Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	0.01	0.00	0.01	0.00	2.93	2.78
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.21	-7.41	-3.20	4.92	16.46	19.26	5.54	4.26	5.28
OptiMix Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	4.70	4.93	3.43	4.19	2.63	3.27	2.81
		Growth	-0.97	-0.60	-1.94	-2.49	2.39	5.65	2.77	2.38	3.36
		Total	-0.97	-0.60	2.76	2.44	5.82	9.84	5.40	5.65	6.17
OptiMix Moderate Trust	Nil Entry Fee	Distribution	0.00	0.00	5.09	5.50	3.84	2.64	1.65	2.84	2.58
		Growth	-0.16	-0.55	-3.24	-3.63	0.52	4.30	1.67	0.55	1.26
		Total	-0.16	-0.55	1.85	1.87	4.36	6.94	3.32	3.39	3.84

OnePath funds - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	10.71	11.07	7.41	5.96	4.25	6.09	5.91
		Growth	-0.61	-0.52	-8.18	-8.51	-1.75	3.12	0.41	-1.17	-0.48
		Total	-0.61	-0.52	2.53	2.56	5.66	9.08	4.66	4.92	5.43
OnePath Australian Share Trust	Nil Entry Fee	Distribution	0.00	0.56	6.99	7.34	10.31	9.24	9.64	8.31	7.17
		Growth	1.04	-2.26	-5.11	-5.93	-3.67	2.60	-3.25	-1.42	-0.27
		Total	1.04	-1.70	1.88	1.41	6.64	11.84	6.39	6.89	6.90
OnePath Balanced Trust	Nil Entry Fee	Distribution	0.00	0.00	5.07	5.47	3.79	2.98	1.94	3.19	3.49
		Growth	-0.17	-0.55	-3.31	-3.71	0.50	3.89	1.23	0.15	0.35
		Total	-0.17	-0.55	1.76	1.76	4.29	6.87	3.17	3.34	3.84
OnePath Australian Shares Income Trust[25]	Nil Entry Fee	Distribution	0.00	1.12	1.52	2.24	2.93	2.91	3.28	3.15	3.05
		Growth	1.33	-0.86	2.51	0.30	4.82	6.68	3.08	1.72	2.17
		Total	1.33	0.26	4.03	2.54	7.75	9.59	6.36	4.87	5.22
OnePath Conservative Trust	Nil Entry Fee	Distribution	0.00	0.00	4.92	5.48	3.99	3.09	1.96	3.26	3.52
		Growth	0.06	-0.40	-3.58	-3.94	-0.39	2.24	0.35	-0.95	-0.80
		Total	0.06	-0.40	1.34	1.54	3.60	5.33	2.31	2.31	2.72
OnePath Diversified Fixed Interest Trust	Nil Entry Fee	Distribution	0.00	0.00	4.71	5.71	2.97	2.03	1.17	2.34	2.66
		Growth	0.77	-0.76	-4.23	-6.24	-0.92	1.95	-1.49	-2.96	-2.48
		Total	0.77	-0.76	0.48	-0.53	2.05	3.98	-0.32	-0.62	0.18
OnePath Geared Australian Shares Index Trust[2]	Nil Entry Fee	Distribution	0.00	0.00	0.13	0.12	0.14	0.20	2.05	1.99	2.36
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.45	-1.84	3.76	-3.31	5.57	16.28	6.01	7.26	10.18
OnePath Global Emerging Markets	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.09	0.09
		Growth	-11.21	-7.37	-3.17	5.00	16.51	19.34	5.76	4.69	6.37
		Total	-11.21	-7.37	-3.17	5.01	16.52	19.34	5.76	4.78	6.46
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OnePath funds (cont'd) - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Global Property Securities Index[3]	Nil Entry Fee	Distribution	0.00	0.00	7.25	7.88	3.88	2.79	3.07	4.06	5.03
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.43	-6.19	-2.00	6.44	2.96	9.89	-1.83	-0.90	1.20
OnePath Global Share Trust	Nil Entry Fee	Distribution	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.01	0.02
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.40	-1.95	4.45	2.26	5.94	10.05	5.93	7.77	10.14
OnePath Managed Growth Trust	Nil Entry Fee	Distribution	0.00	0.00	4.78	5.15	3.64	3.35	2.27	3.06	4.38
		Growth	-0.61	-0.51	-2.26	-2.60	1.97	5.61	2.33	1.80	0.95
		Total	-0.61	-0.51	2.52	2.55	5.61	8.96	4.60	4.86	5.33
OnePath Multi Asset Income Trust[23]	Nil Entry Fee	Distribution	0.00	0.44	0.45	0.64	1.23	1.10	1.11	1.37	1.47
		Growth	1.00	-2.26	0.97	-3.83	1.70	7.56	2.53	1.53	2.56
		Total	1.00	-1.82	1.42	-3.19	2.93	8.66	3.64	2.90	4.03
OnePath Property Securities Trust	Nil Entry Fee	Distribution	0.00	0.00	4.75	4.16	5.17	5.69	5.28	5.64	5.90
		Growth	0.52	-5.61	-7.29	-18.77	-8.44	5.64	-2.18	-4.39	-3.34
		Total	0.52	-5.61	-2.54	-14.61	-3.27	11.33	3.10	1.25	2.56
OnePath Select Leaders	Nil Entry Fee	Distribution	0.00	0.00	0.51	1.28	1.28	1.63	2.46	2.24	2.30
		Growth	1.08	-1.77	0.76	-1.25	4.29	9.28	3.55	3.95	4.22
		Total	1.08	-1.77	1.27	0.03	5.57	10.91	6.01	6.19	6.52

External funds - Nil Entry Fee

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global Global Value[4]	Nil Entry Fee	Distribution	0.00	0.00	12.83	13.04	13.70	12.78	10.48	7.75	12.31
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.75	-0.40	1.43	3.06	14.16	16.71	10.86	10.62	9.96
Ardea Real Outcome[5]	Nil Entry Fee	Distribution	0.00	0.53	6.24	6.29	4.09	3.28	3.27	3.18	2.89
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.67	-0.69	0.75	1.55	2.85	0.98	1.28	1.15	1.32
Arrowstreet Global Equity (Hedged) Trust	Nil Entry Fee	Distribution	0.00	0.00	10.12	11.31	5.82	4.54	3.47	11.40	9.56
		Growth	-1.74	0.63	-1.38	10.13	16.20	19.04	9.26	3.20	3.78
		Total	-1.74	0.63	8.74	21.44	22.02	23.58	12.73	14.60	13.34
Ausbil Australian Emerging Leaders Trust	Nil Entry Fee	Distribution	0.00	0.00	11.17	10.27	9.50	8.76	10.70	12.18	11.97
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.91	-3.27	1.04	-11.46	4.39	10.22	2.86	7.42	6.94
Bentham Global Income Trust	Nil Entry Fee	Distribution	0.02	0.07	1.76	2.70	3.27	3.39	3.58	3.81	3.44
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.51	-0.30	0.79	-1.53	1.27	4.07	1.72	2.13	2.25
BlackRock Advantage Australian Equity Trust[14]	Nil Entry Fee	Distribution	0.00	0.00	2.50	2.79	1.90	1.96	8.54	8.59	9.40
		Growth	1.07	-0.06	1.03	-1.82	4.23	9.41	-2.89	-2.59	-2.06
		Total	1.07	-0.06	3.53	0.97	6.13	11.37	5.65	6.00	7.34
BlackRock Diversified ESG Growth Trust[15]	Nil Entry Fee	Distribution	0.00	0.00	11.41	12.37	9.48	7.08	10.57	9.81	8.30
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.38	-0.81	2.40	5.29	9.54	12.84	6.04	5.82	6.61
BlackRock Advantage International Equity Trust[16]	Nil Entry Fee	Distribution	0.00	0.00	3.63	3.67	2.21	1.53	9.36	8.73	8.53
		Growth	-3.10	-0.66	3.38	4.70	12.04	16.96	2.70	3.57	4.38
		Total	-3.10	-0.66	7.01	8.37	14.25	18.49	12.06	12.30	12.91
Janus Henderson Diversified Credit Trust[17]	Nil Entry Fee	Distribution	0.34	0.88	2.52	4.59	3.78	3.78	3.78	3.78	3.78
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	0.75	0.75	0.75	0.75
		Total	-0.07	0.21	1.86	2.83	4.53	4.53	4.53	4.53	4.53
First Sentier Global Listed Infrastructure Trust[18]	Nil Entry Fee	Distribution	0.00	0.00	26.68	29.48	18.24	13.29	8.73	7.25	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.16	2.31	1.28	11.91	10.51	13.68	5.20	3.95	-
First Sentier Imputation Trust[19]	Nil Entry Fee	Distribution	0.00	0.60	5.53	5.33	4.40	3.34	8.23	7.56	8.92
		Growth	2.16	-1.19	-2.53	-11.21	-4.02	4.97	-4.73	-2.00	-1.91
		Total	2.16	-0.59	3.00	-5.88	0.38	8.31	3.50	5.56	7.01

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd) - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Fidelity Australian Equities Trust		Distribution	0.00	0.64	7.01	7.05	6.91	7.16	6.83	13.10	10.16
	Nil Entry Fee	Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.24	-1.25	1.29	-0.78	2.78	8.57	3.50	5.43	6.50
Greencape Broadcap		Distribution	0.00	0.32	9.83	9.29	6.71	6.81	6.80	7.97	-
	Nil Entry Fee	Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.44	0.18	0.24	-5.35	-1.23	7.25	3.01	5.09	-
Kapstream Absolute Return Income Trust		Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.78	2.77	2.38
	Nil Entry Fee	Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.72	1.68	1.49
Vinva Global Alpha Trust[24]		Distribution	0.00	0.00	0.00	0.00	0.04	0.03	12.59	11.25	9.44
	Nil Entry Fee	Growth	-2.36	-0.50	1.48	-8.39	0.74	8.06	-7.78	-5.98	-1.05
		Total	-2.36	-0.50	1.48	-8.39	0.78	8.09	4.81	5.27	8.39
Merlon Australian Share Income Trust		Distribution	0.21	0.65	2.62	4.12	3.20	3.09	2.96	2.81	3.04
	Nil Entry Fee	Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.52	5.46	11.77	13.84	9.09	10.68	8.15	6.39	5.61
MFS Global Equity Trust		Distribution	0.00	0.00	17.74	16.22	17.00	16.96	13.98	15.43	14.30
	Nil Entry Fee	Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.31	-1.75	7.12	-2.05	2.37	7.24	3.48	5.51	7.93
OnePath Australian Property Securities Index Trust[22]		Distribution	0.00	0.00	5.50	5.50	12.52	11.21	8.74	8.01	6.94
	Nil Entry Fee	Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.48	-7.16	-3.20	-14.39	-4.55	10.63	1.74	1.96	4.43
OnePath Australian Shares Index Trust[21]		Distribution	0.00	0.82	4.64	5.43	5.72	5.14	7.15	6.67	5.86
	Nil Entry Fee	Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	0.98	-0.11	3.48	1.64	6.28	11.55	6.19	6.33	7.39
OnePath Balanced Index Trust[21]		Distribution	0.00	0.54	11.23	11.66	7.34	5.67	4.95	6.44	5.15
	Nil Entry Fee	Growth	0.21	-0.75	-8.71	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.21	-0.21	2.52	1.77	5.96	9.11	3.60	3.97	4.60
OnePath Conservative Index Trust[21]		Distribution	0.00	0.65	9.81	10.44	5.62	3.87	2.73	4.34	3.54
	Nil Entry Fee	Growth	0.54	-0.78	-8.10	-9.44	-1.37	2.76	-0.71	-2.20	-0.79
		Total	0.54	-0.13	1.71	1.00	4.25	6.63	2.02	2.14	2.75
OnePath Diversified Bond Index Trust[21]		Distribution	0.00	0.84	10.51	10.69	5.63	3.85	2.24	3.82	2.83
	Nil Entry Fee	Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.38	-0.14	0.26	-1.12	1.22	2.91	-1.17	-1.22	-0.31
OnePath Growth Index Trust[21]		Distribution	0.00	0.40	11.63	11.94	7.99	6.87	6.88	7.75	6.21
	Nil Entry Fee	Growth	-0.24	-0.64	-8.23	-9.10	-0.27	4.66	-1.44	-1.76	0.30
		Total	-0.24	-0.24	3.40	2.84	7.72	11.53	5.44	5.99	6.51
OnePath High Growth Index Trust[21]		Distribution	0.00	0.28	11.54	11.81	8.57	7.70	8.17	8.37	6.88
	Nil Entry Fee	Growth	-0.69	-0.55	-7.26	-7.90	0.95	6.30	-0.86	-0.35	1.55
		Total	-0.69	-0.27	4.28	3.91	9.52	14.00	7.31	8.02	8.43
OnePath International Shares Index Trust[21]		Distribution	0.00	0.00	11.93	11.53	10.68	10.92	10.35	10.24	8.34
	Nil Entry Fee	Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-2.02	0.11	6.63	3.10	11.59	16.74	10.77	11.69	12.18
OnePath International Shares Index (Hedged) Trust[21]		Distribution	0.00	0.00	25.88	27.25	18.53	16.12	12.71	13.84	10.99
	Nil Entry Fee	Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.80	0.74	5.52	11.07	15.21	19.94	8.91	11.06	10.63
Pendal Australian Shares[6]		Distribution	0.00	0.34	6.53	7.36	10.99	11.21	9.83	8.43	9.16
	Nil Entry Fee	Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.43	0.30	4.18	-0.20	3.59	9.74	5.24	6.16	7.38
Pendal Monthly Income Plus Trust[8]		Distribution	0.27	0.77	1.67	2.61	3.89	3.96	2.58	2.05	2.28
	Nil Entry Fee	Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.07	0.05	0.47	-0.74	2.27	4.69	1.75	1.13	1.67
Pendal Smaller Companies Trust[9]		Distribution	0.00	0.00	14.28	12.52	13.47	10.32	8.92	8.08	9.50
	Nil Entry Fee	Growth	-4.55	-1.75	-18.24	-28.28	-14.28	-1.62	-6.73	-3.32	-4.24
		Total	-4.55	-1.75	-3.96	-15.76	-0.81	8.70	2.19	4.76	5.26
Perennial Value Shares Trust		Distribution	0.00	0.00	8.28	8.37	7.04	6.54	7.00	6.80	6.94
	Nil Entry Fee	Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.79	0.65	3.10	0.10	1.87	7.23	4.22	4.93	5.35
Perpetual Australian Share Trust		Distribution	0.00	0.00	0.82	1.02	1.15	1.05	1.19	1.08	1.68
	Nil Entry Fee	Growth	1.72	0.51	5.00	2.10	2.10	6.49	2.53	4.38	3.72
		Total	1.72	0.51	5.82	3.12	3.25	7.54	3.72	5.46	5.40
Perpetual Balanced Growth Trust		Distribution	0.00	0.00	4.11	4.09	2.27	1.87	7.30	6.38	6.83
	Nil Entry Fee	Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.23	0.14	4.53	3.97	5.57	7.18	4.52	5.33	5.34
Perpetual Conservative Growth Trust		Distribution	0.00	0.00	2.48	2.55	1.91	1.44	3.36	3.82	3.38
	Nil Entry Fee	Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.10	-0.19	2.45	1.21	3.55	4.72	2.20	2.32	2.62
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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External funds (cont'd) - Nil Entry Fee

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Perpetual ESG Australian Share[10]	Nil Entry Fee	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.00	8.41	8.04
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	4.98	7.44	6.07
Schroder Australian Equity Trust	Nil Entry Fee	Distribution	0.00	0.00	0.24	0.97	1.14	1.20	1.70	2.44	6.36
		Growth	2.15	4.19	8.46	10.59	8.99	11.22	6.06	4.45	1.40
		Total	2.15	4.19	8.70	11.56	10.13	12.42	7.76	6.89	7.76
Schroder Fixed Income	Nil Entry Fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.46	1.41
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-0.83	0.21
Schroder Real Return Trust	Nil Entry Fee	Distribution	0.00	0.00	10.45	13.37	8.35	5.74	3.95	3.69	3.30
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.30	-0.39	0.72	3.24	7.46	9.16	4.33	3.93	3.52
Schroder Sustainable Growth[20]	Nil Entry Fee	Distribution	0.00	0.00	11.51	13.31	8.78	6.18	3.55	3.54	5.08
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-1.00	0.15	3.41	2.99	6.72	10.66	4.61	4.92	5.25
T. Rowe Price Dynamic Global Bond	Nil Entry Fee	Distribution	0.00	0.00	0.68	0.68	0.66	0.58	1.79	2.34	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.52	0.21	2.88	3.12	2.18	1.67	0.34	1.10	-
T. Rowe Price Global Equity Trust	Nil Entry Fee	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	9.94	11.34	11.34
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.47	8.88	11.11
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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* The returns for the ANZ Cash Advantage is calculated on a monthly basis and are subject to change. The investment returns are net of fees and tax. The current interest rates for the funds can be found on www.onepath.com.au

[2] This was formerly known as "OptiMix Geared Australian Shares Trust"
[3] This was formerly known as "OnePath Global Property Securities"
[4] This was formerly known as "Zurich Investments Global Thematic Shares"
[4] This was formerly known as "Antipodes Global (Long Value)"
[5] This was formerly known as "Janus Henderson Global Fixed Interest Total Return"
[6] This was formerly known as "BT Core Australian Shares Trust"
[8] This was formerly known as "BT Monthly Income Plus Trust"
[9] This was formerly known as "BT Smaller Companies Trust"
[10] This was formerly known as "Perpetual Ethical SRI"
[12] This was formerly known as "Vanguard Index Diversified Bond"
[14] This was formerly known as "BlackRock Scientific Australian Equity Trust"
[15] This was formerly known as "BlackRock Scientific Diversified Growth Trust"
[16] This was formerly known as "BlackRock Scientific International Equity Trust"
[17] This was formerly known as "First Sentier Global Credit Income Trust"
[18] This was formerly known as "Colonial First State Global Listed Infrastructure"
[19] This was formerly known as "Colonial First State Imputation Trust"
[20] This was formerly known as "Schroder Strategic Growth"
[21] These were formerly known as "Vanguard" funds
[22] This was formerly known as "Vanguard Property Securities Index Trust"
[23] This was formerly known as "OnePath Tax Effective Income"
[24] This was formerly known as "Magellan Global Trust"
[25] This was formerly known as "OnePath Blue Chip Imputation Trust"

ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OnePath funds - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath Active Growth Trust	Select	Distribution	0.08	0.24	11.18	12.03	8.40	6.98	5.24	7.16	7.14
		Growth	-0.61	-0.52	-8.18	-8.51	-1.75	3.12	0.41	-1.17	-0.48
		Total	-0.53	-0.28	3.00	3.52	6.65	10.10	5.65	5.99	6.66
OnePath Australian Share Trust	Select	Distribution	0.08	0.79	7.47	8.29	11.31	10.29	10.64	9.41	8.42
		Growth	1.04	-2.26	-5.11	-5.93	-3.67	2.60	-3.25	-1.42	-0.27
		Total	1.12	-1.47	2.36	2.36	7.64	12.89	7.39	7.99	8.15
OnePath Balanced Trust	Select	Distribution	0.08	0.23	5.55	6.43	4.78	3.99	2.91	4.25	4.71
		Growth	-0.17	-0.55	-3.31	-3.71	0.50	3.89	1.23	0.15	0.35
		Total	-0.09	-0.32	2.24	2.72	5.28	7.88	4.14	4.40	5.06
OnePath Australian Shares Income Trust[25]	Select	Distribution	0.08	1.35	2.01	3.20	3.95	3.94	4.28	4.23	4.29
		Growth	1.33	-0.86	2.51	0.30	4.82	6.68	3.08	1.72	2.17
		Total	1.41	0.49	4.52	3.50	8.77	10.62	7.36	5.95	6.46
OnePath Conservative Trust	Select	Distribution	0.09	0.25	5.42	6.48	5.02	4.14	2.98	4.36	4.77
		Growth	0.06	-0.40	-3.58	-3.94	-0.39	2.24	0.35	-0.95	-0.80
		Total	0.15	-0.15	1.84	2.54	4.63	6.38	3.33	3.41	3.97
OnePath Diversified Fixed Interest Trust	Select	Distribution	0.08	0.25	5.21	6.69	3.99	3.06	2.16	3.41	3.89
		Growth	0.77	-0.76	-4.23	-6.24	-0.92	1.95	-1.49	-2.96	-2.48
		Total	0.85	-0.51	0.98	0.45	3.07	5.01	0.67	0.45	1.41
OnePath Geared Australian Shares Index Trust[2]	Select	Distribution	0.08	0.23	0.62	1.04	1.14	1.30	3.05	3.10	3.66
		Growth	1.45	-1.84	3.63	-3.43	5.43	16.08	3.96	5.27	7.82
		Total	1.53	-1.61	4.25	-2.39	6.57	17.38	7.01	8.37	11.48
OnePath Global Emerging Markets	Select	Distribution	0.06	0.22	0.46	1.00	1.11	1.13	1.00	1.17	1.34
		Growth	-11.21	-7.37	-3.17	5.00	16.51	19.34	5.76	4.69	6.37
		Total	-11.15	-7.15	-2.71	6.00	17.62	20.47	6.76	5.86	7.71
OnePath Global Property Securities Index[3]	Select	Distribution	0.08	0.22	7.71	8.88	4.85	3.82	4.00	5.08	6.21
		Growth	2.43	-6.19	-9.25	-1.44	-0.92	7.10	-4.90	-4.96	-3.83
		Total	2.51	-5.97	-1.54	7.44	3.93	10.92	-0.90	0.12	2.38
OnePath Global Share Trust	Select	Distribution	0.08	0.23	0.50	0.97	1.00	1.04	1.00	1.12	1.31
		Growth	-2.40	-1.95	4.44	2.25	5.94	10.05	5.93	7.76	10.12
		Total	-2.32	-1.72	4.94	3.22	6.94	11.09	6.93	8.88	11.43
OnePath Managed Growth Trust	Select	Distribution	0.08	0.23	5.26	6.12	4.63	4.37	3.25	4.14	5.61
		Growth	-0.61	-0.51	-2.26	-2.60	1.97	5.61	2.33	1.80	0.95
		Total	-0.53	-0.28	3.00	3.52	6.60	9.98	5.58	5.94	6.56
OnePath Multi Asset Income Trust[23]	Select	Distribution	0.08	0.68	0.93	1.55	2.20	2.12	2.09	2.43	2.69
		Growth	1.00	-2.26	0.97	-3.83	1.70	7.56	2.53	1.53	2.56
		Total	1.08	-1.58	1.90	-2.28	3.90	9.68	4.62	3.96	5.25
OnePath Property Securities Trust	Select	Distribution	0.08	0.23	5.20	4.97	6.08	6.74	6.24	6.68	7.10
		Growth	0.52	-5.61	-7.29	-18.77	-8.44	5.64	-2.18	-4.39	-3.34
		Total	0.60	-5.38	-2.09	-13.80	-2.36	12.38	4.06	2.29	3.76
OnePath Select Leaders	Select	Distribution	0.08	0.23	0.98	2.22	2.27	2.68	3.46	3.34	3.55
		Growth	1.08	-1.77	0.76	-1.25	4.29	9.28	3.55	3.95	4.22
		Total	1.16	-1.54	1.74	0.97	6.56	11.96	7.01	7.29	7.77
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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ANZ OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 October 2026

OptiMix funds - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OptiMix Australian Share Trust	Select	Distribution	0.08	0.23	1.68	2.63	2.39	2.18	2.48	2.38	2.83
		Growth	0.81	0.36	2.44	-2.12	2.92	8.82	3.85	3.93	4.62
		Total	0.89	0.59	4.12	0.51	5.31	11.00	6.33	6.31	7.45
OptiMix Balanced Trust	Select	Distribution	0.07	0.23	12.36	13.20	10.75	10.27	6.78	6.77	5.82
		Growth	-0.61	-0.51	-9.31	-9.61	-4.07	-0.12	-0.85	-0.67	0.82
		Total	-0.54	-0.28	3.05	3.59	6.68	10.15	5.93	6.10	6.64
OptiMix Conservative Trust	Select	Distribution	0.08	0.24	5.40	6.43	4.97	3.75	2.65	3.93	3.92
		Growth	0.06	-0.40	-3.58	-3.94	-0.41	2.56	0.60	-0.60	-0.06
		Total	0.14	-0.16	1.82	2.49	4.56	6.31	3.25	3.33	3.86
OptiMix Global Emerging Markets Trust	Select	Distribution	0.06	0.22	0.46	1.00	1.10	1.13	1.00	4.00	4.01
		Growth	-11.21	-7.41	-3.21	4.91	16.46	19.25	5.54	1.33	2.50
		Total	-11.15	-7.19	-2.75	5.91	17.56	20.38	6.54	5.33	6.51
OptiMix Growth Trust	Select	Distribution	0.08	0.24	5.18	5.89	4.43	5.23	3.62	4.36	4.05
		Growth	-0.97	-0.60	-1.94	-2.49	2.39	5.65	2.77	2.38	3.36
		Total	-0.89	-0.36	3.24	3.40	6.82	10.88	6.39	6.74	7.41
OptiMix Moderate Trust	Select	Distribution	0.08	0.24	5.57	6.46	4.82	3.64	2.62	3.90	3.79
		Growth	-0.16	-0.55	-3.24	-3.63	0.52	4.30	1.67	0.55	1.26
		Total	-0.08	-0.31	2.33	2.83	5.34	7.94	4.29	4.45	5.05

External funds - Select

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Antipodes Global Global Value[4]	Select	Distribution	0.08	0.23	13.29	14.00	14.77	13.87	11.52	8.89	13.59
		Growth	-1.75	-0.40	-11.40	-9.98	0.46	3.93	0.38	2.87	-2.35
		Total	-1.67	-0.17	1.89	4.02	15.23	17.80	11.90	11.76	11.24
Ardea Real Outcome[5]	Select	Distribution	0.07	0.77	6.71	7.24	5.06	4.23	4.22	4.22	4.08
		Growth	-0.67	-1.22	-5.49	-4.74	-1.24	-2.30	-1.99	-2.03	-1.57
		Total	-0.60	-0.45	1.22	2.50	3.82	1.93	2.23	2.19	2.51
Arrowstreet Global Equity (Hedged) Trust	Select	Distribution	0.09	0.25	10.66	12.51	7.03	5.77	4.59	12.63	10.94
		Growth	-1.74	0.63	-1.38	10.13	16.20	19.04	9.26	3.20	3.78
		Total	-1.65	0.88	9.28	22.64	23.23	24.81	13.85	15.83	14.72
Ausbil Australian Emerging Leaders Trust	Select	Distribution	0.08	0.22	11.64	11.10	10.48	9.79	11.66	13.28	13.21
		Growth	-0.91	-3.27	-10.13	-21.73	-5.11	1.46	-7.84	-4.76	-5.03
		Total	-0.83	-3.05	1.51	-10.63	5.37	11.25	3.82	8.52	8.18
Bentham Global Income Trust	Select	Distribution	0.09	0.30	2.23	3.63	4.23	4.36	4.53	4.86	4.64
		Growth	1.49	-0.37	-0.97	-4.23	-2.00	0.68	-1.86	-1.68	-1.19
		Total	1.58	-0.07	1.26	-0.60	2.23	5.04	2.67	3.18	3.45
BlackRock Advantage Australian Equity Trust[14]	Select	Distribution	0.09	0.25	3.02	3.79	2.95	3.07	9.58	9.72	10.71
		Growth	1.07	-0.06	1.03	-1.82	4.23	9.41	-2.89	-2.59	-2.06
		Total	1.16	0.19	4.05	1.97	7.18	12.48	6.69	7.13	8.65
BlackRock Diversified ESG Growth Trust[15]	Select	Distribution	0.08	0.25	11.91	13.41	10.56	8.20	11.62	10.95	9.59
		Growth	-1.38	-0.81	-9.01	-7.08	0.06	5.76	-4.53	-3.99	-1.69
		Total	-1.30	-0.56	2.90	6.33	10.62	13.96	7.09	6.96	7.90
BlackRock Advantage International Equity Trust[16]	Select	Distribution	0.08	0.23	4.13	4.69	3.29	2.65	10.41	9.88	9.84
		Growth	-3.10	-0.66	3.38	4.70	12.04	16.96	2.70	3.57	4.38
		Total	-3.02	-0.43	7.51	9.39	15.33	19.61	13.11	13.45	14.22
Janus Henderson Diversified Credit Trust[17]	Select	Distribution	0.41	1.11	3.00	5.55	4.76	4.60	3.75	3.25	4.27
		Growth	-0.41	-0.67	-0.66	-1.76	0.75	1.69	0.58	0.18	-0.95
		Total	0.00	0.44	2.34	3.79	5.51	6.29	4.33	3.43	3.32
First Sentier Global Listed Infrastructure Trust[18]	Select	Distribution	0.09	0.24	27.14	30.52	19.27	14.35	9.72	8.31	-
		Growth	9.16	2.31	-25.40	-17.57	-7.73	0.39	-3.53	-3.30	-
		Total	9.25	2.55	1.74	12.95	11.54	14.74	6.19	5.01	-
First Sentier Imputation Trust[19]	Select	Distribution	0.09	0.85	6.03	6.26	5.39	4.41	9.26	8.69	10.22
		Growth	2.16	-1.19	-2.53	-11.21	-4.02	4.97	-4.73	-2.00	-1.91
		Total	2.25	-0.34	3.50	-4.95	1.37	9.38	4.53	6.69	8.31

			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

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External funds (cont'd) - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Fidelity Australian Equities Trust	Select	Distribution	0.08	0.88	7.48	7.99	7.88	8.18	7.81	14.17	11.41
		Growth	0.24	-1.89	-5.72	-7.83	-4.13	1.41	-3.33	-7.67	-3.66
		Total	0.32	-1.01	1.76	0.16	3.75	9.59	4.48	6.50	7.75
Greencape Broadcap	Select	Distribution	0.08	0.55	10.30	10.17	7.64	7.82	7.77	9.04	-
		Growth	0.44	-0.14	-9.59	-14.64	-7.94	0.44	-3.79	-2.88	-
		Total	0.52	0.41	0.71	-4.47	-0.30	8.26	3.98	6.16	-
Kapstream Absolute Return Income Trust	Select	Distribution	0.00	0.71	2.46	3.74	4.35	3.71	2.88	3.20	3.14
		Growth	0.18	-0.28	-1.07	-1.00	-0.59	0.67	-0.06	-1.09	-0.89
		Total	0.18	0.43	1.39	2.74	3.76	4.38	2.82	2.11	2.25
Vinva Global Alpha Trust[24]	Select	Distribution	0.08	0.24	0.50	0.91	1.05	1.10	13.62	12.38	10.76
		Growth	-2.36	-0.50	1.48	-8.39	0.74	8.06	-7.78	-5.98	-1.05
		Total	-2.28	-0.26	1.98	-7.48	1.79	9.16	5.84	6.40	9.71
Merlon Australian Share Income Trust	Select	Distribution	0.29	0.90	3.14	5.19	4.23	4.13	3.97	3.91	4.28
		Growth	2.31	4.81	9.15	9.72	5.89	7.59	5.19	3.58	2.57
		Total	2.60	5.71	12.29	14.91	10.12	11.72	9.16	7.49	6.85
MFS Global Equity Trust	Select	Distribution	0.08	0.23	18.23	17.13	17.95	17.96	14.95	16.51	15.56
		Growth	-0.31	-1.75	-10.62	-18.27	-14.63	-9.72	-10.50	-9.92	-6.37
		Total	-0.23	-1.52	7.61	-1.14	3.32	8.24	4.45	6.59	9.19
OnePath Australian Property Securities Index[22]	Select	Distribution	0.08	0.22	5.95	6.30	13.41	12.25	9.69	9.05	8.13
		Growth	1.48	-7.16	-8.70	-19.89	-17.07	-0.58	-7.00	-6.05	-2.51
		Total	1.56	-6.94	-2.75	-13.59	-3.66	11.67	2.69	3.00	5.62
OnePath Australian Shares Index Trust[21]	Select	Distribution	0.08	1.05	5.13	6.39	6.72	6.19	8.15	7.76	7.09
		Growth	0.98	-0.93	-1.16	-3.79	0.56	6.41	-0.96	-0.34	1.53
		Total	1.06	0.12	3.97	2.60	7.28	12.60	7.19	7.42	8.62
OnePath Balanced Index Trust[21]	Select	Distribution	0.08	0.78	11.71	12.61	8.34	6.70	5.93	7.51	6.34
		Growth	0.21	-0.75	-8.71	-9.89	-1.38	3.44	-1.35	-2.47	-0.55
		Total	0.29	0.03	3.00	2.72	6.96	10.14	4.58	5.04	5.79
OnePath Conservative Index Trust[21]	Select	Distribution	0.07	0.89	10.29	11.38	6.60	4.87	3.69	5.39	4.70
		Growth	0.54	-0.78	-8.10	-9.44	-1.37	2.76	-0.71	-2.20	-0.79
		Total	0.61	0.11	2.19	1.94	5.23	7.63	2.98	3.19	3.91
OnePath Diversified Bond Index Trust[21]	Select	Distribution	0.08	1.07	10.98	11.61	6.58	4.82	3.17	4.84	3.96
		Growth	1.38	-0.98	-10.25	-11.81	-4.41	-0.94	-3.41	-5.04	-3.14
		Total	1.46	0.09	0.73	-0.20	2.17	3.88	-0.24	-0.20	0.82
OnePath Growth Index Trust[21]	Select	Distribution	0.08	0.64	12.11	12.90	9.01	7.91	7.87	8.84	7.42
		Growth	-0.24	-0.64	-8.23	-9.10	-0.27	4.66	-1.44	-1.76	0.30
		Total	-0.16	0.00	3.88	3.80	8.74	12.57	6.43	7.08	7.72
OnePath High Growth Index Trust[21]	Select	Distribution	0.08	0.51	12.02	12.79	9.60	8.77	9.17	9.48	8.11
		Growth	-0.69	-0.55	-7.26	-7.90	0.95	6.30	-0.86	-0.35	1.55
		Total	-0.61	-0.04	4.76	4.89	10.55	15.07	8.31	9.13	9.66
OnePath International Shares Index[21]	Select	Distribution	0.07	0.23	12.42	12.49	11.73	12.01	11.39	11.38	9.61
		Growth	-2.02	0.11	-5.30	-8.43	0.91	5.82	0.42	1.45	3.84
		Total	-1.95	0.34	7.12	4.06	12.64	17.83	11.81	12.83	13.45
OnePath International Shares Index (Hedged)[21]	Select	Distribution	0.08	0.24	26.35	28.28	19.61	17.24	13.73	14.97	12.23
		Growth	-0.80	0.74	-20.36	-16.18	-3.32	3.82	-3.80	-2.78	-0.36
		Total	-0.72	0.98	5.99	12.10	16.29	21.06	9.93	12.19	11.87
Pendal Australian Shares[6]	Select	Distribution	0.08	0.57	7.01	8.29	11.96	12.24	10.81	9.52	10.41
		Growth	0.43	-0.04	-2.35	-7.56	-7.40	-1.47	-4.59	-2.27	-1.78
		Total	0.51	0.53	4.66	0.73	4.56	10.77	6.22	7.25	8.63
Pendal Monthly Income Plus Trust[8]	Select	Distribution	0.35	1.01	2.14	3.55	4.86	4.95	3.53	3.09	3.47
		Growth	-0.20	-0.72	-1.20	-3.35	-1.62	0.73	-0.83	-0.92	-0.61
		Total	0.15	0.29	0.94	0.20	3.24	5.68	2.70	2.17	2.86
Pendal Smaller Companies Trust[9]	Select	Distribution	0.08	0.23	14.72	13.31	14.40	11.34	9.88	9.15	10.73
		Growth	-4.55	-1.75	-18.24	-28.28	-14.28	-1.62	-6.73	-3.32	-4.24
		Total	-4.47	-1.52	-3.52	-14.97	0.12	9.72	3.15	5.83	6.49
Perennial Value Shares Trust	Select	Distribution	0.08	0.24	8.76	9.31	7.99	7.55	7.98	7.88	8.17
		Growth	1.79	0.65	-5.18	-8.27	-5.17	0.69	-2.78	-1.87	-1.59
		Total	1.87	0.89	3.58	1.04	2.82	8.24	5.20	6.01	6.58
Perpetual Australian Share Trust	Select	Distribution	0.08	0.25	1.34	2.04	2.18	2.12	2.22	2.22	2.97
		Growth	1.72	0.51	5.00	2.10	2.10	6.49	2.53	4.38	3.72
		Total	1.80	0.76	6.34	4.14	4.28	8.61	4.75	6.60	6.69
Perpetual Balanced Growth Trust	Select	Distribution	0.08	0.25	4.62	5.12	3.32	2.94	8.33	7.51	8.12
		Growth	1.23	0.14	0.42	-0.12	3.30	5.31	-2.78	-1.05	-1.49
		Total	1.31	0.39	5.04	5.00	6.62	8.25	5.55	6.46	6.63
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

External funds (cont'd) - Select

			1 month %	3 months %	6 months %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
Perpetual Conservative Growth Trust	Select	Distribution	0.08	0.25	2.99	3.55	2.94	2.48	4.38	4.93	4.64
		Growth	1.10	-0.19	-0.03	-1.34	1.64	3.28	-1.16	-1.50	-0.76
		Total	1.18	0.06	2.96	2.21	4.58	5.76	3.22	3.43	3.88
Perpetual ESG Australian Share[10]	Select	Distribution	0.00	0.00	18.00	16.70	14.58	13.27	11.08	8.85	8.82
		Growth	2.09	3.85	-5.40	-14.33	-9.67	-3.27	-6.02	-0.97	-1.97
		Total	2.09	3.85	12.60	2.37	4.91	10.00	5.06	7.88	6.85
Schroder Australian Equity Trust	Select	Distribution	0.09	0.26	0.78	2.08	2.23	2.32	2.77	3.59	7.67
		Growth	2.15	4.19	8.46	10.59	8.99	11.22	6.06	4.45	1.40
		Total	2.24	4.45	9.24	12.67	11.22	13.54	8.83	8.04	9.07
Schroder Sustainable Growth[20]	Select	Distribution	0.08	0.24	12.01	14.33	9.84	7.27	4.58	4.68	6.37
		Growth	-1.00	0.15	-8.10	-10.32	-2.06	4.48	1.06	1.38	0.17
		Total	-0.92	0.39	3.91	4.01	7.78	11.75	5.64	6.06	6.54
Schroder Fixed Income Trust	Select	Distribution	0.08	0.23	0.47	0.93	0.97	0.98	0.93	2.48	2.59
		Growth	0.95	-0.67	1.08	-1.26	2.01	3.61	-0.55	-2.29	-1.20
		Total	1.03	-0.44	1.55	-0.33	2.98	4.59	0.38	0.19	1.39
Schroder Real Return Trust	Select	Distribution	0.08	0.25	10.95	14.38	9.41	6.82	4.98	4.81	4.56
		Growth	-1.30	-0.39	-9.73	-10.13	-0.89	3.42	0.38	0.24	0.22
		Total	-1.22	-0.14	1.22	4.25	8.52	10.24	5.36	5.05	4.78
T. Rowe Price Dynamic Global Bond	Select	Distribution	0.08	0.24	1.17	1.66	1.62	1.54	2.74	3.38	-
		Growth	-0.52	0.21	2.20	2.44	1.52	1.09	-1.45	-1.24	-
		Total	-0.44	0.45	3.37	4.10	3.14	2.63	1.29	2.14	-
T. Rowe Price Global Equity Trust	Select	Distribution	0.00	0.00	30.06	28.48	20.46	16.80	10.02	11.79	12.15
		Growth	-5.97	-2.40	-26.75	-30.61	-14.24	-4.48	-6.47	-2.46	-0.23
		Total	-5.97	-2.40	3.31	-2.13	6.22	12.32	3.55	9.33	11.92
			1 month %	3 month %	6 month %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.

* The returns for the ANZ Cash Advantage are calculated on a monthly basis and are subject to change. The investment returns are net of fees and tax. The current interest rates for the funds can be found on www.onepath.com.au.

[2] This was formerly known as "OptiMix Geared Australian Shares Trust"

[3] This was formerly known as "OnePath Global Property Securities"

[4] This was formerly known as "Zurich Investments Global Thematic Shares"

[4] This was formerly known as "Antipodes Global (Long Value)"

[5] This was formerly known as "Janus Henderson Global Fixed Interest Total Return"

[6] This was formerly known as "BT Core Australian Shares Trust"

[8] This was formerly known as "BT Monthly Income Plus Trust"

[9] This was formerly known as "BT Smaller Companies Trust"

[10] This was formerly known as "Perpetual Ethical SRI"

[12] This was formerly known as "Vanguard Index Diversified Bond"

[14] This was formerly known as "BlackRock Scientific Australian Equity Trust"

[15] This was formerly known as "BlackRock Scientific Diversified Growth Trust"

[16] This was formerly known as "BlackRock Scientific International Equity Trust"

[17] This was formerly known ass "First Sentier Global Credit Income Trust"

[18] This was formerly known as "Colonial First State Global Listed Infrastructure"

[19] This was formerly known as "Colonial First State Imputation Trust"

[20] This was formerly known as "Schroder Strategic Growth"

[21] These were formerly known as "Vanguard" funds

[22] This was formerly known as "Vanguard Property Securities Index Trust"

[23] This was formerly known as "OnePath Tax Effective Income"

[24] This was formerly known as "Magellan Global Trust"

[25] This was formerly known as "OnePath Blue Chip Imputation Trust"

Returns are net of fees, taxes and charges. Past performance is not indicative of future performance. The value of investments may rise or fall with changes in the market and the repayment of subscribed capital is not guaranteed.

Market data and performance as at: 31 October 2026

Currencies

	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7035	0.6957	1.1212	0.6547
AUD/GBP	0.5251	0.5237	0.2758	0.4983
AUD/EUR	0.6302	0.6125	2.8921	0.5672
AUD/HKD	5.5190	5.4590	1.0993	5.0881

Market performance (local currency)

Market movements	**1 month**	**3 months**	**6 months**	**1 year p.a.**	**3 years p.a.**	**5 years p.a.**	**10 years p.a.**
Australian fixed interest							
Bloomberg AusBond Composite 0+ Yr Index	1.16%	0.07%	2.22%	0.39%	4.60%	0.96%	1.77%
Bloomberg AusBond Treasury 0+ Yr Index	1.41%	0.18%	2.24%	0.07%	4.17%	0.46%	1.46%
Bloomberg AusBond Semi Govt 0+ Yr Index	1.03%	-0.20%	2.07%	0.01%	4.95%	0.90%	1.73%
Bloomberg AusBond Credit 0+ Yr Index	0.83%	0.21%	2.43%	1.68%	5.41%	2.59%	3.03%
Bloomberg AusBond Infl Govt 0+ Yr Index	1.74%	0.57%	1.69%	0.78%	4.05%	1.45%	2.40%
Bloomberg AusBond Bank Bill Index	0.37%	1.11%	2.23%	4.14%	4.23%	3.41%	2.28%
Bloomberg AusBond Non Govt 0+ Yr Index	0.83%	0.26%	2.41%	1.72%	5.10%	2.40%	2.71%
Australia shares							
S&P ASX 300/OLD All Ordinaries	1.11%	0.25%	4.28%	3.09%	13.20%	7.69%	9.34%
S&P ASX 200/OLD All Ordinaries	1.38%	0.45%	4.60%	3.69%	13.35%	8.00%	9.43%
NEW All Ords/OLD All Ordinaries	0.66%	0.00%	3.30%	1.61%	12.75%	7.31%	9.32%
S&P ASX 20	2.65%	0.28%	5.98%	10.71%	14.88%	9.91%	10.24%
S&P ASX 50	2.20%	0.41%	5.48%	6.53%	13.47%	8.85%	9.61%
S&P ASX MIDCAP 50	0.87%	3.13%	7.02%	-1.27%	14.28%	7.15%	10.63%
S&P ASX 100	2.02%	0.76%	5.68%	5.42%	13.56%	8.60%	9.77%
S&P ASX Small Ords	-6.43%	-3.89%	-6.94%	-14.36%	10.03%	0.64%	5.91%
International fixed interest							
Barclays Capital Global Aggregate Hedged A$	1.76%	0.24%	0.40%	0.43%	4.48%	-0.12%	1.35%
Barclays Capital Global Treasury Hdged $A	1.74%	0.37%	0.54%	0.02%	3.63%	-0.41%	1.06%
International shares							
(US) NASDAQ	-5.30%	0.25%	2.19%	7.22%	25.56%	10.42%	17.25%
(US) S&P 500	-0.93%	1.21%	5.15%	10.82%	21.81%	10.48%	13.56%
(UK) FTSE 100	1.17%	-1.27%	3.38%	10.42%	13.59%	8.19%	4.43%
(Hong Kong) Hang Seng	-5.22%	-9.24%	-7.42%	-7.16%	15.03%	1.99%	3.96%
(Germany) MSCI Germany	2.68%	1.48%	6.68%	9.55%	19.91%	8.88%	8.23%
Market Performance							
MSCI Wld Ex Aus $A	-1.94%	0.41%	7.27%	4.29%	18.15%	12.01%	13.93%
MSCI World $A	-1.85%	0.49%	7.43%	4.72%	18.56%	12.45%	14.39%
MSCI Europe Gross - local	0.87%	-0.68%	6.83%	15.01%	16.91%	9.70%	9.65%
MSCI Emerging Markets (Free) Gross - local	-7.44%	-6.00%	-1.31%	15.39%	23.41%	9.54%	10.19%
MSCI Emerging Markets (Free) Gross $A	-9.07%	-5.64%	1.24%	6.13%	18.06%	8.33%	9.00%
MSCI North America Gross - local	-0.84%	1.42%	5.79%	12.01%	23.65%	11.75%	15.26%

	1 month	**3 months**	**6 months**	**1 year p.a.**	**3 years p.a.**	**5 years p.a.**	**10 years p.a.**

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If you have any comments or feedback about this publication, please email them to customer@onepathsuperinvest.com.au.

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Returns quoted use the unit price which is calculated using the asset values for the relevant month end. The prices shown may differ from the actual unit price if an investor is applying for or redeeming an investment. Actual unit prices will be confirmed following any transaction on an investor's investment. Please note that all returns are after the deduction of management fees and expenses, and assume all distributions are re-invested. Where applicable, management fees have been deducted at the highest Entry Fee option rate. No allowance has been made for entry or exit fees. The returns for the select funds include the current select fee rebate.

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