

# *ANZ Investment Returns*

Figures as at 31 January 2007

## *Issuing entities*

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ANZ Life Assurance Company Limited  
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## *Important notes*

ANZ Managed Investments Limited (ANZMI) and ANZ Life Assurance Company Limited (ANZ Life) are wholly owned subsidiaries of ING Australia Limited (INGA) ABN 60 000 000 779.

ANZMI is the responsible entity of ANZ OneAnswer Investment Portfolio, ANZ OneAnswer Personal Super, ANZ OneAnswer Allocated Pension, ANZ Global Technology Fund, Gateway Unit Trusts, ANZ Investment Trusts, ANZ Wholesale Investment Trusts, ANZ Mortgage Fund, ANZ Australian Share Index Fund, ANZ Index Funds, ANZ Portfolio Manager, ANZ Cash Plus Fund, ANZ Pool Funds and Trustee of ANZ Super Advantage, ANZ Superannuation Pool Funds and ANZ Personal Superannuation Bond.

ANZ Life is the issuer of ANZ Investment Bond, ANZ Allocated Pension Plan and ANZ Income Plans.

Investments in any of the funds, trusts or products referred to above (Funds), do not represent deposits or other liabilities of:

- (i) Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ), or any of its related corporations (ANZ Group) or
- (ii) INGA or any of its related corporations, ING Investment Management Limited ABN 23 003 731 959, ING Real Estate Asset Management Australia Pty Limited ABN 91 096 136 202, ING Bank (Australia) Limited ABN 24 000 893 292 or any other company in the ING Group (collectively referred to as ING) other than ANZMI or ANZ Life.

Investments are subject to investment risks, including possible delays in repayment and loss of income and capital invested.

Neither the ANZ Group or ING in any way stand behind the capital value or performance of the funds and neither the ANZ Group or ING (other than ANZMI or ANZ Life) have any liability to investors.

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To determine the issuer of each fund please refer to the relevant PDS or disclosure document.

For all other information please refer to the Fund Summaries on [www.ing.com.au](http://www.ing.com.au) or contact Investor Services on 13 38 63.

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**ANZ OneAnswer Investment Portfolio**

Figures as at 31 January 2007

|   |               |        | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|---------------|--------|--------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>AMP Capital<br/>Enhanced<br/>Yield Trust</b>                         | Entry Fee     | Income | 0.05%  | 1.80%  | 3.16%  | 5.31%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 0.68%  | 0.35%  | 0.84%  | 1.34%  | -            | -            | -            | -            |                       |
|   |               | Total  | 0.73%  | 2.15%  | 4.00%  | 6.65%  | -            | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 1.66%  | 2.88%  | 4.73%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 0.68%  | 0.35%  | 0.84%  | 1.34%  | -            | -            | -            | -            |                       |
|   |               | Total  | 0.68%  | 2.01%  | 3.72%  | 6.07%  | -            | -            | -            | -            |                       |
| <b>Ausbil Australian<br/>Emerging Leaders<br/>Trust</b>                 | Entry Fee     | Income | 0.05%  | 0.72%  | 0.93%  | 8.25%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | -1.82% | 5.01%  | 13.10% | 16.49% | -            | -            | -            | -            |                       |
|   |               | Total  | -1.77% | 5.73%  | 14.03% | 24.74% | -            | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.59%  | 0.64%  | 7.61%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | -1.82% | 5.01%  | 13.10% | 16.49% | -            | -            | -            | -            |                       |
|   |               | Total  | -1.82% | 5.60%  | 13.74% | 24.10% | -            | -            | -            | -            |                       |
| <b>AXA Australian<br/>Property Trust</b>                                | Entry Fee     | Income | 0.04%  | 1.34%  | 2.45%  | 8.74%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 0.96%  | 5.14%  | 9.02%  | 12.25% | -            | -            | -            | -            |                       |
|   |               | Total  | 1.00%  | 6.48%  | 11.47% | 20.99% | -            | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 1.20%  | 2.15%  | 8.09%  | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 0.96%  | 5.14%  | 9.02%  | 12.25% | -            | -            | -            | -            |                       |
|   |               | Total  | 0.96%  | 6.34%  | 11.17% | 20.34% | -            | -            | -            | -            |                       |
| <b>AXA Global<br/>Equity Value<br/>Trust</b>                            | Entry Fee     | Income | 0.04%  | 0.14%  | 0.29%  | 3.84%  | 3.06%        | 2.79%        | -            | -            | Jun '03               |
|   |               | Growth | 0.89%  | 6.00%  | 13.78% | 11.91% | 18.99%       | 15.22%       | -            | -            |                       |
|   |               | Total  | 0.93%  | 6.14%  | 14.07% | 15.75% | 22.05%       | 18.01%       | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.00%  | 0.00%  | 3.23%  | 2.44%        | 2.22%        | -            | -            | May '03               |
|   |               | Growth | 0.89%  | 6.00%  | 13.78% | 11.91% | 18.99%       | 15.22%       | -            | -            |                       |
|   |               | Total  | 0.89%  | 6.00%  | 13.78% | 15.14% | 21.43%       | 17.44%       | -            | -            |                       |
| <b>Barclays Global<br/>Investors Australian<br/>Shares Trust</b>        | Entry Fee     | Income | 0.05%  | 0.82%  | 1.38%  | 27.68% | 25.85%       | -            | -            | -            | Sep '05               |
|   |               | Growth | 1.61%  | 6.20%  | 15.05% | -7.56% | -3.33%       | -            | -            | -            |                       |
|   |               | Total  | 1.66%  | 7.02%  | 16.43% | 20.12% | 22.52%       | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.67%  | 1.07%  | 27.04% | 25.20%       | -            | -            | -            | Sep '05               |
|   |               | Growth | 1.61%  | 6.20%  | 15.05% | -7.56% | -3.33%       | -            | -            | -            |                       |
|   |               | Total  | 1.61%  | 6.87%  | 16.12% | 19.48% | 21.87%       | -            | -            | -            |                       |
| <b>Barclays Global<br/>Investors Diversified<br/>Growth Trust</b>       | Entry Fee     | Income | 0.05%  | 0.91%  | 1.21%  | 15.22% | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 1.69%  | 4.41%  | 10.15% | -1.33% | -            | -            | -            | -            |                       |
|   |               | Total  | 1.74%  | 5.32%  | 11.36% | 13.89% | -            | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.77%  | 0.91%  | 14.61% | -            | -            | -            | -            | Sep '05               |
|   |               | Growth | 1.69%  | 4.41%  | 10.15% | -1.33% | -            | -            | -            | -            |                       |
|   |               | Total  | 1.69%  | 5.18%  | 11.06% | 13.28% | -            | -            | -            | -            |                       |
| <b>Barclays Global<br/>Investors<br/>International<br/>Shares Trust</b> | Entry Fee     | Income | 0.05%  | 0.55%  | 0.73%  | 8.19%  | 11.42%       | 9.10%        | -            | -            | Jun '03               |
|   |               | Growth | 3.14%  | 4.89%  | 10.75% | 5.29%  | 6.45%        | 5.24%        | -            | -            |                       |
|   |               | Total  | 3.19%  | 5.46%  | 11.48% | 13.48% | 17.87%       | 14.34%       | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.41%  | 0.44%  | 7.58%  | 10.81%       | 8.53%        | -            | -            | May '03               |
|   |               | Growth | 3.14%  | 4.89%  | 10.75% | 5.29%  | 6.45%        | 5.24%        | -            | -            |                       |
|   |               | Total  | 3.14%  | 5.30%  | 11.19% | 12.87% | 17.26%       | 13.77%       | -            | -            |                       |
| (This fund was formerly known as BT Core Hedged Global Shares.)         |               |        |        |        |        |        |              |              |              |              |                       |
| <b>BT Smaller<br/>Companies<br/>Trust</b>                               | Entry Fee     | Income | 0.04%  | 0.55%  | 0.78%  | 26.97% | 21.80%       | -            | -            | -            | Sep '04               |
|   |               | Growth | 2.31%  | 11.04% | 24.03% | 8.17%  | 5.62%        | -            | -            | -            |                       |
|   |               | Total  | 2.35%  | 11.59% | 24.81% | 35.14% | 27.42%       | -            | -            | -            |                       |
|   | Nil Entry Fee | Income | 0.00%  | 0.42%  | 0.47%  | 26.29% | 21.28%       | -            | -            | -            | Sep '04               |
|   |               | Growth | 2.31%  | 11.04% | 24.03% | 8.17%  | 5.62%        | -            | -            | -            |                       |
|   |               | Total  | 2.31%  | 11.46% | 24.50% | 34.46% | 26.90%       | -            | -            | -            |                       |
| <b>Challenger<br/>Howard Mortgage<br/>Trust</b>                         | Income        | 0.55%  | 1.64%  | 3.25%  | 6.35%  | -      | -            | -            | -            | Sep '05      |                       |
|   | Growth        | 0.05%  | 0.00%  | 0.00%  | -0.03% | -      | -            | -            | -            |              |                       |
|   | Total         | 0.60%  | 1.64%  | 3.25%  | 6.32%  | -      | -            | -            | -            |              |                       |

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

8 ANZ Investment Returns

|  |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|---------------|--------|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>Colonial First State Diversified Trust</b>          | Entry Fee     | Income | 0.05% | 0.77%  | 1.07%  | 4.82%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 1.37% | 5.60%  | 11.77% | 9.21%  | -         | -         | -         | -         |                 |
|  |               | Total  | 1.42% | 6.37%  | 12.84% | 14.03% | -         | -         | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 0.63%  | 0.76%  | 4.21%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 1.37% | 5.60%  | 11.77% | 9.21%  | -         | -         | -         | -         |                 |
|  |               | Total  | 1.37% | 6.23%  | 12.53% | 13.42% | -         | -         | -         | -         |                 |
| <b>Colonial First State Global Credit Income Trust</b> | Entry Fee     | Income | 0.51% | 1.28%  | 2.49%  | 4.83%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 0.19% | -0.14% | 0.62%  | 0.59%  | -         | -         | -         | -         |                 |
|  |               | Total  | 0.70% | 1.14%  | 3.11%  | 5.42%  | -         | -         | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.46% | 1.14%  | 2.21%  | 4.25%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 0.19% | -0.14% | 0.62%  | 0.59%  | -         | -         | -         | -         |                 |
|  |               | Total  | 0.65% | 1.00%  | 2.83%  | 4.84%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Imputation Trust</b>           | Entry Fee     | Income | 0.05% | 2.69%  | 3.70%  | 20.92% | 19.07%    | 16.09%    | -         | -         | Jun '03         |
|  |               | Growth | 0.93% | 4.91%  | 12.83% | -2.71% | 1.30%     | 7.45%     | -         | -         |                 |
|  |               | Total  | 0.98% | 7.60%  | 16.53% | 18.21% | 20.37%    | 23.54%    | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 2.55%  | 3.39%  | 20.30% | 18.43%    | 15.47%    | -         | -         | May '03         |
|  |               | Growth | 0.93% | 4.91%  | 12.83% | -2.71% | 1.30%     | 7.45%     | -         | -         |                 |
|  |               | Total  | 0.93% | 7.46%  | 16.22% | 17.59% | 19.73%    | 22.92%    | -         | -         |                 |
| <b>Credit Suisse International Share Trust</b>         | Entry Fee     | Income | 0.04% | 0.13%  | 0.29%  | 3.89%  | 2.73%     | 2.55%     | -         | -         | Jun '03         |
|  |               | Growth | 2.57% | 4.52%  | 9.30%  | 2.68%  | 11.94%    | 7.92%     | -         | -         |                 |
|  |               | Total  | 2.61% | 4.65%  | 9.59%  | 6.57%  | 14.67%    | 10.47%    | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 3.32%  | 2.13%     | 2.01%     | -         | -         | May '03         |
|  |               | Growth | 2.57% | 4.52%  | 9.30%  | 2.68%  | 11.94%    | 7.92%     | -         | -         |                 |
|  |               | Total  | 2.57% | 4.52%  | 9.30%  | 6.00%  | 14.07%    | 9.93%     | -         | -         |                 |
| <b>Credit Suisse Property Trust</b>                    | Entry Fee     | Income | 0.05% | 1.07%  | 2.43%  | 12.84% | 11.66%    | 11.23%    | -         | -         | Jun '03         |
|  |               | Growth | 2.77% | 14.59% | 22.89% | 22.92% | 9.95%     | 13.11%    | -         | -         |                 |
|  |               | Total  | 2.82% | 15.66% | 25.32% | 35.76% | 21.61%    | 24.34%    | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 0.92%  | 2.10%  | 12.12% | 11.01%    | 10.61%    | -         | -         | May '03         |
|  |               | Growth | 2.77% | 14.59% | 22.89% | 22.92% | 9.95%     | 13.11%    | -         | -         |                 |
|  |               | Total  | 2.77% | 15.51% | 24.99% | 35.04% | 20.96%    | 23.72%    | -         | -         |                 |
| <b>Credit Suisse Syndicated Loan Trust</b>             | Entry Fee     | Income | 0.04% | 1.17%  | 2.26%  | 6.60%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 1.27% | 1.01%  | 1.92%  | 0.84%  | -         | -         | -         | -         |                 |
|  |               | Total  | 1.31% | 2.18%  | 4.18%  | 7.44%  | -         | -         | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 1.03%  | 1.97%  | 6.02%  | -         | -         | -         | -         | Sep '05         |
|  |               | Growth | 1.27% | 1.01%  | 1.92%  | 0.84%  | -         | -         | -         | -         |                 |
|  |               | Total  | 1.27% | 2.04%  | 3.89%  | 6.86%  | -         | -         | -         | -         |                 |
| <b>ING Active Growth Trust</b>                         | Entry Fee     | Income | 0.05% | 0.50%  | 1.16%  | 10.46% | 10.57%    | 8.69%     | -         | -         | Jun '03         |
|  |               | Growth | 2.35% | 7.89%  | 14.51% | 7.74%  | 7.67%     | 9.89%     | -         | -         |                 |
|  |               | Total  | 2.40% | 8.39%  | 15.67% | 18.20% | 18.24%    | 18.58%    | -         | -         |                 |
|  | Nil Entry Fee | Income | 0.00% | 0.35%  | 0.86%  | 9.83%  | 9.95%     | 8.09%     | -         | -         | May '03         |
|  |               | Growth | 2.35% | 7.89%  | 14.51% | 7.74%  | 7.67%     | 9.89%     | -         | -         |                 |
|  |               | Total  | 2.35% | 8.24%  | 15.37% | 17.57% | 17.62%    | 17.98%    | -         | -         |                 |
| <b>ING Australian Share Trust</b>                      | Entry Fee     | Income | 0.04% | 1.26%  | 1.50%  | 19.23% | 14.50%    | 11.24%    | 7.48%     | 8.14%     | Aug '95         |
|  |               | Growth | 2.73% | 8.07%  | 15.95% | 1.45%  | 6.53%     | 13.24%    | 5.77%     | 4.12%     |                 |
|  |               | Total  | 2.77% | 9.33%  | 17.45% | 20.68% | 21.03%    | 24.48%    | 13.25%    | 12.26%    |                 |
|  | Nil Entry Fee | Income | 0.00% | 1.13%  | 1.20%  | 18.60% | 13.87%    | 10.63%    | -         | -         | May '03         |
|  |               | Growth | 2.73% | 8.07%  | 15.95% | 1.45%  | 6.53%     | 13.24%    | -         | -         |                 |
|  |               | Total  | 2.73% | 9.20%  | 17.15% | 20.05% | 20.40%    | 23.87%    | -         | -         |                 |
| <b>ING Balanced Trust</b>                              | Entry Fee     | Income | 0.05% | 0.68%  | 1.41%  | 6.56%  | 4.74%     | 4.35%     | 3.77%     | 4.72%     | Nov '93         |
|  |               | Growth | 2.06% | 5.06%  | 9.31%  | 6.12%  | 8.84%     | 10.17%    | 4.91%     | 3.11%     |                 |
|  |               | Total  | 2.11% | 5.74%  | 10.72% | 12.68% | 13.58%    | 14.52%    | 8.68%     | 7.83%     |                 |
|  | Nil Entry Fee | Income | 0.00% | 0.54%  | 1.11%  | 5.96%  | 4.13%     | 3.76%     | -         | -         | May '03         |
|  |               | Growth | 2.06% | 5.06%  | 9.31%  | 6.12%  | 8.84%     | 10.17%    | -         | -         |                 |
|  |               | Total  | 2.06% | 5.60%  | 10.42% | 12.08% | 12.97%    | 13.93%    | -         | -         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

|  |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|---------------|--------|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ING Blue Chip<br/>Imputation Trust</b>              | Entry Fee     | Income | 0.05% | 1.53%  | 1.80%  | 10.06% | 9.44%        | 7.73%        | 5.94%        | 5.93%        | Aug '95               |
|  |               | Growth | 2.38% | 6.80%  | 15.69% | 10.68% | 10.95%       | 15.52%       | 6.01%        | 6.35%        |                       |
|  |               | Total  | 2.43% | 8.33%  | 17.49% | 20.74% | 20.39%       | 23.25%       | 11.95%       | 12.28%       |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.40%  | 1.50%  | 9.42%  | 8.81%        | 7.12%        | -            | -            | May '03               |
|  |               | Growth | 2.38% | 6.80%  | 15.69% | 10.68% | 10.95%       | 15.52%       | -            | -            |                       |
|  |               | Total  | 2.38% | 8.20%  | 17.19% | 20.10% | 19.76%       | 22.64%       | -            | -            |                       |
| <b>ING Cash Trust</b>                                  | Entry Fee     | Income | 0.54% | 1.45%  | 2.66%  | 5.54%  | 5.59%        | 5.42%        | -            | -            | Jun '03               |
|  |               | Growth | 0.05% | 0.26%  | 0.37%  | 0.59%  | 0.13%        | 0.18%        | -            | -            |                       |
|  |               | Total  | 0.59% | 1.71%  | 3.03%  | 6.13%  | 5.72%        | 5.60%        | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.54% | 1.45%  | 2.66%  | 5.54%  | 5.59%        | 5.42%        | -            | -            | May '03               |
|  |               | Growth | 0.05% | 0.26%  | 0.37%  | 0.59%  | 0.13%        | 0.18%        | -            | -            |                       |
|  |               | Total  | 0.59% | 1.71%  | 3.03%  | 6.13%  | 5.72%        | 5.60%        | -            | -            |                       |
| <b>ING Conservative<br/>Trust</b>                      | Entry Fee     | Income | 0.04% | 1.23%  | 1.98%  | 4.04%  | 3.26%        | 3.57%        | 3.49%        | 4.17%        | Nov '93               |
|  |               | Growth | 1.07% | 2.22%  | 5.09%  | 5.21%  | 4.71%        | 5.29%        | 2.51%        | 1.84%        |                       |
|  |               | Total  | 1.11% | 3.45%  | 7.07%  | 9.25%  | 7.97%        | 8.86%        | 6.00%        | 6.01%        |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.09%  | 1.69%  | 3.45%  | 2.67%        | 3.01%        | -            | -            | May '03               |
|  |               | Growth | 1.07% | 2.22%  | 5.09%  | 5.21%  | 4.71%        | 5.29%        | -            | -            |                       |
|  |               | Total  | 1.07% | 3.31%  | 6.78%  | 8.66%  | 7.38%        | 8.30%        | -            | -            |                       |
| <b>ING Diversified<br/>Fixed Interest<br/>Trust</b>    | Entry Fee     | Income | 0.05% | 1.33%  | 1.99%  | 5.87%  | 6.25%        | 5.41%        | 5.80%        | -            | Jun '01               |
|  |               | Growth | 0.38% | -0.55% | 0.54%  | -1.79% | -1.94%       | -0.06%       | -0.22%       | -            |                       |
|  |               | Total  | 0.43% | 0.78%  | 2.53%  | 4.08%  | 4.31%        | 5.35%        | 5.58%        | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.20%  | 1.71%  | 5.31%  | 5.68%        | 4.86%        | -            | -            | May '03               |
|  |               | Growth | 0.38% | -0.55% | 0.54%  | -1.79% | -1.94%       | -0.06%       | -            | -            |                       |
|  |               | Total  | 0.38% | 0.65%  | 2.25%  | 3.52%  | 3.74%        | 4.80%        | -            | -            |                       |
| <b>ING Diversified<br/>High Yield<br/>Trust</b>        | Entry Fee     | Income | 0.05% | 1.34%  | 2.48%  | 6.27%  | 6.04%        | -            | -            | -            | Jun '01               |
|  |               | Growth | 0.40% | 0.47%  | 0.99%  | 0.94%  | 0.38%        | -            | -            | -            |                       |
|  |               | Total  | 0.45% | 1.81%  | 3.47%  | 7.21%  | 6.42%        | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.20%  | 2.20%  | 5.68%  | 5.46%        | -            | -            | -            | May '03               |
|  |               | Growth | 0.40% | 0.47%  | 0.99%  | 0.94%  | 0.38%        | -            | -            | -            |                       |
|  |               | Total  | 0.40% | 1.67%  | 3.19%  | 6.62%  | 5.84%        | -            | -            | -            |                       |
| <b>ING Global<br/>Emerging Markets<br/>Share Trust</b> | Entry Fee     | Income | 0.04% | 0.13%  | 0.30%  | 24.34% | 16.02%       | 11.39%       | -            | -            | Jun '03               |
|  |               | Growth | 1.89% | 11.50% | 19.27% | -9.73% | 15.06%       | 12.98%       | -            | -            |                       |
|  |               | Total  | 1.93% | 11.63% | 19.57% | 14.61% | 31.08%       | 24.37%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 23.74% | 15.35%       | 10.78%       | -            | -            | May '03               |
|  |               | Growth | 1.89% | 11.50% | 19.27% | -9.73% | 15.06%       | 12.98%       | -            | -            |                       |
|  |               | Total  | 1.89% | 11.50% | 19.27% | 14.01% | 30.41%       | 23.76%       | -            | -            |                       |
| (This fund was formerly known as ING New Asia Shares.) |               |        |       |        |        |        |              |              |              |              |                       |
| <b>ING Global<br/>High Dividend<br/>Trust</b>          | Entry Fee     | Income | 0.05% | 0.94%  | 1.43%  | 3.19%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.82% | 4.58%  | 10.87% | 14.09% | -            | -            | -            | -            |                       |
|  |               | Total  | 1.87% | 5.52%  | 12.30% | 17.28% | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.80%  | 1.13%  | 2.57%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.82% | 4.58%  | 10.87% | 14.09% | -            | -            | -            | -            |                       |
|  |               | Total  | 1.82% | 5.38%  | 12.00% | 16.66% | -            | -            | -            | -            |                       |
| <b>ING Global<br/>Property Securities</b>              | Entry Fee     | Income | 0.05% | -      | -      | -      | -            | -            | -            | -            | Dec '06               |
|  |               | Growth | 4.28% | -      | -      | -      | -            | -            | -            | -            |                       |
|  |               | Total  | 4.33% | -      | -      | -      | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | -      | -      | -      | -            | -            | -            | -            | Dec '06               |
|  |               | Growth | 4.28% | -      | -      | -      | -            | -            | -            | -            |                       |
|  |               | Total  | 4.28% | -      | -      | -      | -            | -            | -            | -            |                       |
| <b>ING Global<br/>Sector Trust</b>                     | Entry Fee     | Income | 0.03% | 0.10%  | 0.22%  | 0.54%  | 0.57%        | 0.54%        | 0.34%        | 1.76%        | Aug '95               |
|  |               | Growth | 2.61% | 5.45%  | 10.74% | 9.39%  | 13.28%       | 10.97%       | -0.54%       | -3.78%       |                       |
|  |               | Total  | 2.64% | 5.55%  | 10.96% | 9.93%  | 13.85%       | 11.51%       | -0.20%       | -2.02%       |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%        | 0.00%        | -            | -            | May '03               |
|  |               | Growth | 2.61% | 5.45%  | 10.74% | 9.39%  | 13.28%       | 10.97%       | -            | -            |                       |
|  |               | Total  | 2.61% | 5.45%  | 10.74% | 9.39%  | 13.28%       | 10.97%       | -            | -            |                       |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

10 ANZ Investment Returns

|                                      |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--------------------------------------|---------------|--------|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Global Shares Trust</b>       | Entry Fee     | Income | 0.04% | 0.13%  | 0.29%  | 1.03%  | -         | -         | -         | -         | Sep '05         |
|                                      |               | Growth | 2.33% | 4.62%  | 9.04%  | 7.00%  | -         | -         | -         | -         |                 |
|                                      |               | Total  | 2.37% | 4.75%  | 9.33%  | 8.03%  | -         | -         | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 0.45%  | -         | -         | -         | -         | Sep '05         |
|                                      |               | Growth | 2.33% | 4.62%  | 9.04%  | 7.00%  | -         | -         | -         | -         |                 |
|                                      |               | Total  | 2.33% | 4.62%  | 9.04%  | 7.45%  | -         | -         | -         | -         |                 |
| <b>ING High Growth Trust</b>         | Entry Fee     | Income | 0.04% | 0.56%  | 0.74%  | 12.02% | 10.59%    | 8.27%     | -         | -         | Jun '03         |
|                                      |               | Growth | 2.54% | 6.36%  | 12.53% | 2.18%  | 6.82%     | 9.66%     | -         | -         |                 |
|                                      |               | Total  | 2.58% | 6.92%  | 13.27% | 14.20% | 17.41%    | 17.93%    | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.00% | 0.42%  | 0.44%  | 11.41% | 9.97%     | 7.69%     | -         | -         | May '03         |
|                                      |               | Growth | 2.54% | 6.36%  | 12.53% | 2.18%  | 6.82%     | 9.66%     | -         | -         |                 |
|                                      |               | Total  | 2.54% | 6.78%  | 12.97% | 13.59% | 16.79%    | 17.35%    | -         | -         |                 |
| <b>ING Income Plus Trust</b>         | Entry Fee     | Income | 0.39% | 1.20%  | 2.48%  | 8.36%  | 8.00%     | 7.52%     | -         | -         | Jun '03         |
|                                      |               | Growth | 0.67% | 3.53%  | 6.51%  | 4.34%  | 2.63%     | 4.11%     | -         | -         |                 |
|                                      |               | Total  | 1.06% | 4.73%  | 8.99%  | 12.70% | 10.63%    | 11.63%    | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.35% | 1.06%  | 2.18%  | 7.74%  | 7.39%     | 7.01%     | -         | -         | May '03         |
|                                      |               | Growth | 0.67% | 3.53%  | 6.51%  | 4.34%  | 2.63%     | 4.11%     | -         | -         |                 |
|                                      |               | Total  | 1.02% | 4.59%  | 8.69%  | 12.08% | 10.02%    | 11.12%    | -         | -         |                 |
| <b>ING Income Trust</b>              | Entry Fee     | Income | 0.32% | 0.97%  | 2.08%  | 9.74%  | 7.85%     | 6.76%     | 5.97%     | 5.78%     | Nov '93         |
|                                      |               | Growth | 0.47% | 1.62%  | 3.42%  | -1.70% | -0.78%    | 0.95%     | 0.38%     | 0.53%     |                 |
|                                      |               | Total  | 0.79% | 2.59%  | 5.50%  | 8.04%  | 7.07%     | 7.71%     | 6.35%     | 6.31%     |                 |
|                                      | Nil Entry Fee | Income | 0.28% | 0.83%  | 1.79%  | 9.15%  | 7.27%     | 6.21%     | -         | -         | May '03         |
|                                      |               | Growth | 0.47% | 1.62%  | 3.42%  | -1.70% | -0.78%    | 0.95%     | -         | -         |                 |
|                                      |               | Total  | 0.75% | 2.45%  | 5.21%  | 7.45%  | 6.49%     | 7.16%     | -         | -         |                 |
| <b>ING Managed Growth Trust</b>      | Entry Fee     | Income | 0.05% | 0.60%  | 1.23%  | 2.47%  | 2.59%     | 2.79%     | 2.74%     | 4.12%     | Nov '93         |
|                                      |               | Growth | 2.27% | 6.09%  | 11.23% | 12.33% | 12.46%    | 13.10%    | 5.57%     | 3.47%     |                 |
|                                      |               | Total  | 2.32% | 6.69%  | 12.46% | 14.80% | 15.05%    | 15.89%    | 8.31%     | 7.59%     |                 |
|                                      | Nil Entry Fee | Income | 0.00% | 0.46%  | 0.93%  | 1.85%  | 1.97%     | 2.20%     | -         | -         | May '03         |
|                                      |               | Growth | 2.27% | 6.09%  | 11.23% | 12.33% | 12.46%    | 13.10%    | -         | -         |                 |
|                                      |               | Total  | 2.27% | 6.55%  | 12.16% | 14.18% | 14.43%    | 15.30%    | -         | -         |                 |
| <b>ING Mortgage Trust</b>            | Entry Fee     | Income | 0.49% | 1.46%  | 2.94%  | 5.71%  | 5.70%     | 5.72%     | -         | -         | Jun '03         |
|                                      |               | Growth | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%     | 0.00%     | -         | -         |                 |
|                                      |               | Total  | 0.49% | 1.46%  | 2.94%  | 5.71%  | 5.70%     | 5.72%     | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.49% | 1.46%  | 2.94%  | 5.71%  | 5.70%     | 5.72%     | -         | -         | May '03         |
|                                      |               | Growth | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%     | 0.00%     | -         | -         |                 |
|                                      |               | Total  | 0.49% | 1.46%  | 2.94%  | 5.71%  | 5.70%     | 5.72%     | -         | -         |                 |
| <b>ING Property Securities Trust</b> | Entry Fee     | Income | 0.05% | 0.65%  | 1.80%  | 21.60% | 16.18%    | 15.69%    | -         | -         | Jun '03         |
|                                      |               | Growth | 1.83% | 14.42% | 25.05% | 16.18% | 6.21%     | 9.49%     | -         | -         |                 |
|                                      |               | Total  | 1.88% | 15.07% | 26.85% | 37.78% | 22.39%    | 25.18%    | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.00% | 0.50%  | 1.47%  | 20.88% | 15.53%    | 15.07%    | -         | -         | May '03         |
|                                      |               | Growth | 1.83% | 14.42% | 25.05% | 16.18% | 6.21%     | 9.49%     | -         | -         |                 |
|                                      |               | Total  | 1.83% | 14.92% | 26.52% | 37.06% | 21.74%    | 24.56%    | -         | -         |                 |
| <b>ING Protected Growth Trust</b>    | Entry Fee     | Income | 0.04% | -      | -      | -      | -         | -         | -         | -         | Dec '06         |
|                                      |               | Growth | 1.73% | -      | -      | -      | -         | -         | -         | -         |                 |
|                                      |               | Total  | 1.77% | -      | -      | -      | -         | -         | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.00% | -      | -      | -      | -         | -         | -         | -         | Dec '06         |
|                                      |               | Growth | 1.73% | -      | -      | -      | -         | -         | -         | -         |                 |
|                                      |               | Total  | 1.73% | -      | -      | -      | -         | -         | -         | -         |                 |
| <b>ING Select Leaders</b>            | Entry Fee     | Income | 0.05% | 1.00%  | 1.23%  | 1.67%  | 1.73%     | 1.70%     | -         | -         | Sep '04         |
|                                      |               | Growth | 3.21% | 10.16% | 19.05% | 27.50% | 23.24%    | 26.60%    | -         | -         |                 |
|                                      |               | Total  | 3.26% | 11.16% | 20.28% | 29.17% | 24.97%    | 28.30%    | -         | -         |                 |
|                                      | Nil Entry Fee | Income | 0.00% | 0.86%  | 0.93%  | 1.00%  | 1.07%     | 1.15%     | -         | -         | Sep '04         |
|                                      |               | Growth | 3.21% | 10.16% | 19.05% | 27.50% | 23.24%    | 26.60%    | -         | -         |                 |
|                                      |               | Total  | 3.21% | 11.02% | 19.98% | 28.50% | 24.31%    | 27.75%    | -         | -         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

|  |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|---------------|--------|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ING Sustainable<br/>Investments –<br/>Australian Shares</b> | Entry Fee     | Income | 0.04% | 1.31%  | 1.55%  | 13.36% | 13.16%       | 10.30%       | –            | –            | Jun '03               |
|  |               | Growth | 1.91% | 5.80%  | 12.99% | 5.07%  | 8.01%        | 12.90%       | –            | –            |                       |
|  |               | Total  | 1.95% | 7.11%  | 14.54% | 18.43% | 21.17%       | 23.20%       | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.17%  | 1.26%  | 12.74% | 12.53%       | 9.69%        | –            | –            | May '03               |
|  |               | Growth | 1.91% | 5.80%  | 12.99% | 5.07%  | 8.01%        | 12.90%       | –            | –            |                       |
|  |               | Total  | 1.91% | 6.97%  | 14.25% | 17.81% | 20.54%       | 22.59%       | –            | –            |                       |
| <b>ING Tax Effective<br/>Income Trust</b>                      | Entry Fee     | Income | 0.05% | 1.02%  | 1.94%  | 9.60%  | 9.20%        | 8.85%        | –            | –            | Jun '03               |
|  |               | Growth | 1.81% | 7.52%  | 14.06% | 10.79% | 7.36%        | 9.69%        | –            | –            |                       |
|  |               | Total  | 1.86% | 8.54%  | 16.00% | 20.39% | 16.56%       | 18.54%       | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.87%  | 1.63%  | 8.96%  | 8.58%        | 8.25%        | –            | –            | May '03               |
|  |               | Growth | 1.81% | 7.52%  | 14.06% | 10.79% | 7.36%        | 9.69%        | –            | –            |                       |
|  |               | Total  | 1.81% | 8.39%  | 15.69% | 19.75% | 15.94%       | 17.94%       | –            | –            |                       |
| <b>Investors Mutual<br/>Australian Share<br/>Trust</b>         | Entry Fee     | Income | 0.04% | 1.33%  | 1.59%  | 9.47%  | 8.51%        | 7.23%        | –            | –            | Jun '03               |
|  |               | Growth | 1.70% | 5.73%  | 14.90% | 8.79%  | 7.96%        | 11.10%       | –            | –            |                       |
|  |               | Total  | 1.74% | 7.06%  | 16.49% | 18.26% | 16.47%       | 18.33%       | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.19%  | 1.29%  | 8.84%  | 7.90%        | 6.64%        | –            | –            | May '03               |
|  |               | Growth | 1.70% | 5.73%  | 14.90% | 8.79%  | 7.96%        | 11.10%       | –            | –            |                       |
|  |               | Total  | 1.70% | 6.92%  | 16.19% | 17.63% | 15.86%       | 17.74%       | –            | –            |                       |
| <b>IOOF/Perennial<br/>Value Share<br/>Trust</b>                | Entry Fee     | Income | 0.05% | 2.29%  | 2.63%  | 15.05% | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 1.87% | 5.16%  | 13.59% | 3.44%  | –            | –            | –            | –            |                       |
|  |               | Total  | 1.92% | 7.45%  | 16.22% | 18.49% | –            | –            | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 2.16%  | 2.33%  | 14.43% | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 1.87% | 5.16%  | 13.59% | 3.44%  | –            | –            | –            | –            |                       |
|  |               | Total  | 1.87% | 7.32%  | 15.92% | 17.87% | –            | –            | –            | –            |                       |
| <b>Merrill Lynch<br/>Asset Allocation<br/>Alpha Trust</b>      | Entry Fee     | Income | 0.05% | –      | –      | –      | –            | –            | –            | –            | Dec '06               |
|  |               | Growth | 1.59% | –      | –      | –      | –            | –            | –            | –            |                       |
|  |               | Total  | 1.64% | –      | –      | –      | –            | –            | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | –      | –      | –      | –            | –            | –            | –            | Dec '06               |
|  |               | Growth | 1.59% | –      | –      | –      | –            | –            | –            | –            |                       |
|  |               | Total  | 1.59% | –      | –      | –      | –            | –            | –            | –            |                       |
| <b>Merrill Lynch<br/>Monthly Income<br/>Trust</b>              | Entry Fee     | Income | 0.43% | 1.34%  | 2.71%  | 5.29%  | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 0.61% | 1.12%  | 1.61%  | 0.85%  | –            | –            | –            | –            |                       |
|  |               | Total  | 1.04% | 2.46%  | 4.32%  | 6.14%  | –            | –            | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.38% | 1.20%  | 2.43%  | 4.71%  | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 0.61% | 1.12%  | 1.61%  | 0.85%  | –            | –            | –            | –            |                       |
|  |               | Total  | 0.99% | 2.32%  | 4.04%  | 5.56%  | –            | –            | –            | –            |                       |
| <b>MFS Global<br/>Equity Trust</b>                             | Entry Fee     | Income | 0.04% | 0.13%  | 0.29%  | 1.63%  | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 3.51% | 5.64%  | 11.95% | 14.96% | –            | –            | –            | –            |                       |
|  |               | Total  | 3.55% | 5.77%  | 12.24% | 16.59% | –            | –            | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 1.03%  | –            | –            | –            | –            | Sep '05               |
|  |               | Growth | 3.51% | 5.64%  | 11.95% | 14.96% | –            | –            | –            | –            |                       |
|  |               | Total  | 3.51% | 5.64%  | 11.95% | 15.99% | –            | –            | –            | –            |                       |
| <b>OptiMix<br/>Australian Fixed<br/>Interest Trust</b>         | Entry Fee     | Income | 0.04% | 0.95%  | 1.96%  | 3.69%  | 4.47%        | 4.37%        | –            | –            | Jun '03               |
|  |               | Growth | 0.35% | -0.33% | -0.08% | -1.83% | -1.35%       | -0.41%       | –            | –            |                       |
|  |               | Total  | 0.39% | 0.62%  | 1.88%  | 1.86%  | 3.12%        | 3.96%        | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.81%  | 1.69%  | 3.14%  | 3.91%        | 3.84%        | –            | –            | May '03               |
|  |               | Growth | 0.35% | -0.33% | -0.08% | -1.83% | -1.35%       | -0.41%       | –            | –            |                       |
|  |               | Total  | 0.35% | 0.48%  | 1.61%  | 1.31%  | 2.56%        | 3.43%        | –            | –            |                       |
| <b>OptiMix<br/>Australian<br/>Share Trust</b>                  | Entry Fee     | Income | 0.05% | 1.13%  | 1.38%  | 17.73% | 15.96%       | 12.23%       | –            | –            | Jun '03               |
|  |               | Growth | 2.08% | 5.52%  | 15.03% | 1.64%  | 4.70%        | 10.96%       | –            | –            |                       |
|  |               | Total  | 2.13% | 6.65%  | 16.41% | 19.37% | 20.66%       | 23.19%       | –            | –            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.00%  | 1.08%  | 17.10% | 15.33%       | 11.63%       | –            | –            | May '03               |
|  |               | Growth | 2.08% | 5.52%  | 15.03% | 1.64%  | 4.70%        | 10.96%       | –            | –            |                       |
|  |               | Total  | 2.08% | 6.52%  | 16.11% | 18.74% | 20.03%       | 22.59%       | –            | –            |                       |

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

12 ANZ Investment Returns

|   |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|---------------|--------|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>OptiMix Balanced Trust</b>                 | Entry Fee     | Income | 0.04% | 0.65%  | 1.19%  | 12.75% | 9.22%     | -         | -         | -         | Sep '04         |
|   |               | Growth | 1.69% | 5.24%  | 11.24% | 1.42%  | 5.50%     | -         | -         | -         |                 |
|   |               | Total  | 1.73% | 5.89%  | 12.43% | 14.17% | 14.72%    | -         | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.51%  | 0.88%  | 12.13% | 8.65%     | -         | -         | -         | Sep '04         |
|   |               | Growth | 1.69% | 5.24%  | 11.24% | 1.42%  | 5.50%     | -         | -         | -         |                 |
|   |               | Total  | 1.69% | 5.75%  | 12.12% | 13.55% | 14.15%    | -         | -         | -         |                 |
| <b>OptiMix Capital Stable Trust</b>           | Entry Fee     | Income | 0.05% | 0.88%  | 1.47%  | 9.31%  | 7.74%     | 6.65%     | -         | -         | Jun '03         |
|   |               | Growth | 1.00% | 2.43%  | 5.66%  | -1.35% | 0.77%     | 2.39%     | -         | -         |                 |
|   |               | Total  | 1.05% | 3.31%  | 7.13%  | 7.96%  | 8.51%     | 9.04%     | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.74%  | 1.18%  | 8.72%  | 7.15%     | 6.09%     | -         | -         | Jun '03         |
|   |               | Growth | 1.00% | 2.43%  | 5.66%  | -1.35% | 0.77%     | 2.39%     | -         | -         |                 |
|   |               | Total  | 1.00% | 3.17%  | 6.84%  | 7.37%  | 7.92%     | 8.48%     | -         | -         |                 |
| <b>OptiMix Enhanced Cash Trust</b>            | Entry Fee     | Income | 0.05% | 1.12%  | 1.60%  | 6.74%  | 5.11%     | 4.60%     | -         | -         | Jun '03         |
|   |               | Growth | 0.45% | 0.17%  | 0.83%  | -1.74% | -0.51%    | -0.17%    | -         | -         |                 |
|   |               | Total  | 0.50% | 1.29%  | 2.43%  | 5.00%  | 4.60%     | 4.43%     | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.98%  | 1.32%  | 6.17%  | 4.54%     | 4.06%     | -         | -         | May '03         |
|   |               | Growth | 0.45% | 0.17%  | 0.83%  | -1.74% | -0.51%    | -0.17%    | -         | -         |                 |
|   |               | Total  | 0.45% | 1.15%  | 2.15%  | 4.43%  | 4.03%     | 3.89%     | -         | -         |                 |
| <b>OptiMix Geared Australian Shares Trust</b> | Entry Fee     | Income | 0.04% | 0.13%  | 0.31%  | -      | -         | -         | -         | -         | Jul '06         |
|   |               | Growth | 3.46% | 11.72% | 31.36% | -      | -         | -         | -         | -         |                 |
|   |               | Total  | 3.50% | 11.85% | 31.67% | -      | -         | -         | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | -      | -         | -         | -         | -         | Jul '06         |
|   |               | Growth | 3.46% | 11.72% | 31.36% | -      | -         | -         | -         | -         |                 |
|   |               | Total  | 3.46% | 11.72% | 31.36% | -      | -         | -         | -         | -         |                 |
| <b>OptiMix Global Share Trust</b>             | Entry Fee     | Income | 0.05% | 0.13%  | 0.29%  | 3.83%  | 2.38%     | 3.55%     | -         | -         | Jun '03         |
|   |               | Growth | 2.31% | 5.58%  | 11.35% | 6.87%  | 12.94%    | 8.27%     | -         | -         |                 |
|   |               | Total  | 2.36% | 5.71%  | 11.64% | 10.70% | 15.32%    | 11.82%    | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 3.25%  | 1.77%     | 2.99%     | -         | -         | May '03         |
|   |               | Growth | 2.31% | 5.58%  | 11.35% | 6.87%  | 12.94%    | 8.27%     | -         | -         |                 |
|   |               | Total  | 2.31% | 5.58%  | 11.35% | 10.12% | 14.71%    | 11.26%    | -         | -         |                 |
| <b>OptiMix Global Smaller Companies Trust</b> | Entry Fee     | Income | 0.04% | 0.12%  | 0.29%  | 16.43% | 12.43%    | 8.66%     | -         | -         | Jun '03         |
|   |               | Growth | 3.52% | 8.70%  | 15.11% | -3.95% | 4.95%     | 8.44%     | -         | -         |                 |
|   |               | Total  | 3.56% | 8.82%  | 15.40% | 12.48% | 17.38%    | 17.10%    | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 15.85% | 11.83%    | 8.10%     | -         | -         | May '03         |
|   |               | Growth | 3.52% | 8.70%  | 15.11% | -3.95% | 4.95%     | 8.44%     | -         | -         |                 |
|   |               | Total  | 3.52% | 8.70%  | 15.11% | 11.90% | 16.78%    | 16.54%    | -         | -         |                 |
| <b>OptiMix Growth Trust</b>                   | Entry Fee     | Income | 0.04% | 0.57%  | 1.09%  | 12.84% | 10.32%    | 8.47%     | -         | -         | Jun '03         |
|   |               | Growth | 1.89% | 5.90%  | 12.57% | 2.76%  | 5.93%     | 8.18%     | -         | -         |                 |
|   |               | Total  | 1.93% | 6.47%  | 13.66% | 15.60% | 16.25%    | 16.65%    | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.43%  | 0.78%  | 12.22% | 9.70%     | 7.87%     | -         | -         | May '03         |
|   |               | Growth | 1.89% | 5.90%  | 12.57% | 2.76%  | 5.93%     | 8.18%     | -         | -         |                 |
|   |               | Total  | 1.89% | 6.33%  | 13.35% | 14.98% | 15.63%    | 16.05%    | -         | -         |                 |
| <b>OptiMix High Growth Trust</b>              | Entry Fee     | Income | 0.04% | 0.38%  | 0.55%  | 11.00% | 8.19%     | 7.06%     | -         | -         | Jun '03         |
|   |               | Growth | 2.16% | 5.85%  | 13.80% | 3.93%  | 9.53%     | 10.29%    | -         | -         |                 |
|   |               | Total  | 2.20% | 6.23%  | 14.35% | 14.93% | 17.72%    | 17.35%    | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.24%  | 0.25%  | 10.39% | 7.57%     | 6.48%     | -         | -         | May '03         |
|   |               | Growth | 2.16% | 5.85%  | 13.80% | 3.93%  | 9.53%     | 10.29%    | -         | -         |                 |
|   |               | Total  | 2.16% | 6.09%  | 14.05% | 14.32% | 17.10%    | 16.77%    | -         | -         |                 |
| <b>OptiMix Moderate Trust</b>                 | Entry Fee     | Income | 0.05% | 0.82%  | 1.38%  | 11.66% | 9.84%     | 8.27%     | -         | -         | Jun '03         |
|   |               | Growth | 1.34% | 3.63%  | 8.19%  | -0.59% | 1.70%     | 3.91%     | -         | -         |                 |
|   |               | Total  | 1.39% | 4.45%  | 9.57%  | 11.07% | 11.54%    | 12.18%    | -         | -         |                 |
|   | Nil Entry Fee | Income | 0.00% | 0.68%  | 1.09%  | 11.06% | 9.24%     | 7.70%     | -         | -         | May '03         |
|   |               | Growth | 1.34% | 3.63%  | 8.19%  | -0.59% | 1.70%     | 3.91%     | -         | -         |                 |
|   |               | Total  | 1.34% | 4.31%  | 9.28%  | 10.47% | 10.94%    | 11.61%    | -         | -         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

|  |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr    | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|---------------|--------|-------|--------|--------|---------|--------------|--------------|--------------|--------------|-----------------------|
| <b>OptiMix Property Securities Trust</b>   | Entry Fee     | Income | 0.04% | 0.89%  | 2.06%  | 19.17%  | 15.21%       | 13.51%       | -            | -            | Jun '03               |
|  |               | Growth | 2.63% | 14.77% | 24.66% | 17.44%  | 6.68%        | 11.16%       | -            | -            |                       |
|  |               | Total  | 2.67% | 15.66% | 26.72% | 36.61%  | 21.89%       | 24.67%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.74%  | 1.73%  | 18.45%  | 14.56%       | 12.88%       | -            | -            | May '03               |
|  |               | Growth | 2.63% | 14.77% | 24.66% | 17.44%  | 6.68%        | 11.16%       | -            | -            |                       |
|  |               | Total  | 2.63% | 15.51% | 26.39% | 35.89%  | 21.24%       | 24.04%       | -            | -            |                       |
| <b>Perpetual Australian Share Trust</b>    | Entry Fee     | Income | 0.05% | 0.79%  | 1.02%  | 9.61%   | 9.10%        | 7.24%        | -            | -            | Jun '03               |
|  |               | Growth | 2.09% | 2.78%  | 14.89% | 8.75%   | 11.03%       | 17.60%       | -            | -            |                       |
|  |               | Total  | 2.14% | 3.57%  | 15.91% | 18.3 6% | 20.13%       | 24.84%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.65%  | 0.72%  | 8.98%   | 8.46%        | 6.62%        | -            | -            | May '03               |
|  |               | Growth | 2.09% | 2.78%  | 14.89% | 8.75%   | 11.03%       | 17.60%       | -            | -            |                       |
|  |               | Total  | 2.09% | 3.43%  | 15.61% | 17.73%  | 19.49%       | 24.22%       | -            | -            |                       |
| <b>Perpetual Balanced Growth Trust</b>     | Entry Fee     | Income | 0.04% | 0.87%  | 1.07%  | 5.55%   | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.62% | 2.08%  | 7.93%  | 5.94%   | -            | -            | -            | -            |                       |
|  |               | Total  | 1.66% | 2.95%  | 9.00%  | 11.49%  | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.73%  | 0.78%  | 4.95%   | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.62% | 2.08%  | 7.93%  | 5.94%   | -            | -            | -            | -            |                       |
|  |               | Total  | 1.62% | 2.81%  | 8.71%  | 10.89%  | -            | -            | -            | -            |                       |
| <b>Perpetual Conservative Growth Trust</b> | Entry Fee     | Income | 0.04% | 0.96%  | 1.44%  | 5.59%   | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 0.89% | 1.35%  | 5.06%  | 2.55%   | -            | -            | -            | -            |                       |
|  |               | Total  | 0.93% | 2.31%  | 6.50%  | 8.14%   | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.82%  | 1.15%  | 5.00%   | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 0.89% | 1.35%  | 5.06%  | 2.55%   | -            | -            | -            | -            |                       |
|  |               | Total  | 0.89% | 2.17%  | 6.21%  | 7.55%   | -            | -            | -            | -            |                       |
| <b>Perpetual International Share Trust</b> | Entry Fee     | Income | 0.04% | 0.13%  | 0.29%  | 3.71%   | 2.55%        | 2.04%        | -            | -            | Jun '03               |
|  |               | Growth | 2.93% | 4.83%  | 10.50% | 9.95%   | 10.33%       | 9.67%        | -            | -            |                       |
|  |               | Total  | 2.97% | 4.96%  | 10.79% | 13.66%  | 12.88%       | 11.71%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 3.11%   | 1.96%        | 1.49%        | -            | -            | May '03               |
|  |               | Growth | 2.93% | 4.83%  | 10.50% | 9.95%   | 10.33%       | 9.67%        | -            | -            |                       |
|  |               | Total  | 2.93% | 4.83%  | 10.50% | 13.06%  | 12.29%       | 11.16%       | -            | -            |                       |
| <b>Platinum International Trust</b>        | Entry Fee     | Income | 0.04% | 0.14%  | 0.28%  | 12.91%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.62% | 2.95%  | 4.69%  | -7.01%  | -            | -            | -            | -            |                       |
|  |               | Total  | 1.66% | 3.09%  | 4.97%  | 5.90%   | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 12.35%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.62% | 2.95%  | 4.69%  | -7.01%  | -            | -            | -            | -            |                       |
|  |               | Total  | 1.62% | 2.95%  | 4.69%  | 5.34%   | -            | -            | -            | -            |                       |
| <b>Schroder Australian Equity Trust</b>    | Entry Fee     | Income | 0.05% | 1.18%  | 1.43%  | 19.30%  | 18.09%       | 14.62%       | -            | -            | Jun '03               |
|  |               | Growth | 2.80% | 7.03%  | 15.84% | 4.22%   | 5.80%        | 10.51%       | -            | -            |                       |
|  |               | Total  | 2.85% | 8.21%  | 17.27% | 23.52%  | 23.89%       | 25.13%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.04%  | 1.12%  | 18.66%  | 17.45%       | 14.00%       | -            | -            | May '03               |
|  |               | Growth | 2.80% | 7.03%  | 15.84% | 4.22%   | 5.80%        | 10.51%       | -            | -            |                       |
|  |               | Total  | 2.80% | 8.07%  | 16.96% | 22.88%  | 23.25%       | 24.51%       | -            | -            |                       |
| <b>Schroder Balanced Trust</b>             | Entry Fee     | Income | 0.05% | 0.97%  | 1.17%  | 15.84%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.05% | 4.05%  | 9.82%  | -1.99%  | -            | -            | -            | -            |                       |
|  |               | Total  | 2.10% | 5.02%  | 10.99% | 13.85%  | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.83%  | 0.88%  | 15.23%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.05% | 4.05%  | 9.82%  | -1.99%  | -            | -            | -            | -            |                       |
|  |               | Total  | 2.05% | 4.88%  | 10.70% | 13.24%  | -            | -            | -            | -            |                       |
| <b>UBS Balanced Trust</b>                  | Entry Fee     | Income | 0.05% | 0.13%  | 0.28%  | 15.08%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.27% | 4.52%  | 9.36%  | -3.57%  | -            | -            | -            | -            |                       |
|  |               | Total  | 1.32% | 4.65%  | 9.64%  | 11.51%  | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 14.49%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 1.27% | 4.52%  | 9.36%  | -3.57%  | -            | -            | -            | -            |                       |
|  |               | Total  | 1.27% | 4.52%  | 9.36%  | 10.92%  | -            | -            | -            | -            |                       |



**ANZ OneAnswer Investment Portfolio (continued)**

Figures as at 31 January 2007

|  |               |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|---------------|--------|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>UBS Defensive Trust</b>   | Entry Fee     | Income | 0.05% | 0.63%  | 1.18%  | 7.28%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 0.60% | 1.88%  | 4.34%  | -0.42% | -            | -            | -            | -            |                       |
|  |               | Total  | 0.65% | 2.51%  | 5.52%  | 6.86%  | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.49%  | 0.90%  | 6.70%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 0.60% | 1.88%  | 4.34%  | -0.42% | -            | -            | -            | -            |                       |
|  |               | Total  | 0.60% | 2.37%  | 5.24%  | 6.28%  | -            | -            | -            | -            |                       |
| <b>UBS Diversified Fixed Income Trust</b>  | Entry Fee     | Income | 0.05% | 1.31%  | 1.45%  | 2.02%  | 4.82%        | 4.31%        | -            | -            | Jun '03               |
|  |               | Growth | 0.18% | -0.78% | 0.30%  | -0.09% | -1.48%       | 0.06%        | -            | -            |                       |
|  |               | Total  | 0.23% | 0.53%  | 1.75%  | 1.93%  | 3.34%        | 4.37%        | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 1.17%  | 1.18%  | 1.47%  | 4.26%        | 3.77%        | -            | -            | May '03               |
|  |               | Growth | 0.18% | -0.78% | 0.30%  | -0.09% | -1.48%       | 0.06%        | -            | -            |                       |
|  |               | Total  | 0.18% | 0.39%  | 1.48%  | 1.38%  | 2.78%        | 3.83%        | -            | -            |                       |
| <b>Vanguard Australian Shares Index Trust</b>                                    | Entry Fee     | Income | 0.05% | 0.86%  | 1.79%  | 13.72% | 13.78%       | 10.90%       | -            | -            | Jun '03               |
|  |               | Growth | 1.72% | 6.90%  | 15.91% | 7.14%  | 7.64%        | 13.01%       | -            | -            |                       |
|  |               | Total  | 1.77% | 7.76%  | 17.70% | 20.86% | 21.42%       | 23.91%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.72%  | 1.48%  | 13.08% | 13.14%       | 10.29%       | -            | -            | May '03               |
|  |               | Growth | 1.72% | 6.90%  | 15.91% | 7.14%  | 7.64%        | 13.01%       | -            | -            |                       |
|  |               | Total  | 1.72% | 7.62%  | 17.39% | 20.22% | 20.78%       | 23.30%       | -            | -            |                       |
| (This fund was formerly known as State Street Australian Index Plus Trust.)      |               |        |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard International Shares Index Trust</b>                                 | Entry Fee     | Income | 0.04% | 0.14%  | 0.32%  | 3.20%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.62% | 4.58%  | 11.47% | 7.92%  | -            | -            | -            | -            |                       |
|  |               | Total  | 2.66% | 4.72%  | 11.79% | 11.12% | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.02%  | 2.60%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.62% | 4.58%  | 11.47% | 7.92%  | -            | -            | -            | -            |                       |
|  |               | Total  | 2.62% | 4.58%  | 11.49% | 10.52% | -            | -            | -            | -            |                       |
| <b>Vanguard International Shares Index (Hedged) Trust</b>                        | Entry Fee     | Income | 0.05% | 0.13%  | 0.29%  | 4.81%  | 5.65%        | 8.85%        | -            | -            | Jun '03               |
|  |               | Growth | 1.50% | 5.45%  | 13.40% | 9.38%  | 12.84%       | 7.00%        | -            | -            |                       |
|  |               | Total  | 1.55% | 5.58%  | 13.69% | 14.19% | 18.49%       | 15.85%       | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 4.20%  | 5.02%        | 8.27%        | -            | -            | May '03               |
|  |               | Growth | 1.50% | 5.45%  | 13.40% | 9.38%  | 12.84%       | 7.00%        | -            | -            |                       |
|  |               | Total  | 1.50% | 5.45%  | 13.40% | 13.58% | 17.86%       | 15.27%       | -            | -            |                       |
| (This fund was formerly known as State Street Global Index Plus (Hedged) Trust.) |               |        |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard Property Securities Index Trust</b>                                  | Entry Fee     | Income | 0.05% | 0.16%  | 1.04%  | 10.04% | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.19% | 14.72% | 23.25% | 26.63% | -            | -            | -            | -            |                       |
|  |               | Total  | 2.24% | 14.88% | 24.29% | 36.67% | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.01%  | 0.71%  | 9.32%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.19% | 14.72% | 23.25% | 26.63% | -            | -            | -            | -            |                       |
|  |               | Total  | 2.19% | 14.73% | 23.96% | 35.95% | -            | -            | -            | -            |                       |
| <b>Zurich International Share Trust</b>  | Entry Fee     | Income | 0.04% | 0.13%  | 0.29%  | 1.21%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.34% | 5.80%  | 10.75% | 10.41% | -            | -            | -            | -            |                       |
|  |               | Total  | 2.38% | 5.93%  | 11.04% | 11.62% | -            | -            | -            | -            |                       |
|  | Nil Entry Fee | Income | 0.00% | 0.00%  | 0.00%  | 0.62%  | -            | -            | -            | -            | Sep '05               |
|  |               | Growth | 2.34% | 5.80%  | 10.75% | 10.41% | -            | -            | -            | -            |                       |
|  |               | Total  | 2.34% | 5.80%  | 10.75% | 11.03% | -            | -            | -            | -            |                       |

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

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## ANZ Wholesale Investment Trusts

Figures as at 31 January 2007

|   |        | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|--------|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ANZ Wholesale</b>  | Income | 0.00% | 1.00%  | 2.30%  | 17.05% | 10.52%       | 8.84%        | 6.14%        | –            | May '93               |
| <b>Australian Imputation</b>  | Growth | 2.45% | 7.48%  | 15.51% | 4.57%  | 10.90%       | 15.44%       | 7.00%        | –            |                       |
| <b>Trust</b>  | Total  | 2.45% | 8.48%  | 17.81% | 21.62% | 21.42%       | 24.28%       | 13.14%       | –            |                       |
| (Closed to new investors effective 10 March 2004.)  |        |       |        |        |        |              |              |              |              |                       |
| <b>ANZ Wholesale</b>  | Income | 0.00% | 0.92%  | 1.87%  | 13.16% | 8.53%        | 7.43%        | 5.95%        | –            | Oct '01               |
| <b>Balanced Trust</b>   | Growth | 2.14% | 5.01%  | 9.21%  | 0.46%  | 6.07%        | 8.00%        | 3.28%        | –            |                       |
|   | Total  | 2.14% | 5.93%  | 11.08% | 13.62% | 14.60%       | 15.43%       | 9.23%        | –            |                       |
| (Closed to new investors effective 10 March 2004.)  |        |       |        |        |        |              |              |              |              |                       |
| <b>ANZ Wholesale</b>  | Income | 0.00% | 0.00%  | 0.00%  | 4.96%  | 3.08%        | 2.06%        | 1.12%        | –            | May '98               |
| <b>Global Technology</b>  | Growth | 2.93% | 3.02%  | 13.57% | -2.74% | 6.41%        | -0.56%       | -10.06%      | –            |                       |
| <b>Fund</b>   | Total  | 2.93% | 3.02%  | 13.57% | 2.22%  | 9.49%        | 1.50%        | -8.94%       | –            |                       |
| (Closed to new investors effective 10 March 2004.)  |        |       |        |        |        |              |              |              |              |                       |
| <b>ANZ Wholesale</b>  | Income | 0.00% | 0.80%  | 1.70%  | 10.98% | 7.32%        | 6.52%        | 5.23%        | –            | Oct '00               |
| <b>Growth Trust</b>   | Growth | 2.40% | 6.12%  | 11.22% | 4.87%  | 8.80%        | 10.44%       | 4.05%        | –            |                       |
|   | Total  | 2.40% | 6.92%  | 12.92% | 15.85% | 16.12%       | 16.96%       | 9.28%        | –            |                       |
| (Closed to new investors effective 10 March 2004.)  |        |       |        |        |        |              |              |              |              |                       |
| <b>ANZ Wholesale</b>  | Income | 0.00% | 0.88%  | 2.29%  | 28.47% | 20.81%       | 20.39%       | 16.33%       | –            | Oct '00               |
| <b>Property Securities</b>  | Growth | 1.99% | 14.55% | 25.25% | 10.24% | 2.51%        | 6.23%        | 3.56%        | –            |                       |
| <b>Trust</b>  | Total  | 1.99% | 15.43% | 27.54% | 38.71% | 23.32%       | 26.62%       | 19.89%       | –            |                       |
| (Closed to new investors effective 10 March 2004.)  |        |       |        |        |        |              |              |              |              |                       |
| <b>ING Wholesale</b>  | Income | 0.00% | 1.59%  | 2.60%  | 7.39%  | 8.39%        | 7.25%        | 7.18%        | –            | Dec '96               |
| <b>Diversified Fixed</b>  | Growth | 0.52% | -0.49% | 0.58%  | -2.05% | -2.50%       | -0.46%       | -0.37%       | –            |                       |
| <b>Interest Trust</b>   | Total  | 0.52% | 1.10%  | 3.18%  | 5.34%  | 5.89%        | 6.79%        | 6.81%        | –            |                       |
| (This fund was formerly known as ANZ Wholesale Diversified Fixed Interest Trust.)   |        |       |        |        |        |              |              |              |              |                       |
| <b>ING Wholesale</b>  | Income | 0.00% | 0.93%  | 1.97%  | 4.72%  | 3.84%        | 3.64%        | 2.89%        | –            | Oct '00               |
| <b>Select Leaders</b>   | Growth | 3.33% | 10.50% | 18.95% | 26.72% | 23.28%       | 26.66%       | 11.13%       | –            |                       |
| <b>Trust</b>  | Total  | 3.33% | 11.43% | 20.92% | 31.44% | 27.12%       | 30.30%       | 14.02%       | –            |                       |
| On 10 September 2003 this trust changed its investment strategy. Therefore no meaningful performance history is available.<br>(This fund was formerly known as ANZ Wholesale Wealth Accumulator Trust.) |        |       |        |        |        |              |              |              |              |                       |

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

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## Other ANZ Investment Options

Figures as at 31 January 2007

|                           |        | 1 mth | 3 mth  | 6 mth | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---------------------------|--------|-------|--------|-------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ANZ Cash Plus Fund</b> | Income | 0.56% | 1.66%  | 3.07% | 6.07%  | 5.83%        | 5.66%        | 5.30%        | 5.40%        | Sep '96               |
|                           | Growth | 0.00% | -0.04% | 0.09% | -0.03% | 0.16%        | 0.28%        | 0.29%        | 0.21%        |                       |
|                           | Total  | 0.56% | 1.62%  | 3.16% | 6.04%  | 5.99%        | 5.94%        | 5.59%        | 5.61%        |                       |

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

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## ING Tax Effective Investment Bond

Figures as at 31 January 2007

|  | 1 mth | 3 mth | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|-------|-------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ING Australian Shares</b>   |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 2.44% | 7.32% | 13.39% | 17.20% | 16.63%       | 19.17%       | 11.31%       | 10.13%       | Mar '97               |
| Nil Entry Fee  | 2.39% | 7.18% | 13.07% | 16.56% | 15.99%       | 18.52%       | 10.70%       | 9.54%        |                       |
| <b>ING Balanced</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 1.66% | 4.21% | 7.76%  | 9.30%  | 9.68%        | 10.54%       | 5.14%        | 5.12%        | Jan '95               |
| Nil Entry Fee  | 1.61% | 4.07% | 7.46%  | 8.70%  | 9.08%        | 9.93%        | 4.56%        | 4.56%        |                       |
| <b>ING Capital Guaranteed</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | N/A   | N/A   | N/A    | 5.55%  | 4.95%        | 4.06%        | 3.70%        | 3.83%        | Apr '88               |
| Interim crediting rate effective 1 April 2006 is 4.25% p.a. which can vary without notice. The return figures are based on rates declared as at 30 June 2005.<br>(Closed to new investors) |       |       |        |        |              |              |              |              |                       |
| <b>ING Capital Stable</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 0.55% | 1.63% | 3.66%  | 4.70%  | 4.97%        | 5.63%        | 3.85%        | 3.90%        | Apr '88               |
| Nil Entry Fee  | 0.51% | 1.49% | 3.38%  | 4.13%  | 4.40%        | 5.06%        | 3.32%        | 3.39%        | Jun '89               |
| (Closed to new investors)  |       |       |        |        |              |              |              |              |                       |
| <b>ING Emerging Companies</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 2.55% | 9.01% | 19.93% | 30.94% | 21.48%       | 27.35%       | 16.34%       | 12.54%       | Mar '97               |
| Nil Entry Fee  | 2.50% | 8.86% | 19.59% | 30.22% | 20.80%       | 26.65%       | 15.70%       | 11.93%       |                       |
| (Closed to new investors)  |       |       |        |        |              |              |              |              |                       |
| <b>ING International Shares</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 1.74% | 3.38% | 6.37%  | 5.89%  | 9.25%        | 7.74%        | 0.50%        | -1.54%       | Mar '97               |
| Nil Entry Fee  | 1.69% | 3.23% | 6.07%  | 5.31%  | 8.66%        | 7.15%        | -0.05%       | -2.07%       |                       |
| <b>ING Managed Growth</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 1.86% | 5.04% | 9.54%  | 11.45% | 11.12%       | 11.76%       | 6.31%        | 5.88%        | Apr '88               |
| Nil Entry Fee  | 1.81% | 4.89% | 9.24%  | 10.84% | 10.51%       | 11.15%       | 5.73%        | 5.31%        |                       |
| <b>ING Money Market</b>  |       |       |        |        |              |              |              |              |                       |
| Entry Fee  | 0.30% | 0.83% | 1.60%  | 2.96%  | 2.90%        | 2.80%        | 2.38%        | 2.67%        | Apr '88               |
| Nil Entry Fee  | 0.28% | 0.75% | 1.45%  | 2.66%  | 2.59%        | 2.50%        | 2.07%        | 2.36%        |                       |

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|   | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>AMP Capital Enhanced Yield</b>                     |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.72%  | 1.92%  | 3.66%  | 5.86%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 0.68%  | 1.78%  | 3.38%  | 5.28%  | -         | -         | -         | -         |                 |
| <b>Ausbil Australian Emerging Leaders</b>             |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | -1.28% | 5.33%  | 12.65% | 22.54% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | -1.32% | 5.18%  | 12.35% | 21.88% | -         | -         | -         | -         |                 |
| <b>AXA Australian Property</b>                        |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.97%  | 5.76%  | 10.16% | 18.70% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 0.92%  | 5.61%  | 9.85%  | 18.06% | -         | -         | -         | -         |                 |
| <b>AXA Global Equity Value</b>                        |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.84%  | 5.54%  | 12.70% | 14.61% | 19.94%    | 16.19%    | -         | -         | May '03         |
| Nil Entry Fee   | 0.79%  | 5.39%  | 12.38% | 13.98% | 19.27%    | 15.55%    | -         | -         |                 |
| <b>Barclays Global Investors Australian Shares</b>    |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.71%  | 6.56%  | 15.81% | 19.43% | 21.30%    | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 1.66%  | 6.41%  | 15.49% | 18.77% | 20.65%    | -         | -         | -         |                 |
| <b>Barclays Global Investors Diversified Growth</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.63%  | 4.76%  | 10.49% | 11.98% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 1.59%  | 4.62%  | 10.18% | 11.38% | -         | -         | -         | -         |                 |
| <b>Barclays Global Investors International Shares</b> |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.72%  | 4.52%  | 10.05% | 12.14% | -         | -         | -         | -         | Oct '05         |
| Nil Entry Fee   | 2.67%  | 4.38%  | 9.76%  | 11.53% | -         | -         | -         | -         |                 |
| <b>BT Smaller Companies</b>                           |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.33%  | 10.49% | 22.56% | 31.98% | 24.89%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee   | 2.28%  | 10.33% | 22.21% | 31.25% | 24.20%    | -         | -         | -         |                 |
| <b>Challenger Howard Mortgage</b>                     |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.45%  | 1.22%  | 2.41%  | 4.62%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 0.42%  | 1.08%  | 2.13%  | 4.06%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Diversified</b>               |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.25%  | 5.56%  | 11.21% | 12.07% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 1.20%  | 5.41%  | 10.89% | 11.45% | -         | -         | -         | -         |                 |
| <b>Colonial First State Global Credit Income</b>      |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.58%  | 0.93%  | 2.65%  | 4.66%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 0.54%  | 0.79%  | 2.38%  | 4.09%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Imputation</b>                |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.32%  | 7.23%  | 15.79% | 17.92% | 19.72%    | 22.39%    | -         | -         | May '03         |
| Nil Entry Fee   | 1.28%  | 7.08%  | 15.47% | 17.26% | 19.06%    | 21.72%    | -         | -         |                 |
| <b>Credit Suisse International Shares</b>             |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.40%  | 4.25%  | 8.91%  | 6.25%  | 13.39%    | 9.48%     | -         | -         | May '03         |
| Nil Entry Fee   | 2.36%  | 4.11%  | 8.61%  | 5.67%  | 12.77%    | 8.88%     | -         | -         |                 |
| <b>Credit Suisse Property</b>                         |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.62%  | 14.11% | 22.93% | 32.24% | 19.36%    | 21.70%    | -         | -         | May '03         |
| Nil Entry Fee   | 2.58%  | 13.96% | 22.59% | 31.51% | 18.71%    | 21.04%    | -         | -         |                 |
| <b>Credit Suisse Syndicated Loan</b>                  |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.13%  | 1.89%  | 3.66%  | 6.34%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee   | 1.08%  | 1.75%  | 3.38%  | 5.76%  | -         | -         | -         | -         |                 |
| <b>ING Active Growth</b>                              |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.34%  | 7.62%  | 14.21% | 16.78% | 16.83%    | 17.09%    | -         | -         | May '03         |
| Nil Entry Fee   | 2.28%  | 7.46%  | 13.88% | 16.14% | 16.19%    | 16.45%    | -         | -         |                 |
| <b>ING Australian Shares</b>                          |        |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.83%  | 8.70%  | 16.34% | 19.72% | 19.97%    | 22.85%    | -         | -         | May '03         |
| Nil Entry Fee   | 2.78%  | 8.55%  | 16.01% | 19.06% | 19.31%    | 22.18%    | -         | -         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Personal Super (continued)**

Figures as at 31 January 2007

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Balanced</b>                                    |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.92% | 5.04%  | 9.57%  | 11.50% | 12.08%    | 12.72%    | –         | –         | May '03         |
| Nil Entry Fee  | 1.87% | 4.90%  | 9.28%  | 10.89% | 11.47%    | 12.10%    | –         | –         |                 |
| <b>ING Blue Chip Imputation</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.50% | 7.77%  | 16.21% | 19.62% | 19.37%    | 21.94%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.46% | 7.62%  | 15.88% | 18.95% | 18.71%    | 21.26%    | –         | –         |                 |
| <b>ING Capital Guaranteed</b>                          |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.41% | 1.20%  | 2.34%  | 4.61%  | 4.30%     | 3.83%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.36% | 1.07%  | 2.07%  | 4.06%  | 3.76%     | 3.28%     | –         | –         |                 |
| <b>ING Cash</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.44% | 1.27%  | 2.51%  | 4.80%  | 4.83%     | 4.70%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.41% | 1.18%  | 2.35%  | 4.48%  | 4.51%     | 4.38%     | –         | –         |                 |
| <b>ING Conservative</b>                                |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.06% | 3.10%  | 6.25%  | 8.16%  | 7.76%     | 8.32%     | –         | –         | May '03         |
| Nil Entry Fee  | 1.00% | 2.96%  | 5.95%  | 7.55%  | 7.16%     | 7.72%     | –         | –         |                 |
| <b>ING Diversified Fixed Interest</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.33% | 0.68%  | 2.42%  | 3.25%  | 3.54%     | 4.51%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.29% | 0.55%  | 2.14%  | 2.68%  | 2.97%     | 3.93%     | –         | –         |                 |
| <b>ING Diversified High Yield</b>                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.37% | 1.51%  | 2.91%  | 5.15%  | 4.97%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee  | 0.32% | 1.38%  | 2.63%  | 4.58%  | 4.39%     | –         | –         | –         |                 |
| <b>ING Global Emerging Markets Shares</b>              |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.74% | 10.54% | 17.73% | 12.92% | 27.95%    | 22.20%    | –         | –         | May '03         |
| Nil Entry Fee  | 1.69% | 10.39% | 17.40% | 12.30% | 27.25%    | 21.53%    | –         | –         |                 |
| (This fund was formerly known as ING New Asia Shares.) |       |        |        |        |           |           |           |           |                 |
| <b>ING Global High Dividend</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.64% | 4.74%  | 10.54% | 13.59% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee  | 1.60% | 4.60%  | 10.23% | 12.98% | –         | –         | –         | –         |                 |
| <b>ING Global Property Securities</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 5.00% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee  | 4.95% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>ING Global Sector</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.45% | 5.09%  | 10.04% | 8.93%  | 12.49%    | 10.69%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.41% | 4.95%  | 9.73%  | 8.32%  | 11.87%    | 10.08%    | –         | –         |                 |
| <b>ING Global Shares</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.08% | 4.02%  | 8.02%  | 7.34%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee  | 2.04% | 3.89%  | 7.73%  | 6.76%  | –         | –         | –         | –         |                 |
| <b>ING High Growth</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.41% | 6.24%  | 12.10% | 12.97% | 15.96%    | 16.69%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.36% | 6.09%  | 11.79% | 12.34% | 15.32%    | 16.04%    | –         | –         |                 |
| <b>ING Income</b>                                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.68% | 2.25%  | 4.80%  | 6.17%  | 5.60%     | 6.28%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.64% | 2.12%  | 4.52%  | 5.60%  | 5.02%     | 5.70%     | –         | –         |                 |
| <b>ING Income Plus</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.07% | 4.27%  | 7.97%  | 11.22% | 9.39%     | 10.07%    | –         | –         | May '03         |
| Nil Entry Fee  | 1.02% | 4.12%  | 7.67%  | 10.62% | 8.79%     | 9.47%     | –         | –         |                 |
| <b>ING Managed Growth</b>                              |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.10% | 5.84%  | 11.04% | 13.35% | 13.63%    | 14.37%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.05% | 5.69%  | 10.73% | 12.72% | 13.00%    | 13.74%    | –         | –         |                 |

**ANZ OneAnswer Personal Super (continued)**

Figures as at 31 January 2007

20 ANZ Investment Returns

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Mortgages</b>                                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.37% | 1.12%  | 2.44%  | 4.56%  | 4.46%     | 4.47%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.33% | 0.98%  | 2.16%  | 3.99%  | 3.89%     | 3.90%     | –         | –         |                 |
| <b>ING Property Securities</b>                            |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.81% | 13.70% | 24.13% | 33.70% | 20.15%    | 22.35%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.76% | 13.54% | 23.77% | 32.95% | 19.48%    | 21.68%    | –         | –         |                 |
| <b>ING Protected Growth</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.59% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee   | 1.55% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>ING Select Leaders</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.07% | 9.93%  | 18.01% | 26.64% | 21.91%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 3.02% | 9.78%  | 17.68% | 25.95% | 21.25%    | –         | –         | –         |                 |
| <b>ING Sustainable Investments – Australian Shares</b>    |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.37% | 7.06%  | 13.79% | 17.61% | 20.24%    | 22.08%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.33% | 6.91%  | 13.47% | 16.97% | 19.58%    | 21.41%    | –         | –         |                 |
| <b>ING Tax Effective Income</b>                           |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.92% | 7.91%  | 14.66% | 18.92% | 15.58%    | 17.22%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.88% | 7.76%  | 14.35% | 18.28% | 14.95%    | 16.58%    | –         | –         |                 |
| <b>Investors Mutual Australian Shares</b>                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.99% | 6.81%  | 15.33% | 17.44% | 16.03%    | 17.51%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.94% | 6.67%  | 15.01% | 16.79% | 15.39%    | 16.86%    | –         | –         |                 |
| <b>IOOF/Perennial Value Shares</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.57% | 7.22%  | 16.11% | 16.98% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.52% | 7.08%  | 15.79% | 16.35% | –         | –         | –         | –         |                 |
| <b>Merrill Lynch Monthly Income</b>                       |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.88% | 2.06%  | 3.62%  | 5.15%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.84% | 1.92%  | 3.33%  | 4.57%  | –         | –         | –         | –         |                 |
| <b>Merrill Lynch Asset Allocation Alpha</b>               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.72% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee   | 1.67% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>MFS Global Equity</b>                                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.96% | 4.71%  | 10.68% | 14.51% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.91% | 4.57%  | 10.38% | 13.89% | –         | –         | –         | –         |                 |
| <b>OptiMix Australian Fixed Interest</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.31% | 0.53%  | 1.59%  | 1.33%  | 2.40%     | 3.29%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.27% | 0.39%  | 1.31%  | 0.78%  | 1.84%     | 2.73%     | –         | –         |                 |
| <b>OptiMix Australian Shares</b>                          |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.28% | 6.42%  | 16.52% | 19.10% | 20.11%    | 22.21%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.23% | 6.28%  | 16.20% | 18.44% | 19.45%    | 21.54%    | –         | –         |                 |
| <b>OptiMix Balanced</b>                                   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.61% | 5.27%  | 11.65% | 12.92% | 13.29%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 1.56% | 5.12%  | 11.34% | 12.31% | 12.67%    | –         | –         | –         |                 |
| <b>OptiMix Conservative</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.93% | 2.95%  | 6.68%  | 7.12%  | 7.54%     | 7.95%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.88% | 2.80%  | 6.38%  | 6.53%  | 6.95%     | 7.36%     | –         | –         |                 |
| (This fund was formerly known as OptiMix Capital Stable.) |       |        |        |        |           |           |           |           |                 |
| <b>OptiMix Enhanced Cash</b>                              |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.42% | 1.07%  | 1.99%  | 3.39%  | 3.39%     | 3.42%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.36% | 0.93%  | 1.70%  | 2.82%  | 2.83%     | 2.83%     | –         | –         |                 |
| <b>OptiMix Geared Australian Shares</b>                   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.98% | 9.98%  | 25.05% | –      | –         | –         | –         | –         | Jul '06         |
| Nil Entry Fee   | 2.93% | 9.83%  | 24.70% | –      | –         | –         | –         | –         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.



**ANZ OneAnswer Personal Super (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>OptiMix Global Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.13% | 5.18%  | 10.88% | 10.04% | 13.91%    | 10.83%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.09% | 5.04%  | 10.57% | 9.44%  | 13.29%    | 10.22%    | –         | –         |                 |
| <b>OptiMix Global Smaller Companies Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.19% | 7.99%  | 14.52% | 11.37% | 15.64%    | 15.28%    | –         | –         | May '03         |
| Nil Entry Fee   | 3.14% | 7.83%  | 14.19% | 10.75% | 15.01%    | 14.64%    | –         | –         |                 |
| <b>OptiMix Growth</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.86% | 5.95%  | 13.13% | 14.75% | 15.21%    | 15.65%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.82% | 5.80%  | 12.81% | 14.12% | 14.58%    | 15.02%    | –         | –         |                 |
| <b>OptiMix High Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.15% | 5.74%  | 13.80% | 14.15% | 16.51%    | 16.07%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.11% | 5.59%  | 13.49% | 13.53% | 15.87%    | 15.44%    | –         | –         |                 |
| <b>OptiMix Moderate</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.29% | 4.03%  | 9.16%  | 10.15% | 10.53%    | 11.10%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.24% | 3.89%  | 8.86%  | 9.54%  | 9.92%     | 10.49%    | –         | –         |                 |
| <b>OptiMix Property Securities</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.45% | 14.28% | 24.72% | 33.18% | 20.00%    | 22.44%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.40% | 14.12% | 24.37% | 32.45% | 19.34%    | 21.76%    | –         | –         |                 |
| (This fund was formerly known as OptiMix Australian Property Securities.)                                       |       |        |        |        |           |           |           |           |                 |
| <b>Perpetual Australian Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.39% | 3.71%  | 14.93% | 18.32% | 19.78%    | 23.40%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.34% | 3.56%  | 14.60% | 17.66% | 19.12%    | 22.72%    | –         | –         |                 |
| <b>Perpetual Balanced Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.61% | 2.76%  | 8.11%  | 10.22% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.57% | 2.62%  | 7.81%  | 9.62%  | –         | –         | –         | –         |                 |
| <b>Perpetual Conservative Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.86% | 2.01%  | 5.74%  | 7.05%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.81% | 1.88%  | 5.46%  | 6.47%  | –         | –         | –         | –         |                 |
| <b>Perpetual International Shares</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.67% | 4.49%  | 9.90%  | 12.27% | 11.59%    | 10.41%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.62% | 4.35%  | 9.59%  | 11.66% | 10.98%    | 9.80%     | –         | –         |                 |
| (This fund was formerly known as Fidelity Perpetual International Shares and held different underlying assets.) |       |        |        |        |           |           |           |           |                 |
| <b>Platinum International</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.41% | 2.94%  | 4.94%  | 5.24%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.37% | 2.81%  | 4.65%  | 4.66%  | –         | –         | –         | –         |                 |
| <b>Schroder Australian Equity</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.98% | 7.76%  | 16.42% | 22.95% | 22.51%    | 23.29%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.94% | 7.61%  | 16.10% | 22.28% | 21.84%    | 22.61%    | –         | –         |                 |
| <b>Schroder Balanced</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.91% | 4.45%  | 9.57%  | 11.80% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.87% | 4.30%  | 9.26%  | 11.18% | –         | –         | –         | –         |                 |
| <b>UBS Balanced</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.14% | 3.93%  | 8.69%  | 10.28% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.10% | 3.80%  | 8.40%  | 9.69%  | –         | –         | –         | –         |                 |
| <b>UBS Defensive</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.60% | 2.17%  | 4.98%  | 6.04%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.55% | 2.03%  | 4.69%  | 5.46%  | –         | –         | –         | –         |                 |
| <b>UBS Diversified Fixed Income</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.17% | 0.41%  | 2.14%  | 2.18%  | 3.04%     | 3.92%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.12% | 0.28%  | 1.86%  | 1.62%  | 2.48%     | 3.35%     | –         | –         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

## ANZ OneAnswer Personal Super (continued)

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>Vanguard Australian Shares Index</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 1.92% | 7.29%  | 16.59% | 19.56% | 21.04%       | 22.61%       | –            | –            | May '03               |
| Nil Entry Fee   | 1.86% | 7.15%  | 16.26% | 18.91% | 20.38%       | 21.94%       | –            | –            |                       |
| (This fund was formerly known as State Street Australian Index Plus and held different underlying assets.)      |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard International Shares Index</b>  |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.40% | 4.26%  | 10.06% | 9.26%  | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 2.35% | 4.11%  | 9.76%  | 8.65%  | –            | –            | –            | –            |                       |
| <b>Vanguard International Shares Index (Hedged)</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 1.39% | 5.03%  | 12.63% | 13.33% | 16.49%       | 14.24%       | –            | –            | May '03               |
| Nil Entry Fee   | 1.35% | 4.88%  | 12.33% | 12.71% | 15.85%       | 13.61%       | –            | –            |                       |
| (This fund was formerly known as State Street Global Index Plus (Hedged) and held different underlying assets.) |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard Property Securities Index</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.00% | 12.63% | 20.14% | 30.08% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 1.95% | 12.48% | 19.80% | 29.37% | –            | –            | –            | –            |                       |
| <b>Zurich International Shares</b>  |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.08% | 5.15%  | 9.59%  | 9.80%  | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 2.03% | 5.02%  | 9.29%  | 9.21%  | –            | –            | –            | –            |                       |

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

This material is current as at 31 January 2007 but may be subject to change and is intended for the use of financial advisers only. Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed. Full product information including fees, charges, commissions, terms and conditions is available in the Product Disclosure Statement (PDS) for each product. Before acquiring any product or deciding whether to continue to hold any product, investors should consider the PDS available at [www.anz.com](http://www.anz.com). To determine the issuer of each fund please refer to the relevant PDS.

## ANZ Super Advantage

Figures as at 31 January 2007

|   | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>Advance Imputation</b>   | 2.37%  | 6.10%  | 15.53% | 19.42% | 19.77%    | 20.94%    | –         | –         | Sep '03         |
| <b>AMP Capital Equity</b>   | 2.74%  | 6.70%  | 13.12% | 21.20% | –         | –         | –         | –         | Dec '05         |
| <b>ANZ Australian Fixed Interest</b><br>(Closed to new investors)   | 0.44%  | 0.77%  | 2.80%  | 3.15%  | 4.10%     | 4.76%     | 4.55%     | 5.19%     | Jan '96         |
| <b>ANZ Diversified Stable Fund</b><br>(Closed to new investors)   | 1.13%  | 3.37%  | 6.74%  | 9.11%  | 9.03%     | 9.59%     | 6.80%     | 6.86%     | Feb '98         |
| <b>ANZ Super Pool Diversified Stable</b><br>(Closed to new investors – effective 1 October 2003)                            | 1.16%  | 3.21%  | 6.75%  | 9.17%  | 8.86%     | 9.47%     | 6.30%     | 6.36%     | Jan '96         |
| <b>ANZ Wholesale Global Technology</b><br>(Closed to new investors)   | –      | –      | –      | –      | –         | –         | –         | –         | Jun '00         |
| <b>ANZ Wholesale Income</b><br>(Closed to new investors)  | 0.88%  | 3.06%  | 6.15%  | 9.75%  | 10.29%    | 9.97%     | 7.60%     | –         | Jun '01         |
| <b>AXA Global Equity Value</b>  | 0.92%  | 5.80%  | 13.27% | 15.76% | –         | –         | –         | –         | Dec '05         |
| <b>Barclays Global Investors Australian Shares</b>  | 1.79%  | 6.83%  | 16.40% | 20.65% | –         | –         | –         | –         | Dec '05         |
| <b>Barclays Global Investors Diversified Growth</b>   | 1.72%  | 5.02%  | 11.03% | 13.09% | –         | –         | –         | –         | Dec '05         |
| <b>Barclays Global Investors International Shares</b>   | 2.80%  | 4.77%  | 10.58% | 13.22% | –         | –         | –         | –         | Dec '05         |
| <b>BT Wholesale Asian Share</b><br>(Closed to new investors)  | -0.53% | 8.34%  | 18.70% | 16.58% | 23.38%    | 18.41%    | 9.74%     | 4.83%     | Feb '99         |
| <b>Colonial First State Diversified</b>   | 1.42%  | 5.89%  | 11.98% | 14.40% | 15.35%    | 15.19%    | –         | –         | Sep '03         |
| <b>Colonial First State Imputation</b><br>(This fund was formerly known as Colonial First State Wholesale Imputation Fund.) | 0.30%  | 7.19%  | 16.17% | 19.24% | 21.69%    | 24.50%    | 13.61%    | –         | Mar '00         |
| <b>Credit Suisse International Shares</b>   | 2.47%  | 4.47%  | 9.36%  | 7.13%  | 14.39%    | 10.49%    | –         | –         | Sep '03         |
| <b>Credit Suisse Property</b>   | 2.71%  | 14.37% | 23.49% | 33.45% | –         | –         | –         | –         | Dec '05         |
| <b>ING Australian Shares</b><br>(This fund was formerly known as ANZ Australian Shares.)                                    | 2.93%  | 8.47%  | 17.72% | 22.05% | 21.99%    | 24.97%    | 13.94%    | 12.81%    | Jan '96         |
| <b>ING Balanced</b><br>(This fund was formerly known as ANZ Balanced.)  | 2.19%  | 5.70%  | 10.62% | 12.93% | 13.67%    | 14.80%    | 8.73%     | –         | Mar '00         |
| <b>ING Blue Chip Imputation</b><br>(This fund was formerly known as ANZ Australian Imputation.)                             | 2.65%  | 8.20%  | 17.23% | 21.30% | 21.20%    | 23.41%    | 13.08%    | –         | Apr '01         |
| <b>ING Capital Guaranteed</b><br>(This fund was formerly known as ANZ Capital Guaranteed Fund.)                             | 0.52%  | 1.52%  | 3.02%  | 5.96%  | 5.63%     | 5.14%     | 4.76%     | 4.71%     | Feb '98         |
| <b>ING Capital Stable</b><br>(This fund was formerly known as ING Wholesale Capital Stable Trust.)                          | 0.91%  | 2.71%  | 5.51%  | 7.34%  | 7.65%     | 8.73%     | 6.74%     | –         | May '01         |
| <b>ING Cash</b><br>(This fund was formerly known as ANZ Money Market Plus Fund.)  | 0.43%  | 1.44%  | 3.68%  | 5.75%  | 4.84%     | 4.65%     | 4.37%     | 4.39%     | Jan '96         |
| <b>ING Diversified Fixed Interest</b><br>(This fund was formerly known as ANZ Diversified Fixed Interest.)                  | 0.44%  | 0.98%  | 2.78%  | 4.61%  | 5.79%     | 6.43%     | 5.82%     | –         | May '01         |
| <b>ING European Shares</b>  | 3.08%  | 8.53%  | 13.61% | 16.61% | 17.27%    | 15.36%    | –         | –         | Sep '03         |
| <b>ING Global Emerging Markets Shares</b>   | 1.81%  | 10.76% | 18.20% | 13.79% | 28.90%    | 23.11%    | –         | –         | Sep '03         |
| <b>ING Global Sector</b>  | 2.52%  | 5.28%  | 10.43% | 9.68%  | 13.25%    | 11.45%    | –         | –         | Sep '03         |
| <b>ING Global Shares</b>  | 2.22%  | 4.47%  | 8.76%  | 7.96%  | 13.50%    | 11.59%    | –         | –         | Sep '03         |
| <b>ING High Growth</b>  | 2.48%  | 6.46%  | 12.56% | 13.89% | 16.88%    | 17.60%    | –         | –         | Sep '03         |
| <b>ING Managed Growth</b><br>(This fund was formerly known as ANZ Growth.)  | 2.30%  | 6.15%  | 11.60% | 14.62% | 15.33%    | 16.19%    | 8.72%     | 8.00%     | Jan '96         |
| <b>ING Mortgages</b>  | 0.45%  | 1.33%  | 2.88%  | 5.42%  | –         | –         | –         | –         | Dec '05         |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ Super Advantage (continued)**

Figures as at 31 January 2007

|   | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Property Securities</b><br>(This fund was formerly known as ANZ Wholesale Property Securities.)              | 1.89%  | 14.04% | 24.65% | 34.79% | 22.07%    | 24.78%    | 18.32%    | –         | May '01         |
| <b>ING Protected Growth</b>   | 1.71%  | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| <b>ING Select Leaders</b><br>(This fund was formerly known as ANZ Wholesale Wealth Accumulator.)                    | 3.27%  | 10.69% | 19.62% | 31.35% | 26.30%    | 28.54%    | 13.79%    | –         | May '01         |
| <b>ING Sustainable Investments – Australian Shares</b>  | 2.43%  | 7.25%  | 14.20% | 18.44% | 21.09%    | 23.15%    | –         | –         | Sep '03         |
| <b>ING Wholesale Australian Share</b><br>(Closed to new investors)  | 3.38%  | 9.79%  | 17.98% | 23.00% | 22.04%    | 25.56%    | 15.16%    | –         | Apr '00         |
| <b>Investors Mutual Australian Shares</b>   | 2.08%  | 7.09%  | 15.91% | 18.62% | –         | –         | –         | –         | Dec '05         |
| <b>IOOF/Perennial Value Shares</b>  | 2.64%  | 7.48%  | 16.67% | 18.11% | –         | –         | –         | –         | Dec '05         |
| <b>MFS Global Equity</b>  | 3.05%  | 4.96%  | 11.19% | 15.53% | –         | –         | –         | –         | Dec '05         |
| <b>OptiMix Australian Fixed Interest</b>  | 0.39%  | 0.77%  | 2.07%  | 2.31%  | 3.41%     | 4.29%     | –         | –         | Sep '03         |
| <b>OptiMix Australian Shares</b>  | 2.38%  | 6.71%  | 17.15% | 20.39% | 21.44%    | 23.54%    | –         | –         | Sep '03         |
| <b>OptiMix Balanced</b>   | 1.74%  | 5.70%  | 12.56% | 14.86% | 15.15%    | 15.35%    | –         | –         | Sep '03         |
| <b>OptiMix Conservative</b><br>(This fund was formerly known as OptiMix Capital Stable.)                            | 1.01%  | 3.22%  | 7.25%  | 8.29%  | 8.74%     | 9.15%     | –         | –         | Sep '03         |
| <b>OptiMix Geared Australian Shares</b>   | 3.03%  | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| <b>OptiMix Global Shares</b>  | 2.22%  | 5.45%  | 11.45% | 11.20% | 15.13%    | 12.00%    | –         | –         | Sep '03         |
| <b>OptiMix Global Smaller Companies Shares</b>  | 3.29%  | 8.28%  | 15.15% | 12.61% | 16.96%    | 16.58%    | –         | –         | Sep '03         |
| <b>OptiMix Growth</b>   | 1.95%  | 6.21%  | 13.70% | 15.92% | 16.41%    | 16.84%    | –         | –         | Sep '03         |
| <b>OptiMix High Growth</b>  | 2.24%  | 6.02%  | 14.40% | 15.37% | 17.77%    | 17.32%    | –         | –         | Sep '03         |
| <b>OptiMix Moderate</b>   | 1.38%  | 4.31%  | 9.74%  | 11.32% | 11.72%    | 12.29%    | –         | –         | Sep '03         |
| <b>OptiMix Property Securities</b><br>(This fund was formerly known as OptiMix Australian Property Securities.)     | 2.53%  | 14.58% | 25.38% | 34.62% | 21.32%    | 23.77%    | –         | –         | Sep '03         |
| <b>Perpetual Australian Shares</b>  | 2.48%  | 3.97%  | 15.50% | 19.49% | 20.98%    | 24.63%    | –         | –         | Sep '03         |
| <b>Perpetual Balanced Growth</b>  | 1.75%  | 3.12%  | 9.20%  | 12.89% | 13.61%    | 15.80%    | –         | –         | Sep '03         |
| <b>Perpetual Conservative Growth</b>  | 0.93%  | 2.33%  | 6.67%  | 8.75%  | 8.84%     | 9.29%     | –         | –         | Sep '03         |
| <b>Perpetual International Shares</b><br>(This fund was formerly known as Fidelity Perpetual International Shares.) | 2.79%  | 4.78%  | 10.70% | 13.61% | 13.08%    | 11.58%    | 1.37%     | –         | Mar '00         |
| <b>Perpetual Wholesale Smaller Companies</b><br>(Closed to new investors)   | 3.22%  | 11.28% | 24.65% | 34.65% | 17.83%    | 24.15%    | 21.00%    | 20.98%    | Feb '98         |
| <b>Platinum International</b>   | 1.50%  | 3.19%  | 5.44%  | 6.24%  | –         | –         | –         | –         | Dec '05         |
| <b>Rothschild Smaller Companies Wholesale</b><br>(Closed to new investors)  | 2.50%  | 11.37% | 24.43% | 34.50% | 27.68%    | 31.91%    | 23.76%    | –         | Mar '00         |
| <b>Russell Balanced</b>   | 1.88%  | 4.87%  | 11.28% | 13.40% | 15.30%    | 15.03%    | –         | –         | Sep '03         |
| <b>Russell Capital Stable</b>   | 0.98%  | 2.85%  | 6.28%  | 7.73%  | 8.40%     | 8.99%     | –         | –         | Sep '03         |
| <b>Russell Diversified 50</b>   | 1.49%  | 3.85%  | 8.65%  | 10.63% | 12.10%    | 12.16%    | –         | –         | Sep '03         |
| <b>Russell Growth</b>   | 2.21%  | 6.00%  | 13.77% | 15.45% | 18.29%    | 18.04%    | –         | –         | Sep '03         |
| <b>Russell International Bond Fund – A\$ Hedged</b><br>(Closed to new investors)                                    | -0.14% | 0.33%  | 2.21%  | 2.69%  | 3.62%     | 4.72%     | 5.78%     | 6.15%     | Mar '98         |
| <b>Schroder Australian Equity</b>   | 3.07%  | 8.03%  | 17.01% | 24.21% | –         | –         | –         | –         | Dec '05         |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>Schroder Balanced</b>                   | 2.01% | 4.71%  | 10.14% | 12.96% | –            | –            | –            | –            | Dec '05               |
| <b>UBS Balanced</b>                        | 1.37% | 4.54%  | 9.64%  | 12.34% | 13.55%       | 14.36%       | –            | –            | Sep '03               |
| <b>UBS Defensive Investment</b>            | 0.66% | 2.44%  | 5.74%  | 7.46%  | 8.83%        | 8.76%        | –            | –            | Sep '03               |
| <b>UBS Diversified Fixed Income</b>        | 0.25% | 0.67%  | 2.65%  | 3.20%  | 4.07%        | 4.96%        | –            | –            | Sep '03               |
| <b>Vanguard Australian Shares Index</b>    | 2.01% | 7.61%  | 17.26% | 21.27% | 22.52%       | 24.21%       | –            | –            | Sep '03               |
| <b>Vanguard International Shares Index</b> | 2.54% | 4.58%  | 11.32% | 12.64% | 16.68%       | 12.66%       | –            | –            | Sep '03               |
| <b>Vanguard Property Securities Index</b>  | 2.08% | 12.90% | 20.70% | 31.31% | –            | –            | –            | –            | Dec '05               |
| <b>Zurich International Shares</b>         | 2.15% | 5.41%  | 10.12% | 10.86% | –            | –            | –            | –            | Dec '05               |
| <b>Zurich Managed Growth</b>               | 1.64% | 5.75%  | 11.17% | 11.90% | –            | –            | –            | –            | Dec '05               |

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

This material is current as at 31 January 2007 but may be subject to change and is intended for the use of financial advisers only. Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed. Full product information including fees, charges, commissions, terms and conditions is available in the Product Disclosure Statement (PDS) for each product. Before acquiring any product or deciding whether to continue to hold any product, investors should consider the PDS available at [www.anz.com](http://www.anz.com). To determine the issuer of each fund please refer to the relevant PDS.

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Australian Shares</b>   | 2.64% | 8.77%  | 16.64% | 20.39% | 20.92%    | 23.80%    | 14.00%    | 12.68%    | Sep '98         |
| <b>ING Balanced</b>  | 1.87% | 5.21%  | 9.81%  | 11.92% | 12.64%    | 13.80%    | 7.45%     | 6.66%     | Oct '95         |
| <b>ING Blue Chip Imputation</b>  | 2.94% | 8.35%  | 17.08% | 20.20% | 19.83%    | 22.79%    | 12.89%    | 12.26%    | Oct '96         |
| <b>ING Capital Guaranteed</b><br>(Interim crediting rate effective 1 July 2006 is 5.50% p.a. which can vary without notice. The return figures are based on rates declared as at 30 June 2005) | N/A   | N/A    | N/A    | 6.85%  | 6.15%     | 5.12%     | 4.80%     | 5.04%     | Oct '95         |
| <b>ING Capital Stable</b>  | 0.68% | 2.16%  | 4.63%  | 6.09%  | 6.31%     | 7.08%     | 5.45%     | 5.54%     | Oct '95         |
| <b>ING Cash</b>  | 0.39% | 1.06%  | 2.18%  | 3.90%  | 3.67%     | 3.61%     | 3.27%     | 3.55%     | Oct '95         |
| <b>ING Diversified Fixed Interest</b><br>(formerly known as ING Fixed Interest)  | 0.39% | 0.79%  | 2.34%  | 3.21%  | 3.42%     | 4.33%     | 4.44%     | 4.61%     | Sep '99         |
| <b>ING Emerging Companies</b><br>(Closed to new investors)   | 3.16% | 11.65% | 26.74% | 37.85% | 25.99%    | 34.24%    | 18.56%    | –         | Jul '00         |
| <b>ING European Shares</b><br>(This fund closed effective 17 December 2005)  | 2.99% | 8.22%  | 12.92% | 15.02% | 15.84%    | 14.56%    | 2.48%     | –         | Jul '01         |
| <b>ING Global Emerging Markets Shares</b><br>(formerly known as ING New Asia Shares)   | 1.73% | 10.48% | 17.80% | 12.81% | 28.14%    | 22.83%    | 8.81%     | –         | Jul '01         |
| <b>ING Global Sector</b><br>(Formerly known as Global Brands. This fund closed effective 17 December 2005)   | 2.44% | 5.03%  | 10.00% | 8.83%  | 12.28%    | 11.14%    | -0.11%    | –         | Jul '01         |
| <b>ING Global Shares</b><br>(Formerly known as International Shares)   | 1.90% | 4.00%  | 8.12%  | 7.33%  | 12.03%    | 11.00%    | 0.29%     | -2.61%    | Oct '98         |
| <b>ING High Growth</b>   | 2.23% | 6.21%  | 12.18% | 13.41% | 16.32%    | 17.31%    | –         | –         | Jun '03         |
| <b>ING Managed Growth</b>  | 2.08% | 5.91%  | 11.12% | 13.56% | 13.97%    | 14.98%    | 8.06%     | 7.41%     | Oct '95         |
| <b>ING Mortgages</b>   | 0.39% | 1.14%  | 2.51%  | 4.60%  | 4.50%     | –         | –         | –         | Jul '04         |
| <b>ING Property Securities</b>   | 1.77% | 13.70% | 24.31% | 34.15% | 20.32%    | 22.75%    | 16.46%    | 15.54%    | Oct '98         |
| <b>ING Select Leaders</b>  | 3.14% | 10.12% | 18.49% | 27.21% | 23.05%    | –         | –         | –         | Jul '04         |
| <b>ING Sustainable Investments – Australian Shares</b>   | 2.37% | 6.89%  | 13.51% | 17.47% | 20.11%    | 21.79%    | –         | –         | Jun '03         |
| <b>OptiMix Australian Fixed Interest</b>   | 0.33% | 0.59%  | 1.68%  | 1.51%  | 2.56%     | 3.24%     | –         | –         | Jun '03         |
| <b>OptiMix Australian Shares</b>   | 2.28% | 6.34%  | 16.22% | 18.80% | 19.98%    | 22.14%    | –         | –         | Jun '03         |
| <b>OptiMix Balanced</b>  | 1.66% | 5.40%  | 11.93% | 13.32% | 13.75%    | 14.28%    | 8.60%     | –         | Sep '99         |
| <b>OptiMix Conservative</b><br>(Formerly known as OptiMix Wholesale Capital Stable)  | 0.96% | 2.99%  | 6.75%  | 7.22%  | 7.74%     | 8.21%     | 5.69%     | –         | Jul '00         |
| <b>OptiMix Global Shares</b><br>(Formerly known as OptiMix International)  | 2.14% | 5.19%  | 10.96% | 10.30% | 13.99%    | 10.91%    | –         | –         | Jul '02         |
| <b>OptiMix Global Smaller Companies Shares</b>   | 3.18% | 7.92%  | 14.33% | 11.20% | 15.51%    | 14.96%    | –         | –         | Jun '03         |
| <b>OptiMix Growth</b>  | 1.88% | 5.96%  | 13.14% | 14.58% | 15.16%    | 15.71%    | 9.29%     | –         | Jul '00         |
| <b>OptiMix High Growth</b>   | 2.19% | 5.82%  | 13.92% | 14.24% | 16.62%    | 16.26%    | –         | –         | Jul '02         |
| <b>OptiMix Moderate</b>  | 1.28% | 3.99%  | 9.01%  | 10.14% | 10.28%    | 10.70%    | –         | –         | Jun '03         |
| <b>OptiMix Property Securities</b><br>(Formerly known as OptiMix Australian Property Securities)   | 2.44% | 13.99% | 24.13% | 32.41% | 19.71%    | 22.28%    | –         | –         | Jun '03         |
| <b>Advance Imputation</b><br>(Closed to new investors)   | 2.19% | 5.81%  | 14.84% | 18.19% | 18.02%    | 19.22%    | –         | –         | Jun '03         |
| <b>AMP Capital Equity</b><br>(Formerly known as AMP Henderson Equity)  | 1.83% | 5.80%  | 13.27% | 17.76% | 21.30%    | 23.10%    | –         | –         | Jun '03         |

**Integra – Super for Employers (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>AXA Global Equity Value</b>  | 0.81% | 5.59%  | 12.81% | 14.76% | 19.53%       | 16.07%       | –            | –            | Jun '03               |
| <b>Barclays Global Investors Australian Shares</b>  | 1.66% | 6.40%  | 15.32% | 18.55% | –            | –            | –            | –            | Dec '05               |
| <b>Barclays Global Investors Diversified Growth</b>   | 1.66% | 4.87%  | 10.89% | 13.01% | 14.46%       | 13.66%       | –            | –            | Jun '03               |
| <b>Barclays Global Investors International Shares</b>   | 2.67% | 4.83%  | 10.27% | 11.12% | –            | –            | –            | –            | Dec '05               |
| <b>BT Core Hedged Global Shares</b>   | –     | –      | –      | –      | –            | –            | –            | –            | Jun '03               |
| <b>Colonial First State Diversified</b>   | 1.39% | 5.88%  | 11.97% | 13.35% | 13.75%       | 13.58%       | –            | –            | Jul '02               |
| <b>Colonial First State Imputation</b>  | 1.35% | 7.30%  | 15.78% | 17.66% | 19.42%       | 22.50%       | –            | –            | Jun '03               |
| <b>Credit Suisse International Shares</b>   | 2.26% | 4.18%  | 8.71%  | 5.18%  | 12.69%       | 10.04%       | 1.04%        | -0.76%       | Sep '99               |
| <b>Credit Suisse Property</b>   | 2.71% | 14.00% | 22.58% | 31.83% | 19.05%       | 20.54%       | –            | –            | Jun '03               |
| <b>Investors Mutual Australian Shares</b>   | 1.96% | 6.81%  | 15.36% | 17.50% | 15.83%       | 16.94%       | –            | –            | Jun '03               |
| <b>MFS Global Equity</b>  | 2.88% | 4.77%  | 10.79% | 13.35% | –            | –            | –            | –            | Dec '05               |
| <b>MLC Platinum Global</b>  | 2.63% | 4.72%  | 9.63%  | 7.34%  | 14.64%       | 11.79%       | –            | –            | Jun '03               |
| <b>Perpetual Australian Shares</b>  | 2.41% | 3.76%  | 15.23% | 18.20% | 19.69%       | 23.86%       | 15.36%       | 13.91%       | Sep '99               |
| <b>Perpetual Balanced Growth</b>  | 1.65% | 2.84%  | 8.52%  | 10.93% | 11.91%       | 14.03%       | –            | –            | Jul '02               |
| <b>Perpetual Conservative Growth</b>  | 0.85% | 2.08%  | 5.97%  | 7.38%  | 7.28%        | 8.06%        | –            | –            | Jun '03               |
| <b>Perpetual International Shares</b><br>(This fund was formerly known as Fidelity Perpetual International Shares.) | 2.68% | 4.50%  | 9.78%  | 12.18% | 11.36%       | 10.66%       | -0.75%       | -3.20%       | Sep '99               |
| <b>Platinum International Shares</b>  | 1.41% | 2.86%  | 4.85%  | 4.78%  | –            | –            | –            | –            | Dec '05               |
| <b>Schroder Australian Equity</b>   | 2.99% | 7.69%  | 16.18% | 22.58% | 21.90%       | 22.65%       | –            | –            | Jun '03               |
| <b>Schroder Balanced</b>  | 1.97% | 4.70%  | 9.97%  | 12.88% | 13.59%       | 13.14%       | –            | –            | Jun '03               |
| <b>UBS Balanced</b>   | 1.22% | 4.17%  | 9.05%  | 10.97% | 11.89%       | 12.77%       | –            | –            | Jun '03               |
| <b>UBS Defensive Investment</b>   | 0.58% | 2.23%  | 5.14%  | 6.19%  | 7.12%        | 7.51%        | –            | –            | Jun '03               |
| <b>UBS Diversified Fixed Income</b>   | 0.17% | 0.42%  | 1.81%  | 1.83%  | 2.96%        | 3.60%        | –            | –            | Jun '03               |
| <b>Vanguard Australian Shares Index</b>   | 1.96% | 7.42%  | 16.67% | 19.78% | 21.46%       | 22.83%       | 13.28%       | –            | Dec '01               |
| <b>Vanguard International Shares Index</b>  | 2.50% | 4.38%  | 10.94% | 10.48% | 13.78%       | 12.08%       | -0.10%       | –            | Dec '01               |
| <b>Vanguard Property Securities Index</b>   | 2.17% | 13.48% | 22.03% | 32.42% | 19.87%       | 21.37%       | –            | –            | Jun '03               |
| <b>Zurich International Shares</b>  | 2.27% | 4.55%  | 9.99%  | 9.58%  | –            | –            | –            | –            | Dec '05               |
| <b>Zurich Managed Growth</b>  | 1.64% | 5.60%  | 11.01% | 13.20% | 14.35%       | 14.46%       | 7.38%        | 7.02%        | Oct '95               |

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

This material is current as at 31 January 2007 but may be subject to change and is intended for the use of financial advisers only. Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed. Full product information including fees, charges, commissions, terms and conditions is available in the Product Disclosure Statement (PDS) for each product. Before acquiring any product or deciding whether to continue to hold any product, investors should consider the PDS available at [www.anz.com](http://www.anz.com). To determine the issuer of each fund please refer to the relevant PDS.



|  | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>AMP Capital Enhanced Yield</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.86%  | 2.29%  | 4.38%  | 7.07%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.81%  | 2.14%  | 4.10%  | 6.48%  | -         | -         | -         | -         |                 |
| <b>Ausbil Australian Emerging Leaders</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | -1.47% | 6.17%  | 14.37% | 24.96% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | -1.51% | 6.03%  | 14.06% | 24.28% | -         | -         | -         | -         |                 |
| <b>AXA Australian Property</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.97%  | 6.46%  | 11.37% | 20.96% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.92%  | 6.31%  | 11.06% | 20.30% | -         | -         | -         | -         |                 |
| <b>AXA Global Equity Value</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.91%  | 6.15%  | 14.13% | 15.71% | 22.05%    | 18.14%    | -         | -         | May '03         |
| Nil Entry Fee  | 0.87%  | 6.01%  | 13.82% | 15.07% | 21.38%    | 17.49%    | -         | -         |                 |
| <b>Barclays Global Investors Australian Shares</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.94%  | 7.32%  | 16.30% | 21.70% | 23.87%    | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.89%  | 7.18%  | 15.98% | 21.04% | 23.19%    | -         | -         | -         |                 |
| <b>Barclays Global Investors Diversified Growth</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.90%  | 5.47%  | 11.27% | 14.34% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.84%  | 5.32%  | 10.95% | 13.71% | -         | -         | -         | -         |                 |
| <b>Barclay Global Investors International Shares</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 3.03%  | 5.38%  | 11.65% | 13.95% | 17.19%    | 13.56%    | -         | -         | May '03         |
| Nil Entry Fee  | 2.98%  | 5.23%  | 11.33% | 13.33% | 16.54%    | 12.93%    | -         | -         |                 |
| (This fund was formerly known as BT Core Hedged Global Shares and held different underlying assets.) |        |        |        |        |           |           |           |           |                 |
| <b>BT Smaller Companies</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.63%  | 11.82% | 24.21% | 35.84% | 28.45%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.59%  | 11.67% | 23.87% | 35.10% | 27.74%    | -         | -         | -         |                 |
| <b>Challenger Howard Mortgage</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.54%  | 1.46%  | 2.90%  | 5.59%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.50%  | 1.32%  | 2.62%  | 5.02%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Diversified</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.42%  | 6.49%  | 12.98% | 14.26% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.38%  | 6.34%  | 12.66% | 13.63% | -         | -         | -         | -         |                 |
| <b>Colonial First State Global Credit Income</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.70%  | 1.14%  | 3.12%  | 5.50%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.65%  | 0.99%  | 2.82%  | 4.92%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Imputation</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.47%  | 8.06%  | 17.23% | 19.92% | 21.88%    | 25.25%    | -         | -         | May '03         |
| Nil Entry Fee  | 1.42%  | 7.91%  | 16.91% | 19.27% | 21.22%    | 24.57%    | -         | -         |                 |
| <b>Credit Suisse International Shares</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.63%  | 4.65%  | 9.41%  | 6.34%  | 14.54%    | 10.49%    | -         | -         | May '03         |
| Nil Entry Fee  | 2.58%  | 4.50%  | 9.11%  | 5.76%  | 13.91%    | 9.89%     | -         | -         |                 |
| <b>Credit Suisse Property</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.85%  | 15.70% | 25.38% | 35.88% | 21.59%    | 24.27%    | -         | -         | May '03         |
| Nil Entry Fee  | 2.81%  | 15.55% | 25.03% | 35.14% | 20.92%    | 23.56%    | -         | -         |                 |
| <b>Credit Suisse Syndicated Loan</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.31%  | 2.18%  | 4.19%  | 7.29%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.25%  | 2.04%  | 3.90%  | 6.69%  | -         | -         | -         | -         |                 |
| <b>ING Active Growth</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.61%  | 8.65%  | 16.07% | 19.09% | 19.00%    | 19.57%    | -         | -         | May '03         |
| Nil Entry Fee  | 2.56%  | 8.49%  | 15.75% | 18.44% | 18.35%    | 18.91%    | -         | -         |                 |

**ANZ OneAnswer Allocated Pension (continued)**

Figures as at 31 January 2007

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Australian Shares</b>                           |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 3.15% | 9.68%  | 18.23% | 21.87% | 22.16%    | 25.39%    | –         | –         | May '03         |
| Nil Entry Fee  | 3.10% | 9.53%  | 17.89% | 21.20% | 21.48%    | 24.70%    | –         | –         |                 |
| <b>ING Balanced</b>                                    |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.17% | 5.72%  | 10.86% | 13.03% | 13.92%    | 14.95%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.12% | 5.57%  | 10.55% | 12.42% | 13.30%    | 14.32%    | –         | –         |                 |
| <b>ING Blue Chip Imputation</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.78% | 8.62%  | 18.08% | 21.92% | 21.61%    | 24.44%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.73% | 8.47%  | 17.75% | 21.25% | 20.94%    | 23.76%    | –         | –         |                 |
| <b>ING Capital Guaranteed</b>                          |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.45% | 1.35%  | 2.66%  | 5.20%  | 5.02%     | 4.71%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.41% | 1.21%  | 2.39%  | 4.63%  | 4.43%     | 4.13%     | –         | –         |                 |
| <b>ING Cash</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.45% | 1.32%  | 2.58%  | 4.80%  | 4.76%     | 4.55%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.41% | 1.18%  | 2.30%  | 4.23%  | 4.19%     | 3.98%     | –         | –         |                 |
| <b>ING Conservative</b>                                |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.20% | 3.51%  | 7.13%  | 9.37%  | 8.99%     | 9.49%     | –         | –         | May '03         |
| Nil Entry Fee  | 1.16% | 3.38%  | 6.84%  | 8.78%  | 8.40%     | 8.89%     | –         | –         |                 |
| <b>ING Diversified Fixed Interest</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.41% | 0.81%  | 2.75%  | 4.01%  | 4.43%     | 5.29%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.37% | 0.68%  | 2.47%  | 3.44%  | 3.85%     | 4.72%     | –         | –         |                 |
| <b>ING Diversified High Yield</b>                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.46% | 1.83%  | 3.51%  | 6.28%  | 6.09%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee  | 0.43% | 1.69%  | 3.23%  | 5.70%  | 5.51%     | –         | –         | –         |                 |
| <b>ING Global Emerging Markets</b>                     |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.83% | 11.57% | 19.35% | 14.22% | 31.16%    | 24.64%    | –         | –         | May '03         |
| Nil Entry Fee  | 1.78% | 11.42% | 19.02% | 13.60% | 30.44%    | 23.95%    | –         | –         |                 |
| (This fund was formerly known as ING New Asia Shares.) |       |        |        |        |           |           |           |           |                 |
| <b>ING Global High Dividend</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.89% | 5.55%  | 12.42% | 17.87% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee  | 1.84% | 5.40%  | 12.11% | 17.24% | –         | –         | –         | –         |                 |
| <b>ING Global Property Securities</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 6.08% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee  | 6.03% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>ING Global Sector</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.66% | 5.61%  | 10.90% | 9.80%  | 13.39%    | 11.05%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.61% | 5.46%  | 10.59% | 9.19%  | 12.77%    | 10.43%    | –         | –         |                 |
| <b>ING Global Shares</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.19% | 4.55%  | 8.97%  | 8.33%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee  | 2.15% | 4.41%  | 8.68%  | 7.73%  | –         | –         | –         | –         |                 |
| <b>ING High Growth</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.79% | 7.11%  | 13.80% | 14.66% | 17.89%    | 18.10%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.74% | 6.96%  | 13.48% | 14.03% | 17.24%    | 17.65%    | –         | –         |                 |
| <b>ING Income</b>                                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.89% | 2.70%  | 5.62%  | 7.30%  | 6.73%     | 7.31%     | –         | –         | May '03         |
| Nil Entry Fee  | 0.84% | 2.55%  | 5.33%  | 6.71%  | 6.14%     | 6.72%     | –         | –         |                 |
| <b>ING Income Plus</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.22% | 4.89%  | 9.13%  | 12.86% | 10.94%    | 11.77%    | –         | –         | May '03         |
| Nil Entry Fee  | 1.17% | 4.74%  | 8.83%  | 12.24% | 10.33%    | 11.15%    | –         | –         |                 |
| <b>ING Managed Growth</b>                              |       |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.40% | 6.67%  | 12.53% | 15.24% | 15.38%    | 16.29%    | –         | –         | May '03         |
| Nil Entry Fee  | 2.35% | 6.52%  | 12.22% | 14.61% | 14.74%    | 15.65%    | –         | –         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Allocated Pension (continued)**

Figures as at 31 January 2007

30 ANZ Investment Returns

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Mortgages</b>                                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.45% | 1.34%  | 2.70%  | 5.27%  | 5.21%     | 5.20%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.40% | 1.20%  | 2.41%  | 4.69%  | 4.63%     | 4.62%     | –         | –         |                 |
| <b>ING Property Securities</b>                            |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.92% | 15.17% | 26.93% | 37.88% | 22.50%    | 25.25%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.87% | 15.01% | 26.57% | 37.12% | 21.83%    | 24.56%    | –         | –         |                 |
| <b>ING Protected Growth</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.87% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee   | 1.82% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>ING Select Leaders</b>                                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.50% | 11.34% | 20.65% | 30.33% | 25.44%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 3.45% | 11.18% | 20.32% | 29.61% | 24.75%    | –         | –         | –         |                 |
| <b>ING Sustainable Investments – Australian Shares</b>    |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.67% | 7.82%  | 15.21% | 19.45% | 22.55%    | 24.66%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.62% | 7.67%  | 14.89% | 18.79% | 21.87%    | 24.21%    | –         | –         |                 |
| <b>ING Tax Effective Income</b>                           |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.16% | 8.84%  | 16.42% | 21.23% | 17.45%    | 19.26%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.11% | 8.69%  | 16.10% | 20.57% | 16.80%    | 18.61%    | –         | –         |                 |
| <b>Investors Mutual Australian Shares</b>                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.21% | 7.51%  | 16.90% | 19.16% | 17.52%    | 19.27%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.17% | 7.36%  | 16.59% | 18.51% | 16.87%    | 18.62%    | –         | –         |                 |
| <b>IOOF/Perennial Value Shares</b>                        |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.98% | 8.65%  | 17.83% | 19.35% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.94% | 8.50%  | 17.51% | 18.70% | –         | –         | –         | –         |                 |
| <b>Merrill Lynch Asset Allocation Alpha</b>               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.30% | –      | –      | –      | –         | –         | –         | –         | Dec '06         |
| Nil Entry Fee   | 1.25% | –      | –      | –      | –         | –         | –         | –         |                 |
| <b>Merrill Lynch Monthly Income</b>                       |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.05% | 2.46%  | 4.35%  | 6.23%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.00% | 2.32%  | 4.06%  | 5.64%  | –         | –         | –         | –         |                 |
| <b>MFS Global Equity</b>                                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.45% | 5.88%  | 12.42% | 14.82% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 3.40% | 5.74%  | 12.11% | 14.21% | –         | –         | –         | –         |                 |
| <b>OptiMix Australian Fixed Interest</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.40% | 0.62%  | 1.88%  | 1.78%  | 3.08%     | 4.06%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.36% | 0.48%  | 1.60%  | 1.23%  | 2.51%     | 3.48%     | –         | –         |                 |
| <b>OptiMix Australian Shares</b>                          |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.56% | 7.05%  | 17.27% | 20.72% | 22.21%    | 24.88%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.51% | 6.90%  | 16.94% | 20.05% | 21.53%    | 24.17%    | –         | –         |                 |
| <b>OptiMix Balanced</b>                                   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.88% | 6.04%  | 12.78% | 14.73% | 15.38%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 1.83% | 5.89%  | 12.47% | 14.11% | 14.74%    | –         | –         | –         |                 |
| <b>OptiMix Conservative</b>                               |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.11% | 3.38%  | 7.29%  | 8.22%  | 8.87%     | 9.55%     | –         | –         | May '03         |
| Nil Entry Fee   | 1.06% | 3.23%  | 7.00%  | 7.61%  | 8.27%     | 8.95%     | –         | –         |                 |
| (This fund was formerly known as OptiMix Capital Stable.) |       |        |        |        |           |           |           |           |                 |
| <b>OptiMix Enhanced Cash</b>                              |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.50% | 1.31%  | 2.45%  | 4.34%  | 4.25%     | 4.22%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.46% | 1.17%  | 2.18%  | 3.77%  | 3.68%     | 3.65%     | –         | –         |                 |
| <b>OptiMix Geared Australian Shares</b>                   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.71% | 12.02% | 31.12% | –      | –         | –         | –         | –         | Jul '06         |
| Nil Entry Fee   | 3.66% | 11.86% | 30.75% | –      | –         | –         | –         | –         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Allocated Pension (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>OptiMix Global Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.37% | 5.73%  | 11.66% | 10.75% | 15.31%    | 11.98%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.32% | 5.59%  | 11.35% | 10.15% | 14.68%    | 11.36%    | –         | –         |                 |
| <b>OptiMix Global Smaller Companies Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.55% | 8.79%  | 15.40% | 12.34% | 17.37%    | 16.95%    | –         | –         | May '03         |
| Nil Entry Fee   | 3.50% | 8.64%  | 15.08% | 11.73% | 16.72%    | 16.30%    | –         | –         |                 |
| <b>OptiMix Growth</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.11% | 6.66%  | 14.02% | 16.25% | 16.85%    | 17.48%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.06% | 6.51%  | 13.70% | 15.61% | 16.21%    | 16.84%    | –         | –         |                 |
| <b>OptiMix High Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.43% | 6.33%  | 14.70% | 15.55% | 18.18%    | 18.02%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.38% | 6.18%  | 14.38% | 14.91% | 17.53%    | 17.37%    | –         | –         |                 |
| <b>OptiMix Moderate</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.50% | 4.57%  | 9.82%  | 11.43% | 11.95%    | 12.65%    | –         | –         | May '03         |
| Nil Entry Fee   | 1.45% | 4.43%  | 9.51%  | 10.81% | 11.34%    | 12.04%    | –         | –         |                 |
| <b>OptiMix Property Securities</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.69% | 15.62% | 26.66% | 36.83% | 22.16%    | 25.07%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.64% | 15.47% | 26.31% | 36.08% | 21.49%    | 24.37%    | –         | –         |                 |
| (This fund was formerly known as OptiMix Australian Property Securities.)                                       |       |        |        |        |           |           |           |           |                 |
| <b>Perpetual Australian Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.61% | 4.04%  | 16.28% | 19.60% | 21.42%    | 26.19%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.56% | 3.90%  | 15.97% | 18.95% | 20.75%    | 25.50%    | –         | –         |                 |
| <b>Perpetual Balanced Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.85% | 3.11%  | 9.05%  | 11.77% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.80% | 2.96%  | 8.75%  | 11.16% | –         | –         | –         | –         |                 |
| <b>Perpetual Conservative Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.98% | 2.36%  | 6.66%  | 8.38%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.92% | 2.21%  | 6.37%  | 7.78%  | –         | –         | –         | –         |                 |
| <b>Perpetual International Shares</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.97% | 5.02%  | 10.88% | 13.78% | 13.01%    | 11.80%    | –         | –         | May '03         |
| Nil Entry Fee   | 2.93% | 4.87%  | 10.57% | 13.15% | 12.39%    | 11.19%    | –         | –         |                 |
| (This fund was formerly known as Fidelity Perpetual International Shares and held different underlying assets.) |       |        |        |        |           |           |           |           |                 |
| <b>Platinum International</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.69% | 3.12%  | 4.92%  | 5.82%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.63% | 2.97%  | 4.61%  | 5.23%  | –         | –         | –         | –         |                 |
| <b>Schroder Australian Equity</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.38% | 8.70%  | 17.79% | 24.95% | 24.93%    | 26.34%    | –         | –         | May '03         |
| Nil Entry Fee   | 3.34% | 8.55%  | 17.47% | 24.27% | 24.25%    | 25.65%    | –         | –         |                 |
| <b>Schroder Balanced</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.26% | 5.31%  | 10.70% | 14.82% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.21% | 5.17%  | 10.40% | 14.20% | –         | –         | –         | –         |                 |
| <b>UBS Balanced</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.38% | 4.68%  | 9.63%  | 12.08% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.34% | 4.54%  | 9.33%  | 11.48% | –         | –         | –         | –         |                 |
| <b>UBS Defensive</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.71% | 2.58%  | 5.66%  | 7.25%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.67% | 2.45%  | 5.37%  | 6.67%  | –         | –         | –         | –         |                 |
| <b>UBS Diversified Fixed Income</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.21% | 0.49%  | 2.09%  | 2.19%  | 3.42%     | 4.35%     | –         | –         | May '03         |
| Nil Entry Fee   | 0.17% | 0.36%  | 1.82%  | 1.63%  | 2.85%     | 3.78%     | –         | –         |                 |

**ANZ OneAnswer Allocated Pension (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>Vanguard Australian Shares Index</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.22% | 8.22%  | 18.41% | 22.11% | 23.87%       | 26.09%       | –            | –            | May '03               |
| Nil Entry Fee   | 2.17% | 8.07%  | 18.08% | 21.44% | 23.19%       | 25.36%       | –            | –            |                       |
| (This fund was formerly known as State Street Australian Index Plus and held different underlying assets.)      |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard International Shares Index</b>  |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.77% | 4.84%  | 11.99% | 11.08% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 2.72% | 4.69%  | 11.68% | 10.46% | –            | –            | –            | –            |                       |
| <b>Vanguard International Shares Index (Hedged)</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 1.55% | 5.57%  | 13.92% | 14.45% | 18.55%       | 16.07%       | –            | –            | May '03               |
| Nil Entry Fee   | 1.50% | 5.43%  | 13.60% | 13.83% | 17.90%       | 15.43%       | –            | –            |                       |
| (This fund was formerly known as State Street Global Index Plus (Hedged) and held different underlying assets.) |       |        |        |        |              |              |              |              |                       |
| <b>Vanguard Property Securities Index</b>   |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.35% | 15.06% | 24.29% | 36.37% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 2.31% | 14.90% | 23.96% | 35.62% | –            | –            | –            | –            |                       |
| <b>Zurich International Shares</b>  |       |        |        |        |              |              |              |              |                       |
| Entry Fee   | 2.40% | 5.99%  | 10.99% | 11.18% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee   | 2.36% | 5.86%  | 10.68% | 10.57% | –            | –            | –            | –            |                       |

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

This material is current as at 31 January 2007 but may be subject to change and is intended for the use of financial advisers only. Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed. Full product information including fees, charges, commissions, terms and conditions is available in the Product Disclosure Statement (PDS) for each product. Before acquiring any product or deciding whether to continue to hold any product, investors should consider the PDS available at [www.anz.com](http://www.anz.com). To determine the issuer of each fund please refer to the relevant PDS.

|  | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>AMP Capital Enhanced Yield</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.86%  | 2.29%  | 4.38%  | 7.07%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.81%  | 2.14%  | 4.10%  | 6.48%  | -         | -         | -         | -         |                 |
| <b>Ausbil Australian Emerging Leaders</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | -1.47% | 6.18%  | 14.38% | 24.97% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | -1.51% | 6.03%  | 14.06% | 24.27% | -         | -         | -         | -         |                 |
| <b>AXA Australian Property</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.97%  | 6.45%  | 11.36% | 20.96% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.92%  | 6.30%  | 11.05% | 20.29% | -         | -         | -         | -         |                 |
| <b>AXA Global Equity Value</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.92%  | 6.15%  | 14.14% | 15.71% | 22.05%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 0.87%  | 6.01%  | 13.82% | 15.08% | 21.39%    | -         | -         | -         |                 |
| <b>Barclays Global Investors Australian Shares</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.94%  | 7.32%  | 16.30% | 21.70% | 23.87%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 1.89%  | 7.18%  | 15.98% | 21.04% | 23.20%    | -         | -         | -         |                 |
| <b>Barclays Global Investors Diversified Growth</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.89%  | 5.46%  | 11.26% | 14.33% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.84%  | 5.32%  | 10.95% | 13.70% | -         | -         | -         | -         |                 |
| <b>Barclays Global Investors International Shares</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 3.03%  | 5.37%  | 11.64% | 13.95% | 17.18%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.98%  | 5.23%  | 11.33% | 13.33% | 16.54%    | -         | -         | -         |                 |
| (This fund was formerly known as BT Core Hedged Global Shares and held different underlying assets.) |        |        |        |        |           |           |           |           |                 |
| <b>BT Smaller Companies</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.63%  | 11.83% | 24.22% | 35.85% | 28.45%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.58%  | 11.67% | 23.87% | 35.09% | 27.74%    | -         | -         | -         |                 |
| <b>Challenger Howard Mortgage</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.55%  | 1.46%  | 2.90%  | 5.60%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.50%  | 1.32%  | 2.62%  | 5.02%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Diversified</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.42%  | 6.49%  | 12.97% | 14.25% | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.37%  | 6.34%  | 12.66% | 13.63% | -         | -         | -         | -         |                 |
| <b>Colonial First State Global Credit Income</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 0.69%  | 1.14%  | 3.11%  | 5.49%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 0.65%  | 1.00%  | 2.83%  | 4.93%  | -         | -         | -         | -         |                 |
| <b>Colonial First State Imputation</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.47%  | 8.07%  | 17.24% | 19.92% | 21.88%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 1.42%  | 7.92%  | 16.91% | 19.27% | 21.23%    | -         | -         | -         |                 |
| <b>Credit Suisse International Shares</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.63%  | 4.65%  | 9.41%  | 6.34%  | 14.54%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.58%  | 4.51%  | 9.11%  | 5.76%  | 13.92%    | -         | -         | -         |                 |
| <b>Credit Suisse Property</b>  |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.86%  | 15.71% | 25.38% | 35.89% | 21.59%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.81%  | 15.54% | 25.03% | 35.14% | 20.92%    | -         | -         | -         |                 |
| <b>Credit Suisse Syndicated Loan</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 1.30%  | 2.18%  | 4.22%  | 7.33%  | -         | -         | -         | -         | Sep '05         |
| Nil Entry Fee  | 1.26%  | 2.04%  | 3.91%  | 6.69%  | -         | -         | -         | -         |                 |
| <b>ING Active Growth</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 2.61%  | 8.65%  | 16.07% | 19.09% | 19.00%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 2.56%  | 8.49%  | 15.75% | 18.44% | 18.34%    | -         | -         | -         |                 |
| <b>ING Australian Shares</b>   |        |        |        |        |           |           |           |           |                 |
| Entry Fee  | 3.15%  | 9.68%  | 18.23% | 21.87% | 22.16%    | -         | -         | -         | Sep '04         |
| Nil Entry Fee  | 3.10%  | 9.53%  | 17.89% | 21.20% | 21.48%    | -         | -         | -         |                 |

**ANZ OneAnswer Term Allocated Pension (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ING Balanced</b>                       |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.17% | 5.72%  | 10.84% | 13.01% | 13.91%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 2.12% | 5.58%  | 10.56% | 12.42% | 13.30%    | –         | –         | –         |                 |
| <b>ING Blue Chip Imputation</b>           |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.78% | 8.62%  | 18.08% | 21.93% | 21.61%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 2.73% | 8.47%  | 17.76% | 21.25% | 20.94%    | –         | –         | –         |                 |
| <b>ING Capital Guaranteed</b>             |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.45% | 1.35%  | 2.66%  | 5.20%  | 5.02%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.41% | 1.21%  | 2.39%  | 4.63%  | 4.43%     | –         | –         | –         |                 |
| <b>ING Cash</b>                           |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.45% | 1.32%  | 2.58%  | 4.80%  | 4.76%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.40% | 1.18%  | 2.30%  | 4.23%  | 4.18%     | –         | –         | –         |                 |
| <b>ING Conservative</b>                   |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 1.21% | 3.51%  | 7.14%  | 9.34%  | 8.98%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 1.15% | 3.37%  | 6.83%  | 8.77%  | 8.40%     | –         | –         | –         |                 |
| <b>ING Diversified Fixed Interest</b>     |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.42% | 0.81%  | 2.75%  | 4.01%  | 4.43%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.38% | 0.68%  | 2.47%  | 3.44%  | 3.85%     | –         | –         | –         |                 |
| <b>ING Diversified High Yield</b>         |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.46% | 1.83%  | 3.51%  | 6.28%  | 6.09%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.43% | 1.69%  | 3.23%  | 5.70%  | 5.51%     | –         | –         | –         |                 |
| <b>ING Global Emerging Markets Shares</b> |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 1.83% | 11.57% | 19.35% | 14.23% | 31.16%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 1.79% | 11.42% | 19.02% | 13.60% | 30.44%    | –         | –         | –         |                 |
| <b>ING Global High Dividend</b>           |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 1.90% | 5.56%  | 12.43% | 17.88% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee                             | 1.84% | 5.41%  | 12.12% | 17.24% | –         | –         | –         | –         |                 |
| <b>ING Global Sector</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.66% | 5.61%  | 10.90% | 9.80%  | 13.39%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 2.61% | 5.46%  | 10.59% | 9.19%  | 12.77%    | –         | –         | –         |                 |
| <b>ING Global Shares</b>                  |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.20% | 4.55%  | 8.98%  | 8.32%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee                             | 2.14% | 4.41%  | 8.70%  | 7.76%  | –         | –         | –         | –         |                 |
| <b>ING High Growth</b>                    |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.79% | 7.11%  | 13.80% | 14.66% | 17.89%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 2.74% | 6.96%  | 13.48% | 14.03% | 17.24%    | –         | –         | –         |                 |
| <b>ING Income</b>                         |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.89% | 2.70%  | 5.62%  | 7.30%  | 6.73%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.84% | 2.55%  | 5.32%  | 6.70%  | 6.13%     | –         | –         | –         |                 |
| <b>ING Income Plus</b>                    |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 1.22% | 4.89%  | 9.13%  | 12.86% | 10.94%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 1.17% | 4.74%  | 8.83%  | 12.24% | 10.33%    | –         | –         | –         |                 |
| <b>ING Managed Growth</b>                 |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 2.40% | 6.67%  | 12.51% | 15.22% | 15.37%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 2.35% | 6.52%  | 12.22% | 14.60% | 14.73%    | –         | –         | –         |                 |
| <b>ING Mortgages</b>                      |       |        |        |        |           |           |           |           |                 |
| Entry Fee                                 | 0.45% | 1.34%  | 2.70%  | 5.26%  | 5.21%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee                             | 0.40% | 1.20%  | 2.41%  | 4.69%  | 4.63%     | –         | –         | –         |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.



**ANZ OneAnswer Term Allocated Pension (continued)**

Figures as at 31 January 2007

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|--|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>ING Property Securities</b>                         |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 1.92% | 15.17% | 26.93% | 37.88% | 22.50%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 1.87% | 15.01% | 26.57% | 37.12% | 21.83%       | –            | –            | –            |                       |
| <b>ING Select Leaders</b>                              |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 3.50% | 11.34% | 20.65% | 30.33% | 25.44%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 3.45% | 11.18% | 20.32% | 29.61% | 24.75%       | –            | –            | –            |                       |
| <b>ING Sustainable Investments – Australian Shares</b> |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.67% | 7.82%  | 15.21% | 19.45% | 22.55%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.62% | 7.67%  | 14.89% | 18.79% | 21.87%       | –            | –            | –            |                       |
| <b>ING Tax Effective Income</b>                        |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.15% | 8.84%  | 16.42% | 21.23% | 17.45%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.11% | 8.69%  | 16.10% | 20.57% | 16.80%       | –            | –            | –            |                       |
| <b>Investors Mutual Australian Shares</b>              |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.22% | 7.52%  | 16.91% | 19.16% | 17.52%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.17% | 7.36%  | 16.58% | 18.50% | 16.88%       | –            | –            | –            |                       |
| <b>IOOF/Perennial Value Shares</b>                     |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.99% | 8.66%  | 17.85% | 19.35% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee  | 2.94% | 8.50%  | 17.51% | 18.70% | –            | –            | –            | –            |                       |
| <b>Merrill Lynch Monthly Income</b>                    |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 1.05% | 2.46%  | 4.35%  | 6.23%  | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee  | 1.00% | 2.32%  | 4.06%  | 5.64%  | –            | –            | –            | –            |                       |
| <b>MFS Global Equity</b>                               |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 3.45% | 5.88%  | 12.40% | 14.79% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee  | 3.41% | 5.74%  | 12.11% | 14.21% | –            | –            | –            | –            |                       |
| <b>OptiMix Australian Fixed Interest</b>               |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 0.40% | 0.62%  | 1.88%  | 1.78%  | 3.08%        | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 0.36% | 0.48%  | 1.60%  | 1.22%  | 2.51%        | –            | –            | –            |                       |
| <b>OptiMix Australian Shares</b>                       |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.56% | 7.05%  | 17.27% | 20.73% | 22.21%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.51% | 6.90%  | 16.94% | 20.05% | 21.53%       | –            | –            | –            |                       |
| <b>OptiMix Balanced</b>                                |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 1.89% | 6.04%  | 12.78% | 14.74% | 15.38%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 1.84% | 5.89%  | 12.47% | 14.11% | 14.74%       | –            | –            | –            |                       |
| <b>OptiMix Conservative</b>                            |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 1.11% | 3.38%  | 7.29%  | 8.22%  | 8.87%        | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 1.06% | 3.24%  | 7.00%  | 7.62%  | 8.28%        | –            | –            | –            |                       |
| <b>OptiMix Enhanced Cash</b>                           |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 0.50% | 1.31%  | 2.45%  | 4.34%  | 4.25%        | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 0.45% | 1.16%  | 2.17%  | 3.76%  | 3.67%        | –            | –            | –            |                       |
| <b>OptiMix Geared Australian Shares</b>                |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 3.71% | 12.02% | 31.12% | –      | –            | –            | –            | –            | Jul '06               |
| Nil Entry Fee  | 3.66% | 11.86% | 30.75% | –      | –            | –            | –            | –            |                       |
| <b>OptiMix Global Shares</b>                           |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.36% | 5.73%  | 11.66% | 10.75% | 15.31%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.32% | 5.59%  | 11.35% | 10.15% | 14.68%       | –            | –            | –            |                       |
| <b>OptiMix Global Smaller Companies Shares</b>         |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 3.55% | 8.79%  | 15.40% | 12.34% | 17.37%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 3.50% | 8.64%  | 15.08% | 11.73% | 16.73%       | –            | –            | –            |                       |
| <b>OptiMix Growth</b>                                  |       |        |        |        |              |              |              |              |                       |
| Entry Fee  | 2.11% | 6.66%  | 14.02% | 16.25% | 16.85%       | –            | –            | –            | Sep '04               |
| Nil Entry Fee  | 2.06% | 6.51%  | 13.70% | 15.62% | 16.21%       | –            | –            | –            |                       |

**ANZ OneAnswer Term Allocated Pension (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>OptiMix High Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.43% | 6.33%  | 14.70% | 15.55% | 18.18%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 2.38% | 6.18%  | 14.38% | 14.91% | 17.53%    | –         | –         | –         |                 |
| <b>OptiMix Moderate</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.50% | 4.57%  | 9.82%  | 11.43% | 11.95%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 1.45% | 4.43%  | 9.51%  | 10.82% | 11.33%    | –         | –         | –         |                 |
| <b>OptiMix Property Securities</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.69% | 15.62% | 26.66% | 36.83% | 22.16%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 2.65% | 15.46% | 26.32% | 36.08% | 21.49%    | –         | –         | –         |                 |
| (This fund was formerly known as OptiMix Australian Property Securities.)                                       |       |        |        |        |           |           |           |           |                 |
| <b>Perpetual Australian Shares</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.61% | 4.04%  | 16.28% | 19.60% | 21.42%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 2.56% | 3.90%  | 15.96% | 18.95% | 20.75%    | –         | –         | –         |                 |
| <b>Perpetual Balanced Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.85% | 3.12%  | 9.07%  | 11.79% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.80% | 2.96%  | 8.76%  | 11.16% | –         | –         | –         | –         |                 |
| <b>Perpetual Conservative Growth</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.98% | 2.37%  | 6.68%  | 8.40%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.93% | 2.22%  | 6.36%  | 7.79%  | –         | –         | –         | –         |                 |
| <b>Perpetual International Shares</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.97% | 5.02%  | 10.88% | 13.77% | 13.01%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 2.93% | 4.88%  | 10.58% | 13.16% | 12.40%    | –         | –         | –         |                 |
| (This fund was formerly known as Fidelity Perpetual International Shares and held different underlying assets.) |       |        |        |        |           |           |           |           |                 |
| <b>Platinum International</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.68% | 3.12%  | 4.91%  | 5.79%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.63% | 2.97%  | 4.61%  | 5.23%  | –         | –         | –         | –         |                 |
| <b>Schroder Australian Equity</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 3.38% | 8.70%  | 17.79% | 24.95% | 24.93%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 3.33% | 8.55%  | 17.47% | 24.26% | 24.25%    | –         | –         | –         |                 |
| <b>Schroder Balanced</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.26% | 5.34%  | 10.73% | 14.87% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.21% | 5.18%  | 10.40% | 14.18% | –         | –         | –         | –         |                 |
| <b>UBS Balanced</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.39% | 4.70%  | 9.68%  | 12.14% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 1.34% | 4.54%  | 9.33%  | 11.46% | –         | –         | –         | –         |                 |
| <b>UBS Defensive</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.72% | 2.60%  | 5.68%  | 7.30%  | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 0.66% | 2.44%  | 5.36%  | 6.66%  | –         | –         | –         | –         |                 |
| <b>UBS Diversified Fixed Income</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 0.21% | 0.49%  | 2.09%  | 2.19%  | 3.42%     | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 0.17% | 0.35%  | 1.81%  | 1.62%  | 2.85%     | –         | –         | –         |                 |
| <b>Vanguard Australian Shares Index</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.22% | 8.23%  | 18.41% | 22.12% | 23.87%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 2.17% | 8.07%  | 18.08% | 21.44% | 23.12%    | –         | –         | –         |                 |
| (This fund was formerly known as State Street Australian Index Plus and held different underlying assets.)      |       |        |        |        |           |           |           |           |                 |
| <b>Vanguard International Shares Index</b>  |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 2.77% | 4.85%  | 12.00% | 11.11% | –         | –         | –         | –         | Sep '05         |
| Nil Entry Fee   | 2.73% | 4.70%  | 11.69% | 10.47% | –         | –         | –         | –         |                 |
| <b>Vanguard International Shares Index (Hedged)</b>   |       |        |        |        |           |           |           |           |                 |
| Entry Fee   | 1.55% | 5.57%  | 13.91% | 14.45% | 18.55%    | –         | –         | –         | Sep '04         |
| Nil Entry Fee   | 1.50% | 5.43%  | 13.60% | 13.83% | 17.70%    | –         | –         | –         |                 |
| (This fund was formerly known as State Street Global Index Plus (Hedged) and held different underlying assets.) |       |        |        |        |           |           |           |           |                 |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

**ANZ OneAnswer Term Allocated Pension (continued)**

Figures as at 31 January 2007

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>Vanguard Property Securities Index</b> |       |        |        |        |              |              |              |              |                       |
| Entry Fee                                 | 2.35% | 15.05% | 24.29% | 36.39% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee                             | 2.31% | 14.90% | 23.96% | 35.62% | –            | –            | –            | –            |                       |
| <b>Zurich International Shares</b>        |       |        |        |        |              |              |              |              |                       |
| Entry Fee                                 | 2.41% | 6.00%  | 11.00% | 11.19% | –            | –            | –            | –            | Sep '05               |
| Nil Entry Fee                             | 2.37% | 5.86%  | 10.69% | 10.57% | –            | –            | –            | –            |                       |

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

This material is current as at 31 January 2007 but may be subject to change and is intended for the use of financial advisers only. Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed. Full product information including fees, charges, commissions, terms and conditions is available in the Product Disclosure Statement (PDS) for each product. Before acquiring any product or deciding whether to continue to hold any product, investors should consider the PDS available at [www.anz.com](http://www.anz.com). To determine the issuer of each fund please refer to the relevant PDS.

## Closed products

Figures as at 31 January 2007

### Deferred Annuity

|                                   | 1 mth | 3 mth | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|-----------------------------------|-------|-------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| ANZ Capital Guaranteed (Series 1) | 0.46% | 1.37% | 2.70%  | 5.29%  | 4.97%     | 4.49%     | 4.11%     | 4.09%     | Jun '86         |
| ANZ Capital Guaranteed (Series 2) | 0.43% | 1.29% | 2.54%  | 4.98%  | 4.66%     | 4.17%     | 3.80%     | 3.77%     | Aug '95         |
| ANZ Capital Guaranteed (Series 3) | 0.43% | 1.27% | 2.49%  | 4.88%  | 4.56%     | 4.08%     | 3.71%     | 3.68%     | Feb '98         |
| ANZ Diversified Stable (Series 1) | 1.14% | 3.34% | 6.99%  | 9.05%  | 10.67%    | 8.94%     | 5.60%     | 5.44%     | Oct '93         |
| ANZ Diversified Stable (Series 2) | 1.14% | 3.34% | 6.99%  | 9.05%  | 10.69%    | 8.95%     | 5.61%     | 5.42%     | Aug '95         |
| ANZ Managed (Series 1)            | 2.15% | 6.20% | 12.15% | 14.71% | 18.48%    | 15.74%    | 7.91%     | 7.05%     | Sep '84         |
| ANZ Managed (Series 2)            | 2.15% | 6.20% | 12.15% | 14.71% | 18.50%    | 15.75%    | 7.93%     | 7.02%     | Aug '95         |
| Gateway Aggressive Fund           | 1.91% | 6.12% | 13.48% | 14.75% | 15.21%    | 15.37%    | 8.00%     | 6.15%     | Jan '98         |
| Gateway Balanced Fund             | 1.32% | 4.13% | 9.31%  | 10.38% | 10.61%    | 11.36%    | 6.87%     | 6.43%     | Jan '98         |
| Gateway Conservative Fund         | 0.96% | 3.02% | 6.90%  | 7.62%  | 7.78%     | 8.53%     | 5.14%     | 5.34%     | Jan '98         |
| Gateway Growth Fund               | 1.69% | 5.55% | 12.20% | 13.29% | 13.74%    | 14.11%    | 7.97%     | 6.63%     | Jan '98         |

### ANZ Flexible Income Plan

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| ANZ Australian Imputation Fund   | 2.75% | 8.48%  | 17.99% | 21.67% | 21.33%    | 24.35%    | 13.01%    | –         | Jun '01         |
| ANZ Australian Shares Fund   | 3.20% | 9.82%  | 18.63% | 23.07% | 22.61%    | 25.58%    | 14.07%    | –         | Sep '01         |
| ANZ Balanced Fund  | 2.22% | 5.81%  | 10.87% | 12.99% | 13.60%    | 14.56%    | 8.38%     | –         | Jun '01         |
| ANZ Capital Guaranteed (Series 1)<br>(Closed to new investors)                       | 0.49% | 1.44%  | 2.84%  | 5.58%  | 5.37%     | 5.06%     | 4.59%     | 4.61%     | Apr '93         |
| ANZ Capital Guaranteed (Series 2)<br>(Closed to new investors)                       | 0.49% | 1.44%  | 2.84%  | 5.58%  | 5.37%     | 5.06%     | 4.59%     | 4.61%     | Aug '95         |
| ANZ Capital Guaranteed (Series 3)  | 0.47% | 1.40%  | 2.76%  | 5.41%  | 5.22%     | 4.91%     | 4.43%     | 4.47%     | Feb '98         |
| ANZ Conservative Fund  | 1.29% | 3.76%  | 7.51%  | 10.79% | 9.58%     | 10.00%    | 6.56%     | –         | Jun '01         |
| ANZ Diversified Fixed Interest Fund  | 0.41% | 0.77%  | 2.84%  | 6.38%  | 5.72%     | 6.24%     | 5.95%     | –         | Jul '01         |
| ANZ Diversified Stable (Series 1)<br>(Closed to new investors)                       | 1.24% | 3.57%  | 7.35%  | 9.71%  | 12.25%    | 10.30%    | 6.32%     | 6.17%     | Oct '93         |
| ANZ Diversified Stable (Series 2)<br>(Closed to new investors)                       | 1.26% | 3.65%  | 7.51%  | 10.04% | 12.91%    | 10.74%    | 6.64%     | 6.51%     | Aug '95         |
| ANZ Growth Fund  | 2.46% | 6.78%  | 12.66% | 15.88% | 16.03%    | 16.70%    | 8.66%     | –         | Jun '01         |
| ANZ Income Fund  | 0.89% | 3.09%  | 6.55%  | 10.67% | 9.16%     | 9.05%     | 6.62%     | –         | Jun '01         |
| ANZ Managed (Series 1)<br>(Closed to new investors)                                  | 2.46% | 6.86%  | 13.00% | 15.82% | 20.48%    | 17.91%    | 8.85%     | 7.89%     | May '93         |
| ANZ Managed (Series 2)<br>(Closed to new investors)                                  | 2.48% | 6.95%  | 13.17% | 16.17% | 21.86%    | 18.81%    | 9.42%     | 8.41%     | Aug '95         |
| ANZ Property Securities Fund   | 1.90% | 15.02% | 27.01% | 39.21% | 23.04%    | 25.85%    | 18.77%    | –         | Jun '01         |
| ANZ Select Leaders<br>(This fund was formerly known as ANZ Wealth Accumulator Fund.) | 3.46% | 12.52% | 27.29% | 41.07% | 31.26%    | 32.69%    | 15.15%    | –         | Jun '01         |
| Gateway Aggressive Fund  | 2.09% | 6.61%  | 13.95% | 16.12% | 16.72%    | 17.23%    | 9.47%     | 6.60%     | Jan '98         |
| Gateway Balanced Fund  | 1.48% | 4.50%  | 9.66%  | 11.17% | 12.30%    | 12.72%    | 8.07%     | 7.25%     | Jan '98         |
| Gateway Conservative Fund  | 1.09% | 3.30%  | 7.12%  | 7.90%  | 9.25%     | 9.54%     | 6.37%     | 6.17%     | Jan '98         |
| Gateway Growth Fund  | 1.86% | 6.00%  | 12.63% | 14.55% | 15.23%    | 15.88%    | 9.41%     | 7.41%     | Jan '98         |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

## Closed products (continued)

Figures as at 31 January 2007

### ANZ Investment Trusts

|                                     | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|-------------------------------------|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| ANZ Australian Fixed Interest Trust | 0.50% | 1.64%  | 3.30%  | 4.32%  | 4.10%     | 5.22%     | 5.61%     | 6.24%     | Nov '82         |
| ANZ Equity Imputation Trust         | 2.55% | 8.72%  | 18.03% | 21.37% | 20.25%    | 22.76%    | 12.22%    | 12.75%    | May '87         |
| ANZ Equity Trust No 1               | 2.90% | 9.67%  | 17.94% | 21.17% | 21.45%    | 25.20%    | 13.65%    | 12.65%    | Nov '82         |
| ANZ Mortgage Fund                   | 0.52% | 1.57%  | 3.17%  | 6.11%  | 6.21%     | 6.30%     | 5.67%     | 5.76%     | Feb '95         |
| ANZ Mortgage Fund (Series 2)        | 0.49% | 1.50%  | 3.02%  | 5.80%  | 5.70%     | 5.75%     | 5.25%     | 5.39%     | Feb '98         |
| ANZ Property Securities Trust       | 1.92% | 15.26% | 27.11% | 37.94% | 22.55%    | 25.71%    | 18.65%    | 17.90%    | Jan '89         |

### Other ANZ Investment Options

|                            |        | 1 mth | 3 mth | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|----------------------------|--------|-------|-------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| ANZ Global Technology Fund | Income | 0.00% | 0.00% | 0.00%  | 4.98%  | 3.10%     | 2.07%     | 1.13%     | –         | Mar '00         |
|                            | Growth | 2.94% | 3.04% | 13.56% | -3.06% | 6.23%     | -0.63%    | -10.16%   | –         |                 |
|                            | Total  | 2.94% | 3.04% | 13.56% | 1.92%  | 9.33%     | 1.44%     | -9.03%    | –         |                 |

### ANZ Corporate Super Bond

|   | 1 mth | 3 mth | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|---|-------|-------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| ANZ Corporate Super Bond – Capital Guaranteed | 0.46% | 1.37% | 2.70%  | 5.29%  | 4.97%     | 4.49%     | 4.11%     | 4.09%     | Apr '01         |
| ANZ Corporate Super Bond – Diversified Stable | 1.14% | 3.34% | 6.99%  | 9.05%  | 10.67%    | 8.94%     | 5.60%     | 5.44%     | Apr '01         |
| ANZ Corporate Super Bond – Managed            | 2.15% | 6.20% | 12.15% | 14.71% | 18.48%    | 15.74%    | 7.91%     | 7.05%     | May '01         |

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

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## Closed products (continued)

Figures as at 31 January 2007

### ANZ Allocated Pension

|  | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|--------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| Balanced Index   | 2.38%  | 5.91%  | 13.37% | 13.44% | 27.60%    | 25.02%    | –         | –         | Nov '01         |
| BT Wholesale Asian Share   | -0.56% | 8.87%  | 19.84% | 17.25% | 26.29%    | 20.64%    | –         | –         | Aug '01         |
| BT Wholesale Australian Share  | 2.94%  | 7.30%  | 18.48% | 24.84% | 26.63%    | 29.80%    | –         | –         | May '02         |
| BT Wholesale Balanced Returns  | 2.20%  | 5.62%  | 10.83% | 15.71% | 15.94%    | 16.04%    | –         | –         | Aug '01         |
| BT Wholesale European Share  | 3.41%  | 8.87%  | 16.25% | 23.58% | 23.54%    | 19.00%    | –         | –         | Jul '01         |
| Capital Guaranteed   | 0.57%  | 1.69%  | 3.34%  | 5.50%  | 6.39%     | 6.08%     | –         | –         | Jun '01         |
| Colonial First State Wholesale Imputation  | 0.27%  | 8.02%  | 16.72% | 20.36% | 22.81%    | 25.36%    | –         | –         | Jun '01         |
| Colonial First State Wholesale Leaders   | 0.19%  | 7.96%  | 17.13% | 22.76% | 24.66%    | 29.18%    | –         | –         | Jul '01         |
| Gateway Aggressive   | 2.27%  | 7.00%  | 14.66% | 17.40% | 18.51%    | 18.74%    | –         | –         | Aug '01         |
| Gateway Balanced   | 1.59%  | 4.89%  | 10.38% | 13.46% | 14.32%    | 14.85%    | –         | –         | Jun '01         |
| Gateway Conservative   | 1.25%  | 3.76%  | 7.98%  | 9.86%  | 10.40%    | 10.87%    | –         | –         | Jun '01         |
| Gateway Growth   | 1.85%  | 6.21%  | 13.40% | 17.95% | 20.35%    | 20.75%    | –         | –         | Jun '01         |
| ING Select Leaders   | 3.60%  | 11.60% | 21.43% | 34.56% | 29.86%    | 33.60%    | –         | –         | Jul '01         |
| ING Wholesale Australian Share Trust   | 3.70%  | 10.68% | 19.57% | 24.38% | 23.99%    | 28.24%    | –         | –         | Jul '01         |
| ING Wholesale Balanced Trust   | 2.41%  | 6.29%  | 11.68% | 17.98% | 17.40%    | 18.59%    | –         | –         | Jul '01         |
| ING Wholesale Capital Stable Trust   | 1.05%  | 3.03%  | 6.36%  | 8.59%  | 8.72%     | 9.80%     | –         | –         | Jul '01         |
| ING Wholesale Fixed Interest Securities Trust  | 0.51%  | 1.13%  | 2.54%  | 3.26%  | 4.59%     | 5.51%     | –         | –         | Jul '01         |
| International Equities Index   | 2.71%  | 5.54%  | 12.17% | 9.86%  | 15.24%    | 10.74%    | –         | –         | Mar '02         |
| Legg Mason Diversified Trust<br>(This fund was formerly known as Citigroup Diversified Trust.)                 | 2.35%  | 6.70%  | 13.82% | 16.63% | 15.94%    | 16.83%    | –         | –         | Jul '01         |
| Legg Mason Global Equity Trust<br>(This fund was formerly known as Citigroup Global Equity Trust.)             | 2.59%  | 5.82%  | 12.37% | 11.16% | 13.56%    | 11.88%    | –         | –         | Jun '01         |
| Legg Mason Tactical Allocation Trust<br>(This fund was formerly known as Citigroup Tactical Allocation Trust.) | 0.65%  | 2.08%  | 6.01%  | 7.48%  | 8.45%     | 14.80%    | –         | –         | Jun '02         |
| Merrill Lynch Wholesale Balanced   | 2.29%  | 6.34%  | 10.32% | 13.98% | 17.51%    | 17.65%    | –         | –         | Jul '01         |
| Merrill Lynch Wholesale Imputation   | 2.68%  | 6.62%  | 16.32% | 23.17% | 27.33%    | 28.97%    | –         | –         | Jul '01         |
| Merrill Lynch Wholesale International  | 2.72%  | 6.45%  | 11.70% | 11.63% | 14.25%    | 12.75%    | –         | –         | Jun '01         |
| Perpetual Wholesale Industrial Share   | 2.58%  | 7.96%  | 23.30% | 24.70% | 20.11%    | 24.06%    | –         | –         | Jun '01         |
| Perpetual Wholesale International  | 3.04%  | 5.20%  | 11.32% | 13.63% | 12.25%    | 11.66%    | –         | –         | Jul '01         |
| Perpetual Wholesale Smaller Companies  | –      | –      | –      | –      | –         | –         | –         | –         | Jun '01         |
| Rothschild Balanced Wholesale Trust  | 2.46%  | 6.20%  | 12.02% | 17.58% | 18.16%    | 18.35%    | –         | –         | Jul '01         |
| Rothschild Smaller Companies Wholesale Trust   | 2.75%  | 12.19% | 24.82% | 37.25% | 29.00%    | 36.13%    | –         | –         | Aug '01         |
| Russell Australian Bond  | 0.39%  | 0.75%  | 2.16%  | 2.48%  | 3.84%     | 4.78%     | –         | –         | Jul '01         |
| Russell Australian Property Securities   | 2.23%  | 14.99% | 24.69% | 36.49% | 22.29%    | 24.39%    | –         | –         | Jun '01         |
| Russell Australian Shares  | 2.85%  | 7.94%  | 18.42% | 22.84% | 24.55%    | 26.89%    | –         | –         | Jul '01         |
| Russell International (A\$ Hedged)   | 1.84%  | 5.59%  | 13.03% | 16.13% | 19.81%    | 16.30%    | –         | –         | Jul '01         |
| Russell International Bond (A\$ Hedged)  | -0.13% | 0.39%  | 2.41%  | 3.72%  | 3.84%     | 4.87%     | –         | –         | Jan '02         |
| Russell International Shares   | 2.91%  | 4.93%  | 11.24% | 11.58% | 16.99%    | 13.60%    | –         | –         | Jul '01         |
| Super Pool – Australian Equities   | 3.22%  | 9.93%  | 18.68% | 22.91% | 23.41%    | 27.15%    | –         | –         | Jul '01         |
| Super Pool – Diversified Stable  | 1.34%  | 3.88%  | 8.40%  | 11.14% | 10.82%    | 11.46%    | –         | –         | Jul '01         |

Past performance is not indicative of future performance. The value of investments may rise or fall and the repayment of subscribed capital is not guaranteed.

## Closed products (continued)

Figures as at 31 January 2007

### ANZ Allocated Pension

|   | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr<br>p.a. | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. | Fund<br>start<br>date |
|---|-------|--------|--------|--------|--------------|--------------|--------------|--------------|-----------------------|
| <b>Super Pool – Growth</b>                  | 2.50% | 7.03%  | 13.12% | 16.01% | 16.26%       | 17.19%       | –            | –            | Jul '01               |
| <b>Super Pool – Money Market Plus</b>       | 0.53% | 1.48%  | 2.87%  | 5.43%  | 4.40%        | 4.27%        | –            | –            | Aug '01               |
| <b>Wholesale Australian Imputation</b>      | 2.85% | 8.79%  | 18.55% | 23.73% | 23.23%       | 26.17%       | –            | –            | Jun '01               |
| <b>Wholesale Balanced</b>                   | 2.38% | 6.13%  | 11.44% | 13.42% | 13.88%       | 14.51%       | –            | –            | Jun '01               |
| <b>Wholesale Global Technology</b>          | –     | –      | –      | –      | –            | –            | –            | –            | Mar '02               |
| <b>Wholesale Distribution</b>               | 0.99% | 3.38%  | 6.82%  | 10.78% | 10.69%       | 11.08%       | –            | –            | Aug '01               |
| <b>Wholesale Property Securities</b>        | 2.03% | 15.55% | 27.63% | 39.92% | 23.60%       | 26.01%       | –            | –            | Jul '01               |
| <b>Wholesale Diversified Fixed Interest</b> | 0.50% | 1.07%  | 3.12%  | 6.02%  | 6.16%        | 6.89%        | –            | –            | Jul '01               |

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## Closed products (continued)

Figures as at 31 January 2007

### ANZ Investment Bond

|  | 1 mth | 3 mth | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|-------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ANZ Capital Guaranteed Fund (Series 1)</b><br>(Closed to new investors) | 0.45% | 1.33% | 2.63%  | 5.12%  | 4.28%     | 4.00%     | 3.43%     | 3.26%     | Jun '86         |
| <b>ANZ Capital Guaranteed Fund (Series 2)</b><br>(Closed to new investors) | 0.42% | 1.25% | 2.47%  | 4.80%  | 3.97%     | 3.69%     | 3.11%     | 2.92%     | Aug '95         |
| <b>ANZ Capital Guaranteed Fund (Series 3)</b>                              | 0.41% | 1.21% | 2.39%  | 4.64%  | 3.80%     | 3.53%     | 2.95%     | 2.78%     | Apr '98         |
| <b>ANZ Diversified Stable (Series 1)</b><br>(Closed to new investors)      | 0.96% | 2.68% | 4.70%  | 6.26%  | 8.11%     | 6.84%     | 4.23%     | 4.05%     | Dec '86         |
| <b>ANZ Diversified Stable (Series 2)</b><br>(Closed to new investors)      | 0.95% | 2.68% | 4.69%  | 6.25%  | 8.10%     | 6.83%     | 4.24%     | 3.99%     | Aug '95         |
| <b>ANZ Managed (Series 1)</b><br>(Closed to new investors)                 | 1.93% | 5.22% | 9.70%  | 11.76% | 13.38%    | 11.95%    | 5.98%     | 5.25%     | Mar '84         |
| <b>ANZ Managed (Series 2)</b><br>(Closed to new investors)                 | 1.93% | 5.22% | 9.70%  | 11.76% | 13.36%    | 11.95%    | 6.02%     | 5.18%     | Aug '95         |
| <b>Gateway Aggressive Fund</b>   | 1.61% | 5.01% | 10.39% | 11.87% | 11.16%    | 11.50%    | 5.90%     | 4.39%     | Apr '98         |
| <b>Gateway Balanced Fund</b>   | 1.09% | 3.31% | 7.09%  | 8.02%  | 8.68%     | 8.97%     | 5.80%     | 4.90%     | Apr '98         |
| <b>Gateway Conservative Fund</b>   | 0.78% | 2.35% | 5.00%  | 5.36%  | 6.23%     | 6.52%     | 4.47%     | 4.31%     | Apr '98         |
| <b>Gateway Growth Fund</b>   | 1.42% | 4.53% | 9.89%  | 11.29% | 11.46%    | 11.54%    | 6.74%     | 5.43%     | Apr '98         |
| <b>Russell Australian Shares Fund</b>                                      | 2.18% | 6.00% | 13.94% | 15.81% | 17.72%    | 18.96%    | 10.75%    | 9.91%     | May '98         |

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## Closed products (continued)

Figures as at 31 January 2007

### ANZ Personal Superannuation Bond

|  | 1 mth | 3 mth  | 6 mth  | 1 yr   | 2 yr p.a. | 3 yr p.a. | 5 yr p.a. | 7 yr p.a. | Fund start date |
|--|-------|--------|--------|--------|-----------|-----------|-----------|-----------|-----------------|
| <b>ANZ Australian Imputation Fund</b>  | 2.57% | 7.98%  | 16.87% | 20.20% | 19.91%    | 22.29%    | 12.03%    | –         | Apr '01         |
| <b>ANZ Australian Shares Fund</b>  | 2.96% | 10.17% | 18.79% | 21.79% | 21.47%    | 23.92%    | 13.06%    | –         | May '01         |
| <b>ANZ Balanced Fund</b>   | 2.06% | 5.38%  | 10.05% | 11.96% | 13.00%    | 13.49%    | 7.66%     | –         | Apr '01         |
| <b>ANZ Capital Guaranteed Fund (Series 1)</b><br>(Closed to new investors)                       | 0.46% | 1.37%  | 2.70%  | 5.29%  | 4.97%     | 4.49%     | 4.11%     | 4.09%     | Jun '86         |
| <b>ANZ Capital Guaranteed Fund (Series 2)</b><br>(Closed to new investors)                       | 0.43% | 1.29%  | 2.54%  | 4.98%  | 4.66%     | 4.17%     | 3.80%     | 3.77%     | Aug '95         |
| <b>ANZ Capital Guaranteed Fund (Series 3)</b>  | 0.43% | 1.27%  | 2.49%  | 4.88%  | 4.56%     | 4.08%     | 3.71%     | 3.68%     | Mar '98         |
| <b>ANZ Conservative Fund</b>   | 1.14% | 3.25%  | 6.88%  | 9.52%  | 8.60%     | 8.90%     | 5.65%     | –         | May '01         |
| <b>ANZ Diversified Fixed Interest</b>  | 0.35% | 0.79%  | 2.80%  | 6.09%  | 5.34%     | 5.67%     | 5.12%     | –         | May '01         |
| <b>ANZ Diversified Stable (Series 1)</b><br>(Closed to new investors)                            | 1.14% | 3.34%  | 6.99%  | 9.05%  | 10.67%    | 8.94%     | 5.60%     | 5.44%     | Dec '86         |
| <b>ANZ Diversified Stable (Series 2)</b><br>(Closed to new investors)                            | 1.14% | 3.34%  | 6.99%  | 9.05%  | 10.69%    | 8.95%     | 5.61%     | 5.42%     | Aug '95         |
| <b>ANZ Global Technology Fund</b>  | –     | –      | –      | –      | –         | –         | –         | –         | May '01         |
| <b>ANZ Growth Fund</b>   | 2.28% | 6.27%  | 11.71% | 13.96% | 14.42%    | 14.87%    | 7.78%     | –         | Apr '01         |
| <b>ANZ Income Fund</b>   | 0.83% | 2.90%  | 6.88%  | 8.89%  | 7.90%     | 7.87%     | 5.77%     | –         | May '01         |
| <b>ANZ Managed (Series 1)</b><br>(Closed to new investors)                                       | 2.15% | 6.20%  | 12.15% | 14.71% | 18.48%    | 15.74%    | 7.91%     | 7.05%     | Mar '84         |
| <b>ANZ Managed (Series 2)</b><br>(Closed to new investors)                                       | 2.15% | 6.20%  | 12.15% | 14.71% | 18.50%    | 15.75%    | 7.93%     | 7.02%     | Aug '95         |
| <b>ANZ Property Securities Fund</b>  | 1.85% | 13.75% | 24.56% | 37.49% | 22.13%    | 24.11%    | 17.00%    | –         | May '01         |
| <b>ANZ Select Leaders Fund</b><br>(This fund was formerly known as ANZ Wealth Accumulator Fund.) | 3.31% | 10.63% | 19.84% | 29.55% | 24.91%    | 26.97%    | 12.57%    | –         | Apr '01         |
| <b>Gateway Aggressive Fund</b>   | 1.89% | 6.04%  | 13.30% | 14.40% | 14.86%    | 15.02%    | 7.67%     | 5.90%     | Mar '98         |
| <b>Gateway Balanced</b>  | 1.29% | 4.05%  | 9.14%  | 10.04% | 10.27%    | 11.02%    | 6.55%     | 6.17%     | Mar '98         |
| <b>Gateway Conservative</b>  | 0.93% | 2.94%  | 6.74%  | 7.29%  | 7.45%     | 8.20%     | 4.82%     | 5.09%     | Mar '98         |
| <b>Gateway Growth</b>  | 1.66% | 5.47%  | 12.03% | 12.95% | 13.40%    | 13.76%    | 7.64%     | 6.38%     | Mar '98         |

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## Fixed interest

|                                     | Month end<br>Jan 2007 |
|-------------------------------------|-----------------------|
| <b>Australia fixed interest</b>     |                       |
| UBSA Composite                      | 4,864.68              |
| UBSA Treasury                       | 5,188.44              |
| UBSA Semi                           | 5,374.33              |
| UBSA Credit                         | 4,838.38              |
| UBSA Govt Inflation                 | 3,646.37              |
| UBSA Bank Bill                      | 5,730.21              |
| UBSA Composite/Semi-Govt            | 4,864.68              |
| UBSA Non-Govt (Core credit)         | 1,584.47              |
| <b>International fixed interest</b> |                       |
| Citigroup WGBI Ex-AUD (Hedged)      | 1,101.23              |
| Citigroup WGBI Ex-AUD (Unhedged)    | 696.90                |

Source: UBS

## Currencies

|         | Month end<br>Jan 2007 | Last month | % movement | 1 yr ago |
|---------|-----------------------|------------|------------|----------|
| AUD/USD | 0.7746                | 0.7882     | -1.73%     | 0.7565   |
| AUD/GBP | 0.3953                | 0.4027     | -1.83%     | 0.4262   |
| AUD/JPY | 93.7400               | 93.8550    | -0.12%     | 88.8550  |
| AUD/EUR | 0.5961                | 0.5976     | -0.25%     | 0.6237   |
| AUD/HKD | 6.0648                | 6.1395     | -1.22%     | 5.8813   |

## Market performance (local currency)

| Market movements<br>(as at 31 January 2007) | 1 mth  | 3 mth  | 6 mth  | 1 yr   | 3 yr<br>p.a. | 5 yr<br>p.a. | 7 yr<br>p.a. |
|---|--------|--------|--------|--------|--------------|--------------|--------------|
| <b>Australia</b>                            |        |        |        |        |              |              |              |
| All Ordinaries                              | 2.01%  | 7.56%  | 16.15% | 17.98% | 20.59%       | 11.08%       | 9.32%        |
| All Ordinaries Accumulation                 | 2.01%  | 8.32%  | 18.59% | 23.00% | 25.62%       | 15.66%       | 13.61%       |
| S&P ASX 300/OLD All Ords*                   | 1.89%  | 8.13%  | 18.55% | 22.50% | 26.05%       | 15.56%       | 13.72%       |
| S&P ASX 200/OLD All Ords*                   | 1.83%  | 8.03%  | 18.28% | 22.22% | 26.10%       | 15.48%       | 13.71%       |
| ASX 100 Accumulation                        | 1.89%  | 7.88%  | 17.86% | 21.46% | 25.86%       | 15.23%       | 13.83%       |
| Small Ords Accumulation                     | 1.87%  | 10.20% | 24.29% | 31.76% | 27.42%       | 19.16%       | 12.63%       |
| S&P ASX 200 Property Trust Accumulation     | 2.37%  | 15.61% | 25.63% | 38.86% | 26.65%       | 20.24%       | 19.42%       |
| <b>International</b>                        |        |        |        |        |              |              |              |
| (US) Dow Jones                              | 1.27%  | 4.48%  | 12.84% | 16.17% | 6.37%        | 4.94%        | 2.06%        |
| (US) S&P 500                                | 1.41%  | 4.38%  | 12.66% | 12.36% | 8.34%        | 4.94%        | 0.44%        |
| (UK) FTSE 100                               | -0.28% | 1.21%  | 4.64%  | 7.69%  | 12.21%       | 3.73%        | -0.15%       |
| (Japan) Nikkei 225                          | 0.91%  | 6.00%  | 12.46% | 4.41%  | 17.25%       | 11.70%       | -1.66%       |
| (Germany) DAX                               | 2.91%  | 8.30%  | 19.49% | 19.65% | 18.71%       | 5.86%        | -0.10%       |
| (Hong Kong) Hang Seng                       | 0.71%  | 9.73%  | 18.47% | 27.63% | 14.80%       | 13.39%       | 3.76%        |
| <b>Market performance (local currency)</b>  |        |        |        |        |              |              |              |
| MSCI Wld Ex Aus \$A                         | 3.00%  | 5.71%  | 12.72% | 14.07% | 14.12%       | 2.10%        | 0.57%        |
| MSCI Europe Gross – local                   | 1.64%  | 5.47%  | 13.81% | 17.76% | 19.16%       | 8.45%        | 3.57%        |
| MSCI Emerging Markets (Free) Gross – local  | -0.27% | 10.47% | 19.35% | 18.84% | 25.12%       | 21.64%       | 12.03%       |
| MSCI North America Gross – local            | 1.77%  | 5.25%  | 14.03% | 14.11% | 10.91%       | 7.15%        | 1.88%        |
| MSCI Japan Gross – local                    | 2.37%  | 7.47%  | 11.79% | 5.48%  | 20.58%       | 13.40%       | 2.00%        |

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\* Current index series spliced with pre-April 2000 index series.

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- > ANZ Flexible Income Plan
- > ANZ Guaranteed Income Plan
- > ANZ Guaranteed Income Deposit
- > All other life insurance policies and savings plans
- > ANZ Gateway Unit Trusts
- > ANZ Super Advantage
- > ANZ Business Super Plan
- > ANZ Superannuation Pool Fund
- > ANZ Superannuation Savings Account
- > ANZ Cash Rollover Fund
- > ANZ Maxisafe

### Phone 13 28 33

- > V2 PLUS

### Phone 1800 011 047

- > ANZ Executors and Trustees

### Phone 13 19 10

- > ANZ Car Insurance

### Phone 13 15 91

- > ANZ Health Insurance

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