

ANZ Smart Choice Super for employers and their employees

Investment Returns and Asset Allocation - As at 30 June 2018

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To access the fund profile for each investment option, please click [here](#) and then click on **Choose your own investment mix**.



Total Returns (%) - As at 30 June 2018

| Investment Option | Fund start date | 1 month % | 3 months % | 6 months % | 1 year % | 2 years % p.a. | 3 years % p.a. | 4 years % p.a. | 5 years % p.a. |
|--|-----------------|-----------|------------|------------|----------|----------------|----------------|----------------|----------------|
| Lifestage investments | | | | | | | | | |
| ANZ Smart Choice Super 1940s | 5/12/2011 | 1.12 | 2.71 | 2.21 | 5.33 | 4.18 | 4.11 | 4.31 | 4.83 |
| ANZ Smart Choice Super 1950s | 5/12/2011 | 1.18 | 2.89 | 2.25 | 5.94 | 5.51 | 5.11 | 5.61 | 6.56 |
| ANZ Smart Choice Super 1960s | 5/12/2011 | 1.32 | 3.62 | 2.49 | 7.88 | 7.80 | 6.36 | 6.90 | 8.03 |
| ANZ Smart Choice Super 1970s | 5/12/2011 | 1.49 | 4.19 | 2.84 | 9.55 | 9.64 | 7.42 | 7.90 | 9.06 |
| ANZ Smart Choice Super 1980s | 5/12/2011 | 1.57 | 4.45 | 2.99 | 10.31 | 10.51 | 7.91 | 8.44 | 9.61 |
| ANZ Smart Choice Super 1990s | 5/12/2011 | 1.59 | 4.52 | 3.05 | 10.53 | 10.72 | 8.03 | 8.53 | 9.72 |
| ANZ Smart Choice Super 2000s | 18/02/2017 | 1.51 | 4.32 | 2.89 | 10.08 | | | | |
| Choose Your Own investment mix | | | | | | | | | |
| Diversified – Risk based | | | | | | | | | |
| ANZ Smart Choice Super - Conservative | 5/12/2011 | 0.87 | 2.08 | 1.79 | 4.29 | 3.54 | 3.68 | 3.88 | 4.31 |
| ANZ Smart Choice Super - Moderate | 5/12/2011 | 1.19 | 2.99 | 2.28 | 6.28 | 5.84 | 5.37 | 5.84 | 6.66 |
| ANZ Smart Choice Super - Growth | 5/12/2011 | 1.33 | 3.66 | 2.53 | 8.35 | 8.54 | 6.80 | 7.34 | 8.42 |
| Legg Mason Diversified | 25/5/2015 | 1.27 | 2.76 | 1.73 | 7.83 | 9.75 | 7.82 | | |
| OptiMix Conservative | 25/5/2015 | 0.72 | 1.69 | 1.31 | 3.86 | 3.98 | 3.75 | | |
| OptiMix Moderate | 25/5/2015 | 0.94 | 2.36 | 1.45 | 5.34 | 5.89 | 4.79 | | |
| OptiMix Balanced | 25/5/2015 | 1.16 | 3.08 | 1.82 | 7.11 | 7.90 | 5.73 | | |
| OptiMix Growth | 25/5/2015 | 1.44 | 3.81 | 2.11 | 8.46 | 9.51 | 6.60 | | |
| OptiMix High Growth | 25/5/2015 | 1.59 | 4.32 | 2.33 | 9.69 | 11.15 | 7.39 | | |
| Schroder Real Return | 25/5/2015 | 0.50 | 0.84 | 0.75 | 3.33 | 4.64 | 3.51 | | |
| UBS Balanced | 25/5/2015 | 1.38 | 2.73 | 1.82 | 7.63 | 8.58 | 4.15 | | |
| UBS Defensive | 25/5/2015 | 0.95 | 1.60 | 0.24 | 2.88 | 3.69 | 2.75 | | |
| Cash | | | | | | | | | |
| ANZ Smart Choice Super - Cash | 5/12/2011 | 0.11 | 0.34 | 0.68 | 1.37 | 1.41 | 1.56 | 1.73 | 1.85 |
| Fixed interest | | | | | | | | | |
| ANZ Smart Choice Super - Global Fixed Interest | 5/12/2011 | 0.05 | -0.05 | -0.14 | 1.10 | 0.51 | 2.87 | 3.29 | 3.79 |
| ANZ Smart Choice Super - Australian Fixed Interest | 18/02/2017 | 0.32 | 0.52 | 1.10 | 1.98 | | | | |
| Bentham Global Income | 25/5/2015 | 0.16 | 0.15 | 1.29 | 4.47 | 7.87 | 4.48 | | |
| PIMCO Diversified Fixed Interest | 25/5/2015 | 0.22 | 0.25 | 0.50 | 1.48 | 1.54 | 2.99 | | |
| Schroder Fixed Income | 25/5/2015 | 0.36 | 0.58 | 1.22 | 1.94 | 1.04 | 2.00 | | |
| Absolute return fixed income | | | | | | | | | |
| Kapstream Absolute Return Income | 25/5/2015 | 0.09 | 0.32 | 0.75 | 2.06 | 2.25 | 2.19 | | |
| Australian property | | | | | | | | | |
| OnePath Property Securities | 25/5/2015 | 1.30 | 7.09 | -0.35 | 10.10 | 3.28 | 8.10 | | |
| International property | | | | | | | | | |
| ANZ Smart Choice Super - Global Property | 5/12/2011 | 2.39 | 7.01 | 1.40 | 5.01 | 2.48 | 7.05 | 7.34 | 8.32 |

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.

Total Returns (%) - As at 30 June 2018

| Investment Option | Fund start date | 1 month % | 3 months % | 6 months % | 1 year % | 2 years % p.a. | 3 years % p.a. | 4 years % p.a. | 5 years % p.a. |
|--|-----------------|-----------|------------|------------|----------|----------------|----------------|----------------|----------------|
| Australian equities | | | | | | | | | |
| ANZ Smart Choice Super - Australian Equities | 5/12/2011 | 2.79 | 7.43 | 4.12 | 12.42 | 12.66 | 8.78 | 8.04 | 9.51 |
| Bennelong Australian Equities | 25/5/2015 | 2.97 | 13.23 | 14.50 | 24.20 | 18.16 | 15.31 | | |
| BT Smaller Companies | 25/5/2015 | -0.32 | 5.16 | 7.07 | 23.02 | 14.05 | 14.14 | | |
| Fidelity Australian Equities | 25/5/2015 | 3.23 | 9.81 | 5.14 | 14.49 | 12.18 | 9.48 | | |
| Karara Capital Emerging Companies | 25/5/2015 | 1.24 | 6.12 | 6.21 | 19.07 | 9.09 | 11.96 | | |
| OnePath Geared Australian Shares Index^ | 25/5/2015 | 5.34 | 14.30 | 6.29 | 21.43 | 20.74 | 11.69 | | |
| Perpetual Australian Shares | 25/5/2015 | 3.07 | 5.31 | 0.35 | 9.70 | 9.99 | 6.92 | | |
| Schroder Australian Equity | 25/5/2015 | 2.89 | 6.71 | 3.36 | 12.65 | 15.87 | 8.51 | | |
| UBS Australian Shares | 25/5/2015 | 3.24 | 4.48 | 0.57 | 8.53 | 9.37 | 5.25 | | |
| UBS Select Leaders | 25/5/2015 | 3.49 | 4.15 | 0.24 | 8.77 | 9.46 | 4.35 | | |
| UBS Sustainable Investments Australian Shares | 25/5/2015 | 2.53 | 4.03 | 1.03 | 7.03 | 8.60 | 3.78 | | |
| Australian equity income | | | | | | | | | |
| Merlon Australian Share Income | 25/5/2015 | 1.47 | 2.30 | -1.32 | 3.55 | 8.75 | 7.27 | | |
| UBS Blue Chip Imputation | 25/5/2015 | 3.67 | 5.10 | 0.19 | 6.57 | 9.24 | 3.95 | | |
| International equities | | | | | | | | | |
| ANZ Smart Choice Super – Global Smaller Companies | 25/5/2015 | 1.85 | 6.43 | 7.69 | 16.85 | 16.06 | 10.19 | | |
| ANZ Smart Choice Super – International Equities (Hedged) | 5/12/2011 | 0.16 | 3.17 | 0.93 | 9.90 | 13.91 | 8.75 | 8.93 | 11.11 |
| ANZ Smart Choice Super – International Equities (Unhedged) | 25/5/2015 | 1.98 | 4.90 | 5.57 | 13.66 | 13.35 | 8.46 | | |
| Arrowstreet Global Equity (Hedged) | 25/5/2015 | -0.80 | 1.18 | 0.72 | 11.08 | 14.82 | 8.89 | | |
| Magellan Global | 25/5/2015 | 2.52 | 6.68 | 7.19 | 15.14 | 14.48 | 9.53 | | |
| MFS Global Equity | 25/5/2015 | 1.55 | 3.49 | 3.22 | 8.15 | 11.87 | 8.41 | | |
| Platinum International | 25/5/2015 | -1.68 | -0.39 | -0.14 | 12.17 | 15.82 | 8.39 | | |
| Vontobel Global Shares | 25/5/2015 | 3.38 | 6.37 | 6.90 | 14.52 | 14.30 | 12.03 | | |
| Walter Scott Global Equity (Hedged) | 25/5/2015 | 0.56 | 3.15 | 3.02 | 12.81 | 13.43 | 9.47 | | |
| Emerging market equities | | | | | | | | | |
| MFS Global Emerging Markets Shares | 25/5/2015 | -0.42 | -1.22 | 2.60 | 14.16 | 16.37 | 9.19 | | |
| Platinum Asia | 25/5/2015 | -3.33 | -0.78 | -1.26 | 14.83 | 15.83 | 6.86 | | |
| Alternatives | | | | | | | | | |
| OnePath Alternatives Growth | 25/5/2015 | -0.11 | 0.50 | 0.91 | 4.74 | -0.32 | -0.62 | | |
| RARE Infrastructure Value | 25/5/2015 | 2.19 | 5.57 | -0.56 | -0.42 | 5.81 | 4.12 | | |
| Closed | | | | | | | | | |
| ANZ Capital Guaranteed | 25/5/2015 | - | - | - | - | - | - | - | - |
| OnePath Capital Guaranteed | 25/5/2015 | - | - | - | 2.25 | - | - | - | - |
| OnePath Capital Stable | 25/5/2015 | 0.54 | 1.14 | 0.71 | 2.32 | 1.85 | 2.23 | | |
| OnePath Cash | 25/5/2015 | 0.10 | 0.33 | 0.61 | 1.14 | 1.18 | 1.35 | | |

^Prior to 18/2/2017, this option was known as "OptiMix Geared Australian Shares".

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.

Asset Allocation (%) - As at 30 June 2018

| Investment Option | SRM* | Growth Assets | | | | Defensive Assets | | | Alternative Assets |
|--|----------------|-------------------|----------------------|----------|--------------|------------------|--------|-----------------|--------------------|
| | | Australian Shares | International Shares | Property | Growth Total | Fixed Interest | Cash | Defensive Total | |
| Lifestage investments | | | | | | | | | |
| ANZ Smart Choice Super 1940s | Medium | 14.00 | 18.20 | 9.10 | 41.30 | 30.80 | 27.90 | 58.70 | 0.00 |
| ANZ Smart Choice Super 1950s | Medium to high | 17.30 | 21.80 | 9.10 | 48.20 | 30.40 | 21.40 | 51.80 | 0.00 |
| ANZ Smart Choice Super 1960s | High | 26.50 | 32.90 | 9.00 | 68.40 | 20.60 | 11.00 | 31.60 | 0.00 |
| ANZ Smart Choice Super 1970s | High | 33.10 | 40.40 | 8.80 | 82.30 | 12.10 | 5.60 | 17.70 | 0.00 |
| ANZ Smart Choice Super 1980s | High | 35.60 | 44.50 | 8.90 | 89.00 | 8.30 | 2.70 | 11.00 | 0.00 |
| ANZ Smart Choice Super 1990s | High | 36.60 | 45.40 | 8.90 | 90.90 | 6.50 | 2.60 | 9.10 | 0.00 |
| ANZ Smart Choice Super 2000s | High | 36.60 | 45.30 | 8.90 | 90.80 | 6.50 | 2.70 | 9.20 | 0.00 |
| Choose Your Own investment mix | | | | | | | | | |
| Diversified – Risk based | | | | | | | | | |
| ANZ Smart Choice Super - Conservative | Medium | 10.50 | 13.60 | 6.70 | 30.80 | 37.80 | 31.40 | 69.20 | 0.00 |
| ANZ Smart Choice Super - Moderate | Medium - High | 18.90 | 23.20 | 9.00 | 51.10 | 28.90 | 20.00 | 48.90 | 0.00 |
| ANZ Smart Choice Super - Growth | High | 27.00 | 35.30 | 9.10 | 71.40 | 19.20 | 9.40 | 28.60 | 0.00 |
| Legg Mason Diversified | High | 40.43 | 21.06 | 7.32 | 68.82 | 29.05 | 2.13 | 31.18 | 0.00 |
| OptiMix Conservative | Medium | 10.36 | 12.86 | 3.67 | 26.90 | 41.29 | 5.73 | 47.01 | 26.09 |
| OptiMix Moderate | Medium - High | 18.81 | 21.05 | 5.50 | 45.36 | 29.59 | 3.36 | 32.95 | 21.69 |
| OptiMix Balanced | High | 28.14 | 29.65 | 5.56 | 63.35 | 16.09 | 0.59 | 16.68 | 19.97 |
| OptiMix Growth | High | 35.13 | 34.60 | 7.33 | 77.06 | 8.29 | 0.27 | 8.56 | 14.38 |
| OptiMix High Growth | High | 40.77 | 44.67 | 7.30 | 92.73 | 0.00 | 0.49 | 0.49 | 6.78 |
| Schroder Real Return | Medium | 13.85 | 13.86 | 0.00 | 27.72 | 45.96 | 26.30 | 72.25 | 0.03 |
| UBS Balanced | High | 29.45 | 32.14 | 5.00 | 66.59 | 20.00 | 7.41 | 27.41 | 6.00 |
| UBS Defensive | High | 14.90 | 12.19 | 4.40 | 31.49 | 54.00 | 3.41 | 57.41 | 11.10 |
| Cash | | | | | | | | | |
| ANZ Smart Choice Super - Cash | Very low | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 |
| Fixed interest | | | | | | | | | |
| ANZ Smart Choice Super - Global Fixed Interest | Medium | 0.00 | 0.00 | 0.00 | 0.00 | 99.80 | 0.20 | 100.00 | 0.00 |
| ANZ Smart Choice Super - Australian Fixed Interest | Medium | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 100.00 | 0.00 |
| Bentham Global Income | Medium - High | 0.33 | 0.40 | 0.00 | 0.73 | 83.66 | 15.61 | 99.27 | 0.00 |
| PIMCO Diversified Fixed Interest | Low - Medium | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 100.00 | 0.00 |
| Schroder Fixed Income | Low - Medium | 0.00 | 0.00 | 0.00 | 0.00 | 87.08 | 12.92 | 100.00 | 0.00 |
| Absolute Return fixed income | | | | | | | | | |
| Kapstream Absolute Return Income | Low - Medium | 0.00 | 0.00 | 0.00 | 0.00 | 97.94 | 2.06 | 100.00 | 0.00 |
| Australian property | | | | | | | | | |
| OnePath Property Securities | Very high | 0.00 | 0.00 | 94.37 | 94.37 | 0.00 | 5.63 | 5.63 | 0.00 |
| International property | | | | | | | | | |
| ANZ Smart Choice Super - Global Property | Very High | 0.00 | 0.00 | 99.50 | 99.50 | 0.00 | 0.50 | 0.50 | 0.00 |

Asset Allocation (%) - As at 30 June 2018

| Investment Option | SRM* | Growth Assets | | | | Defensive Assets | | | Alternative Assets |
|--|---------------|-------------------|----------------------|----------|---------------|------------------|--------|-----------------|--------------------|
| | | Australian Shares | International Shares | Property | Growth Total | Fixed Interest | Cash | Defensive Total | |
| Australian equities | | | | | | | | | |
| ANZ Smart Choice Super - Australian Equities | High | 98.70 | 0.00 | 0.00 | 98.70 | 0.00 | 1.30 | 1.30 | 0.00 |
| Bennelong Australian Equities | High | 98.98 | 0.00 | 0.00 | 98.98 | 0.00 | 1.02 | 1.02 | 0.00 |
| BT Smaller Companies | High | 92.65 | 0.00 | 0.00 | 92.65 | 0.00 | 7.35 | 7.35 | 0.00 |
| Fidelity Australian Equities | High | 96.18 | 0.00 | 0.00 | 96.18 | 0.00 | 3.82 | 3.82 | 0.00 |
| Karara Capital Emerging Companies | High | 99.25 | 0.00 | 0.00 | 99.25 | 0.00 | 0.75 | 0.75 | 0.00 |
| OnePath Geared Australian Shares Index | Very high | 98.99 | 0.00 | 0.00 | 98.99 | 0.00 | 0.06 | 0.06 | 0.95 |
| Perpetual Australian Shares | High | 83.35 | 6.77 | 0.00 | 90.12 | 0.00 | 9.88 | 9.88 | 0.00 |
| Schroder Australian Equity | High | 97.10 | 0.00 | 0.00 | 97.10 | 0.00 | 2.90 | 2.90 | 0.00 |
| UBS Australian Shares | High | 90.31 | 0.00 | 4.46 | 94.77 | 0.00 | 5.23 | 5.23 | 0.00 |
| UBS Select Leaders | High | 97.82 | 0.00 | 0.00 | 97.82 | 0.00 | 2.18 | 2.18 | 0.00 |
| UBS Sustainable Investments Australian Shares | High | 85.64 | 0.00 | 7.20 | 92.84 | 0.00 | 3.79 | 3.79 | 3.37 |
| Australian equity income | | | | | | | | | |
| Merlon Australian Share Income | High | 98.94 | 0.00 | 0.00 | 98.94 | 0.00 | 1.05 | 1.05 | 0.00 |
| UBS Blue Chip Imputation | High | 93.67 | 0.00 | 4.27 | 97.94 | 0.00 | 2.06 | 2.06 | 0.00 |
| International equities | | | | | | | | | |
| ANZ Smart Choice Super – Global Smaller Companies | High | 0.00 | 99.58 | 0.00 | 99.58 | 0.00 | 0.42 | 0.42 | 0.00 |
| ANZ Smart Choice Super – International Equities (Hedged) | High | 0.00 | 99.80 | 0.00 | 99.80 | 0.00 | 0.20 | 0.20 | 0.00 |
| ANZ Smart Choice Super – International Equities (Unhedged) | High | 0.00 | 99.80 | 0.00 | 99.80 | 0.00 | 0.20 | 0.20 | 0.00 |
| Arrowstreet Global Equity (Hedged) | High | 0.00 | 95.91 | 0.00 | 95.91 | 0.00 | 4.09 | 4.09 | 0.00 |
| Magellan Global | High | 0.00 | 81.65 | 0.00 | 81.65 | 0.00 | 18.35 | 18.35 | 0.00 |
| MFS Global Equity | High | 0.00 | 98.80 | 0.00 | 98.80 | 0.00 | 1.20 | 1.20 | 0.00 |
| Platinum International | Very high | 0.00 | 90.28 | 0.00 | 90.28 | 0.00 | 9.37 | 9.37 | 0.35 |
| Vontobel Global Shares | High | 0.00 | 97.55 | 0.00 | 97.55 | 0.00 | 2.45 | 2.45 | 0.00 |
| Walter Scott Global Equity (Hedged) | Very High | 0.00 | 97.96 | 0.00 | 97.96 | 0.00 | 2.04 | 2.04 | 0.00 |
| Emerging market equities | | | | | | | | | |
| MFS Global Emerging Markets Shares | Very high | 0.00 | 100.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Platinum Asia | Very high | 0.00 | 88.04 | 0.00 | 88.04 | 0.00 | 11.96 | 11.96 | 0.00 |
| Alternatives | | | | | | | | | |
| OnePath Alternatives Growth | High | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| RARE Infrastructure Value | Very high | 0.00 | 0.00 | 97.93 | 97.93 | 0.00 | 2.07 | 2.07 | 0.00 |
| Closed | | | | | | | | | |
| ANZ Capital Guaranteed | Low | 0.00 | 0.00 | 0.00 | 0.00 | 40.62 | 59.38 | 100.00 | 0.00 |
| OnePath Capital Guaranteed | Medium - High | 10.41 | 5.16 | 10.50 | 26.06 | 48.86 | 19.54 | 68.40 | 5.54 |
| OnePath Capital Stable | Medium | 9.79 | 2.20 | 2.52 | 14.51 | 48.36 | 31.89 | 80.25 | 5.24 |
| OnePath Cash | Very low | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 |

*Standard Risk Measure (SRM)

Each investment option will have a risk level attached to it. The risk level indicates historically the number of negative annual returns over any 20-year period. The seven risk levels are:

| Risk Band | Risk Label | Estimated number of negative annual returns over any 20-year period |
|-----------|----------------|---|
| 1 | Very low | Less than 0.5 |
| 2 | Low | 0.5 to less than 1 |
| 3 | Low to medium | 1 to less than 2 |
| 4 | Medium | 2 to less than 3 |
| 5 | Medium to High | 3 to less than 4 |
| 6 | High | 4 to less than 6 |
| 7 | Very high | 6 or greater |

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over a twenty 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail the potential size of a negative return or that the potential for a positive return may still be less than an investor may require in order to meet their obligations. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

For more information about Standard Risk Measures, refer to the website at anz.com/smartchoicesuper

For further information on ANZ Smart Choice Super for employers and their employees including fees, costs and Buy-sell spreads, please visit the following links:

- [Product Disclosure Statement](#)
- [Additional Information Guide and Fees Guide](#)

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