

ONEPATH MASTERFUND ANNUAL REPORT

REPORTING PERIOD 1 JULY 2015 TO 30 JUNE 2016
ISSUED DECEMBER 2016

ANZ Smart Choice Super and Pension
ANZ Smart Choice Super for employers and their employees
ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees
ANZ OneAnswer Personal Super
ANZ OneAnswer Pension
ANZ OneAnswer Term Allocated Pension
ANZ Super Advantage
ANZ Allocated Pension
ANZ Personal Superannuation Bond
ANZ Direct Super Investments
ANZ Superannuation Savings Account
ANZ Traditional Policies
ANZ Savings Products
ANZ Term Life Policies



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This Annual Report covers the various ANZ products offered through the OnePath MasterFund and not all sections will be relevant to you. Please ensure you read the sections relevant to the product in which you are an investor.

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ANZ OneAnswer Personal Super, ANZ OneAnswer Pension, ANZ OneAnswer Term Allocated Pension, ANZ Allocated Pension, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd (QBE) and their employees, ANZ Superannuation Savings Account and ANZ Super Advantage are products offered by the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44) (Fund). When you invest in one of these products, you become a member of the Fund.

On 21 July 2016, the Trustee approved the transition of the majority of default members in ANZ Super Advantage to ANZ Smart Choice Super for employers and their employees. This transition included the migration of insurance and investment balances, and occurred between August 2016 and November 2016. Formal notification was provided to impacted members prior to the transition and will be provided following the transition.

OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life), issue the non-super products of ANZ Trad Policies, ANZ Savings Policies and ANZ Term Life policies.

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the Trustee and issuer of the Fund and the issuer of this Annual Report for the products mentioned above.

The following products are closed to new members:

- ANZ OneAnswer Personal Super
 - ANZ OneAnswer Pension
 - ANZ OneAnswer Term Allocated Pension
 - ANZ Allocated Pension
 - ANZ Super Advantage
 - ANZ Superannuation Savings Account
 - ANZ Personal Superannuation Bond
 - ANZ Direct Super Investments
 - ANZ Traditional Policies
 - ANZ Savings Products
 - ANZ Term Life Policies
- (together the 'Closed Products').

Each issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although each issuer is owned by ANZ, none of them are a bank. Except as described in the relevant Product Disclosure Statement (PDS), an investment with an issuer is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of your investment.

This information is current as at 30 June 2016, but may be subject to change. Updated information will be available free of charge by contacting Customer Services.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Any examples used in this Annual Report are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

For the Closed Products you should read the PDS available by calling Customer Services and any specific product updates for these products listed above and consider whether the product is right for you before making a decision to continue to hold the product. For all other products you should read the relevant PDS available at anz.com and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.

The term 'ANZ OneAnswer Pension' refers to ANZ OneAnswer Allocated Pension.

The term 'ANZ OneAnswer Pensions' refers to ANZ OneAnswer Allocated Pension and ANZ OneAnswer Term Allocated Pension.

The term 'ANZ OneAnswer' also includes the ANZ OneAnswer //Select suite of products.

The term 'ANZ Traditional Policies' refers to ANZ Endowment Assurance Traditional Policies and ANZ Whole of Life Traditional Policies.

Unless otherwise specified in this Annual Report, the term 'ANZ Smart Choice Super' refers to the suite of Smart Choice products including 'ANZ Smart Choice Super and Pension' for personal members 'ANZ Smart Choice Super for employers and their employees' and 'ANZ Smart Choice Super for QBE Management Services Pty Ltd (QBE) and their employees'.

INVESTING YOUR MONEY

When you invest in a product within the Fund (except ANZ Superannuation Savings Account, ANZ Traditional policies and ANZ Term Policies), you can invest in a number of different investment funds. The investment funds you have selected are outlined on your Annual Statement. This Annual Report details how the Fund and your investment in the Fund is managed and how all investment funds in the products listed on the cover have performed (investment return) in the last financial year.

When selecting investment funds, you need to consider how long you wish to invest your money and the level of risk you are prepared to accept. In general, investments with the potential to earn higher returns (e.g. shares) carry the highest risk. Not only will the rate of return go up and down, but the value of your investment (the capital value) can also rise and fall. For investments that generally earn lower returns (e.g. cash), the capital value is less likely to fluctuate.

You may switch all or part of your existing account balance between investment funds within the Fund.

Please note that transaction cost factors and a fee may apply upon switching.

TRUSTEE'S INVESTMENT OBJECTIVES AND STRATEGY

The Fund's investment objectives are to:

- invest all contributions, either through a master life insurance policy issued by OnePath Life or directly
- offer you a range of individual investment strategies, depending on the product (see 'Individual investment fund objectives and strategies' on page 6), that invest in different types of assets, so that you may be able to achieve returns that are consistent with your risk tolerance
- invest in investment strategies as directed by members across a risk profile spectrum through life insurance policies and registered managed investment schemes managed by external fund managers.

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in a master life insurance policy issued by OnePath Life, which then invests in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

In order to meet the Fund's investment objectives, the Trustee offers a variety of categories of investments, including:

- defensive strategy
- conservative strategy
- moderate strategy

- growth strategy
- high growth strategy
- lifestage investments.

Members with a Defined Benefit component should note that investment choice is not available in respect of their Defined Benefit component and accordingly, members are unable to nominate their own personal investment strategy or switch in respect of their Defined Benefit component.

The Trustee takes into account its objectives and the requirements of superannuation law and relevant regulatory guidelines for any new investments proposed for the Fund.

Some key considerations undertaken by the Trustee in assessing investments prior to making them available to investors include:

- **Risk and return** – key risks addressed in assessing and monitoring investments include product complexity risk, investment asset and manager risk, market risk, derivatives and gearing risk, liquidity risk and credit risk.
- **Diversification** – the Trustee considers the level and adequacy of diversification in each investment strategy as relevant to the needs of members. To minimise risks from lack of diversification, the Trustee makes available a broad range of managed fund investments across sectors (traditional and alternative), investment managers and styles.
- **Liquidity** – the Trustee considers the liquidity of the underlying assets when assessing investments as part of its selection criteria and reviews liquidity stress testing of the options as performed by the managers. This recognises the Trustee's requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate and timely unit pricing and returns on their investments.
- **Product complexity** – the Trustee considers the complexity of products and their suitability to members when assessing investments as part of its selection criteria.
- **Use of derivatives** – the Trustee considers the potential risk exposures associated with derivatives when assessing investment options, and reviews manager Derivative Risk Statements to ensure appropriate use of derivatives.
- **Cost and taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis and alignment of the interests of investment managers with investors. Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

The Trustee takes into consideration existing and prospective investment liabilities when assessing investment options and its ability to discharge any liabilities and any potential large redemptions.

INDIVIDUAL INVESTMENT FUND OBJECTIVES AND STRATEGIES

Over time, fund managers can make changes to investment funds they manage. New investment funds can be offered and other investment funds can be closed to new investors.

ANZ Smart Choice Super members

The investment strategy for ANZ Smart Choice Super differs, depending on the selection of 'lifestage investments' or a range of multi-asset or single-asset class options, known as 'choose your own investment mix'.

Lifestage options provide exposure to a mix of growth and defensive asset classes and will be automatically adjusted, becoming more conservative over time. The 'choose your own investment mix' option offers a range of diversified and sector-specific asset classes based on benchmark asset allocations and exposure to the relative underlying indices. In addition, both lifestage and some 'choose your own investment mix' options may utilise an active asset allocation designed to optimise investment performance by adjusting asset allocations within permitted ranges.

Details of the current investment objectives and strategies of all the ANZ Smart Choice Super investment options can be found in the respective PDS available on anz.com/smartchoice

ANZ OneAnswer members

Details of the current investment objectives and strategies for all open ANZ OneAnswer funds can be found in the ANZ OneAnswer Personal Super and Pension PDS dated 2 May 2016.

This is available from anz.com or by calling Customer Services. Details of the current investment objectives and strategies for closed ANZ OneAnswer investment funds can be found in the 2005 ANZ OneAnswer Annual Report and subsequent Investor Updates.

ANZ Super Advantage members

Details of the current investment objectives and strategies for all open ANZ Super Advantage investment funds can be found in the 2012, 2011, 2010, 2009 and 2008 Annual Reports, as well the ANZ Super Advantage PDS dated 27 February 2012. Details of the current investment objectives and strategies for closed ANZ Super Advantage funds can be found in the 2007 Annual Report and subsequent Member Updates. Copies of these Annual Reports can be obtained free of charge by calling Customer Services.

ANZ Superannuation Savings Account members

ANZ Superannuation Savings Account aims to protect the value of your investment while achieving returns generally consistent with bank deposit rates.

All contributions made to ANZ Superannuation Savings Account are invested in a master life insurance policy issued by OnePath Life, which currently invests in secure, low-risk ANZ retail bank deposits.

OnePath Life may also invest in other fixed interest assets such as debentures, government and semi-government bonds. Before any change is made to the investment strategy, we will give members at least three months' notice in writing.

ANZ Savings Products

The investment objective of the Trustee is to offer you with investment choice in:

- ANZ Managed Fund
- ANZ Capital Guaranteed Fund.

The strategy of the Trustee is to invest in life policies issued by OnePath Life.

ANZ Traditional Policies

Participating policies

Members of this product invest into the ANZ Participating Fund. All contributions are invested in a master life insurance policy issued by OnePath Life. The objective and strategy for the ANZ Participating Fund are detailed below:

Investment objective

The fund's investment objective is to outperform the Consumer Price Index (CPI) on average by 3% p.a. over rolling three year periods (after costs but before fees and taxes).

Investment strategy

The fund invests in a diversified portfolio of assets, including fixed interest, cash, shares and property.

Non-participating policies

Members with non-participating policies are provided with insurance cover on the terms set out in their policy document. There is no investment component.

ANZ Term Life Policies

Members with term life only policies are provided with insurance cover on the terms set out in their policy document. There is no investment component.

ANZ Allocated Pension members

Details of the current investment objectives and strategies for all open ANZ Allocated Pension funds are available by calling Customer Services.

ANZ Personal Superannuation Bond and ANZ Direct Super Investments

Details of the current investment objectives and strategies for all open ANZ Personal Superannuation Bond and ANZ Direct Super Investments funds are available by calling Customer Services.

INVESTMENT VALUE – ALLOCATION OF NET EARNINGS

ANZ Smart Choice Super, ANZ OneAnswer, ANZ Allocated Pension, ANZ Super Advantage, ANZ Personal Superannuation Bond and ANZ Direct Super Investments

All investment funds issue units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

In relation to investments in OnePath Capital Guaranteed and ANZ Capital Guaranteed, the unit price may be subject to a capital guarantee.

ANZ Traditional Policies and ANZ Savings Products

All investment funds issue units, with each unit representing a share of the underlying assets. The value of the units will vary depending on the value of the assets of the relevant fund. Your investment balance is the number of units you hold, multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

In relation to investments in OnePath Capital Guaranteed and ANZ Capital Guaranteed, the unit price may be subject to a limited guarantee/capital guarantee.

Further, if you are invested in ANZ Capital Guaranteed, interest is calculated daily on the balance of your account, which is then credited at the applicable declared rate at 30 June each year, or on exit from this fund. Interest on contributions is paid with effect from the 16th of the month in which the premium falls due.

ANZ Superannuation Savings Account members

Interest is calculated on the daily balance of your account and is credited quarterly before making any allowance for tax. The interest rate is determined by OnePath Life and the current rate is available by calling Customer Services.

The interest rate is derived from the gross earnings of ANZ Superannuation Savings Account, which are calculated on a regular basis as the sum of:

- the interest earned
- the distribution of profits and losses arising from the sale of assets spread over no more than two years
- transfers to the Equalisation Reserves.

Equalisation Reserves are maintained so that all investment proceeds (after allowable deductions) are ultimately distributed to policies. The reserves as at OnePath Life's balance date each year will be (and for the past year have been) distributed over the following 12 months by way of equal daily transfers. The Equalisation Reserves form part of the master life insurance policy issued by OnePath Life.

The interest rate is calculated to distribute all the investment earnings to members after deducting fees, charges and transfers from the Equalisation Reserve.

Your earnings are taxed at a maximum rate of 15% on ANZ Superannuation Savings Account's gross earnings.

INVESTMENT PERFORMANCE

The investment returns tables on pages 11 to 48 show the historical yearly returns for the last five years or for the years since a fund's inception (where the investment fund has not existed for the full five-year period) and the five-year and ten-year returns (after management fees and taxes) for each investment fund.

The investment returns tables on page 47 show the five-year and ten-year annualised returns and the annual rate of investment return for ANZ Superannuation Savings Account (after management fees and taxes).

Please note that past performance is not indicative of future performance.

To see how your investment is performing, you can register for online access by calling Customer Services or simply visit anz.com at any time.

DERIVATIVES

ANZ Smart Choice Super (with the exception of ANZ Smart Choice Super and Pension) ANZ OneAnswer, ANZ Super Advantage, ANZ Allocated Pension, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Traditional Policies, ANZ Savings Products and ANZ Term Life Policies members

Some investment funds offered through the Fund may invest in derivatives, such as futures and options, in order to gain exposure to investment markets and to manage the risks associated with market price, interest rate and currency fluctuations. Except where specifically approved by the 'Investment Mandate' for that particular investment fund, derivatives will not be used to gear an investment fund's assets or for speculative purposes.

ANZ Smart Choice Super and Pension

Derivatives are not utilised to leverage the portfolio.

ANZ Superannuation Savings Account members

Due to the nature of investments in the ANZ Superannuation Savings Account, this product does not currently invest in derivatives.

RESERVES

Currently, the Fund maintains a reserve that includes permanent tax differences which have not been allocated to members.

Monies held by the Fund as a reserve are invested by the Trustee in an interest bearing bank account.

The reserve balance is as follows:

Investment fund	2016 \$'000	2015 \$'000	2014 \$'000
Amount at the start of the year	13,290	12,884	5,515
Transfers to reserves and interest earned*	(2,373)	406	7,368
Amount at the end of the year	10,917	13,290	12,884

* net of transfers-in, interest and transfers-out.

Under APRA Prudential Standard SPS 114: **Operational Risk Financial Requirement** an Operational Risk Financial Requirement (ORFR) target amount is required to be held.

The financial resources held to meet the ORFR target amount can be held either as:

- an operational risk reserve within the Fund;
- operational risk trustee capital held by the Trustee; or
- a combination of both.

In accordance with APRA Prudential Requirements the Trustee had three years from 1 July 2013 to accumulate the financial resources to meet the Operational Risk Financial Requirement target amount. This was met by the Trustee by the due date.

There is no Operational Risk Financial Requirement held by the Fund itself at 30 June 2016.

INVESTMENT PERFORMANCE

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER AND PENSION

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

Please refer to page 12 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012†	Five year return†	Ten year return†
Super Options								
ANZ Smart Choice Super 1940s	05/12/11	3.96	4.93	6.90	5.91	3.00	5.41	5.41
ANZ Smart Choice Super 1950s	05/12/11	4.30	7.15	10.42	9.68	1.69	7.24	7.24
ANZ Smart Choice Super 1960s	05/12/11	3.54	8.56	12.66	12.62	1.16	8.35	8.35
ANZ Smart Choice Super 1970s	05/12/11	3.12	9.34	13.83	14.17	0.85	8.92	8.92
ANZ Smart Choice Super 1980s	05/12/11	2.89	10.03	14.41	14.96	0.10	9.13	9.13
ANZ Smart Choice Super 1990s	05/12/11	2.84	10.04	14.63	15.08	0.11	9.19	9.19
ANZ Smart Choice Super Australian Equities	05/12/11	1.42	5.85	15.61	19.39	-3.08	8.24	8.24
ANZ Smart Choice Super Cash	05/12/11	1.87	2.22	2.35	2.97	1.87	2.53	2.53
ANZ Smart Choice Super Conservative	05/12/11	3.96	4.48	6.04	4.74	3.46	4.97	4.97
ANZ Smart Choice Super Global Fixed Interest	05/12/11	7.76	4.55	5.84	3.40	4.26	5.65	5.65
ANZ Smart Choice Super Global Property	05/12/11	16.80	8.23	12.33	17.15	12.13	14.62	14.62
ANZ Smart Choice Super Growth	05/12/11	3.41	8.98	12.83	12.66	0.99	8.42	8.42
ANZ Smart Choice Super International Equities	05/12/11	-0.89	9.48	20.30	20.51	5.65	11.76	11.76
ANZ Smart Choice Super Moderate	05/12/11	4.43	7.26	9.99	8.86	2.13	7.13	7.13
Pension Options								
ANZ Smart Choice Pension 1940s	05/12/11	4.53	5.59	7.94	6.62	3.41	6.15	6.15
ANZ Smart Choice Pension 1950s	05/12/11	4.88	8.12	12.36	10.64	2.41	8.36	8.36
ANZ Smart Choice Pension Australian Equities	05/12/11	1.83	7.32	19.57	22.93	-3.51	10.06	10.06
ANZ Smart Choice Pension Cash	05/12/11	2.21	2.61	2.78	3.51	2.20	2.98	2.98
ANZ Smart Choice Pension Conservative	05/12/11	4.62	4.99	7.25	5.42	3.96	5.75	5.75
ANZ Smart Choice Pension Global Fixed Interest	05/12/11	9.03	5.06	6.91	3.55	4.85	6.43	6.43
ANZ Smart Choice Pension Global Property	05/12/11	18.29	7.72	14.56	19.41	14.08	16.23	16.23
ANZ Smart Choice Pension Growth	05/12/11	3.68	9.89	15.28	14.81	1.10	9.67	9.67
ANZ Smart Choice Pension International Equities	05/12/11	-1.73	10.81	24.53	23.87	6.46	13.56	13.56
ANZ Smart Choice Pension Moderate	05/12/11	4.68	8.08	11.92	10.73	2.45	8.25	8.25

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† 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.

‡ This part-year return shows performance from start date to 30 June 2012.

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER FOR EMPLOYERS AND THEIR EMPLOYEES

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

Please refer to page 14 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
ANZ Smart Choice Super 1940s	11/11/13	3.96	4.93	6.90 [‡]	-	-	4.77	4.77
ANZ Smart Choice Super 1950s	11/11/13	4.30	7.15	10.42 [‡]	-	-	5.98	5.98
ANZ Smart Choice Super 1960s	11/11/13	3.54	8.56	12.66 [‡]	-	-	6.27	6.27
ANZ Smart Choice Super 1970s	11/11/13	3.12	9.34	13.83 [‡]	-	-	6.39	6.39
ANZ Smart Choice Super 1980s	11/11/13	2.89	10.03	14.41 [‡]	-	-	6.56	6.56
ANZ Smart Choice Super 1990s	11/11/13	2.84	10.04	14.63 [‡]	-	-	6.58	6.58
ANZ Smart Choice Super Australian Equities	11/11/13	1.42	5.85	15.61 [‡]	-	-	4.22	4.22
ANZ Smart Choice Super Cash	11/11/13	1.87	2.22	2.35 [‡]	-	-	2.11	2.11
ANZ Smart Choice Super Conservative	11/11/13	3.96	4.48	6.04 [‡]	-	-	4.49	4.49
ANZ Smart Choice Super Global Fixed Interest	11/11/13	7.76	4.55	5.84 [‡]	-	-	6.28	6.28
ANZ Smart Choice Super Global Property	11/11/13	16.80	8.23	12.33 [‡]	-	-	13.84	13.84
ANZ Smart Choice Super Global Smaller Companies	25/05/15	-0.67	-0.20 [‡]		-	-	-0.79	-0.79
ANZ Smart Choice Super Growth	11/11/13	3.41	8.98	12.83 [‡]	-	-	6.35	6.35
ANZ Smart Choice Super International Equities	11/11/13	-0.89	9.48	20.30 [‡]	-	-	6.26	6.26
ANZ Smart Choice Super International Equities (Unhedged)	25/05/15	-0.70	-0.45 [‡]	-	-	-	-1.05	-1.05
ANZ Smart Choice Super Moderate	11/11/13	4.43	7.26	9.99 [‡]	-	-	6.07	6.07
Arrowstreet Global Equity (Hedged)	25/05/15	-2.07	-3.34 [‡]	-	-	-	-4.86	-4.86
Bennelong Australian Equities	25/05/15	9.82	-4.42 [‡]				4.51	4.51
Bentham Global Income	25/05/15	-1.97	-0.09 [‡]				-1.87	-1.87
BT Smaller Companies	25/05/15	14.31	-5.41 [‡]				7.36	7.36
CBRE Clarion Global Property Securities	25/05/15	13.12	-5.53 [‡]	-	-	-	6.21	6.21
Fidelity Australian Equities	25/05/15	4.26	-3.51 [‡]				0.55	0.55

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Kapstream Absolute Return Income	25/05/15	2.08	-0.08 [‡]	-	-	-	1.82	1.82
Karara Capital Emerging Companies	25/05/15	17.93	-7.03 [‡]	-	-	-	8.72	8.72
Legg Mason Diversified	25/05/15	4.06	-3.32 [‡]	-	-	-	0.55	0.55
Magellan Global	25/05/15	0.26	-0.89 [‡]	-	-	-	-0.57	-0.57
Merlon Australian Share Income	25/05/15	4.36	-4.39 [‡]	-	-	-	-0.20	-0.20
MFS Global Emerging Markets Shares	25/05/15	-3.87	-2.56 [‡]	-	-	-	-5.77	-5.77
MFS Global Equity	25/05/15	1.80	-1.34 [‡]	-	-	-	0.40	0.40
OnePath Alternatives Growth	25/05/15	-1.24	-3.65 [‡]	-	-	-	-4.41	-4.41
OptiMix Balanced	25/05/15	1.52	-2.02 [‡]	-	-	-	-0.48	-0.48
OptiMix Conservative	25/05/15	3.30	-1.00 [‡]	-	-	-	2.06	2.06
OptiMix Geared Australian Shares	25/05/15	-4.43	-8.49 [‡]	-	-	-	-11.46	-11.46
OptiMix Growth	25/05/15	1.00	-2.26 [‡]	-	-	-	-1.16	-1.16
OptiMix High Growth	25/05/15	0.26	-2.62 [‡]	-	-	-	-2.16	-2.16
OptiMix Moderate	25/05/15	2.63	-1.51 [‡]	-	-	-	0.98	0.98
Perpetual Australian Shares	25/05/15	1.05	-3.63 [‡]	-	-	-	-2.38	-2.38
PIMCO Diversified Fixed Interest	25/05/15	5.95	-0.53 [‡]	-	-	-	4.89	4.89
Platinum Asia	25/05/15	-9.05	-4.16 [‡]	-	-	-	-11.73	-11.73
Platinum International	25/05/15	-5.07	-3.76 [‡]	-	-	-	-7.88	-7.88
RARE Infrastructure Value	25/05/15	0.83	-4.50 [‡]	-	-	-	-3.38	-3.38
Schroder Australian Equity	25/05/15	-4.84	-4.24 [‡]	-	-	-	-8.09	-8.09
Schroder Fixed Income	25/05/15	3.96	-0.17 [‡]	-	-	-	3.43	3.43
Schroder Real Return	25/05/15	1.27	-0.98 [‡]	-	-	-	0.25	0.25
SG Hiscock Property Securities	25/05/15	18.43	-1.93 [‡]	-	-	-	14.56	14.56
UBS Australian Shares	25/05/15	-2.53	-3.39 [‡]	-	-	-	-5.31	-5.31
UBS Balanced	25/05/15	-4.17	-1.69 [‡]	-	-	-	-5.27	-5.27
UBS Blue Chip Imputation	25/05/15	-5.87	-3.38 [‡]	-	-	-	-8.26	-8.26
UBS Defensive	25/05/15	0.90	-0.77 [‡]	-	-	-	0.11	0.11
UBS Select Leaders	25/05/15	-5.16	-3.24 [‡]	-	-	-	-7.51	-7.51
UBS Sustainable Investments Australian Shares	25/05/15	-5.22	-3.63 [‡]	-	-	-	-7.90	-7.90
Vontobel Global Shares	25/05/15	7.63	-0.76 [‡]	-	-	-	6.17	6.17
Walter Scott Global Equity (Hedged)	25/05/15	1.97	-3.33 [‡]	-	-	-	-1.30	-1.30
Closed funds								
ANZ Capital Guaranteed [§]	25/05/15	N/A [‡]	N/A [‡]	-	-	-	N/A [‡]	N/A [‡]
OnePath Capital Guaranteed [§]	25/05/15	4.30	N/A [‡]	-	-	-	4.30	4.30
OnePath Capital Stable [§]	25/05/15	2.99	-0.68 [‡]	-	-	-	2.08	2.08
OnePath Cash [§]	25/05/15	1.69	0.24 [‡]	-	-	-	1.75	1.75
OnePath Mortgages [§]	25/05/15	41.17 ^{**Δ}	0.78 [‡]	-	-	-	37.76 ^{**}	37.76 ^{**}

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

|| Formerly GMO Alternatives Growth.

* 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.

‡ This part-year return shows performance from start date to 30 June.

§ These options are closed to new members.

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

△ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

INVESTMENT RETURNS – ANZ SMART CHOICE SUPER FOR QBE MANAGEMENT SERVICES PTY LIMITED AND THEIR EMPLOYEES

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

Please refer to page 16 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
ANZ Smart Choice Super 1940s [~]	01/10/14	3.96	4.01 [‡]	-	-	-	4.10	4.10
ANZ Smart Choice Super 1950s [~]	01/10/14	4.30	5.88 [‡]	-	-	-	5.16	5.16
ANZ Smart Choice Super 1960s [~]	01/10/14	3.54	7.15 [‡]	-	-	-	5.25	5.25
ANZ Smart Choice Super 1970s [~]	01/10/14	3.12	7.90 [‡]	-	-	-	5.32	5.32
ANZ Smart Choice Super 1980s [~]	01/10/14	2.89	8.47 [‡]	-	-	-	5.46	5.46
ANZ Smart Choice Super 1990s [~]	01/10/14	2.84	8.49 [‡]	-	-	-	5.43	5.43
ANZ Smart Choice Super Australian Equities	11/11/13	1.42	5.85	2.66 [‡]	-	-	4.22	4.22
ANZ Smart Choice Super Cash	11/11/13	1.87	2.22	1.47 [‡]	-	-	2.11	2.11
ANZ Smart Choice Super Conservative [~]	11/11/13	3.96	4.48	3.31 [‡]	-	-	4.49	4.49
ANZ Smart Choice Super Global Fixed Interest	11/11/13	7.76	4.55	4.28 [‡]	-	-	6.28	6.28
ANZ Smart Choice Super Global Property	11/11/13	16.80	8.23	10.20 [‡]	-	-	13.84	13.84
ANZ Smart Choice Super Global Smaller Companies	25/05/15	-0.67	-0.20 [‡]	-	-	-	-0.79	-0.79
ANZ Smart Choice Super Growth [~]	11/11/13	3.41	8.98	4.72 [‡]	-	-	6.35	6.35
ANZ Smart Choice Super International Equities	11/11/13	-0.89	9.48	9.64 [‡]	-	-	6.26	6.26
ANZ Smart Choice Super International Equities (Unhedged)	25/05/15	-0.70	-0.45 [‡]	-	-	-	-1.05	-1.05
ANZ Smart Choice Super Moderate [~]	11/11/13	4.43	7.26	4.41 [‡]	-	-	6.07	6.07
Arrowsstreet Global Equity (Hedged)	25/05/15	-2.07	-3.34 [‡]	-	-	-	-4.86	-4.86
Bennelong Australian Equities	25/05/15	9.82	-4.42 [‡]	-	-	-	4.51	4.51
Bentham Global Income	25/05/15	-1.97	-0.09 [‡]	-	-	-	-1.87	-1.87
BT Smaller Companies	25/05/15	14.31	-5.41 [‡]	-	-	-	7.36	7.36
CBRE Clarion Global Property Securities	25/05/15	13.12	-5.53 [‡]	-	-	-	6.21	6.21

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Fidelity Australian Equities	25/05/15	4.26	-3.51 [‡]	-	-	-	0.55	0.55
Kapstream Absolute Return Income	25/05/15	2.08	-0.08 [‡]	-	-	-	1.82	1.82
Karara Capital Emerging Companies	25/05/15	17.93	-7.03 [‡]	-	-	-	8.72	8.72
Legg Mason Diversified	25/05/15	4.06	-3.32 [‡]	-	-	-	0.55	0.55
Magellan Global	25/05/15	0.26	-0.89 [‡]	-	-	-	-0.57	-0.57
Merlon Australian Share Income	25/05/15	4.36	-4.39 [‡]	-	-	-	-0.20	-0.20
MFS Global Emerging Markets Shares	25/05/15	-3.87	-2.56 [‡]	-	-	-	-5.77	-5.77
MFS Global Equity	25/05/15	1.80	-1.34 [‡]	-	-	-	0.40	0.40
OnePath Alternatives Growth	25/05/15	-1.24	-3.65 [‡]	-	-	-	-4.41	-4.41
OptiMix Balanced [~]	25/05/15	1.52	-2.02 [‡]	-	-	-	-0.48	-0.48
OptiMix Conservative	25/05/15	3.30	-1.00 [‡]	-	-	-	2.06	2.06
OptiMix Geared Australian Shares	25/05/15	-4.43	-8.49 [‡]	-	-	-	-11.46	-11.46
OptiMix Growth	25/05/15	1.00	-2.26 [‡]	-	-	-	-1.16	-1.16
OptiMix High Growth	25/05/15	0.26	-2.62 [‡]	-	-	-	-2.16	-2.16
OptiMix Moderate [~]	25/05/15	2.63	-1.51 [‡]	-	-	-	0.98	0.98
Perpetual Australian Shares	25/05/15	1.05	-3.63 [‡]	-	-	-	-2.38	-2.38
PIMCO Diversified Fixed Interest	25/05/15	5.95	-0.05 [‡]	-	-	-	4.89	4.89
Platinum Asia	25/05/15	-9.05	-4.16 [‡]	-	-	-	-11.73	-11.73
Platinum International	25/05/15	-5.07	-3.76 [‡]	-	-	-	-7.88	-7.88
RARE Infrastructure Value	25/05/15	0.83	-4.50 [‡]	-	-	-	-3.38	-3.38
Schroder Australian Equity	25/05/15	-4.84	-4.24 [‡]	-	-	-	-8.09	-8.09
Schroder Fixed Income	25/05/15	3.96	-0.17 [‡]	-	-	-	3.43	3.43
Schroder Real Return	25/05/15	1.27	-0.98 [‡]	-	-	-	0.25	0.25
SG Hiscock Property Securities	25/05/15	18.43	-1.93 [‡]	-	-	-	14.56	14.56
UBS Australian Shares	25/05/15	-2.53	-3.39 [‡]	-	-	-	-5.31	-5.31
UBS Balanced	25/05/15	-4.17	-1.39 [‡]	-	-	-	-5.27	-5.27
UBS Blue Chip Imputation	25/05/15	-5.87	-3.38 [‡]	-	-	-	-8.26	-8.26
UBS Defensive	25/05/15	0.90	-0.77 [‡]	-	-	-	0.11	0.11
UBS Select Leaders	25/05/15	-5.16	-3.24 [‡]	-	-	-	-7.51	-7.51
UBS Sustainable Investments Australian Shares	25/05/15	-5.22	-3.63 [‡]	-	-	-	-7.90	-7.90
Vontobel Global Shares	25/05/15	7.63	-0.76 [‡]	-	-	-	6.17	6.17
Walter Scott Global Equity (Hedged)	25/05/15	1.97	-3.33 [‡]	-	-	-	-1.30	-1.30
Closed funds								
ANZ Capital Guaranteed [§]	25/05/15	N/A [#]	N/A [#]	-	-	-	N/A [#]	N/A [#]
OnePath Capital Guaranteed [§]	25/05/15	4.30	N/A [#]	-	-	-	4.30	4.30
OnePath Capital Stable [§]	25/05/15	2.99	-0.68 [‡]	-	-	-	2.08	2.08
OnePath Cash [§]	25/05/15	1.69	0.24 [‡]	-	-	-	1.75	1.75
OnePath Mortgages [§]	25/05/15	41.17 ^{**Δ}	0.78 [‡]	-	-	-	37.76	37.76 ^{**}

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

|| Formerly GMO Alternatives Growth.

* 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.

‡ This part-year return shows performance from start date to 30 June.

§ These options are closed to new members.

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

~ For the following QBE funds, there is a 6bps rebate provided to members of QBE – this is paid as a cash rebate (invested into additional units). The rebate is NOT reflected in the QBE unit price and as such, is not reflected in the QBE unit price performance.

The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

△ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

INVESTMENT RETURNS – ANZ ONEANSWER PERSONAL SUPER

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

Please refer to page 25 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
AMP Capital Enhanced Yield	Entry Fee	19/09/05	123.98 ^{ca}	53.10 ^a	-11.09	-4.59	8.74	15.60	9.51
	Nil Entry Fee/Deferred Entry Fee	19/09/05	122.56 ^{ca}	52.11 ^a	-11.65	-5.19	8.06	14.87	8.83
	//Select	26/03/07	125.56 ^{ca}	54.17 ^a	-10.46	-3.92	9.51	16.41	11.00
AMP Capital Responsible Investment Leaders Australian Shares	Entry Fee	10/12/07	0.09	4.53	13.93	22.65	-7.15	6.30	0.65
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-0.55	3.87	13.21	21.86	-7.74	5.63	0.01
	//Select	10/12/07	0.80	5.27	14.73	23.51	-6.50	7.05	1.33
AMP Capital Responsible Investment Leaders International Shares	Entry Fee	10/12/07	-6.68	19.85	18.13	26.47	-5.50	9.57	2.07
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-7.28	19.10	17.38	25.68	-6.10	8.87	1.42
	//Select	10/12/07	-6.03	20.69	18.96	27.36	-4.84	10.34	2.75
ANZ Cash Advantage	Entry Fee	26/10/09	1.52	1.88	2.10	2.71	3.80	2.41	1.36
	Nil Entry Fee/Deferred Entry Fee	26/10/09	1.52	1.88	2.10	2.71	3.80	2.41	1.36
	//Select	26/10/09	1.77	2.14	2.36	2.98	4.06	2.68	1.62
ANZ Term Deposit options [§]	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee/Deferred Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	31/05/03	-2.77	14.99	32.56	28.64	-13.55	10.51	-0.50
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-3.39	14.25	31.71	27.82	-14.12	9.80	-1.13
	//Select	26/03/07	-2.08	15.80	33.49	29.54	-12.94	11.29	-0.88
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	12.95	1.33	24.29	14.63	-15.05	6.73	4.77
	Nil Entry Fee/Deferred Entry Fee	19/09/05	12.22	0.68	23.50	13.91	-15.60	6.05	4.11
	//Select	26/03/07	13.74	2.04	25.16	15.44	-14.46	7.48	4.24
Bentham Global Income	Entry Fee	19/09/05	-2.63	1.99	8.15	10.19	4.69	4.38	5.17
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-3.25	1.34	7.47	9.49	4.03	3.71	4.51
	//Select	26/03/07	-1.95	2.70	8.91	10.97	5.42	5.11	5.75
BlackRock Scientific Australian Equity	Entry Fee	19/09/05	1.87	3.21	13.77	24.72	-6.45	6.89	4.34
	Nil Entry Fee/Deferred Entry Fee	19/09/05	1.22	2.55	13.04	23.93	-7.04	6.21	3.69
	//Select	26/03/07	2.59	3.93	14.57	25.60	-5.79	7.65	3.50

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
BlackRock Scientific Diversified Growth	Entry Fee	20/09/04	1.49	6.45	12.92	17.95	-1.62	7.20	3.47
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.84	5.77	12.20	17.19	-2.25	6.52	2.82
	//Select	26/03/07	2.21	7.20	13.71	18.77	-0.93	7.95	3.30
BlackRock Scientific International Equity	Entry Fee	19/09/05	-4.42	24.76	19.52	30.40	-2.30	12.67	2.29
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-5.03	23.96	18.75	29.59	-2.92	11.95	1.64
	//Select	26/03/07	-3.75	25.63	20.36	31.32	-1.61	13.46	2.55
BT Core Australian Shares	Entry Fee	02/03/09	-1.89	8.05	16.11	21.42	-7.15	6.77	9.92
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-2.52	7.36	15.37	20.66	-7.75	6.09	9.22
	//Select	02/03/09	-1.20	8.81	16.92	22.27	-6.50	7.52	10.67
BT Smaller Companies	Entry Fee	20/09/04	13.45	5.47	15.21	16.51	-3.93	9.06	7.57
	Nil Entry Fee/Deferred Entry Fee	20/09/04	12.73	4.80	14.47	15.77	-4.55	8.37	6.88
	//Select	26/03/07	14.25	6.21	16.02	17.33	-3.26	9.83	6.39
Capital Group Global Equity Hedged [‡]	Entry Fee	31/05/03	-4.17	8.90	17.69	23.49	-5.29	7.51	3.14
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-4.78	8.21	16.94	22.70	-5.89	6.83	2.48
	//Select	26/03/07	-3.49	9.67	18.52	24.36	-4.63	8.27	3.73
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.18	0.94	6.13	6.74	1.73	3.11	3.25
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.46	0.30	5.45	6.06	1.08	2.45	2.60
	//Select	26/03/07	0.88	1.65	6.87	7.49	2.44	3.83	3.82
Colonial First State Imputation	Entry Fee	31/05/03	0.24	5.39	14.29	23.66	-7.57	6.65	4.50
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.40	4.72	13.56	22.87	-8.16	5.98	3.84
	//Select	26/03/07	0.95	6.13	15.09	24.53	-6.92	7.40	4.03
Fidelity Australian Equities	Entry Fee	02/03/09	3.37	6.20	18.47	22.81	-3.58	9.02	11.99
	Nil Entry Fee/Deferred Entry Fee	02/03/09	2.71	5.53	17.72	22.03	-4.19	8.33	11.27
	//Select	02/03/09	4.09	6.95	19.30	23.67	-2.90	9.79	12.75
Goldman Sachs Income Plus	Entry Fee	10/12/07	3.50	2.27	5.70	6.36	3.17	4.19	3.77
	Nil Entry Fee/Deferred Entry Fee	10/12/07	2.84	1.62	5.03	5.68	2.52	3.53	3.11
	//Select	10/12/07	4.22	2.99	6.44	7.11	3.89	4.92	4.47
Henderson Global Fixed Interest Total Return [~]	Entry Fee	02/03/09	0.55	2.52	7.16	3.51	6.34	3.99	8.47
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-0.08	1.86	6.48	2.86	5.66	3.33	7.78
	//Select	02/03/09	1.26	3.24	7.91	4.24	7.09	4.72	9.22

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Investors Mutual Australian Shares	Entry Fee	31/05/03	4.97	9.29	13.04	24.83	1.40	10.42	6.92
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.30	8.62	12.32	24.03	0.75	9.72	6.24
	//Select	26/03/07	5.70	10.06	13.84	25.71	2.11	11.20	6.33
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.36	1.95	3.34	14.89	-2.18	3.72	1.75
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.72	1.31	2.68	14.16	-2.81	3.06	1.11
	//Select	26/03/07	2.07	2.67	4.07	15.69	-1.49	4.44	2.08
Magellan Global ^{ll}	Entry Fee	31/05/03	-0.55	24.95	12.62	27.17	-1.78	11.82	2.76
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.18	24.16	11.90	26.35	-2.41	11.10	2.11
	//Select	26/03/07	0.15	25.83	13.41	28.07	-1.09	12.60	3.20
Merlon Australian Share Income	Entry Fee	10/12/07	3.48	4.43	9.33	22.91	-2.00	7.31	2.38
	Nil Entry Fee/Deferred Entry Fee	10/12/07	2.81	3.78	8.64	22.13	-2.63	6.63	1.73
	//Select	10/12/07	4.20	5.17	10.10	23.77	-1.31	8.07	3.07
MFS Global Equity	Entry Fee	19/09/05	1.06	22.61	16.39	34.36	0.14	14.18	5.57
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.41	21.84	15.66	33.50	-0.50	13.45	4.91
	//Select	26/03/07	1.77	23.47	17.21	35.30	0.84	14.98	6.03
MoneyForLife Index Balanced	Entry Fee	26/10/09	0.61	4.72	11.13	12.02	0.31	5.64	5.29
	Nil Entry Fee/Deferred Entry Fee	26/10/09	-0.03	4.05	10.42	11.31	-0.34	4.97	4.62
	//Select	26/10/09	1.32	5.45	11.91	12.80	1.01	6.38	6.04
MoneyForLife Index Conservative	Entry Fee	26/10/09	1.53	3.71	7.11	7.45	2.66	4.46	4.42
	Nil Entry Fee/Deferred Entry Fee	26/10/09	0.88	3.06	6.43	6.77	2.00	3.80	3.75
	//Select	26/10/09	2.24	4.44	7.86	8.21	3.38	5.20	5.16
MoneyForLife Index Moderate	Entry Fee	26/10/09	0.90	4.33	9.52	10.16	1.43	5.19	5.13
	Nil Entry Fee/Deferred Entry Fee	26/10/09	0.25	3.67	8.82	9.46	0.78	4.52	4.46
	//Select	26/10/09	1.60	5.06	10.29	10.93	2.14	5.93	5.87
OnePath Active Growth	Entry Fee	31/05/03	-0.44	8.98	12.78	20.14	-3.95	7.14	2.51
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.08	8.29	12.06	19.37	-4.57	6.46	1.86
	//Select	26/03/07	0.26	9.75	13.57	20.98	-3.28	7.90	1.97
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.89	5.03	5.02	-6.93	1.60	0.46	4.76
	Nil Entry Fee/Deferred Entry Fee	11/12/06	-2.52	4.35	4.36	-7.52	0.95	-0.18	4.10
	//Select	26/03/07	-1.20	5.76	5.76	-6.27	2.31	1.17	4.99

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath Australian Shares	Entry Fee	31/05/03	-3.44	3.36	14.71	22.82	-8.80	5.10	3.77
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-4.05	2.70	13.98	22.04	-9.38	4.43	3.11
	//Select	26/03/07	-2.76	4.08	15.52	23.68	-8.16	5.84	2.88
OnePath Balanced	Entry Fee	31/05/03	1.71	6.62	8.52	10.47	-2.09	4.94	2.99
	Nil Entry Fee/Deferred Entry Fee	31/05/03	1.07	5.94	7.83	9.76	-2.72	4.28	2.34
	//Select	26/03/07	2.43	7.37	9.29	11.24	-1.40	5.68	2.93
OnePath Blue Chip Imputation	Entry Fee	31/05/03	-6.59	2.04	15.13	26.09	-9.03	4.71	3.10
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-7.19	1.39	14.40	25.29	-9.62	4.04	2.45
	//Select	26/03/07	-5.94	2.76	15.94	26.98	-8.39	5.44	2.15
OnePath Capital Guaranteed	Entry Fee	31/05/03	1.18	1.91	1.94	2.73	3.30	2.21	2.63
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.62	1.33	1.37	2.12	2.71	1.63	2.06
	//Select	26/03/07	1.89	2.62	2.66	3.45	4.03	2.93	3.18
OnePath Cash	Entry Fee	31/05/03	1.01	1.31	1.35	2.09	3.09	1.77	2.75
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.71	1.00	1.05	1.79	2.78	1.46	2.44
	//Select	26/03/07	1.31	1.62	1.65	2.40	3.40	2.07	2.87
OnePath Conservative	Entry Fee	31/05/03	2.54	5.05	5.98	6.35	2.32	4.43	3.48
	Nil Entry Fee/Deferred Entry Fee	31/05/03	1.89	4.38	5.31	5.67	1.68	3.77	2.83
	//Select	26/03/07	3.26	5.79	6.73	7.10	3.04	5.17	3.70
OnePath Diversified Fixed Interest	Entry Fee	31/05/03	5.02	3.33	4.42	2.20	6.86	4.35	3.75
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.35	2.68	3.74	1.55	6.19	3.69	3.09
	//Select	26/03/07	5.76	4.05	5.15	2.92	7.61	5.09	4.35
OnePath Diversified High Yield	Entry Fee	20/09/04	0.76	0.91	2.85	4.04	2.63	2.23	2.28
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.12	0.26	2.21	3.37	1.98	1.58	1.64
	//Select	26/03/07	1.47	1.61	3.58	4.77	3.35	2.95	2.73
OnePath Global Emerging Market Shares	Entry Fee	31/05/03	-4.53	9.73	3.40	9.03	-17.55	-0.53	-0.33
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-5.13	9.04	2.74	8.33	-18.08	-1.16	-0.96
	//Select	26/03/07	-3.85	10.51	4.12	9.80	-16.97	0.17	-1.24
OnePath Global Property Securities	Entry Fee	11/12/06	12.16	7.64	13.15	12.80	2.32	9.53	3.41
	Nil Entry Fee/Deferred Entry Fee	11/12/06	11.43	6.96	12.44	12.08	1.67	8.84	2.75
	//Select	26/03/07	12.94	8.40	13.95	13.60	3.04	10.30	3.71

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath Global Shares	Entry Fee	19/09/05	6.81	24.27	17.19	30.18	-6.47	13.62	3.17
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	6.13	23.48	16.44	29.35	-7.06	12.90	2.52
	//Select	26/03/07	7.56	25.14	18.01	31.10	-5.82	14.42	3.70
OnePath High Growth	Entry Fee	31/05/03	-0.55	9.61	14.06	19.43	-6.77	6.72	2.10
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-1.18	8.92	13.33	18.66	-7.37	6.04	1.46
	//Select	26/03/07	0.15	10.38	14.86	20.27	-6.12	7.47	1.84
OnePath Income	Entry Fee	31/05/03	4.65	3.14	5.10	5.09	3.18	4.23	3.52
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	3.98	2.48	4.43	4.42	2.53	3.57	2.87
	//Select	26/03/07	5.38	3.86	5.84	5.83	3.91	4.96	3.86
OnePath Income Plus	Entry Fee	31/05/03	193.83 ^{==a}	167.62 ^a	2.97	4.57	-2.51	24.10	13.02
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	192.10 ^{==a}	165.91 ^a	2.32	3.90	-3.13	23.32	12.32
	//Select	26/03/07	195.90 ^{==a}	169.50 ^a	3.69	5.30	-1.82	24.97	14.04
OnePath Managed Growth	Entry Fee	31/05/03	0.71	7.78	10.51	13.39	-3.89	5.50	2.64
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	0.07	7.09	9.80	12.68	-4.50	4.83	1.99
	//Select	26/03/07	1.42	8.54	11.28	14.19	-3.21	6.25	2.42
OnePath Mortgages	Entry Fee	31/05/03	48.88 ^{==a}	-4.68	6.11	-0.84	-0.44	7.29	5.53
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	48.16 ^{==a}	-5.28	5.43	-1.47	-1.08	6.64	4.88
	//Select	26/03/07	49.92 ^{==a}	-4.01	6.86	-0.14	0.25	8.05	6.37
OnePath Property Securities	Entry Fee	31/05/03	17.47	14.05	12.63	20.64	5.56	13.95	2.36
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	16.72	13.32	11.92	19.88	4.89	13.23	1.71
	//Select	26/03/07	18.29	14.85	13.42	21.49	6.30	14.75	0.87
OnePath Select Leaders	Entry Fee	20/09/04	-5.95	3.11	15.20	23.55	-7.92	4.91	5.75
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	-6.55	2.46	14.48	22.77	-8.51	4.25	5.08
	//Select	26/03/07	-5.29	3.84	16.01	24.42	-7.27	5.65	4.85
OnePath Sustainable Investments – Australian Shares	Entry Fee	31/05/03	-5.90	5.27	17.87	26.61	-7.59	6.44	5.23
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-6.49	4.60	17.13	25.80	-8.18	5.76	4.57
	//Select	26/03/07	-5.23	6.01	18.70	27.50	6.94	7.19	4.57
OnePath Tax Effective Income	Entry Fee	31/05/03	3.21	5.37	9.17	18.11	-1.55	6.66	3.47
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	2.56	4.70	8.48	17.35	-2.18	5.98	2.82
	//Select	26/03/07	3.94	6.11	9.94	18.93	-0.86	7.41	2.76

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Entry Fee	31/05/03	3.74	2.94	4.17	1.76	8.52	4.20	4.40
	Nil Entry Fee/Deferred Entry Fee	31/05/03	3.08	2.29	3.51	1.11	7.83	3.54	3.74
	//Select	26/03/07	4.47	3.66	4.91	2.47	9.29	4.93	5.24
OptiMix Australian Shares	Entry Fee	31/05/03	-0.34	2.90	14.29	20.52	-7.96	5.39	3.19
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.98	2.25	13.56	19.75	-8.54	4.72	2.54
	//Select	26/03/07	0.36	3.63	15.10	21.37	-7.31	6.13	2.33
OptiMix Balanced	Entry Fee	20/09/04	0.59	7.64	10.28	13.60	-3.15	5.61	3.09
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.05	6.95	9.58	12.87	-3.76	4.94	2.44
	//Select	26/03/07	1.29	8.40	11.06	14.40	-2.47	6.35	2.89
OptiMix Conservative	Entry Fee	31/05/03	2.33	4.83	6.45	7.07	1.19	4.35	3.35
	Nil Entry Fee/Deferred Entry Fee	31/05/03	1.68	4.17	5.78	6.39	0.54	3.68	2.70
	//Select	26/03/07	3.05	5.57	7.20	7.82	1.90	5.08	3.61
OptiMix Enhanced Cash	Entry Fee	31/05/03	0.59	0.63	0.93	1.94	2.06	1.23	2.28
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.09	-0.05	0.26	1.26	1.38	0.55	1.62
	//Select	26/03/07	1.29	1.33	1.63	2.65	2.78	1.94	2.86
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-4.99	2.49	27.26	36.80	-18.63	6.64	0.22
	Nil Entry Fee/Deferred Entry Fee	20/07/06	-5.60	1.84	26.44	35.94	-19.16	5.96	-0.41
	//Select	26/03/07	-4.32	3.21	28.16	37.76	-18.06	7.39	-2.09
OptiMix Global Emerging Markets Shares	Entry Fee	10/12/07	-6.44	10.84	8.67	14.57	-14.22	2.06	-2.39
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-7.04	10.13	7.98	13.84	-14.76	1.41	-3.01
	//Select	10/12/07	-5.78	11.61	9.44	15.38	-13.61	2.78	-1.73
OptiMix Global Shares	Entry Fee	31/05/03	-0.86	21.21	14.77	27.42	-5.06	10.78	2.66
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.50	20.45	14.04	26.62	-5.67	10.07	2.01
	//Select	26/03/07	-0.17	22.07	15.58	28.32	-4.39	11.56	2.92
OptiMix Global Smaller Companies Shares	Entry Fee	31/05/03	-4.53	22.27	20.65	36.69	-7.96	12.12	3.92
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-5.14	21.50	19.89	35.81	-8.54	11.41	3.26
	//Select	26/03/07	-3.86	23.13	21.50	37.65	-7.31	12.91	3.98
OptiMix Growth	Entry Fee	31/05/03	0.02	8.52	12.04	16.54	-4.97	6.14	3.08
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.61	7.83	11.32	15.80	-5.58	5.46	2.43
	//Select	26/03/07	0.73	9.28	12.83	17.36	-4.30	6.88	2.74

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix High Growth	Entry Fee	31/05/03	-0.71	9.30	13.61	19.48	-6.57	6.60	2.78
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-1.34	8.61	12.88	18.73	-7.17	5.92	2.13
	//Select	26/03/07	-0.01	10.07	14.41	20.32	-5.92	7.34	2.46
OptiMix Moderate	Entry Fee	31/05/03	1.67	6.47	8.41	10.25	-0.66	5.15	3.34
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	1.02	5.80	7.72	9.55	-1.30	4.48	2.69
	//Select	26/03/07	2.38	7.22	9.17	11.02	0.03	5.88	3.37
OptiMix Property Securities	Entry Fee	31/05/03	26.02	17.41	9.19	22.30	6.75	16.10	2.01
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	25.22	16.66	8.49	21.52	6.07	15.36	1.37
	//Select	26/03/07	26.90	18.23	9.95	23.16	7.50	16.91	0.47
Perennial Value Shares	Entry Fee	19/09/05	-3.31	7.67	17.23	22.60	-9.90	6.16	4.49
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	-3.93	6.99	16.49	21.82	-10.48	5.48	3.83
	//Select	26/03/07	-2.63	8.43	18.06	23.47	-9.27	6.90	3.69
Perpetual Australian Shares	Entry Fee	31/05/03	0.26	2.24	16.69	24.81	-3.32	7.61	5.61
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-0.38	1.59	15.95	24.02	-3.93	6.93	4.95
	//Select	26/03/07	0.96	2.95	17.51	25.69	-2.64	8.37	5.25
Perpetual Balanced Growth	Entry Fee	19/09/05	1.03	5.85	12.17	17.87	1.18	7.42	3.90
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	0.39	5.17	11.45	17.11	0.52	6.73	3.24
	//Select	26/03/07	1.74	6.59	12.96	18.69	1.89	8.18	4.20
Perpetual Conservative Growth	Entry Fee	19/09/05	1.91	3.59	6.96	9.85	4.33	5.29	4.21
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	1.26	2.93	6.29	9.15	3.67	4.62	3.56
	//Select	26/03/07	2.63	4.31	7.71	10.62	5.07	6.03	4.65
Platinum International	Entry Fee	19/09/05	-5.86	17.35	15.52	31.67	-7.30	9.27	4.76
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	-6.46	16.60	14.79	30.83	-7.90	8.57	4.10
	//Select	26/03/07	-5.20	18.18	16.34	32.59	-6.65	10.04	5.53
Schroder Australian Equity	Entry Fee	31/05/03	-5.66	2.83	14.14	23.23	-4.78	5.38	4.71
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-6.26	2.18	13.41	22.45	-5.39	4.71	4.06
	//Select	26/03/07	-5.00	3.55	14.94	24.10	-4.11	6.12	3.81
Schroder Balanced	Entry Fee	19/09/05	-0.28	6.39	11.10	14.81	0.37	6.32	4.90
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	-0.91	5.71	10.40	14.07	-0.26	5.64	4.24
	//Select	26/03/07	0.42	7.14	11.88	15.61	1.07	7.06	4.81
Schroder Fixed Income	Entry Fee	16/08/10	3.22	2.29	3.88	2.56	7.90	3.95	3.84
	Nil Entry Fee/ Deferred Entry Fee	16/08/10	2.57	1.65	3.21	1.92	7.21	3.29	3.18
	//Select	16/08/10	3.94	3.01	4.61	3.28	8.66	4.68	4.57

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Schroder Real Return [†]	Entry Fee	19/09/05	0.34	4.32	11.14	16.76	-2.28	5.83	3.01
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.30	3.66	10.43	16.01	-2.89	5.15	2.37
	//Select	26/03/07	1.05	5.05	11.92	17.58	-1.59	6.57	2.87
SG Hiscock Property	Entry Fee	31/05/03	23.00	16.98	12.09	21.35	8.14	16.18	2.18
	Nil Entry Fee/Deferred Entry Fee	31/05/03	22.21	16.23	11.38	20.59	7.45	15.44	1.54
	//Select	26/03/07	23.86	17.80	12.88	22.21	8.90	16.99	0.75
T. Rowe Price Global Equity	Entry Fee	02/03/09	-1.74	25.04	17.57	25.09	-4.87	11.44	9.33
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-2.36	24.24	16.82	24.30	-5.49	10.73	8.63
	//Select	02/03/09	-1.05	25.92	18.39	25.97	-4.20	12.23	10.08
UBS Balanced	Entry Fee	19/09/05	-4.93	7.43	12.44	19.34	-2.46	5.98	2.85
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-5.53	6.74	11.73	18.58	-3.07	5.30	2.21
	//Select	26/03/07	-4.27	8.18	13.23	20.18	-1.77	6.72	2.91
UBS Defensive	Entry Fee	19/09/05	0.11	5.22	8.80	11.21	3.90	5.78	3.84
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.53	4.55	8.11	10.50	3.24	5.10	3.18
	//Select	26/03/07	0.81	5.96	9.56	11.99	4.63	6.52	4.28
UBS Diversified Fixed Income	Entry Fee	31/05/03	5.05	1.94	5.65	1.65	7.58	4.35	4.58
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.38	1.29	4.98	1.01	6.89	3.69	3.92
	//Select	26/03/07	5.79	2.66	6.39	2.36	8.33	5.08	5.26
Vanguard Australian Shares Index	Entry Fee	31/05/03	0.90	4.68	15.14	19.55	-6.85	6.25	4.11
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.25	4.01	14.41	18.79	-7.44	5.58	3.45
	//Select	26/03/07	1.43	5.42	15.95	20.39	-6.19	6.96	3.14
Vanguard Balanced Index	Entry Fee	12/04/10	4.32	8.41	10.15	11.57	1.93	7.22	6.37
	Nil Entry Fee/Deferred Entry Fee	12/04/10	3.65	7.73	9.45	10.85	1.28	6.53	5.69
	//Select	12/04/10	4.87	9.17	10.92	12.35	2.65	7.93	7.09
Vanguard Conservative Index	Entry Fee	12/04/10	4.73	6.54	7.58	7.66	3.22	5.93	5.33
	Nil Entry Fee/Deferred Entry Fee	12/04/10	4.05	5.86	6.89	6.98	2.56	5.26	4.66
	//Select	12/04/10	5.28	7.29	8.34	8.41	3.94	6.64	6.04
Vanguard Growth Index	Entry Fee	12/04/10	3.19	10.05	12.26	15.64	0.37	8.15	6.81
	Nil Entry Fee/Deferred Entry Fee	12/04/10	2.53	9.36	11.55	14.91	-0.28	7.46	6.13
	//Select	12/04/10	3.74	10.82	13.05	16.45	1.08	8.88	7.54
Vanguard High Growth Index	Entry Fee	12/04/10	1.98	11.81	14.43	19.71	-2.27	8.83	7.01
	Nil Entry Fee/Deferred Entry Fee	12/04/10	1.34	11.10	13.71	18.94	-2.90	8.14	6.33
	//Select	12/04/10	2.52	12.60	15.24	20.55	-1.59	9.55	7.73

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Vanguard Index Diversified Bond	Entry Fee	02/03/09	6.42	3.80	4.83	2.28	8.97	5.24	5.17
	Nil Entry Fee/Deferred Entry Fee	02/03/09	5.74	3.14	4.16	1.63	8.27	4.57	4.50
	//Select	02/03/09	6.98	4.53	5.56	3.00	9.74	5.94	5.87
Vanguard International Shares Index	Entry Fee	19/09/05	0.14	21.29	17.75	28.44	-1.57	12.57	3.20
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.50	20.52	16.99	27.62	-2.20	11.86	2.56
	//Select	26/03/07	0.67	22.14	18.58	29.34	-0.88	13.32	3.57
Vanguard International Shares Index (Hedged)	Entry Fee	31/05/03	-2.28	8.90	20.40	21.50	-2.04	8.81	4.72
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-2.90	8.20	19.64	20.73	-2.66	8.12	4.06
	//Select	26/03/07	-1.76	9.66	21.25	22.36	-1.35	9.53	4.17
Vanguard Property Securities Index	Entry Fee	19/09/05	20.52	16.29	8.51	20.59	6.49	14.32	1.57
	Nil Entry Fee/Deferred Entry Fee	19/09/05	19.76	15.54	7.82	19.83	5.82	13.60	0.93
	//Select	26/03/07	21.16	17.10	9.27	21.44	7.23	15.09	0.28
Zurich Investments Global Thematic Shares	Entry Fee	19/09/05	-2.12	20.91	13.82	23.57	-2.09	10.26	3.62
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-2.73	20.14	13.10	22.77	-2.70	9.56	2.97
	//Select	26/03/07	-1.43	21.76	14.62	24.43	-1.40	11.04	3.97

Yearly returns are calculated on an exit price to exit price basis (except ANZ Cash Advantage). Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6, (except ANZ Cash Advantage).

Yearly returns and five-year and ten-year returns for ANZ Cash Advantage are the time-weighted average of the rates declared since the fund commenced.

* The date the first unit price for this fund was recorded.

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

§ For the latest interest rates for ANZ Term Deposit options available through ANZ OneAnswer visit [onepath.com.au/Performance & updates](http://onepath.com.au/Performance&updates)>Current interest rates

|| Formerly Perpetual International Shares.

Formerly Colonial First State Diversified.

~ Formerly Legg Mason Global Multi Sector Bond.

⊠ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

‡ Formerly Capital International Global Equities (Hedged).

≈ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

INVESTMENT RETURNS – ANZ ONEANSWER PENSION

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

Please refer to page 33 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
AMP Capital Enhanced Yield	Entry Fee	19/09/05	0.54 [¶]	0.85	-9.75	-2.23	7.16	-0.77	1.80
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.22 [¶]	0.09	-10.43	-2.96	6.35	-1.52	1.07
	//Select	26/03/07	1.20 [¶]	1.50	-9.17	-1.59	7.85	-0.13	1.61
AMP Capital Responsible Investment Leaders Australian Shares	Entry Fee	10/12/07	0.57	5.12	15.57	25.42	-7.75	7.17	1.18
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-0.18	4.34	14.70	24.48	-8.43	6.37	0.43
	//Select	10/12/07	1.23	5.81	16.32	26.23	-7.15	7.87	1.84
AMP Capital Responsible Investment Leaders International Shares	Entry Fee	10/12/07	-7.27	21.81	19.90	29.44	-6.01	10.50	1.91
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-7.97	20.89	19.02	28.48	-6.72	9.68	1.14
	//Select	10/12/07	-6.67	22.61	20.68	30.28	-5.40	11.22	2.57
ANZ Cash Advantage	Entry Fee	26/10/09	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	Nil Entry Fee/Deferred Entry Fee	26/10/09	1.85	2.23	2.47	3.20	4.48	2.85	1.60
	//Select	26/10/09	2.16	2.54	2.78	3.51	4.78	3.15	1.90
ANZ Prime CMA	Entry Fee	1/07/07	1.92	2.37	2.57	3.45	4.53	2.96	1.75
	Nil Entry Fee/Deferred Entry Fee	1/07/07	1.92	2.37	2.57	3.45	4.53	2.96	1.75
	//Select	1/07/07	2.22	2.67	2.87	3.75	4.83	3.26	2.05
ANZ Term Deposit options [§]	Entry Fee	1/09/11	-	-	-	-	-	-	-
	Nil Entry Fee/Deferred Entry Fee	1/09/11	-	-	-	-	-	-	-
	//Select	1/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	31/05/03	-3.51	13.89	28.99	31.29	-12.46	10.25	-1.06
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-4.08	13.20	28.19	30.47	-13.00	9.58	-1.66
	//Select	26/03/07	-2.73	14.81	30.02	32.34	-11.76	11.14	-1.42
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	14.25	1.38	27.14	15.68	-15.83	7.47	5.42
	Nil Entry Fee/Deferred Entry Fee	19/09/05	13.39	0.62	26.20	14.82	-16.47	6.67	4.65
	//Select	26/03/07	14.99	2.04	27.97	16.44	-15.29	8.17	4.70
Bentham Global Income	Entry Fee	19/09/05	-2.70	2.46	9.39	11.67	6.15	5.27	6.05
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-3.43	1.70	8.58	10.84	5.35	4.48	5.27
	//Select	26/03/07	-2.06	3.13	10.11	12.40	6.84	5.96	6.60
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	2.37	3.90	16.05	25.94	-5.68	7.95	5.00
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.76	3.28	15.35	25.19	-6.25	7.31	4.38
	//Select	26/03/07	3.19	4.73	16.98	26.95	-4.92	8.82	4.13

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
BlackRock Scientific Diversified Growth	Entry Fee	19/09/05	1.71	7.60	14.41	19.06	0.40	8.40	4.17
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.95	6.79	13.56	18.17	-0.36	7.59	3.40
	//Select	26/03/07	2.37	8.31	15.16	19.84	1.05	9.11	3.88
BlackRock Scientific International Equity	Entry Fee	31/05/03	-5.15	28.84	19.20	31.79	-0.60	13.80	2.47
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-5.86	27.88	18.31	30.80	-1.34	12.95	1.72
	//Select	26/03/07	-4.53	29.68	19.97	32.65	0.05	14.54	2.62
BT Core Australian Shares	Entry Fee	02/03/09	-2.15	8.78	17.64	23.75	-7.37	7.49	10.84
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-2.89	7.97	16.76	22.83	-8.07	6.69	10.01
	//Select	02/03/09	-1.51	9.49	18.40	24.56	-6.77	8.20	11.56
BT Smaller Companies	Entry Fee	20/09/04	15.04	5.95	16.47	18.19	-3.92	10.02	8.43
	Nil Entry Fee/Deferred Entry Fee	20/09/04	14.18	5.15	15.60	17.30	-4.64	9.20	7.64
	//Select	26/03/07	15.79	6.64	17.23	18.96	-3.30	10.74	7.04
Capital Group Global Equity Hedged†	Entry Fee	31/05/03	-5.94	9.45	19.84	24.98	-4.42	8.07	3.36
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-6.50	8.80	19.12	24.24	-5.00	7.42	2.74
	//Select	26/03/07	-5.18	10.33	20.80	25.99	-3.65	8.93	4.12
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.41	1.27	7.09	7.76	2.25	3.71	3.85
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.34	0.51	6.29	6.96	1.47	2.93	3.09
	//Select	26/03/07	1.07	1.93	7.78	8.46	2.91	4.39	4.40
Colonial First State Imputation	Entry Fee	31/05/03	0.58	6.32	16.40	25.17	-7.11	7.67	5.02
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.02	5.68	15.70	24.41	-7.67	7.03	4.40
	//Select	26/03/07	1.39	7.17	17.33	26.17	-6.37	8.54	4.59
Fidelity Australian Equities	Entry Fee	02/03/09	3.73	6.66	20.06	25.48	-3.52	9.96	13.35
	Nil Entry Fee/Deferred Entry Fee	02/03/09	2.95	5.86	19.16	24.54	-4.25	9.14	12.50
	//Select	02/03/09	4.41	7.35	20.84	26.30	-2.90	10.68	14.09
Goldman Sachs Income Plus	Entry Fee	10/12/07	4.07	2.62	6.48	7.22	3.82	4.83	4.32
	Nil Entry Fee/Deferred Entry Fee	10/12/07	3.29	1.84	5.69	6.42	3.05	4.04	3.54
	//Select	10/12/07	4.75	3.29	7.17	7.92	4.50	5.51	5.01
Henderson Global Fixed Interest Total Return~	Entry Fee	2/03/09	0.57	2.59	8.06	3.98	7.64	4.53	9.74
	Nil Entry Fee/Deferred Entry Fee	2/03/09	-0.18	1.82	7.25	3.21	6.83	3.75	8.92
	//Select	2/03/09	1.23	3.26	8.77	4.66	8.34	5.21	10.46
Investors Mutual Australian Shares	Entry Fee	31/05/03	5.34	10.04	14.10	27.58	1.97	11.46	7.49
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.71	9.38	13.41	26.81	1.36	10.80	6.85
	//Select	26/03/07	6.19	10.92	15.01	28.61	2.79	12.36	6.92
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.70	2.39	3.93	15.69	-1.81	4.22	1.98
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.94	1.63	3.15	14.83	-2.55	3.44	1.23
	//Select	26/03/07	2.37	3.06	4.61	16.44	-1.17	4.90	2.20

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Magellan Global ^{ll}	Entry Fee	31/05/03	-0.91	27.71	14.08	29.29	-1.02	13.06	2.83
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-1.64	26.75	13.23	28.32	-1.75	12.22	2.08
	//Select	26/03/07	-0.26	28.55	14.82	30.14	-0.38	13.80	3.22
Merlon Australian Share Income	Entry Fee	10/12/07	4.12	5.25	10.83	25.34	-0.55	8.65	2.47
	Nil Entry Fee/ Deferred Entry Fee	10/12/07	3.34	4.46	9.99	24.41	-1.29	7.84	1.71
	//Select	10/12/07	4.80	5.93	11.55	26.16	0.10	9.36	3.14
MFS Global Equity	Entry Fee	19/09/05	0.56	23.90	17.33	38.51	-0.06	15.14	5.61
	Nil Entry Fee/ Deferred Entry Fee	19/09/05	-0.20	22.97	16.45	37.46	-0.81	14.28	4.83
	//Select	26/03/07	1.22	24.70	18.09	39.41	0.59	15.89	6.00
MoneyForLife Index Balanced	Entry Fee	26/10/09	0.55	5.40	12.68	13.30	0.80	6.40	6.20
	Nil Entry Fee/ Deferred Entry Fee	26/10/09	-0.20	4.60	11.84	12.45	0.05	5.61	5.41
	//Select	26/10/09	1.21	6.08	13.41	14.04	1.46	7.10	6.90
MoneyForLife Index Conservative	Entry Fee	26/10/09	1.68	4.15	8.18	8.32	3.11	5.05	4.91
	Nil Entry Fee/ Deferred Entry Fee	26/10/09	0.92	3.37	7.36	7.51	2.34	4.27	4.13
	//Select	26/10/09	2.35	4.83	8.88	9.02	3.78	5.74	5.60
MoneyForLife Index Moderate	Entry Fee	26/10/09	1.10	5.01	11.00	11.32	1.87	5.97	5.81
	Nil Entry Fee/ Deferred Entry Fee	26/10/09	0.35	4.22	10.17	10.49	1.10	5.18	5.02
	//Select	26/10/09	1.76	5.70	11.73	12.05	2.53	6.66	6.50
OnePath Active Growth	Entry Fee	31/05/03	-0.49	10.30	14.71	20.94	-3.01	8.11	3.04
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-1.23	9.47	13.85	20.02	-3.73	7.30	2.28
	//Select	26/03/07	0.16	11.01	15.45	21.72	-2.37	8.81	2.38
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.89	5.82	6.04	-8.41	2.35	0.63	5.50
	Nil Entry Fee/ Deferred Entry Fee	11/12/06	-2.63	5.03	5.26	-9.10	1.59	-0.12	4.71
	//Select	26/03/07	-1.25	6.51	6.73	-7.82	3.02	1.29	5.79
OnePath Australian Shares	Entry Fee	31/05/03	-3.54	3.95	16.74	24.82	-8.61	5.96	4.29
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-4.26	3.18	15.87	23.89	-9.29	5.16	3.53
	//Select	26/03/07	-2.91	4.63	17.50	25.64	-8.01	6.65	3.27
OnePath Balanced	Entry Fee	31/05/03	2.05	7.55	9.83	10.87	-1.40	5.67	3.39
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	1.28	6.75	9.00	10.04	-2.13	4.88	2.63
	//Select	26/03/07	2.71	8.26	10.54	11.59	-0.75	6.36	3.21
OnePath Blue Chip Imputation	Entry Fee	31/05/03	-6.96	2.67	17.88	27.99	-8.44	5.70	3.74
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	-7.66	1.90	17.00	27.02	-9.12	4.91	2.98
	//Select	26/03/07	-6.35	3.34	18.64	28.82	-7.84	6.39	2.62
OnePath Capital Guaranteed	Entry Fee	31/05/03	1.72	1.65	1.82	3.88	4.90	2.79	3.23
	Nil Entry Fee/ Deferred Entry Fee	31/05/03	1.15	1.10	1.27	3.31	4.32	2.22	2.66
	//Select	26/03/07	2.38	2.32	2.49	4.56	5.59	3.46	3.75

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Cash	Entry Fee	31/05/03	0.69	1.04	1.10	1.96	3.12	1.58	2.68
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.07	0.29	0.33	1.20	2.35	0.82	1.93
	//Select	26/03/07	1.34	1.70	1.75	2.62	3.79	2.24	3.17
OnePath Conservative	Entry Fee	31/05/03	2.88	5.72	6.77	6.64	3.17	5.02	3.95
	Nil Entry Fee/Deferred Entry Fee	31/05/03	2.26	5.09	6.12	6.00	2.55	4.39	3.33
	//Select	26/03/07	3.71	6.57	7.62	7.49	4.00	5.87	4.25
OnePath Diversified Fixed Interest	Entry Fee	31/05/03	5.56	3.64	4.86	2.47	7.70	4.83	4.28
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.93	3.02	4.23	1.86	7.05	4.20	3.66
	//Select	26/03/07	6.41	4.47	5.70	3.29	8.56	5.67	5.02
OnePath Diversified High Yield	Entry Fee	20/09/04	0.81	1.24	3.39	3.91	4.07	2.67	2.77
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.06	0.48	2.62	3.13	3.29	1.91	2.02
	//Select	26/03/07	1.47	1.90	4.06	4.59	4.75	3.34	3.16
OnePath Global Emerging Markets Shares	Entry Fee	31/05/03	-6.82	9.73	3.55	10.09	-18.30	-0.97	-0.66
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-7.52	8.91	2.78	9.27	-18.92	-1.72	-1.39
	//Select	26/03/07	-6.21	10.44	4.22	10.81	-17.77	-0.33	-1.73
OnePath Global Property Securities	Entry Fee	11/12/06	12.45	7.66	14.31	13.54	3.68	10.25	3.29
	Nil Entry Fee/Deferred Entry Fee	11/12/06	11.60	6.85	13.46	12.70	2.89	9.43	2.52
	//Select	26/03/07	13.18	8.36	15.06	14.28	4.36	10.97	3.51
OnePath Global Shares	Entry Fee	19/09/05	7.30	26.57	18.60	33.15	-6.01	15.05	3.44
	Nil Entry Fee/Deferred Entry Fee	19/09/05	6.50	25.62	17.72	32.15	-6.72	14.19	2.68
	//Select	26/03/07	8.00	27.39	19.38	34.02	-5.40	15.80	3.94
OnePath High Growth	Entry Fee	31/05/03	0.17	10.71	15.80	20.74	-6.62	7.68	2.47
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.58	9.87	14.93	19.84	-7.32	6.88	1.72
	//Select	26/03/07	0.82	11.43	16.56	21.53	-6.01	8.38	2.08
OnePath Income	Entry Fee	31/05/03	5.25	3.67	5.87	4.92	3.95	4.73	4.04
	Nil Entry Fee/Deferred Entry Fee	31/05/03	4.62	3.06	5.24	4.29	3.33	4.10	3.42
	//Select	26/03/07	6.10	4.51	6.72	5.76	4.78	5.57	4.45
OnePath Income Plus	Entry Fee	31/05/03	25.70 ^{nsd}	-1.18	10.21	8.63	-0.26	7.46	5.37
	Nil Entry Fee/Deferred Entry Fee	31/05/03	25.01 ^{nsd}	-1.77	9.55	7.99	-0.86	6.83	4.75
	//Select	26/03/07	26.71 ^{nsd}	-0.39	11.10	9.50	0.54	8.32	5.00
OnePath Managed Growth	Entry Fee	31/05/03	1.01	8.85	11.93	14.10	-3.40	6.29	3.11
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.25	8.05	11.09	13.24	-4.12	5.49	2.35
	//Select	26/03/07	1.67	9.56	12.66	14.84	-2.77	6.98	2.78
OnePath Mortgages	Entry Fee	31/05/03	55.69 ^{nsd}	-7.89	6.99	-0.95	-0.56	7.41	5.95
	Nil Entry Fee/Deferred Entry Fee	31/05/03	51.17 ^{nsd}	-8.45	6.35	-1.54	-1.15	6.27	5.07
	//Select	26/03/07	56.94 ^{nsd}	-7.15	7.85	-0.15	0.24	8.27	6.91

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OnePath Property Securities	Entry Fee	31/05/03	20.23	15.60	13.46	22.15	7.07	15.58	2.88
	Nil Entry Fee/Deferred Entry Fee	31/05/03	19.33	14.75	12.60	21.24	6.27	14.71	2.12
	//Select	26/03/07	21.01	16.36	14.20	22.95	7.77	16.33	1.17
OnePath Select Leaders	Entry Fee	19/09/04	-6.17	3.73	17.06	25.90	-7.99	5.71	6.69
	Nil Entry Fee/Deferred Entry Fee	19/09/04	-6.87	2.95	16.18	24.95	-8.68	4.91	5.91
	//Select	26/03/07	-5.55	4.40	17.82	26.72	-7.39	6.40	5.57
OnePath Sustainable Investments - Australian Shares	Entry Fee	31/05/03	-6.03	5.82	20.43	28.68	-7.44	7.36	6.03
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-6.74	5.03	19.52	27.71	-8.14	6.55	5.25
	//Select	26/03/07	-5.42	6.51	21.21	29.52	-6.84	8.06	5.25
OnePath Tax Effective Income	Entry Fee	31/05/03	3.85	6.23	10.59	19.28	0.08	7.81	4.20
	Nil Entry Fee/Deferred Entry Fee	31/05/03	3.06	5.44	9.76	18.40	-0.67	7.00	3.43
	//Select	26/03/07	4.52	6.92	11.31	20.06	0.73	8.51	3.34
OptiMix Australian Fixed Interest	Entry Fee	31/05/03	4.62	3.52	4.94	2.20	9.99	5.02	5.26
	Nil Entry Fee/Deferred Entry Fee	31/05/03	3.84	2.74	4.17	1.43	9.17	4.24	4.49
	//Select	26/03/07	5.31	4.19	5.63	2.87	10.71	5.71	6.10
OptiMix Australian Shares	Entry Fee	31/05/03	0.01	3.53	16.90	21.27	-6.69	6.49	3.90
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.74	2.76	16.03	20.36	-7.39	5.70	3.15
	//Select	26/03/07	0.67	4.21	17.66	22.06	-6.08	7.19	2.92
OptiMix Balanced	Entry Fee	19/09/04	0.74	8.69	11.77	14.27	-2.42	6.42	3.65
	Nil Entry Fee/Deferred Entry Fee	19/09/04	-0.01	7.88	10.94	13.41	-3.15	5.62	2.89
	//Select	26/03/07	1.39	9.40	12.50	15.01	-1.78	7.11	3.33
OptiMix Conservative	Entry Fee	31/05/03	2.75	5.62	7.44	7.50	2.13	5.06	3.98
	Nil Entry Fee/Deferred Entry Fee	31/05/03	1.98	4.84	6.63	6.70	1.36	4.28	3.22
	//Select	26/03/07	3.42	6.31	8.14	8.20	2.79	5.75	4.16
OptiMix Enhanced Cash	Entry Fee	31/05/03	N/A ²	0.81	1.37	2.43	12.23	3.27	3.70
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.12	0.20	0.61	1.66	1.89	0.89	2.17
	//Select	26/03/07	N/A ²	1.46	2.03	3.10	12.96	3.95	4.31
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.22	2.27	31.17	38.97	-19.22	7.38	0.23
	Nil Entry Fee/Deferred Entry Fee	20/07/06	-5.93	1.51	30.19	37.93	-19.83	6.57	-0.50
	//Select	26/03/07	-4.61	2.94	32.03	39.87	-18.69	8.08	-2.64
OptiMix Global Emerging Markets Shares	Entry Fee	10/12/07	-7.34	11.88	9.43	15.49	-15.60	2.03	-3.21
	Nil Entry Fee/Deferred Entry Fee	10/12/07	-8.04	11.04	8.63	14.61	-16.23	1.27	-3.94
	//Select	10/12/07	-6.73	12.61	10.15	16.24	-15.05	2.70	-2.58
OptiMix Global Shares	Entry Fee	31/05/03	-1.12	24.04	17.16	29.45	-4.45	12.19	3.04
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.86	23.11	16.29	28.48	-5.16	11.35	2.29
	//Select	26/03/07	-0.47	24.85	17.92	30.29	-3.82	12.92	3.26

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
OptiMix Global Smaller Companies Shares	Entry Fee	31/05/03	-4.53	24.41	23.77	40.01	-7.44	13.76	4.48
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-5.25	23.48	22.84	38.96	-8.13	12.91	3.72
	//Select	26/03/07	-3.90	25.22	24.57	40.92	-6.83	14.50	4.45
OptiMix Growth	Entry Fee	31/05/03	0.09	9.66	13.75	17.44	-4.28	7.02	3.61
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.66	8.84	12.91	16.55	-4.99	6.22	2.86
	//Select	26/03/07	0.74	10.37	14.49	18.21	-3.65	7.71	3.16
OptiMix High Growth	Entry Fee	31/05/03	-0.79	10.49	15.41	20.67	-5.91	7.51	3.16
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-1.54	9.67	14.55	19.77	-6.62	6.71	2.41
	//Select	26/03/07	-0.15	11.21	16.16	21.45	-5.30	8.21	2.75
OptiMix Moderate	Entry Fee	31/05/03	1.96	7.43	9.66	10.82	0.31	5.95	3.96
	Nil Entry Fee/Deferred Entry Fee	31/05/03	1.19	6.63	8.84	10.00	-0.44	5.16	3.20
	//Select	26/03/07	2.63	8.13	10.38	11.54	0.97	6.65	3.90
OptiMix Property Securities	Entry Fee	31/05/03	24.14	16.22	10.27	23.90	8.71	16.47	1.93
	Nil Entry Fee/Deferred Entry Fee	31/05/03	23.20	15.36	9.45	22.96	7.90	15.59	1.19
	//Select	26/03/07	24.95	16.98	10.99	24.70	9.42	17.22	0.14
Perennial Value Shares	Entry Fee	19/09/05	-3.34	8.43	19.46	24.76	-9.94	7.06	5.24
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-4.07	7.62	18.56	23.83	-10.62	6.26	4.46
	//Select	26/03/07	-2.71	9.13	20.24	25.57	-9.35	7.76	4.24
Perpetual Australian Shares	Entry Fee	31/05/03	0.26	2.76	18.23	27.09	-3.27	8.41	6.29
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-0.49	1.99	17.35	26.14	-3.99	7.60	5.51
	//Select	26/03/07	0.91	3.43	19.00	27.92	-2.64	9.12	5.83
Perpetual Balanced Growth	Entry Fee	19/09/05	1.07	6.26	13.42	19.99	1.59	8.23	4.43
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.32	5.47	12.57	19.10	0.82	7.42	3.66
	//Select	26/03/07	1.73	6.95	14.16	20.78	2.26	8.93	4.66
Perpetual Conservative Growth	Entry Fee	19/09/05	2.28	3.97	7.65	11.15	5.13	5.99	4.92
	Nil Entry Fee/Deferred Entry Fee	19/09/05	1.52	3.19	6.84	10.32	4.35	5.20	4.15
	//Select	26/03/07	2.95	4.65	8.35	11.87	5.82	6.68	5.29
Platinum International	Entry Fee	19/09/05	-6.78	18.11	16.70	34.84	-7.31	9.94	5.21
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-7.48	17.22	15.83	33.84	-8.01	9.11	4.43
	//Select	26/03/07	-6.18	18.88	17.46	35.72	-6.70	10.65	5.96
Schroder Australian Equity	Entry Fee	31/05/03	-6.24	2.93	15.69	25.36	-4.58	5.96	5.20
	Nil Entry Fee/Deferred Entry Fee	31/05/03	-6.80	2.31	15.01	24.61	-5.15	5.32	4.58
	//Select	26/03/07	-5.49	3.75	16.62	26.37	-3.81	6.81	4.32
Schroder Balanced	Entry Fee	19/09/05	-0.24	6.97	12.12	16.49	0.76	7.03	5.69
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.98	6.17	11.28	15.62	0.00	6.23	4.91
	//Select	26/03/07	0.41	7.67	12.85	17.25	1.42	7.73	5.42

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Schroder Fixed Income	Entry Fee	16/08/10	3.84	2.71	4.54	3.08	9.28	4.66	4.52
	Nil Entry Fee/Deferred Entry Fee	16/08/10	3.06	1.94	3.76	2.30	8.48	3.88	3.74
	//Select	16/08/10	4.51	3.38	5.22	3.75	10.00	5.34	5.20
Schroder Real Return‡	Entry Fee	19/09/05	0.47	5.11	12.65	17.90	-1.56	6.67	3.48
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.28	4.33	11.81	17.02	-2.29	5.87	2.72
	//Select	26/03/07	1.12	5.80	13.39	18.67	-0.91	7.36	3.21
SG Hiscock Property	Entry Fee	31/05/03	19.35	15.25	12.68	22.65	9.76	15.85	1.72
	Nil Entry Fee/Deferred Entry Fee	31/05/03	18.63	14.56	12.01	21.92	9.08	15.15	1.12
	//Select	26/03/07	20.31	16.18	13.59	23.63	10.64	16.78	0.20
T. Rowe Price Global Equity	Entry Fee	02/03/09	-2.33	27.07	18.80	27.87	-5.46	12.25	9.86
	Nil Entry Fee/Deferred Entry Fee	02/03/09	-3.06	26.12	17.91	26.91	-6.17	11.41	9.04
	//Select	02/03/09	-1.70	27.89	19.57	28.70	-4.84	12.98	10.58
UBS Balanced	Entry Fee	19/09/05	-5.43	8.36	14.40	20.10	-1.37	6.79	3.42
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-6.14	7.55	13.56	19.20	-2.11	5.99	2.66
	//Select	26/03/07	-4.81	9.07	15.15	20.88	-0.73	7.48	3.37
UBS Defensive	Entry Fee	19/09/05	0.33	6.01	9.90	12.25	5.40	6.70	4.61
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.42	5.22	9.08	11.41	4.60	5.90	3.85
	//Select	26/03/07	0.99	6.70	10.61	12.98	6.09	7.39	5.01
UBS Diversified Fixed Income	Entry Fee	31/05/03	5.65	2.26	6.37	2.28	8.58	5.00	5.28
	Nil Entry Fee/Deferred Entry Fee	31/05/03	5.02	1.65	5.74	1.67	7.93	4.37	4.65
	//Select	26/03/07	6.50	3.08	7.22	3.10	9.45	5.84	6.16
Vanguard Australian Shares Index	Entry Fee	31/05/03	1.20	5.33	16.83	21.39	-6.78	7.10	4.70
	Nil Entry Fee/Deferred Entry Fee	31/05/03	0.44	4.54	15.96	20.48	-7.48	6.30	3.93
	//Select	26/03/07	1.69	6.02	17.59	22.18	-6.17	7.76	3.58
Vanguard Balanced Index	Entry Fee	12/04/10	4.63	8.95	11.22	13.08	2.42	7.98	7.10
	Nil Entry Fee/Deferred Entry Fee	12/04/10	3.84	8.13	10.39	12.23	1.65	7.18	6.29
	//Select	12/04/10	5.14	9.66	11.94	13.82	3.08	8.65	7.77
Vanguard Conservative Index	Entry Fee	12/04/10	5.15	6.96	8.41	8.65	3.86	6.59	5.95
	Nil Entry Fee/Deferred Entry Fee	12/04/10	4.36	6.16	7.61	7.82	3.09	5.79	5.16
	//Select	12/04/10	5.66	7.66	9.12	9.36	4.54	7.25	6.62
Vanguard Growth Index	Entry Fee	12/04/10	3.50	11.06	13.52	17.58	0.75	9.10	7.60
	Nil Entry Fee/Deferred Entry Fee	12/04/10	2.72	10.22	12.67	16.70	0.00	8.29	6.80
	//Select	12/04/10	4.00	11.78	14.26	18.35	1.41	9.78	8.28
Vanguard High Growth Index	Entry Fee	12/04/10	2.30	12.90	15.81	22.08	-2.03	9.85	7.58
	Nil Entry Fee/Deferred Entry Fee	12/04/10	1.53	12.06	14.95	21.17	-2.76	9.03	6.78
	//Select	12/04/10	2.80	13.63	16.57	22.88	-1.39	10.53	8.26

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
Vanguard Index Diversified Bond	Entry Fee	02/03/09	7.24	4.17	5.60	2.51	10.64	5.99	5.83
	Nil Entry Fee/Deferred Entry Fee //Select	02/03/09	6.44	3.38	4.81	1.73	9.82	5.20	5.04
Vanguard International Shares Index	Entry Fee	19/09/05	-0.63	23.25	18.99	31.17	-1.31	13.53	3.29
	Nil Entry Fee/Deferred Entry Fee //Select	19/09/05	-1.38	22.32	18.12	30.17	-2.05	12.68	2.53
		26/03/07	-0.15	24.05	19.77	32.02	-0.67	14.24	3.54
Vanguard International Shares Index (Hedged)	Entry Fee	31/05/03	-2.50	9.63	23.04	23.00	-0.74	9.93	5.37
	Nil Entry Fee/Deferred Entry Fee //Select	31/05/03	-3.23	8.81	22.12	22.08	-1.48	9.11	4.60
		26/03/07	-2.02	10.34	23.84	23.80	-0.09	10.62	4.74
Vanguard Property Securities Index	Entry Fee	19/09/05	22.93	18.38	9.67	22.27	9.49	16.40	1.90
	Nil Entry Fee/Deferred Entry Fee //Select	19/09/05	22.00	17.50	8.85	21.35	8.67	15.52	1.15
		26/03/07	23.53	19.15	10.38	23.07	10.20	17.12	0.25
Zurich Investments Global Thematic Shares	Entry Fee	19/09/05	-2.71	22.29	15.03	25.72	-1.79	11.06	3.82
	Nil Entry Fee/Deferred Entry Fee //Select	19/09/05	-3.44	21.37	14.18	24.78	-2.52	10.23	3.06
		26/03/07	-2.07	23.08	15.78	26.54	-1.15	11.79	4.07

Yearly returns are calculated on an exit price to exit price basis (except ANZ Prime CMA and ANZ Cash Advantage). Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6. (except ANZ Prime CMA and ANZ Cash Advantage).

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

* The date the first unit price for this fund was recorded.

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

§ For the latest interest rates for ANZ Term Deposit options available through ANZ OneAnswer visit onepath.com.au>Performance & updates>Current interest rates

|| Formerly Perpetual International Shares.

Formerly Colonial First State Diversified.

~ Formerly Legg Mason Global Multi Sector Bond.

□ The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

‡ Formerly Capital International Global Equities (Hedged).

≈ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

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

INVESTMENT RETURNS – ANZ ONEANSWER TERM ALLOCATED PENSION

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

Please refer to page 40 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return†	Ten year return†
AMP Capital Enhanced Yield	Entry Fee	19/09/05	0.54 ^{=Δ}	0.87	-9.75 ^Δ	-2.23 ^Δ	7.16 ^Δ	-0.77	1.80
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.22 ^{=Δ}	0.09	-10.43	-2.96	6.34	-1.52	1.07
	//Select	26/03/07	1.20 ^{=Δ}	1.53	-9.17 ^Δ	-1.59 ^Δ	7.85 ^Δ	-0.13	1.61
Arrowstreet Global Equity (Hedged)	Entry Fee	20/09/04	-3.50	13.89	28.99	31.29	-12.46	10.25	-1.06
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-4.09	13.21	28.18	30.48	-13.00	9.58	-1.66
	//Select	26/03/07	-2.73	14.80	30.02	32.34	-11.76	11.14	-1.42
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	14.25 ^Δ	9.18	27.14	15.68	-15.83	7.21	5.42
	Nil Entry Fee/Deferred Entry Fee	19/09/05	13.39	0.62	26.19	14.82	-16.47	6.67	4.65
	//Select	26/03/07	14.99 ^Δ	9.89	27.97	16.44	-15.29	8.17	4.70
Bentham Global Income	Entry Fee	19/09/05	-2.70	2.46	9.40	11.67	6.14	5.27	6.05
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-3.43	1.70	8.58	10.84	5.35	4.48	5.27
	//Select	26/03/07	-2.07	3.13	10.11	12.40	6.84	5.96	6.60
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	2.37	3.90	16.04	25.93	-5.68	7.95	5.01
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-5.07	3.28	15.35	25.18	-6.25	5.83	3.66
	//Select	26/03/07	3.19	4.74	16.98	26.95	-4.92	8.82	4.13
BlackRock Scientific Diversified Growth	Entry Fee	19/09/05	1.71 ^Δ	13.97	14.41	19.05	0.41	8.40	4.17
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.95	6.80	13.56	18.17	-0.36	7.59	3.40
	//Select	26/03/07	2.37 ^Δ	14.71	15.16	19.83	1.06	9.11	3.88
BlackRock Scientific International Equity	Entry Fee	20/09/04	4.79	28.84	19.20	31.79	-0.60	16.09	3.50
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-5.86 ^Δ	27.88	18.31	30.80	-1.34 ^Δ	12.95	1.72
	//Select	26/03/07	5.48	29.68	19.97	32.65	0.05	16.84	3.73
BT Smaller Companies	Entry Fee	20/09/04	15.04	5.95	16.47	18.18	-3.92	10.02	8.43
	Nil Entry Fee/Deferred Entry Fee	20/09/04	14.18	5.16	15.60	17.31	-4.64	9.20	7.64
	//Select	26/03/07	15.79	6.64	17.23	18.95	-3.29	10.74	7.04
Capital Group Global Equity Hedged [¶]	Entry Fee	20/09/04	5.94 ^Δ	9.45	19.84	24.98	-4.42	8.07	3.36
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-5.90	8.46	19.12	24.23	-4.99	7.49	2.78
	//Select	26/03/07	-5.18 ^Δ	10.33	20.80	25.99	-3.65	8.93	4.92

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Colonial First State Global Credit Income	Entry Fee	19/09/05	0.44	1.27	7.06	7.72	2.28	3.72	3.85
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.34	0.51	6.29	6.96	1.47	2.93	3.09
	//Select	26/03/07	1.10	1.93	7.76	8.42	2.94	4.39	4.41
Colonial First State Imputation	Entry Fee	20/09/04	0.58	6.32	16.40	25.16	-7.11	7.67	5.02
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.02	5.68	15.70	24.42	-7.67	7.03	4.40
	//Select	26/03/07	1.39	7.17	17.33	26.17	-6.37	8.53	4.59
Investors Mutual Australian Shares	Entry Fee	20/09/04	5.34	10.04	14.10	27.57	1.98	11.47	7.50
	Nil Entry Fee/Deferred Entry Fee	20/09/04	4.71	9.38	13.41	26.81	1.37	10.80	6.86
	//Select	26/03/07	6.19	10.93	15.01	28.60	2.80	12.36	6.92
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.70	2.39	3.93	15.70	-1.82	4.22	1.98
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.94	1.63	3.15	14.83	-2.55	3.44	1.23
	//Select	26/03/07	2.37	3.06	4.61	16.45	-1.18	4.90	2.20
Magellan Global ^{††}	Entry Fee	20/09/04	-0.91 ^Δ	29.67	14.08	29.28	-1.01	13.06	2.83
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-1.65	26.75	13.23	28.32	-1.75 ^Δ	12.23	2.08
	//Select	26/03/07	-0.26 ^Δ	30.52	14.82	30.12	-0.37	13.80	3.22
MFS Global Equity	Entry Fee	19/09/05	0.56 ^Δ	23.90	17.33	38.51	-0.06 ^Δ	15.14	5.61
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.19	22.96	16.46	37.47	-0.82	14.28	4.83
	//Select	26/03/07	1.22 ^Δ	24.70	18.09	39.41	-0.59 ^Δ	15.89	6.00
OnePath Active Growth	Entry Fee	20/09/04	-0.49 ^Δ	10.30	14.71	20.94	-3.01 ^Δ	8.11	3.04
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-1.23	9.47	13.86	20.02	-3.73	7.30	2.28
	//Select	26/03/07	0.16 ^Δ	11.01	15.45	21.72	-2.37 ^Δ	8.81	2.38
OnePath Australian Shares	Entry Fee	20/09/04	-3.54 ^Δ	3.95	16.74	24.82	-8.61	5.96	4.29
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-4.26	3.18	15.87	23.89	-9.30	5.16	3.53
	//Select	26/03/07	-2.91 ^Δ	4.63	17.50	25.64	-8.01	6.65	3.27
OnePath Balanced	Entry Fee	20/09/04	2.05 ^Δ	11.54	9.83	10.87	-1.40	5.67	3.39
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.28	6.75	9.01	10.04	-2.13	4.88	2.63
	//Select	26/03/07	2.71 ^Δ	12.27	10.54	11.59	-0.75	6.36	3.21
OnePath Blue Chip Imputation	Entry Fee	20/09/04	-6.96	2.67	17.87	27.99	-8.44	5.70	3.74
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-7.66	1.90	17.00	27.03	-9.13	4.91	2.98
	//Select	26/03/07	-6.35	3.34	18.64	28.83	-7.84	6.39	2.62

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath Capital Guaranteed	Entry Fee	20/09/04	1.72	1.65	1.82	3.88	4.90	2.79	3.23
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.15	1.10	1.27	3.31	4.32	2.22	2.66
	//Select	26/03/07	2.38	2.32	2.49	4.56	5.59	3.46	3.75
OnePath Cash	Entry Fee	20/09/04	0.69	1.04	1.10	1.96	3.12	1.58	2.68
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.07	0.29	0.34	1.19	2.35	0.82	1.93
	//Select	26/03/07	1.34	1.70	1.75	2.62	3.79	2.24	3.17
OnePath Conservative	Entry Fee	20/09/04	2.88	5.72	6.77	6.64	3.17	5.02	3.95
	Nil Entry Fee/Deferred Entry Fee	20/09/04	2.26	5.09	6.12	6.00	2.56	4.39	3.33
	//Select	26/03/07	3.70	6.57	7.63	7.50	4.00	5.86	4.25
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	5.56	3.64	4.86	2.47	7.70	4.83	4.28
	Nil Entry Fee/Deferred Entry Fee	20/09/04	4.93	3.02	4.23	1.86	7.05	4.20	3.66
	//Select	26/03/07	6.41	4.47	5.70	3.29	8.56	5.67	5.02
OnePath Diversified High Yield	Entry Fee	20/09/04	0.82	1.24	3.39	3.91	4.07	2.68	2.78
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.06	0.48	2.62	3.13	3.29	1.91	2.02
	//Select	26/03/07	1.48	1.90	4.06	4.59	4.75	3.35	3.16
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	-6.82	9.73	3.54	10.09	-18.30	-0.97	-0.66
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-7.51	8.91	2.78	9.26	-18.92	-1.72	-1.39
	//Select	26/03/07	-6.21	10.44	4.22	10.81	-17.77	-0.33	-1.73
OnePath Global Shares	Entry Fee	19/09/05	7.30 ^Δ	26.57	18.60	33.15	-6.01 ^Δ	15.05	3.44
	Nil Entry Fee/Deferred Entry Fee	19/09/05	6.50 ^Δ	25.62 ^Δ	17.73	32.15	-6.71	14.19	2.68
	//Select	26/03/07	8.00 ^Δ	27.39	19.38	34.02	-5.40 ^Δ	15.80	3.94
OnePath High Growth	Entry Fee	20/09/04	0.17 ^Δ	10.71	15.80	20.74	-6.62 ^Δ	7.68	2.47
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.58 ^Δ	2.58	14.93 ^Δ	19.85	-7.33	6.88	1.72
	//Select	26/03/07	0.82 ^Δ	11.43	16.56	21.53	-6.01 ^Δ	8.38	2.08
OnePath Income	Entry Fee	20/09/04	5.25 ^Δ	6.48	5.87	4.92	3.95	4.73	4.04
	Nil Entry Fee/Deferred Entry Fee	20/09/04	4.62	3.05	5.25	4.28	3.33	4.10	3.42
	//Select	26/03/07	6.10 ^Δ	7.34	6.72	5.76	4.78	5.57	4.45
OnePath Income Plus	Entry Fee	20/09/04	25.70 ^{=ll}	-1.18	10.21	8.63	-0.26	7.46	5.37
	Nil Entry Fee/Deferred Entry Fee	20/09/04	25.01 ^{=ll}	-1.77	9.56	7.98	-0.86	6.83	4.75
	//Select	26/03/07	26.71 ^{=ll}	-0.38	11.10	9.50	0.54	8.32	5.00

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OnePath Managed Growth	Entry Fee	20/09/04	-1.46	8.86	11.93	14.10	-3.40	5.76	2.85
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	0.25	8.05	11.09	13.24	-4.13	5.49	2.35
	//Select	26/03/07	-0.82	9.57	12.66	14.84	-2.78	6.45	2.51
OnePath Mortgages	Entry Fee	20/09/04	55.69 ^{=ll}	-7.91	7.00	-0.95	-0.55	7.41	5.95
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	51.17 ^{=ll}	-8.45	6.36	-1.55	-1.14	6.27	5.07
	//Select	26/03/07	56.94 ^{=ll}	-7.17	7.85	-0.16	0.25	8.27	6.91
OnePath Property Securities	Entry Fee	20/09/04	20.22	15.61	13.46	22.15	7.07	15.58	2.88
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	19.33	14.74	12.61	21.24	6.26	14.71	2.12
	//Select	26/03/07	21.01	16.36	14.20	22.95	7.77	16.33	1.17
OnePath Select Leaders	Entry Fee	20/09/04	-6.17	3.73	17.06	25.89	-7.99	5.71	6.69
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	-6.87	2.95	16.18	24.96	-8.68	4.92	5.91
	//Select	26/03/07	-5.56	4.41	17.82	26.71	-7.39	6.40	5.57
OnePath Sustainable Investments - Australian Shares	Entry Fee	20/09/04	-6.03 ^Δ	5.82 ^Δ	20.43	28.68	-7.44 ^Δ	7.36	6.03
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	1.76	5.03	19.53	27.71	-8.14	8.43	6.17
	//Select	26/03/07	-5.42 ^Δ	6.51 ^Δ	21.21	29.52	-6.84 ^Δ	8.06	5.25
OnePath Tax Effective Income	Entry Fee	20/09/04	3.75	6.23	10.59	19.29	0.08	7.79	4.19
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	3.07	5.43	9.76	18.40	-0.67	7.00	3.43
	//Select	26/03/07	4.43	6.92	11.31	20.07	0.73	8.49	3.33
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	4.62	3.52	4.94	2.20	-9.99 ^Δ	5.02	5.26
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	3.84	2.75	4.16	1.43	9.17	4.24	4.48
	//Select	26/03/07	5.31	4.19	5.63	2.87	-10.71 ^Δ	5.71	6.10
OptiMix Australian Shares	Entry Fee	20/09/04	0.01	3.53	16.90	21.26	-6.69	6.50	3.90
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	-0.74	2.76	16.03	20.36	-7.39	5.70	3.14
	//Select	26/03/07	0.67	4.21	17.66	22.05	-6.08	7.19	2.92
OptiMix Balanced	Entry Fee	20/09/04	0.74	8.69	11.77	14.27	-2.43	6.41	3.65
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	-0.01	7.88	10.94	13.41	-3.15	5.62	2.89
	//Select	26/03/07	1.40	9.40	12.50	15.01	-1.79	7.11	3.33
OptiMix Conservative	Entry Fee	20/09/04	2.75	5.62	7.44	7.50	2.13	5.06	3.98
	Nil Entry Fee/ Deferred Entry Fee	20/09/04	1.98	4.84	6.63	6.70	1.36	4.28	3.21
	//Select	26/03/07	3.42	6.31	8.14	8.20	2.79	5.75	4.16

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Enhanced Cash	Entry Fee	20/09/04	N/A [‡]	0.81	1.37	2.43	2.65	3.27	3.70
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.12	0.20	0.61	1.66	1.89	0.89	2.13
	//Select	26/03/07	N/A [‡]	1.46	2.03	3.10	3.32	3.98	4.31
OptiMix Geared Australian Shares	Entry Fee	20/07/06	-5.22	2.26	31.18	38.97	-19.22	7.38	0.23
	Nil Entry Fee/Deferred Entry Fee	20/07/06	-5.93	1.51	30.19	37.93	-19.83	6.57	-0.50
	//Select	26/03/07	-4.61	2.93	32.04	39.87	-18.69	8.08	-2.64
OptiMix Global Shares	Entry Fee	20/09/04	-1.12	24.04	17.16	29.44	-4.44	12.19	3.04
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-1.86	23.11	16.29	28.47	-5.15	11.36	2.28
	//Select	26/03/07	-0.47	24.85	17.93	30.28	-3.81	12.93	3.26
OptiMix Global Smaller Companies Shares	Entry Fee	20/09/04	-4.53 ^Δ	27.48	23.76	40.01	-7.43	13.76	4.48
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-7.55	23.48	22.84	38.97	-8.13	12.35	3.45
	//Select	26/03/07	-3.90 ^Δ	28.31	24.57	40.93	-6.83	15.50	4.45
OptiMix Growth	Entry Fee	20/09/04	0.09	9.65	13.75	17.44	-4.28	7.02	3.61
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.66	8.84	12.90	16.56	-4.99	6.21	2.85
	//Select	26/03/07	0.75	10.37	14.50	18.21	-3.65	7.71	3.16
OptiMix High Growth	Entry Fee	20/09/04	-0.79	10.49	15.41	20.67	-5.91	7.51	3.16
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-1.53	9.67	14.55	19.76	-6.62	6.71	2.40
	//Select	26/03/07	-0.15	11.21	16.16	21.45	-5.30	8.21	2.75
OptiMix Moderate	Entry Fee	20/09/04	1.96	7.43	9.66	10.83	0.31	5.95	3.96
	Nil Entry Fee/Deferred Entry Fee	20/09/04	1.19	6.63	8.84	9.99	-0.44	5.16	3.20
	//Select	26/03/07	2.63	8.13	10.37	11.55	0.97	6.65	3.90
OptiMix Property Securities	Entry Fee	20/09/04	24.14 ^Δ	16.22	10.29	23.88	8.70	16.47	1.93
	Nil Entry Fee/Deferred Entry Fee	20/09/04	23.19	15.36	9.45	22.96	7.90	15.59	1.18
	//Select	26/03/07	24.95 ^Δ	16.97	11.01	24.69	9.41	17.22	0.14
Perennial Value Shares	Entry Fee	19/09/05	3.34	8.43	19.46	24.76	-9.94 ^Δ	7.06	5.24
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-4.07	7.63	18.57	23.82	-10.61	6.26	4.46
	//Select	26/03/07	2.71	9.13	20.24	25.57	-9.35 ^Δ	7.76	4.24
Perpetual Australian Shares	Entry Fee	20/09/04	0.26	2.76	18.23	27.09	-3.27	8.41	6.29
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-0.49	1.99	17.35	26.14	-3.99	7.60	5.51
	//Select	26/03/07	0.91	3.43	19.00	27.92	-2.64	9.12	5.83

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Perpetual Balanced Growth	Entry Fee	19/09/05	1.07	6.26	13.42	19.99	1.58	8.23	4.43
	Nil Entry Fee/Deferred Entry Fee	19/09/05	0.32	5.47	12.57	19.10	0.83	7.42	3.66
	//Select	26/03/07	1.73	6.95	14.16	20.78	2.25	8.93	4.66
Perpetual Conservative Growth	Entry Fee	19/09/05	2.29	3.97	7.65	11.15	5.13 ^a	5.99	4.93
	Nil Entry Fee/Deferred Entry Fee	19/09/05	1.52	3.18	6.85	10.32	4.35	5.20	4.15
	//Select	26/03/07	2.95	4.65	8.35	11.87	5.82 ^a	6.68	5.29
Platinum International	Entry Fee	19/09/05	-6.78	18.10	16.70	34.84	-7.32	9.93	5.20
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-7.48	17.22	15.83	33.84	-8.01	9.11	4.43
	//Select	26/03/07	-6.18	18.87	17.46	35.72	-6.71	10.65	5.96
Schroder Australian Equity	Entry Fee	20/09/04	-6.24	2.93	15.69	25.36	-4.58	5.96	5.20
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-6.80	2.31	15.00	24.61	-5.15	5.32	4.58
	//Select	26/03/07	-5.49	3.75	16.62	26.37	-3.81	6.81	4.32
Schroder Balanced	Entry Fee	19/09/05	-0.24	6.96	12.12	16.49	0.76	7.03	5.68
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.99	6.17	11.28	15.63	0.00	6.23	4.91
	//Select	26/03/07	0.41	7.66	12.85	17.25	1.42	7.72	5.41
Schroder Real Return [§]	Entry Fee	19/09/05	0.47	5.11	12.65	17.90	-1.56	6.67	3.48
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.28	4.33	11.81	17.02	-2.29	5.87	2.72
	//Select	26/03/07	1.12	5.80	13.39	18.67	-0.91	7.36	3.21
SG Hiscock Property	Entry Fee	20/09/04	20.79	15.71	12.71	22.66	9.73	16.22	1.89
	Nil Entry Fee/Deferred Entry Fee	20/09/04	18.63	14.57	12.01	21.92	9.08	15.15	1.12
	//Select	26/03/07	21.76	16.64	13.61	23.65	10.61	17.15	0.37
UBS Balanced	Entry Fee	19/09/05	-5.44	8.36	14.41	20.09	-1.37	6.79	3.42
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-6.14	7.55	13.56	19.19	-2.10	5.99	2.66
	//Select	26/03/07	-4.82	9.07	15.16	20.87	-0.72	7.48	3.37
UBS Defensive	Entry Fee	19/09/05	0.30	5.92	9.76	12.23	5.40	6.64	4.59
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-0.42	5.22	9.08	11.41	4.61	5.90	3.85
	//Select	26/03/07	0.96	6.61	10.47	12.96	6.09	7.34	4.98
UBS Diversified Fixed Income	Entry Fee	20/09/04	5.65	2.30	6.37	2.28	9.78	5.24	5.40
	Nil Entry Fee/Deferred Entry Fee	20/09/04	5.02	1.65	5.74	1.66	7.93	4.37	4.65
	//Select	26/03/07	6.50	3.12	7.23	3.10	10.66	6.08	6.29

Investment fund	Fee option	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Vanguard Australian Shares Index	Entry Fee	20/09/04	1.20	5.33	16.83	21.39	-6.78	7.10	4.70
	Nil Entry Fee/Deferred Entry Fee	20/09/04	0.44	4.54	15.96	20.48	-7.48	6.30	3.93
	//Select	26/03/07	1.70	6.02	17.59	22.18	-6.17	7.77	3.58
Vanguard International Shares Index	Entry Fee	19/09/05	-0.63 ^Δ	23.25	18.99	31.17	-1.31 ^Δ	13.53	3.29
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-1.38	22.32	18.11	30.19	-2.05	12.69	2.53
	//Select	26/03/07	-0.15 ^Δ	24.05	19.77	32.02	-0.67 ^Δ	14.24	3.54
Vanguard International Shares Index (Hedged)	Entry Fee	20/09/04	-2.50	9.63	23.04	23.00	-0.74	9.93	5.37
	Nil Entry Fee/Deferred Entry Fee	20/09/04	-3.23	8.81	22.12	22.08	-1.48	9.11	4.60
	//Select	26/03/07	-2.03	10.34	23.84	23.80	-0.09	10.61	4.74
Vanguard Property Securities Index	Entry Fee	19/09/05	22.93	18.37	9.68	22.25	9.50	16.40	1.90
	Nil Entry Fee/Deferred Entry Fee	19/09/05	22.01	17.49	8.85	21.35	8.67	15.52	1.15
	//Select	26/03/07	23.53	19.14	10.39	23.05	10.21	17.12	0.25
Zurich Investments Global Thematic Shares	Entry Fee	19/09/05	-2.71	22.29	15.03	25.72	-1.79	11.06	3.82
	Nil Entry Fee/Deferred Entry Fee	19/09/05	-3.44	21.38	14.18	24.77	-2.52	10.23	3.06
	//Select	26/03/07	-2.08	23.09	15.78	26.54	-1.15	11.79	4.07

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

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

‡ Formerly Perpetual International Shares.

§ Formerly Colonial First State Diversified.

▣ Formerly Capital International Global Equities (Hedged).

Δ For this investment fund, the performance of the equivalent investment fund in ANZ OneAnswer Allocated Pension has been shown.

≈ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

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

|| The return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

INVESTMENT RETURNS – ANZ SUPER ADVANTAGE

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.
Please refer to page 43 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
AMP Capital Equity	20/01/06	-0.84	6.30	16.16	24.92	-7.01	7.30	5.09
Arrowstreet Global Equity (Hedged)	20/01/06	-2.07	15.83	33.52	29.66	-12.91	11.33	0.29
BlackRock Scientific Australian Equity	20/01/06	2.80	4.14	14.80	25.76	-5.68	7.83	5.25
BlackRock Scientific Diversified Growth	20/01/06	2.41	7.42	13.94	18.93	-0.82	8.14	4.37
BlackRock Scientific International Equity	20/01/06	-3.56	25.89	20.60	31.49	-1.49	13.66	3.17
Capital International Global Equities (Hedged)	01/10/03	-3.39	9.78	18.66	24.44	-4.59	8.36	3.94
Colonial First State Diversified	01/10/03	3.92	8.06	12.54	17.73	-1.48	7.95	4.57
Colonial First State Imputation	17/03/00	1.15	6.33	15.30	24.67	-6.83	7.57	5.19
Investors Mutual Australian Shares	20/01/06	5.88	10.25	14.00	25.80	2.17	11.33	7.81
MFS Global Equity	20/01/06	1.98	23.73	17.44	35.48	0.96	15.18	6.49
OnePath Alternatives Growth	27/04/09	-1.06	5.92	5.92	-6.20	2.38	1.29	-0.45
OnePath Australian Shares	04/01/96	-2.72	4.12	15.56	23.64	-8.21	5.85	4.58
OnePath Balanced	20/03/00	2.56	7.50	9.40	11.30	-1.37	5.78	3.68
OnePath Blue Chip Imputation	17/04/01	-5.81	2.89	16.08	27.06	-8.36	5.55	4.03
OnePath Capital Guaranteed	06/02/98	2.53	3.25	3.27	4.07	4.67	3.55	4.00
OnePath Capital Stable	28/05/01	2.95	3.63	5.71	6.59	4.19	4.61	4.34
OnePath Cash	04/01/00	1.23	1.54	1.58	2.25	3.23	1.96	3.17
OnePath Diversified Fixed Interest	14/05/01	5.89	4.19	5.28	2.97	7.65	5.18	4.56
OnePath Global Emerging Markets Shares	01/10/03	-3.91	10.45	4.06	9.66	-17.10	0.08	0.29
OnePath Global Property Securities	27/04/09	13.02	8.47	14.02	13.58	3.02	10.34	17.44
OnePath Global Shares	01/10/03	7.52	25.09	17.97	30.96	-5.93	14.35	3.92
OnePath High Growth	01/10/03	0.12	10.35	14.82	20.14	-6.23	7.40	2.77
OnePath Managed Growth	04/01/96	1.66	8.78	11.53	14.38	-3.08	6.46	3.67
OnePath Mortgages	20/01/06	49.61 ^{#A}	-4.03	6.84	-0.24	0.14	7.95	6.21
OnePath Property Securities	30/05/01	18.40	14.94	13.66	21.70	6.46	14.92	3.68
OnePath Select Leaders	16/05/01	-5.33	3.79	15.96	24.29	-7.40	5.57	6.55
OnePath Sustainable Investments - Australian Shares	01/10/03	-5.32	5.92	18.59	27.30	-7.10	7.06	5.85
OptiMix Australian Fixed Interest	01/10/03	4.55	3.73	4.98	2.47	9.26	4.97	5.19
OptiMix Australian Shares	01/10/03	0.55	3.82	15.32	21.51	-7.22	6.30	4.09

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
OptiMix Balanced	01/10/03	1.42	8.53	11.20	14.46	-2.43	6.45	3.95
OptiMix Conservative	01/10/03	3.27	5.79	7.43	7.98	2.02	5.27	4.29
OptiMix Geared Australian Shares	09/12/06	-4.25	3.31	28.25	37.80	-18.08	7.45	-0.62
OptiMix Global Emerging Markets Shares	27/04/09	-5.72	11.68	9.48	15.37	-13.65	2.81	4.18
OptiMix Global Shares	01/10/03	0.00	22.26	15.75	28.44	-4.33	11.70	3.53
OptiMix Global Smaller Companies Shares	01/10/03	-3.64	23.41	21.77	37.86	-7.18	13.13	4.87
OptiMix Growth	01/10/03	0.86	9.42	12.97	17.43	-4.27	6.98	3.92
OptiMix High Growth	01/10/03	0.15	10.25	14.59	20.44	-5.84	7.49	3.66
OptiMix Moderate	01/10/03	2.57	7.40	9.35	11.12	0.11	6.03	4.23
OptiMix Property Securities	01/10/03	27.15	18.45	10.16	23.32	7.60	17.10	2.91
Perennial Value Shares	20/01/06	-2.41	8.67	18.33	23.66	-9.14	7.11	5.41
Perpetual Australian Shares	01/10/03	1.16	3.16	17.74	25.85	-2.53	8.55	6.54
Perpetual Balanced Growth	01/10/03	1.95	6.80	13.19	18.85	1.99	8.36	4.88
Perpetual Conservative Growth	01/10/03	2.86	4.55	7.95	10.79	5.21	6.24	5.12
Perpetual International Shares	20/03/00	-4.17	24.49	13.38	28.21	-0.99	11.42	2.89
Platinum International	20/01/06	-5.05	18.36	16.50	32.70	-6.60	10.17	5.63
Russell Balanced	01/10/03	1.81	8.71	12.02	17.25	-0.63	7.63	4.63
Russell Conservative	01/10/03	2.68	5.50	7.42	8.97	4.06	5.70	4.85
Russell Diversified 50	01/10/03	2.43	7.22	9.98	13.11	1.60	6.78	3.95
Russell Growth	01/10/03	1.28	10.09	13.57	20.81	-3.89	8.02	4.25
Schroder Australian Equity	20/01/06	-4.81	3.76	15.13	24.22	-4.03	6.28	5.61
Schroder Balanced	20/01/06	0.58	7.31	12.05	15.71	1.15	7.20	5.78
SG Hiscock Property	20/01/06	23.97	17.89	12.98	22.22	8.91	17.06	2.97
UBS Balanced	01/10/03	-4.08	8.40	13.45	20.33	-1.68	6.89	4.17
UBS Defensive Investment	01/10/03	1.01	6.16	9.78	12.13	4.73	6.69	4.77
UBS Diversified Fixed Income	01/10/03	6.04	2.89	6.64	2.53	8.49	5.29	5.50
Vanguard Australian Shares Index	01/10/03	1.81	5.62	16.18	20.54	-6.09	7.18	4.94
Vanguard International Shares Index	01/10/03	1.04	22.38	18.81	29.49	-0.77	13.55	4.14
Vanguard International Shares Index (Hedged)	27/04/09	-1.52	9.74	21.32	22.36	-1.37	9.61	12.95
Vanguard Property Securities Index	20/01/06	21.62	17.35	9.49	21.62	7.35	15.33	2.45
Zurich Investments Global Thematic Shares	20/01/06	-1.26	21.95	14.82	24.55	-1.33	11.18	4.50
Zurich Investments Managed Growth	20/01/06	1.03	9.21	13.55	17.51	-0.08	8.03	4.87

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return [†]	Ten year return [†]
Closed funds								
Advance Imputation	01/10/03	-6.37	7.08	16.19	26.82	-5.92	9.93	7.53
ANZ Australian Fixed Interest	04/01/96	5.21	4.07	5.06	2.38	9.06	5.20	4.93
ANZ Diversified Stable Superannuation Pool	20/02/98	3.29	5.78	6.77	7.07	3.00	5.90	4.59
ANZ Wholesale Diversified Stable	20/02/98	3.40	5.89	6.86	7.15	3.09	5.98	4.76
ANZ Wholesale Income	13/06/01	5.49	3.97	5.94	5.86	3.92	5.24	5.16
BT Wholesale Asian Share	02/02/99	-5.19	25.59	7.35	17.94	-7.17	8.33	8.00
OnePath Wholesale Australian Share	03/04/00	-2.72	4.12	15.56	23.65	-8.21	9.40	7.02
Rothschild Smaller Companies Wholesale	23/03/00	14.24	6.20	16.00	17.23	-3.37	11.40	9.53
Russell International Bond - A\$ Hedged	20/03/98	6.27	5.21	6.45	6.52	11.01	7.05	6.13

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† 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 return was impacted by a unit price adjustment for this investment fund. More information can be obtained by contacting Customer Services.

Δ This option terminated prior to 30 June 2016, therefore the return is to the termination date.

INVESTMENT RETURNS – ANZ ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees. Please refer to page 45 for the footnotes applicable to the following returns.

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return	Ten year return
ANZ Australian Equities	27/07/01	-2.56	5.00	17.91	26.08	-7.69	7.02	5.34
ANZ Capital Guaranteed	1/06/01	3.07	3.01	3.16	5.22	6.30	4.14	4.59
ANZ Diversified Stable	27/07/01	3.98	6.85	7.93	7.81	4.30	6.16	5.15
ANZ Growth	27/07/01	2.21	10.15	13.25	15.46	-2.25	7.55	4.30
ANZ International Equities Index	12/03/02	-0.14	24.30	19.79	31.08	1.87	14.70	4.16
ANZ Money Market Plus	8/08/01	1.65	2.01	2.06	2.93	4.11	2.55	3.78
ANZ Select Leaders	26/07/01	-5.56	4.40	17.83	26.72	-7.39	6.40	7.16
ANZ Wholesale Australian Imputation	30/06/01	-6.16	3.54	18.88	29.08	-7.65	6.61	4.72
ANZ Wholesale Balanced	30/06/01	2.91	8.46	10.76	11.80	-0.56	6.57	4.13
ANZ Wholesale Diversified Fixed Interest	26/07/01	6.66	4.73	5.95	3.53	8.81	5.92	5.36
ANZ Wholesale Income	29/08/01	6.27	4.67	6.90	5.93	4.95	5.74	5.13
ANZ Wholesale Property Securities	2/07/01	21.24	16.58	14.41	23.19	7.98	16.55	3.48
BlackRock Wholesale Australian Share	31/07/01	2.27	1.99	16.52	18.26	-2.42	7.00	5.31
BlackRock Wholesale Balanced	26/07/01	1.75	9.24	13.70	18.89	1.99	8.91	5.65
BT Active Balanced Wholesale	24/08/01	1.77	10.92	11.93	14.20	0.68	8.29	4.85
BT Smaller Companies Wholesale	3/08/01	15.92	6.76	17.36	19.09	-3.19	10.86	9.02
BT Wholesale Asian Share	3/08/01	-5.52	27.60	7.67	20.07	1.83	9.68	6.46
BT Wholesale Australian Share	27/05/02	-1.16	9.88	18.62	24.89	-5.10	8.83	6.43
BT Wholesale Balanced Returns	24/08/01	2.86	10.92	11.93	14.20	0.68	7.99	4.67
Colonial First State Wholesale Imputation	30/06/01	1.62	7.42	17.60	26.46	-6.15	8.79	6.02
Colonial First State Wholesale Leaders	27/07/01	5.66	5.89	15.87	34.56	-12.60	8.80	6.19
Gateway Balanced	27/06/01	3.03	8.56	10.80	11.98	1.37	7.06	5.00
Gateway Conservative	28/06/01	3.87	6.77	8.60	8.67	3.24	6.21	5.09
Legg Mason Diversified	26/07/01	3.51	12.14	17.55	25.75	-1.67	11.03	5.70
OnePath Wholesale Australian Share	23/07/01	-2.81	4.73	17.62	25.76	-7.91	6.76	5.19
OnePath Wholesale Balanced	12/07/01	2.90	8.45	10.74	11.79	-0.57	6.56	4.23
OnePath Wholesale Capital Stable	31/07/01	3.48	4.19	6.60	7.43	5.41	5.41	5.11
OnePath Wholesale Fixed Interest Securities	26/07/01	6.41	4.90	6.08	2.91	11.09	6.24	6.25
Perpetual International Shares	26/07/01	-0.09	28.78	15.00	30.35	-0.19	14.00	3.58
Perpetual's Wholesale Industrial Share	30/06/01	-0.57	8.79	19.95	33.24	6.21	12.92	8.09

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return	Ten year return
Russell Australian Bond	23/07/01	6.07	4.30	5.81	3.10	11.28	6.08	6.35
Russell Australian Shares	23/07/01	0.93	7.24	18.56	24.95	-9.08	7.83	5.65
Russell International Bond – \$A Hedged	24/01/02	7.38	6.33	7.56	7.66	13.22	8.40	7.77
Russell International Shares	26/07/01	-4.80	25.11	17.76	33.88	-3.84	12.54	2.55
Russell International Shares – \$A Hedged	27/07/01	-6.43	11.63	21.55	25.36	-3.32	9.00	4.07

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6. Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively.

* The date the first unit price for this fund was recorded.

INVESTMENT RETURNS – ANZ PERSONAL SUPERANNUATION BOND

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

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return	Ten year return
ANZ Australian Imputation	26/04/01	-6.82	1.79	14.85	25.79	-9.26	4.45	2.95
ANZ Australian Shares	02/05/01	-3.67	3.10	14.44	22.52	-9.02	4.85	3.77
ANZ Balanced	26/04/01	1.47	6.37	8.25	10.21	-2.33	4.69	2.65
ANZ Capital Guaranteed Series 1	30/06/86	1.86	2.58	2.62	3.40	4.00	2.89	3.33
ANZ Capital Guaranteed Series 2	01/08/95	1.55	2.28	2.31	3.08	3.69	2.58	3.02
ANZ Capital Guaranteed Series 3	31/03/98	1.46	2.19	2.22	2.99	3.60	2.49	2.92
ANZ Conservative	02/05/01	2.27	4.76	5.72	6.08	2.08	4.17	3.38
ANZ Diversified Fixed Interest	07/05/01	4.73	3.05	4.12	1.92	6.56	4.07	3.51
ANZ Diversified Stable Series 1	31/12/86	2.57	5.08	6.04	6.41	2.39	4.48	3.55
ANZ Diversified Stable Series 2	01/08/95	2.57	5.08	6.04	6.41	2.39	4.48	3.55
ANZ Growth	26/04/01	0.46	7.51	10.24	13.12	-4.13	5.24	2.44
ANZ Income	16/05/01	4.37	2.85	4.82	4.81	2.90	3.95	3.61
ANZ Managed Series 1	31/03/84	0.89	7.97	10.71	13.58	-3.74	5.69	2.81
ANZ Managed Series 2	01/08/95	0.89	7.97	10.71	13.58	-3.74	5.69	2.81
ANZ Property Securities	02/05/01	17.19	13.77	12.36	20.35	5.30	13.68	2.27
ANZ Select Leaders	26/4/2001	-6.18	2.86	14.93	23.26	-8.14	4.66	5.66
Gateway Aggressive	25/03/98	-0.26	8.22	11.72	16.21	-5.23	5.84	2.80
Gateway Balanced	25/03/98	1.31	6.10	8.02	9.85	-1.02	4.77	2.99
Gateway Conservative	25/03/98	1.91	4.40	6.02	6.64	0.77	3.92	2.96
Gateway Growth	25/03/98	0.25	7.27	9.91	13.20	-3.47	5.25	2.79

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

INVESTMENT RETURNS – DIRECT SUPER INVESTMENTS

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

Investment fund	Start date*	2016	2015	2014	2013	2012	Five year return	Ten year return
ANZ Direct Capital Guaranteed	1/08/95	1.55	2.28	2.31	3.08	3.69	2.58	3.02
ANZ Direct Diversified Stable	1/08/95	2.57	5.08	5.08	6.41	2.39	4.48	3.55
ANZ Direct Balanced	1/08/95	0.89	7.98	10.72	13.58	-3.74	5.69	2.81

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

INVESTMENT RETURNS – ANZ SUPERANNUATION SAVINGS ACCOUNT

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of fund earnings tax.

Year ended 30 June	Annual rate of investment return p.a. (net of tax) (%)
2016	0.61
2015	0.90
2014	0.91
2013	1.59
2012	2.66
5-year annualised	1.33
10-year annualised	2.37

Interest is credited to your account quarterly (gross of tax), and fund earnings tax is deducted from your account on an annual basis or on exit.

INVESTMENT RETURNS – ANZ TRADITIONAL POLICIES, ANZ SAVINGS PRODUCTS AND ANZ TERM LIFE POLICIES

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

Investment fund	2016	2015	2014	2013	2012	Five year return	Ten year return
ANZ Capital Guaranteed Fund* Spectrum, Investor Plus, Growing Investor, Investor MS Premier Plan, Money Plus, Regular Savings Plan	1.73	2.46	2.50	3.27	3.88	2.77	3.20
ANZ Capital Guaranteed Fund* Regular Investor/Investor	1.30	1.97	2.01	2.73	3.29	2.26	2.67
ANZ Managed Fund [†]	0.89	7.97	10.71	13.58	-3.74	5.69	2.81

* Investment return is interest calculated on the account's daily balance, being credited at the declared rate applicable as at 30 June each year.

† Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6. Five-year and ten-year returns are calculated over the last five and ten years respectively.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns tables and no liability is accepted by OnePath Custodians, OnePath Life or any other company in the ANZ Group for any errors or omissions.

As all investments in the Fund are provided under a master life insurance policy, this Annual Report does not contain any asset allocation information and details of any investments that have a value in excess of 5% of the total assets of the Fund.

CURRENT INVESTMENT MANAGERS

- Australia and New Zealand Banking Group Limited
- Advance Asset Management Limited
- AMP Capital Investors Limited
- AQR Capital Management, LLC
- Arrowstreet Capital, L.P.
- Ausbil Investment Management Limited
- Bennelong Australia Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Investment Management (Australia) Limited
- BT Investment Management (Institutional) Limited
- Capital Group
- CBRE Clarion Securities LLC
- Colonial First State Global Asset Management
- Fidante Partners Limited
- Fidelity International
- GMO
- Goldman Sachs Asset Management
- Henderson Global Investors Limited
- Investors Mutual Limited
- Kapstream Capital Pty Limited
- Karara Capital
- Legg Mason Asset Management Australia Limited
- Macquarie Investment Management Australia Limited
- Magellan Asset Management Limited
- Man Investments Australia Limited
- Merlon Capital Partners
- MFS Institutional Advisors, Inc.
- OnePath Funds Management Limited
- Perennial Value Management Limited
- Perpetual Investment Management Limited
- PIMCO Australia Pty Limited
- Platinum Asset Management
- RARE Infrastructure Limited

- Russell Investment Management Limited
- Schroder Investment Management Australia Limited
- SG Hiscock & Company Limited
- T. Rowe Price International Limited
- UBS Asset Management (Australia) Limited
- Vanguard Investments Australia Limited
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Zurich Investment Management.

IMPORTANT INFORMATION ABOUT THE TRUSTEE

TRUSTEE

The trustee of the Fund is OnePath Custodians Pty Limited. The Trustee has indemnity insurance cover in respect of its trusteeship of the Fund.

TRUST DEED

The Fund is governed by a Trust Deed, a copy of which is available from anz.com/personal/investing-super/trustee-fund-information and select the link to the OnePath website or upon request by contacting Customer Services on 13 38 63.

FEES AND CHARGES

Fees and charges are debited from your individual account or are deducted from the assets of the investment funds. Please refer to your disclosure documents or your Annual Statement for details of the fees and charges applicable to your membership and how they are charged.

If you pay a superannuation contribution by direct debit, a fee may also be charged by your financial institution and debited from your bank/financial institution account.

FINANCIAL REPORTING

If you would like a copy of the audited financial reports and auditor's reports, please call Customer Services.

DIRECTORS OF ONEPATH CUSTODIANS PTY LIMITED

The Directors of OnePath Custodians Pty Limited for the period 1 July 2015 to 30 June 2016 (the Trustee of the Fund) are:

Name	Date of appointment	Date of resignation
P G Mullin	01/03/2015	-
A H Chonowitz	01/03/2015	-
C G Clark	01/03/2013	-
T M McGrath	01/03/2013	07/04/2016
S J Chapman	01/08/2011	-
V S M Weekes	01/08/2011	-

POLICY COMMITTEE

ANZ Smart Choice Super (excluding ANZ Smart Choice Super and Pension), ANZ Super Advantage and ANZ Superannuation Savings Account members

The Trustee is required to make reasonable attempts to establish a policy committee in one of the following circumstances:

- Where an employer pays contributions into the plan on behalf of more than 49 of its employees.
- Where an employer pays contributions into the plan on behalf of less than 49 of its employees, and five or more of these members write to the Trustee requesting that a policy committee be established.

Your employer plan's policy committee should:

- meet at least once a year to consider issues about the superannuation plan
- provide the Trustee with feedback and make recommendations about the operation of the plan.

The committee must include an equal number of employer and employee representative members.

Recovery of policy committee costs from you will only be sought in certain circumstances, if applicable.

For more information on policy committees and how members are appointed, please visit anz.com/corporate/products-services/insurance-superannuation/employer-superannuation/important-documents or call Customer Services.

UNIT PRICING POLICY

There are many factors used to calculate a unit price, including asset valuations, liabilities, debtors, the number of units on issue and transaction costs.

Whilst the Trustee has procedures in place to check the accuracy of unit prices, errors do sometimes occur. Errors occur for a number of reasons, including incorrect valuations, estimates or delays from third parties.

The threshold varies depending on the asset class and is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate
- where your account is closed, send you a payment if the amount of the adjustment is more than \$20, or
- if we are not able to contact you, the Trustee, acting in members' interests, will deal with unallocated amounts as permitted under the Fund's Trust Deed and any relevant superannuation law.

These tolerance levels are consistent with regulatory practice guidelines and industry standards.

OTHER INFORMATION

INSURANCE PREMIUMS

ANZ Term Life Policies members

As you have chosen to pay your insurance premiums as a superannuation contribution, your life insurance policy benefits are provided through a superannuation fund. Unlike some superannuation products, your policy is not an investment product.

The benefits provided to you under the Fund are outlined in your Annual Statement and the insurance terms are set out in your policy document.

It is important that you continue to pay your term life insurance premiums. If you do not pay the premiums, your policy will be cancelled and your insurance will cease. Importantly, you can only pay your premiums through superannuation as long as you are eligible to contribute to superannuation.

Superannuation surcharge

The Federal Government abolished the superannuation surcharge payable on an individual's surchargeable contributions and relevant termination payments made from 1 July 2005.

The following reflects how the surcharge applies to contributions received prior to 1 July 2005.

Superannuation and accumulation members

Where the Australian Taxation Office (ATO) has advised a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from your account and paid to the ATO.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

Pension and Term Allocated Pension members

Should a superannuation surcharge assessment be issued after the commencement of your account, the liability for payment of the superannuation surcharge rests with you and not the Fund, OnePath Life or the Trustee.

Please consult your financial adviser for further information.

Defined Benefit members

Where the ATO advises a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from the Defined Benefit Plan and paid to the ATO.

A Surcharge Account will be created on your behalf, that will be debited with any surcharge amounts advised by the ATO. This account will accrue with interest based on the fund's earning rate. When you withdraw from the Defined Benefit Plan, the amount in your Surcharge Account will be deducted from your final benefit payment.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

Term life policies

If the Trustee receives a surcharge assessment from the ATO, while your term life policy is in force, the surcharge will be paid by OnePath Life.

However, this does not apply if your term life policy is no longer in force when the Trustee receives a surcharge assessment from the ATO. In these circumstances, we will advise the ATO, who will then forward the surcharge assessment to you directly for payment.

Non-term life policies

Where the ATO advises a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from your account and paid to the ATO.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

Bringing your super together and SuperMatch

Having all your super accounts together in the one place makes sense. Not only could you save on fees and having to manage multiple sets of paperwork, you also reduce the chance of having 'lost' super.

The ATO provides a facility, known as SuperMatch, that will allow us, using your Tax File Number (TFN), to search for other super accounts you may have. Unless you tell us otherwise we will use your TFN to conduct a SuperMatch search.

Conducting this search will allow us to present you with a list of your super accounts, both with us and with other super funds, and you can decide if you wish to consolidate them.

Important

Before redirecting your super or moving money from your other super fund, you will need to consider whether you will incur any withdrawal fees or other costs of moving from your other fund. You will also need to consider whether moving your money from your current fund will affect any insurance cover or other benefits you have in your other funds. If you intend to lodge a notification that you intend to claim a tax deduction for the superannuation product from which you are withdrawing, you will need to do so before leaving that product.

If you do not want us to use your Tax File Number to undertake a SuperMatch search, please let us know by contacting us by one of the following means:

1. Calling Customer Services.
2. Sending us an email.
3. Writing to us.

If you have any questions or wish to review ANZ's Privacy Policy, please refer to anz.com or call Customer Services.

OTHER INFORMATION FOR DEFINED BENEFIT PLANS**Employer contributions**

The Trustee will contact you separately if your employer is not contributing to your plan at the rate recommended by the plan's actuary and the difference is material.

Reserves

If your employer has a reserve account, it will be invested in accordance with the investment strategy nominated by the employer.

Solvency

The Trustee adopts a rigorous process for the monitoring and oversight of all Defined Benefit plans. This includes the relevant solvency measures, actuarial certificates and notifiable events. Where a Defined Benefit plan is found to be in an unsatisfactory financial position, the actuary and Trustee agree to implement a funding program with the relevant employer(s) to return the plan to a satisfactory financial position within a determined period.

The Trustee will advise you should there be any material items arising from its review of the solvency of your plan.

Confirming transactions

You can request confirmation of your transactions and any other information about your investment either by contacting your financial adviser or in the following ways:

ANZ OneAnswer, ANZ Allocated Pension and ANZ Personal Superannuation Bond members

- View your transaction history online through Investor Access on the ANZ website.
- Contact us by phone on 13 38 63 between 8.30am and 6.30pm (AEST) weekdays.
- Email us at customer@onepath.com.au

ANZ Smart Choice Super

- View your transaction history online through ANZ Internet Banking, ANZ goMoney® and the Grow by ANZ app for iPhone and iPad*.
- Contact us by phone on 13 12 87 weekdays, 8.30am to 6.30pm (AEST).
- Email us at anzsmartchoice@anz.com

ANZ Super Advantage, ANZ Superannuation Savings Account, ANZ Traditional Policies, ANZ Savings Products, ANZ Term Life Policies and ANZ Direct Super Investments members

Contact us by phone between 8.30am and 6.30pm (AEST) weekdays, or email us your query.

Please refer to pages 65 and 66 of this document for the relevant contact information for your product.

If you have made a request and do not receive confirmation within a reasonable timeframe, you should contact Customer Services to confirm that we have received your request.

Information for members transferring to ANZ Super Advantage Personal

When you leave your employer's plan and transfer to ANZ Super Advantage Personal, your fees and insurance arrangements will change such that:

- the Administration Fee may be different from the Administration Fee applicable within the employer plan and will be calculated in accordance with your individual account balance
- any Adviser Service Fee that may have previously applied will cease to apply
- where you have insurance cover, the insurance premiums charged for Death Only, Death and Total and Permanent Disablement and Group Salary Continuance Cover will change to be in accordance with the insurance premium rates applicable in ANZ Super Advantage Personal and will be effective from the date you leave the service of your employer
- where your employer previously met some or all of the applicable fees and costs, such as insurance premiums and certain management costs, these will now be incurred by you.

For the specific fees that will apply to you upon your transfer to ANZ Super Advantage Personal, please refer to the Member Benefits Schedule which will be provided to you at that time.

* Temporary service disruptions may occur.

ELIGIBLE ROLLOVER FUND (ERF)

ANZ Super Advantage members, ANZ OneAnswer Personal Super, ANZ Personal Superannuation Bond, ANZ Direct Super Investments, ANZ Smart Choice Super, ANZ Superannuation Savings Account and ANZ Savings Policies

An ERF is a low risk, low return investment fund which does not offer insurance cover.

Your superannuation benefits may be transferred to an ERF if your account balance is less than \$1,000 and:

- we have not received a contribution from you or (received on your behalf) for two consecutive years; and
- where one item of correspondence is returned to us as unclaimed mail from your last known address.

Before transferring your superannuation benefits to an ERF, the Trustee will attempt to communicate this to you and provide you with an option to nominate another fund.

All superannuation members

If your benefits are transferred to the ERF, you may contact the ERF to claim your benefits or nominate another fund.

The ERF chosen for the Fund is:

Australian Eligible Rollover Fund (AERF)
C/- Jacques Martin Administration &
Consulting Pty Limited
Locked Bag 5429
Parramatta NSW 2124
Phone: 1800 677 424

The Trustee of the AERF is Perpetual Superannuation Limited (ABN 84 008 416 831, RSE L0003315).

For detailed information about the AERF, please contact the AERF directly.

If your benefits are transferred to the AERF, you will cease to be a member of the Fund and become a member of the AERF.

Change of personal details

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you.

Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately, e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, Tax File Number, etc.

To update your details, please contact Customer Services.

UNCLAIMED MONEY

Superannuation members

The Trustee is required to transfer your benefits to the ATO as unclaimed money if all of these circumstances apply:

- you are aged 65 or over
- the Trustee has not received a contribution or rollover for you for two years
- after making reasonable efforts, the Trustee is unable to contact you again, after five years since last contacting you.

LOST MEMBER REPORTING AND PAYMENTS

It is important that you stay in touch with us and keep your account active, so you do not become 'lost'.

You may be classified as a 'lost member' if:

- we have made one or more attempts to send written communications to you at your last known address; and
- we believe on reasonable grounds that you can no longer be contacted at any address known to the Fund; and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund; and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund; and
- we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund.

We are required to report 'lost members' to the Australian Taxation Office (ATO).

Additionally, we are required to transfer a lost member's account to the ATO if:

- the account balance is less than \$4,000 (\$6,000 from 31 December 2016); and
- we have insufficient records to pay an amount to the member.

If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account, and will need to contact the ATO about payment options.

MEMBER STRONGER SUPER LEVY

This information is not applicable for ANZ Traditional Policies and ANZ Term Life Policies.

To cover some of the costs incurred to comply with the Government's 'Stronger Super' reforms and consistent with the approach taken by many superannuation funds across the industry, the Trustee has imposed an asset-based levy of less than 0.03% applied against the investments of the OnePath MasterFund members in the 2015/16 financial year.

The Trustee has also given approval for the levy to be charged in the 2016/17 financial year. The levy will again be a percentage based charge on unithised investment options and applied as a one time adjustment to the daily unit price. We will confirm the actual charge deducted through our ongoing member communications.

TEMPORARY RESIDENTS (HOLDING A TEMPORARY VISA UNDER THE MIGRATION ACT 1958 OTHER THAN A RETIREMENT VISA SUBCLASS 405 OR 410)

If you are a temporary resident, as defined above, you are only able to access preserved benefits on meeting one of the following conditions of release:

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity*
- terminal medical condition†
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months of your departure or cessation of your visa (as notified by the ATO).

Irrespective of whether you later return to Australia or remain overseas, you can apply to the ATO for release of your super. Transferred super benefits can be claimed via the ATO's website at ato.gov.au

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund. In this case, the Trustee relies on ASIC Relief to the effect that it is not obliged to give you an Exit Statement or any other exit disclosure. If you become an Australian or New Zealand citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

Note: This section does not apply to temporary residents who satisfied a condition of release before 1 April 2009. For information on the rules for accessing super applying to these members, please speak to your financial adviser.

* 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.

† 'Terminal medical condition' means that the following circumstances exist:

- a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 24 months after the date of the certification
- b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
- c. for each of the certificates, the certification period has not ended.

CUSTOMER CONCERNS

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should address your enquiry or complaint to:

Complaints Resolution Manager

OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001

Phone: 13 38 63

Fax: 02 9234 6668

Email: yourfeedback@onepath.com.au

FURTHER HELP OPTIONS

If you are not satisfied with the outcome of your complaint, you can contact the following service which is a free dispute resolution service external to OnePath.

Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

SUPERANNUATION COMPLAINTS TRIBUNAL (SCT)

For superannuation related complaints.

The SCT is a statutory body that deals with complaints about the decisions and conduct of super providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal

Locked Mail Bag 3060
Melbourne VIC 3001

Phone: 1300 884 114

Fax: 03 8635 5588

Email: info@sct.gov.au

Website: www.sct.gov.au

FSC STANDARD NO. 20: SUPERANNUATION GOVERNANCE POLICY

The Trustee is a member of the Financial Services Council (FSC) and adopts the FSC Standards. The FSC has developed Standard No. 20: Superannuation Governance Policy to promote strong governance arrangements by trustees of superannuation entities.

Key requirements under FSC Standard No. 20 and how the Trustee achieves compliance:

Requirement	How the Trustee achieves compliance
<p>The Trustee should ensure the necessary governance arrangements are in place to satisfy an independence criterion. This has the following main elements:</p> <ul style="list-style-type: none"> i. a requirement that the Chair of the entity's Board be independent; ii. a requirement that a majority of directors of that Board be independent; and iii. a requirement that a quorum for proceedings of the Board (when acting as the Board) is satisfied only if independent directors constitute a majority of directors present and entitled to vote at those proceedings. 	<p>The Board consists of a majority of independent, non-executive directors and the Chair of the Board is an independent, non-executive director.</p> <p>The quorum requirements in the Board's Charter align with the requirements of the Standard.</p>
<p>The directors of the Trustee should not accept or hold multiple and competing positions on Trustee Boards.</p>	<p>Directors of the Trustee do not hold multiple or competing positions on Trustee Boards.</p>
<p>The Trustee is required to develop and implement in relation to each Registrable Superannuation Entity (RSE) it operates, an Environmental, Social and Governance (ESG) Risk Management Policy. This requirement only applies to a MySuper product.</p>	<p>The Trustee has developed an ESG Risk Management Policy for its MySuper product – which is available at www.wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/ESG-Policy-SSC.pdf</p>
<p>The Trustee should develop and implement in relation to each RSE it operates, a policy concerning diversity of Board membership and disclose to Fund members the policy or a summary of that policy requirement for the Board to establish measurable objectives for achieving gender diversity and for the Board to assess annually both the objectives and progress in achieving them and to disclose to Fund members that information.</p>	<p>The Trustee has developed a Board Diversity Policy – which is available at onepath.com.au/public/pdfs/OPC_Board_Diversity_Policy.pdf</p>

Requirement	How the Trustee achieves compliance
<p>The Trustee should develop and publicly disclose to Fund members in relation to each RSE it operates, its voting policy and to publish its Australian Proxy Voting record in accordance with FSC Standard 13 Voting Policy, Voting Record and Disclosure.</p>	<p>The Trustee has developed a Proxy Voting Policy – which is available at onepath.com.au/public/pdfs/Proxy-voting-policy_rps.pdf together with details of the Fund's voting records.</p>

ABRIDGED FINANCIAL INFORMATION

OnePath MasterFund*

Statement of Net Assets as at 30 June 2016

	2016 \$ millions	2015 \$ millions
Assets		
Investments		
Life insurance policies	34,370	34,381
Total Investments	34,370	34,381
Receivables		
Contributions receivable	51	99
Fee rebates receivable	4	6
Other receivables	23	22
Total receivables	78	127
Total assets	34,448	34,508
Liabilities		
Payables		
Benefits payable	21	17
Administration fees payable	1	1
Insurance premiums payable	5	5
Limited recourse loan	–	2
Other payables	19	17
Total Payables	46	42
Tax Liabilities		
Current tax liability	15	50
Total Liabilities (excluding net assets available to pay benefits)	61	92
Net assets available to pay benefits	34,387	34,416

* For all products offered in the OnePath MasterFund.

OnePath MasterFund*

Statement of changes in Net Assets for the year ended 30 June 2016

	2016 \$ millions	2015 \$ millions
Revenue		
Investment income		
Movements in the net market value of investments	691	2,338
Total investment income	691	2,338
Contribution revenue		
Employer contributions	1,728	1,652
Member contributions	525	788
Transfers from other funds	1,981	2,486
Other contributions	24	23
Total contributions revenue	4,258	4,949
Other revenue		
Fee rebates	61	76
Proceeds from insurance claims	148	103
Other	15	4
Total other revenue	224	183
Total revenue	5,173	7,470
Benefit expense	4,488	4,612
Other expenses		
Administration fees and Other expenses	92	74
Adviser service fees	82	85
Insurance premiums	320	290
Total other expenses	494	449
Total expenses	4,982	5,061
Benefits accrued as a result of operations before income tax	191	2,409
Income tax expense/(benefit) attributable to benefits accrued as a result of operations	220	227
Benefits/(Expenses) accrued as a result of operations	(29)	2,182
Reconciliation of liability for accrued benefits		
Net assets available to pay benefits at the beginning of the financial year	34,416	32,234
Net assets available to pay benefits at the end of the financial year	34,387	34,416

* For all products offered in the OnePath MasterFund.

CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
ANZ OneAnswer Personal Super and Pensions	13 38 63 weekdays from 8.30am to 6.30pm (AEST). anz.investments@onepath.com.au	ANZ OneAnswer GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Allocated Pension ANZ Personal Superannuation Bond ANZ Direct Super Investments ANZ Traditional Policies ANZ Savings Products ANZ Term Life Policies	13 38 63 weekdays from 8.30am to 6.30pm (AEST). customer@onepath.com.au	ANZ Specialised Products GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Superannuation Savings Account	13 38 63 weekdays from 8.30am to 6.30pm (AEST). customer@onepath.com.au	ANZ Superannuation Savings Account GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Super Advantage	13 38 63 weekdays from 8.30am to 6.30pm (AEST). customer@onepath.com.au	ANZ Super Advantage GPO Box 4028 Sydney NSW 2001	anz.com
ANZ Smart Choice Super and Pension	13 12 87 weekdays from 8.30am to 6.30pm (AEST) anzsmartchoice@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/super
ANZ Smart Choice Super for employers and their employees	13 12 87 weekdays from 8.30am to 6.30pm (AEST) anzsmartchoice@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/ smartchoicesuper
ANZ Smart Choice Super QBE	1800 249 996 weekdays from 8.30am to 8.00pm (AEST) corporatesuper@anz.com	ANZ Smart Choice Super GPO Box 5107 Sydney NSW 2001	anz.com/ smartchoicesuper

Role	Organisation	Responsibility	Contact
Trustee	OnePath Custodians Pty Limited	<ul style="list-style-type: none"> Ensures the OnePath MasterFund is operated in accordance with the Fund's Trust Deed, the <i>Superannuation Industry (Supervision) Act 1993</i> and the <i>Superannuation Industry (Supervision) Regulations</i> and other relevant legislation. 	242 Pitt Street Sydney NSW 2000 Phone 13 38 63 weekdays from 8.30am to 6.30pm (AEST).
Insurer/ Administrator	OnePath Life Limited	<ul style="list-style-type: none"> Issues a life policy to the Trustee in respect of the OnePath MasterFund. Administers the Fund policies on behalf of the Trustee. 	242 Pitt Street Sydney NSW 2000 Phone 13 38 63 weekdays from 8.30am to 6.30pm (AEST).
Auditor	KPMG	<ul style="list-style-type: none"> Conducts a yearly audit of the OnePath MasterFund, certifying that assets exist and that certain requirements of the superannuation laws are met. 	Tower three International Towers Sydney 300 Barangaroo Ave Sydney NSW 2000

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For all contact details, please refer to pages 65 and 66.