

# ANZ OneAnswer Investment Portfolio and Personal Super Supplementary Product Disclosure Statement No. 2

## ANZ OneAnswer Pension Supplementary Product Disclosure Statement No. 3

2 March 2009

This Supplementary Product Disclosure Statement (SPDS) supplements the following Product Disclosure Statements (PDSs) each dated 5 May 2008. Each PDS covers a separate product.

### ANZ OneAnswer Investment Portfolio

Issued by ING Funds Management Limited (ING Funds Management) ABN 21 003 002 800, AFSL 238342

To invest in ANZ OneAnswer Investment Portfolio you should obtain and read the relevant Product Book (Part One), the Investment Book (Part Two), the associated Incorporated Material, SPDS No. 1 and this SPDS before making an investment decision.

**Please refer to the changes that apply to Parts One and Two of the ANZ OneAnswer Investment Portfolio PDS on pages 2 and 3 of this SPDS. In addition, updated information to Part Two can be found on pages 8 to 11 of this SPDS.**

### ANZ OneAnswer Personal Super

Issued by ING Custodians Pty Limited (ING Custodians) ABN 12 008 508 496, AFSL 238346, RSE L0000673

To invest in ANZ OneAnswer Personal Super you should obtain and read the relevant Product Book (Part One), the Investment Book (Part Two), the associated Incorporated Material, SPDS No. 1 and this SPDS before making an investment decision.

**Please refer to the changes that apply to Parts One and Two of the ANZ OneAnswer Personal Super PDS on pages 4 and 5 of this SPDS. In addition, updated information to Part Two can be found on pages 8 to 11 of this SPDS.**

### ANZ OneAnswer Pension

Issued by ING Custodians Pty Limited (ING Custodians) ABN 12 008 508 496, AFSL 238346, RSE L0000673

To invest in ANZ OneAnswer Pension you should obtain and read the relevant Product Book (Part One), the Investment Book (Part Two), the associated Incorporated Material, SPDS No. 1, SPDS No. 2 and this SPDS before making an investment decision.

**Please refer to the changes that apply to Parts One and Two of the ANZ OneAnswer Pension PDS on pages 6 and 7 of this SPDS. In addition, updated information to Part Two can be found on pages 8 to 11 of this SPDS.**

Both ING Funds Management and ING Custodians are jointly responsible for the contents of this SPDS and the Investment Book (Part Two) except for information about external fund managers. Information about each external fund manager and their investment strategy, objectives and asset allocation is based on information provided by each external fund manager. The external managers have provided consent to be named.

ING Funds Management is responsible for the contents in the Product Book (Part One) and the associated Incorporated Material for ANZ OneAnswer Investment Portfolio.

ING Custodians is responsible for the contents in the Product Book (Part One) and the associated Incorporated Material for ANZ OneAnswer Personal Super and ANZ OneAnswer Pension.

The information contained in this SPDS is general information only and does not constitute financial product advice. You should consider obtaining independent advice before making any financial decision.

The purpose of this SPDS is to update each of the ANZ OneAnswer PDSs to include information on:

- > the five new externally managed investment funds
- > changes to switching procedures for ANZ OneAnswer Personal Super and ANZ OneAnswer Pension
- > the suspension of investment funds
- > updated disclosure for transaction cost factors
- > the removal of ING Protected Growth as an investment fund for new investment
- > updated disclosure for performance fees.

# ANZ OneAnswer Investment Portfolio

## 1. New investment funds

### Ongoing Fees

The information in the table below forms part of the Ongoing Fees tables on pages 13 and 14 of Part One of the PDS.

ING and externally managed funds

Investment fund	Ongoing Fee (%)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
Vanguard Index Diversified Bond	1.45	2.30
<b>Profile 2 – Conservative</b>		
Legg Mason Global Multi Sector Bond	1.95	2.80
<b>Profile 5 – High growth (Australian shares)</b>		
BT Core Australian Shares	1.95	2.80
Fidelity Australian Equities	2.05	2.90
<b>Profile 5 – High growth (Global shares)</b>		
T. Rowe Price Global Equity	2.35	3.20

Delete the text for the footnote ‘§’ on page 14 of Part One of the PDS, and replace with the following text:

§ In addition to the Ongoing Fee a performance fee may be payable for this fund. Please refer to ‘Performance fees’ under the ‘Additional explanation of fees and costs’ section on page 16 of the PDS for further details of the performance fee.

### Registered managed investment schemes

The information in the table below forms part of the tables on pages 64 and 65 of Part Two of the PDS.

Investment fund	ARSN	Constitutional name
<b>Profile 1 – Defensive</b>		
Vanguard Index Diversified Bond	135 327 472	OneAnswer – Vanguard Index Diversified Bond Trust
<b>Profile 2 – Conservative</b>		
Legg Mason Global Multi Sector Bond	135 334 940	OneAnswer – Legg Mason Global Multi Sector Bond Trust
<b>Profile 5 – High growth (Australian shares)</b>		
BT Core Australian Shares	135 335 287	OneAnswer – BT Wholesale Core Australian Share Trust
Fidelity Australian Equities	135 335 116	OneAnswer – Fidelity Australian Equities Trust
<b>Profile 5 – High growth (Global shares)</b>		
T. Rowe Price Global Equity	135 334 815	OneAnswer – T. Rowe Price Global Equity Trust

#### How to invest in the new investment funds

If you would like to invest in the new investment funds described in this SPDS, please insert the fund name and investment details in section 8 of the ANZ OneAnswer Investment Portfolio Application Form.

## 2. Suspension of investment funds offered through ANZ OneAnswer Investment Portfolio

This section contains new information that should be read in conjunction with the ANZ OneAnswer Investment Portfolio PDS.

Information relating to the following investment funds can be found on the pages noted below, in Part Two of the ANZ OneAnswer Investment Portfolio PDS:

- › AXA Australian Property – page 42
- › AMP Capital Enhanced Yield – page 30
- › Challenger Howard Mortgages – page 27
- › ING Mortgages – page 29
- › ING Income Plus – page 33

For the funds listed above, applications, switches and withdrawals have been suspended until further notice. Up to date information regarding the suspension of funds is available at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Fund Suspensions.

## 3. Transaction cost factors

The information below relates to the ‘Transaction cost factors (buy/sell spreads)’ section on page 18 of Part One of the PDS. Delete the third paragraph and replace with the following text:

Transaction cost factors of up to 1.40% may apply when calculating ‘buy’ (issue) and ‘sell’ (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each investment fund are available by contacting Customer Services or at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Product Updates.

## 4. ING Protected Growth

ING Protected Growth is no longer available for new investment through ANZ OneAnswer Investment Portfolio.

Throughout Parts One and Two of the PDS, all references and information about ‘ING Protected Growth’ are removed.

## 5. Performance fees

The following text replaces the information under the ‘Performance fees’ heading up to the performance fee example on page 16 of Part One of the PDS:

Performance fees are currently only applicable for:

- › Ausbil Australian Emerging Leaders
- › BlackRock Asset Allocation Alpha.

We do not charge performance fees directly. However, performance fees may be payable from the underlying fund to the investment manager. The investment manager may charge a performance fee if the underlying fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Benchmark	Performance fee	Actual performance fee as at 30 June 2008 (% p.a.)*
<b>Ausbil Australian Emerging Leaders</b>		
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees)†	0.28
<b>BlackRock Asset Allocation Alpha</b>		
UBS Bank Bill Index	20% of outperformance above the benchmark‡	4.17

\* Past performance is not indicative of future performance. The performance fee payable may differ from year to year.

† Exclusive of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC).

‡ The difference between the performance return of BlackRock Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

Any such performance fees are reflected as a reduction in the returns generated by the underlying fund and, therefore, in the value of your investment. The performance fee is accrued daily and drawn monthly in arrears. Each unit price of the underlying fund reflects accrued performance fees.

# ANZ OneAnswer Personal Super

## 1. New investment funds

### Ongoing Fees

The information in the table below forms part of the Ongoing Fees tables on pages 13 and 14 of Part One of the PDS.

ING and externally managed funds

Investment fund	Ongoing Fee (%)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
Vanguard Index Diversified Bond	1.50	2.25
<b>Profile 2 – Conservative</b>		
Legg Mason Global Multi Sector Bond	2.00	2.75
<b>Profile 5 – High growth (Australian shares)</b>		
BT Core Australian Shares	2.00	2.75
Fidelity Australian Equities	2.10	2.85
<b>Profile 5 – High growth (Global shares)</b>		
T. Rowe Price Global Equity	2.40	3.15

Delete the text for the footnote ‘§’ on page 14 of Part One of the PDS, and replace with the following text:

§ In addition to the Ongoing Fee a performance fee may be payable for this fund. Please refer to ‘Performance fees’ under the ‘Additional explanation of fees and costs’ section on page 15 of the PDS for further details of the performance fee.

### How to invest in the new investment funds

If you would like to invest in the new investment funds described in this SPDS, please insert the fund name and investment details in section 8 of the ANZ OneAnswer Personal Super Application Form.

## 2. Switches and withdrawals

Delete the first paragraph under the sub-heading ‘Switches and withdrawals’ in the ‘What else do I need to know?’ section on page 21 of Part One of the PDS and replace with the following text:

Generally, the effective date of a switch will be the date the correctly completed switch request is received before 12 noon at 347 Kent Street, Sydney NSW 2000. Switches are usually processed within seven working days after receiving your correctly completed switch request. However, it is possible a greater period of time (up to 30 days) may be necessary to process your request.

## 3. Suspension of investment funds offered through ANZ OneAnswer Personal Super

*This section contains new information that should be read in conjunction with the ANZ OneAnswer Personal Super PDS.*

Information relating to the following investment funds can be found on the pages noted below, in Part Two of the ANZ OneAnswer Personal Super PDS:

- › AXA Australian Property – page 42
- › AMP Capital Enhanced Yield – page 30
- › Challenger Howard Mortgages – page 27
- › ING Mortgages – page 29
- › ING Income Plus – page 33

For the funds listed above, applications, switches and withdrawals have been suspended until further notice. Up to date information regarding the suspension of funds is available at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Fund Suspensions and/or via the Fund’s Annual Report.

## 4. Transaction cost factors

The information below relates to the 'Transaction cost factors (buy/sell spreads)' section on page 17 of Part One of the PDS. Delete the third and fourth paragraph and replace with the following text:

Transaction cost factors of up to 1.40% may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each investment fund are available by contacting Customer Services or at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Product Updates.

## 5. ING Protected Growth

ING Protected Growth is no longer available for new investment through ANZ OneAnswer Personal Super.

Throughout Parts One and Two of the PDS, all references and information about 'ING Protected Growth' are removed.

## 6. Performance fees

The following text replaces the information under the 'Performance fees' heading up to the performance fee example on page 15 of Part One of the PDS:

Performance fees are currently only applicable for:

- › Ausbil Australian Emerging Leaders
- › BlackRock Asset Allocation Alpha.

We do not charge performance fees directly. However, performance fees may be payable from the underlying fund to the investment manager. The investment manager may charge a performance fee if the underlying fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Benchmark	Performance fee	Actual performance fee as at 30 June 2008 (% p.a.)*
<b>Ausbil Australian Emerging Leaders</b>		
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees)†	0.28
<b>BlackRock Asset Allocation Alpha</b>		
UBS Bank Bill Index	20% of outperformance above the benchmark‡	4.17

\* Past performance is not indicative of future performance. The performance fee payable may differ from year to year.

† Exclusive of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC).

‡ The difference between the performance return of BlackRock Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

Any such performance fees are reflected as a reduction in the returns generated by the underlying fund and, therefore, in the value of your investment. The performance fee is accrued daily and drawn monthly in arrears. Each unit price of the underlying fund reflects accrued performance fees.

# ANZ OneAnswer Pension

## 1. New investment funds

### Ongoing Fees

The information in the table below forms part of the Ongoing Fees tables on pages 14 and 15 of Part One of the PDS.

ING and externally managed funds

Investment fund	Ongoing Fees (%)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
Vanguard Index Diversified Bond	1.45	2.20
<b>Profile 2 – Conservative</b>		
Legg Mason Global Multi Sector Bond	1.95	2.70
<b>Profile 5 – High growth (Australian shares)</b>		
BT Core Australian Shares	1.95	2.70
Fidelity Australian Equities	2.05	2.80
<b>Profile 5 – High growth (Global shares)</b>		
T. Rowe Price Global Equity	2.35	3.10

Delete the text for the footnote ‘||’ on page 15 of Part One of the PDS, and replace with the following text:

|| In addition to the Ongoing Fee a performance fee may be payable for this fund. Please refer to ‘Performance fees’ under the ‘Additional explanation of fees and costs’ section on pages 16 to 17 of the PDS for further details of the performance fee.

#### How to invest in the new investment funds

If you would like to invest in the new investment funds described in this SPDS, please insert the fund name and investment details in section 9 of the ANZ OneAnswer Pension Application Form.

## 2. Switches and withdrawals

Delete the first paragraph under the sub-heading ‘Switches and withdrawals’ in the ‘What else do I need to know?’ section on page 23 of Part One of the PDS and replace with the following text:

Generally, the effective date of a switch will be the date the correctly completed switch request is received before 12 noon at 347 Kent Street, Sydney NSW 2000. Switches are usually processed within seven working days after receiving your correctly completed switch request. However, it is possible a greater period of time (up to 30 days) may be necessary to process your request. No switches can be processed in the five working days before your next pension payment is due.

## 3. Suspension of investment funds offered through ANZ OneAnswer Pension

Delete the section titled ‘2. Suspension of investment funds offered through ANZ OneAnswer Pension’ on page 4 of the ANZ OneAnswer Pension SPDS No. 2 and replace with the following text:

Information relating to the following investment funds can be found on the pages noted below, in Part Two of the ANZ OneAnswer Pension PDS:

- › AXA Australian Property – page 42
- › AMP Capital Enhanced Yield – page 30
- › Challenger Howard Mortgages – page 27
- › ING Mortgages – page 29
- › ING Income Plus – page 33

For the funds listed above, applications, switches and withdrawals have been suspended until further notice. The transfer of your holdings in these investments from your ANZ OneAnswer Personal Super account to equivalent investments in an ANZ OneAnswer Pension account may be permitted in certain circumstances and if agreed to by us. Up to date information regarding the suspension of funds is available at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Fund Suspensions and/or via the Fund’s Annual Report.

## 4. Transaction cost factors

The information below relates to the 'Transaction cost factors (buy/sell spreads)' section on page 18 of Part One of the PDS. Delete the third and fourth paragraph and replace with the following text:

Transaction cost factors of up to 1.40% may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each investment fund are available by contacting Customer Services or at [www.anz.com](http://www.anz.com) › Investments & Advice › Resources › Product Updates.

## 5. ING Protected Growth

ING Protected Growth is no longer available for new investment through ANZ OneAnswer Pension.

Throughout Parts One and Two of the PDS, all references and information about 'ING Protected Growth' are removed.

## 6. Performance fees

The following text replaces the information under the 'Performance fees' heading up to the performance fee example on pages 16 and 17 of Part One of the PDS:

Performance fees are currently only applicable for:

- › Ausbil Australian Emerging Leaders
- › BlackRock Asset Allocation Alpha.

We do not charge performance fees directly. However, performance fees may be payable from the underlying fund to the investment manager. The investment manager may charge a performance fee if the underlying fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Benchmark	Performance fee	Actual performance fee as at 30 June 2008 (% p.a.)*
<b>Ausbil Australian Emerging Leaders</b>		
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees) <sup>†</sup>	0.28
<b>BlackRock Asset Allocation Alpha</b>		
UBS Bank Bill Index	20% of outperformance above the benchmark <sup>‡</sup>	4.17

\* Past performance is not indicative of future performance. The performance fee payable may differ from year to year.

<sup>†</sup> Exclusive of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC).

<sup>‡</sup> The difference between the performance return of BlackRock Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

Any such performance fees are reflected as a reduction in the returns generated by the underlying fund and, therefore, in the value of your investment. The performance fee is accrued daily and drawn monthly in arrears. Each unit price of the underlying fund reflects accrued performance fees.

## ANZ OneAnswer Investment Portfolio, Personal Super and Pension ING and externally managed investment funds

The following fund manager profiles are in addition to the profiles on pages 22 to 25 of Part Two of the PDS.

	<p><b>FIL Limited (Fidelity International)</b>  <b>Established</b> Fidelity International was established in 1969. Our US Affiliate, Fidelity Management and Research, LLC was established in 1946.  <b>Funds under management</b> A\$250 billion (as at September 2008)</p>
<p>Fidelity International is a privately owned global fund manager with nearly 40 years experience. Fidelity International believes semi-efficient markets produce price anomalies and in-house fundamental research adds value and that bottom up stock selection offers the greatest scope for outperformance. Fidelity International together with its US affiliate, FMR, employs (as at December 2008) more than 1000 investment professionals worldwide who together cover around 95% of the world's listed companies by market capitalisation, providing enormous breadth of coverage, giving Fidelity International a strong information advantage.</p>	
	<p><b>Legg Mason Asset Management Australia Limited</b>  <b>ABN</b> 76 004 835 849  <b>Established</b> 1970  <b>Funds under management</b> A\$2,187 million (Australian sourced assets under management at 30 September 2008)  <b>US\$842 billion (global assets under management at 30 September 2008)</b></p>
<p>Legg Mason is a dedicated global asset management firm that comprises a range of affiliate asset managers. Affiliate asset managers include Western Asset, manager of the Global Multi Sector Bond strategy. Western Asset is a leading fixed income investment manager that offers a range of products that encompass the world's bond markets. Western Asset managed in excess of US\$624 billion at 30 September 2008.</p>	
	<p><b>T. Rowe Price Global Investment Services Limited</b>  <b>ABN</b> 84 104 852 191  <b>Established</b> 1937*  <b>Funds under management</b> \$437.4 billion (as at 30 September 2008)†</p>
<p>T. Rowe Price is a global investment management firm headquartered in Baltimore, Maryland USA and with offices worldwide. It manages investments in all major asset classes. As of the 30th September 2008 it had AUD \$437.4 billion under management†.</p> <p>T. Rowe Price's disciplined, risk-aware investment approach focuses on diversification, style consistency, and fundamental research. Proprietary research is at the core of T. Rowe Price's investment approach together with its emphasis on long term investment merit. It supports a global network of analysts with its proprietary analytics and state-of-the-art technologies.</p> <p>* T. Rowe Price Global Investment Services Limited was founded in 2001 and is a wholly owned subsidiary of T. Rowe Price Group, Inc., an independent public holding company.</p> <p>† The combined assets under management of the T. Rowe Price group of companies. The T. Rowe Price group of companies includes T. Rowe Price Associates, Inc., T. Rowe Price International, Inc., T. Rowe Price Global Investment Services Limited, T. Rowe Price Global Asset Management Limited, and T. Rowe Price (Canada), Inc. Assets under management are calculated in U.S. dollars and converted to Australian dollars using an exchange rate determined by an independent third party.</p> <p>T. Rowe Price, Invest With Confidence, and the Bighorn Sheep logo is a registered trademark of T. Rowe Price Group Inc. in Australia and other countries.</p>	

## Investment fund profiles

The information on the investment funds below is in addition to the profiles outlined on pages 26 to 59 of Part Two of the PDS.

### Profile 1 – Defensive

Vanguard Index Diversified Bond			
<b>Investment objective</b>	The fund seeks to match the total return of a customised index of Australian fixed interest securities (bonds) and international bonds, before taking into account fund fees and expenses. The index comprises 40% UBS Australian Composite Bond Index and 60% Barclays Capital Global Aggregate ex-securitised Index (hedged to Australian dollars).		
<b>Investment strategy</b>	<p>The fund invests in Australian and international bonds through the underlying Vanguard Index Funds. The Australian fixed interest allocation invests in the Vanguard Australian Fixed Interest Index Fund and the international fixed interest allocation invests in the Vanguard International Fixed Interest Index Fund (Hedged) and the Vanguard International Credit Securities Index Fund (Hedged). Each underlying fund employs optimisation techniques to select a representative sample of available bonds to form the fund's portfolio.</p> <p>Vanguard seeks to reduce credit risk in the portfolio by selecting only bonds with a sufficiently high credit rating and by diversifying the fund's holding across issuers.</p> <p>Futures may be used to gain market exposure without investing directly in fixed interest securities. This allows Vanguard to maintain fund liquidity without being under invested. Importantly, derivatives are not used to leverage the fund's portfolio. Vanguard will use forward foreign exchange contracts to hedge most of the currency risk back to Australian dollars.</p>		
<b>Minimum time horizon</b>	3 years		
<b>Distribution frequency</b>	Quarterly (ANZ OneAnswer Investment Portfolio only)		
<b>Asset allocation</b>	<b>Asset class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	Australian fixed interest	40	40
	International fixed interest	60	60

Underlying fund: Vanguard Index Diversified Bond Fund

### Profile 2 – Conservative

Legg Mason Global Multi Sector Bond			
<b>Investment objective</b>	The trust aims to earn a before fees and taxes return of 2% p.a. in excess of the benchmark over rolling three year periods. The benchmark comprises 50% the Barclays Capital Global Aggregate Index, 25% the J.P. Morgan Emerging Markets Bond Index Plus and 25% the Barclays Capital Global U.S. Corporate High Yield 2% Issuer Constrained, all hedged into Australian dollars.		
<b>Investment strategy</b>	The trust aims to achieve the investment objective by constructing a strategic multi sector high yield global bond portfolio that invests in a range of fixed income markets and currencies. Value can be added by active sector selection and by security selection. Portfolio risk is controlled through broad diversification across markets and sectors.		
<b>Minimum time horizon</b>	3 years		
<b>Distribution frequency</b>	Half-yearly (ANZ OneAnswer Investment Portfolio only)		
<b>Asset allocation</b>	<b>Asset class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	Global bonds	100	80–100
	Cash	0	0–20

Underlying fund: Legg Mason Global Multi Sector Bond Trust

## Profile 5 – High growth

### Australian shares

BT Core Australian Shares			
<b>Investment objective</b>	Aims to provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over the medium-to-long term.		
<b>Investment strategy</b>	The fund is actively managed and invests primarily in Australian shares that BT believe are trading at a significant discount to their assessed value.		
<b>Minimum time horizon</b>	5 years		
<b>Distribution frequency</b>	Half-yearly (ANZ OneAnswer Investment Portfolio only)		
<b>Asset allocation</b>	<b>Asset class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	Australian shares	100	80–100
	Cash	0	0–20

Underlying fund: BT Wholesale Core Australian Share Fund

## Profile 5 – High growth

### Australian shares

Fidelity Australian Equities			
<b>Investment objective</b>	To achieve returns in excess of the S&P/ASX 200 Accumulation Index over the suggested minimum time period of 5 years.		
<b>Investment strategy</b>	The investment approach is one of fundamental, bottom-up stock picking. The fund invests in Australian securities and is not constrained to tracking industry sector weights that comprise the S&P/ASX 200 Accumulation Index. The portfolio manager is free to select companies based on their merits regardless of size or industry.		
<b>Minimum time horizon</b>	Suggested minimum of 5 years		
<b>Distribution frequency</b>	Quarterly (ANZ OneAnswer Investment Portfolio only)		
<b>Asset allocation</b>	<b>Asset class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	Australian shares	100	90–100
	Cash	0	0–10

Underlying fund: Fidelity Australian Equities Fund

## Profile 5 – High growth

### Global shares

T. Rowe Price Global Equity			
<b>Investment objective</b>	The investment objective of the T. Rowe Price Global Equity Fund is to provide long-term capital appreciation by investing primarily in a portfolio of securities of companies listed on various world stock markets. The portfolio may include investments in the securities of companies listed on the stock markets of developing countries.		
<b>Investment strategy</b>	<p>The portfolio manager applies his judgment to construct a global portfolio of the highest-conviction investment ideas by:</p> <ul style="list-style-type: none"> <li>› leveraging the T. Rowe Price network of more than 100 equity investment professionals to reduce the universe to 500–600 highly recommended companies</li> <li>› engaging investment professionals to identify their best ideas, then assessing these opportunities in a global sector context, overlaying macro and local market factors to refine industry and company analysis. From this, companies that the portfolio manager believes to be the best alpha-generating opportunities are selected.</li> </ul>		
<b>Minimum time horizon</b>	5–7 years		
<b>Distribution frequency</b>	Yearly (ANZ OneAnswer Investment Portfolio only)		
<b>Asset allocation</b>	<b>Asset class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	International shares	100	90–100
	Cash	0	0–10

Underlying fund: T. Rowe Price Global Equity Fund

## *Customer Services*

**Phone enquiries**

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**Email**

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# ANZ OneAnswer

## ›Investment Portfolio ›Personal Super

### Supplementary Product Disclosure Statement No. 1

1 July 2008

This Supplementary Product Disclosure Statement No. 1 (SPDS) supplements the following Product Disclosure Statements (PDSs) each dated 5 May 2008.

Title	Issuer
ANZ OneAnswer Investment Portfolio	ING Funds Management Limited (INGFM) ABN 21 003 002 800, AFSL 238342
ANZ OneAnswer Personal Super	ING Custodians Pty Limited (INGC) ABN 12 008 508 496, AFSL 238346, RSE L0000673

Each PDS covers separate products. This SPDS is to be read together with the relevant PDS.

To invest in ANZ OneAnswer Investment Portfolio or ANZ OneAnswer Personal Super you should obtain and read the relevant Product Book (Part One), the Investment Book (Part Two), the associated Incorporated Material and this SPDS before making an investment decision.

Terms defined in the relevant PDS have the same meaning in this SPDS.

Each issuer is responsible for the contents of this SPDS and the Investment Book except for information about external fund managers. Information about each external fund manager and their investment strategy, objectives and asset allocation is based on information provided by each external fund manager. The external managers have provided consent to be named.

INGFM is responsible for the contents in Part One and the associated Incorporated Material for ANZ OneAnswer Investment Portfolio.

INGC is responsible for the contents in Part One and the associated Incorporated Material for ANZ OneAnswer Personal Super.

The information contained in this SPDS is general information only and does not constitute financial product advice. You should consider obtaining independent advice before making any financial decision.

The purpose of this SPDS is to update the above PDSs to include:

1. information on ANZ Flexible Term Deposit Fund available within ANZ OneAnswer Investment Portfolio and ANZ OneAnswer Personal Super from 1 July 2008.
2. information on the increase in the Ongoing Fee for Credit Suisse Property from 8 December 2008.
3. important information about investing in ANZ OneAnswer.

## 1. ANZ Flexible Term Deposit Fund

### Investment fund profile

The information on ANZ Flexible Term Deposit Fund below is an addition to the profiles outlined on pages 26 to 29 of Part Two of the PDS.

#### Profile 1 – Defensive

ANZ Flexible Term Deposit Fund (ANZ OneAnswer Investment Portfolio and Personal Super only)			
Investment objective	The fund aims to provide investors with a high level of capital security while achieving returns generally in line with cash management accounts and term deposits by investing in ANZ bank deposits.		
Investment strategy	The ANZ Flexible Term Deposit Fund aims to meet its objective by investing in a portfolio of term deposits and cash held by ANZ.		
Minimum time horizon	No minimum		
Distribution frequency	Monthly (ANZ OneAnswer Investment Portfolio only)		
Asset allocation	<b>Asset Class</b>	<b>Benchmark (%)</b>	<b>Range (%)</b>
	Cash and term deposits	100	n/a

## ANZ OneAnswer Investment Portfolio

### Fees and other costs

Delete the second paragraph under the sub-heading 'b) Deferred Entry Fee option' on page 10 of Part One of the ANZ OneAnswer Investment Portfolio PDS and replace with the following text:

**Note:** You may pay more in total fees if you choose the Deferred Entry Fee option. Also, the fee payment options for ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and Challenger Howard Mortgages differ from the options above.

The text in the table below replaces the corresponding rows in the tables on pages 11 and 12 of Part One of the ANZ OneAnswer Investment Portfolio PDS under the heading 'Fees and other costs'.

Type of fee or cost	Amount		How and when paid
	Entry Fee option (pay Contribution Fees upfront)	Deferred Entry Fee option (pay no Contribution Fees upfront)	
<p><b>Contribution Fee (Entry Fee)</b></p> <p>The fee on each amount contributed to your investment by you.</p>	<p>ANZ Flexible Term Deposit Fund – nil</p> <p>ING Cash – nil</p> <p>ING Mortgages – nil</p> <p>Challenger Howard Mortgages – nil</p> <p>All other investment funds – 4%</p>	<p>Nil</p>	<p>This fee is deducted from any initial, additional or regular investment at the time of investment. This fee is payable to ANZ and can be negotiated with your ANZ Financial Planner.</p> <p>Please refer to 'Financial planner commissions' on page 18 of this book.</p>
<p><b>Withdrawal Fee</b></p> <p>The fee on each amount you take out of your investment.</p>	<p>ING Mortgages and Challenger Howard Mortgages:</p> <ul style="list-style-type: none"> <li>&gt; 1.5% within six months</li> <li>&gt; 1% within 6–12 months</li> <li>&gt; nil after one year.</li> </ul> <p>All other investment funds – nil</p>	<p>ANZ Flexible Term Deposit Fund – nil</p> <p>ING Cash – nil</p> <p>ING Mortgages and Challenger Howard Mortgages:</p> <ul style="list-style-type: none"> <li>&gt; 1.5% within six months</li> <li>&gt; 1% within 6–12 months</li> <li>&gt; nil after one year.</li> </ul> <p>All other investment funds – up to 3% of any amount withdrawn within three years.</p>	<p>This fee is calculated on the withdrawal amount and is deducted from each withdrawal you make within the Withdrawal Fee period.</p> <p>The Withdrawal Fee period applies from the date of each investment.</p> <p>Withdrawal Fees relating to the Regular Draw-down Plan are explained on page 17 of this book.</p> <p>Withdrawal Fees do not apply to reinvested distributions and/or reinvested rebates whilst they remain invested in the same fund.</p> <p>Please refer to 'Withdrawal Fees' on page 17 of this book.</p>
<b>Service fees*</b>			
<p><b>Investment Switching Fee*</b></p> <p>The fee for changing investment funds.</p>	<p>Contribution and Withdrawal Fees may apply when switching to and from ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and Challenger Howard Mortgages. Please refer to 'Switching' on page 17 of this book.</p> <p>For other investment funds there are currently no fees when switching.</p>	<p>Withdrawal Fees may apply to ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and Challenger Howard Mortgages. Please refer to page 17 of this book.</p> <p>For other investment funds there are currently no fees when switching and a switch will not change the investment start date for the calculation of the Withdrawal Fees and the Deferred Entry Fee rebate.</p>	<p>Deducted from amounts switched.</p>

In each of the columns headed ‘Entry Fee option (pay Contribution Fees upfront)’ and ‘Deferred Entry Fee option (pay no Contribution Fees upfront)’ on page 12 of Part One of the ANZ OneAnswer Investment Portfolio PDS, add the following text to the row titled ‘Management costs’:

ANZ Flexible Term Deposit Fund – 0.75% p.a.

The following replaces the footnote denoted by # on page 12 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

# Not applicable to investments in ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages or Challenger Howard Mortgages. The Deferred Entry Fee rebate is calculated on the balance of each investment after it has been invested for four or more years.

### Ongoing Fees

The information in the table below is an addition to the Ongoing Fees table on page 13 of Part One of the ANZ OneAnswer Investment Portfolio PDS.

#### ING and externally managed funds

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
ANZ Flexible Term Deposit Fund	0.75	0.75

The following text replaces the footnote denoted by \* on pages 13 and 14 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

\* A rebate of 0.85% p.a. will be paid after four years of each investment, effectively reducing the Ongoing Fee to the level of the Entry Fee option (excluding investments in ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages or Challenger Howard Mortgages).

### Additional explanation of fees and costs

#### Ongoing Fee rebate

The following text is inserted after the first paragraph under the sub-heading ‘Ongoing Fee rebate’ on page 15 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

Investments in ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Ongoing Fee rebate.

#### Deferred Entry Fee rebate

The following text is inserted after the first paragraph under the sub-heading ‘Deferred Entry Fee rebate’ on page 15 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

Investments in ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Deferred Entry Fee rebate.

### Investor Fee

The following text is inserted after the first paragraph under the sub-heading ‘Investor Fee’ on page 17 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

Investments in ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Investor Fee. For investments solely in ANZ Flexible Term Deposit Fund this fee will not apply.

### Withdrawal Fees

The following text replaces the first and third paragraphs below the heading ‘Deferred Entry Fee option’ on page 17 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

You will be charged a Withdrawal Fee of up to 3% of the withdrawal amount on withdrawals from all investment funds, except ING Mortgages and Challenger Howard Mortgages, within the first three years of each investment.

There are no Withdrawal Fees for amounts withdrawn from ANZ Flexible Term Deposit Fund or ING Cash where the amount was originally invested in ANZ Flexible Term Deposit Fund or ING Cash and not switched to another investment fund.

### Service fees

#### Switching

Delete the first paragraph under the sub-heading ‘Switching’ in the ‘Service fees’ section on page 17 of Part One of the ANZ OneAnswer Investment Portfolio PDS and replace with the following text:

There are currently no investment switching fees charged for switching between any of the investment funds. However, Entry and Withdrawal Fees will apply to switches (including switches as a result of an auto-rebalance of your investment allocation) to or from ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and/or Challenger Howard Mortgages in the following circumstances:

Delete the sub-sections titled ‘ING Cash (Entry Fee option)’ and ‘ING Cash (Deferred Entry Fee option)’ in the ‘Switching’ section on page 17 of Part One of the ANZ OneAnswer Investment Portfolio PDS and replace with the following:

*ANZ Flexible Term Deposit Fund and ING Cash (Entry Fee option)*

If you switch from ANZ Flexible Term Deposit Fund or ING Cash to any other investment fund (except ANZ Flexible Term Deposit Fund or ING Cash), you will pay an Entry Fee on the new fund. If you switch from any investment fund (except ING Mortgages and Challenger Howard Mortgages) into ANZ Flexible Term Deposit Fund or ING Cash, you will not incur any fees.

### *ANZ Flexible Term Deposit Fund and ING Cash (Deferred Entry Fee option)*

If you switch from ANZ Flexible Term Deposit Fund or ING Cash to any other investment fund (except ANZ Flexible Term Deposit Fund or ING Cash), you will commence the Withdrawal Fee period at the time of the switch. If you switch from any other investment fund (except ING Mortgages and Challenger Howard Mortgages) into ANZ Flexible Term Deposit Fund or ING Cash, the Withdrawal Fee period of the original investment will continue to apply.

#### **Financial planner commissions**

The information in the table below is an addition to the table in the section 'Financial planner commissions' on page 18 of Part One of the ANZ OneAnswer Investment Portfolio PDS.

Fund	Commission	
	Initial	Ongoing p.a.
ANZ Flexible Term Deposit Fund	Nil	0.33%

#### **Other fees and additional information**

Delete the sub-heading 'Payments from underlying fund managers' and associated text on page 19 of Part One of the ANZ OneAnswer Investment Portfolio PDS and replace with the following sub-heading and text:

##### **Payments from underlying fund managers and related parties**

We may receive a fund manager payment from underlying fund managers based on funds under management. These amounts are already considered when we determine the fees and charges for each investment fund. These payments come from each fund managers' resources and are not an additional fee to you. These fund manager payments are up to a maximum of 0.60% p.a. of funds under management.

We may receive payments from ANZ on amounts held in ANZ Flexible Term Deposit Fund. These payments are not an additional charge to you.

#### **Changing your investment fund**

The following information replaces the first paragraph in the row titled 'Changing your investment fund\* (terms and conditions apply)' on page 9 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

You can switch between investment funds at anytime. The minimum switch per investment fund is \$250. There are currently no fees when switching between investment funds except ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and Challenger Howard Mortgages. For more information on switching between these funds see page 17 of this book.

### **What else do I need to know?**

#### **Distributions**

The following replaces the second paragraph under the heading 'Distributions' on page 21 of Part One of the ANZ OneAnswer Investment Portfolio PDS:

The distribution amount you receive is based upon the number of units you hold (in your class) at the end of the distribution period and the amount per unit to be distributed from the investment funds. However, for ANZ Flexible Term Deposit Fund and ING Mortgages, the distributions you receive are based on the number of units you hold during a distribution period and the number of days those units have been held.

The current distribution rate applying to ANZ Flexible Term Deposit Fund can be found at [www.anz.com](http://www.anz.com) or by calling Customer Services on 13 38 63.

#### **Unit prices**

Delete the sub-heading 'For all investment funds (except ING Mortgages)' and replace with 'For all investment funds (except ANZ Flexible Term Deposit Fund and ING Mortgages)' on page 22 of the ANZ OneAnswer Investment Portfolio PDS.

Delete the sub-heading 'For ING Mortgages' and replace with 'For ANZ Flexible Term Deposit Fund and ING Mortgages' on page 22 of Part One of the ANZ OneAnswer Investment Portfolio PDS.

Delete the second sentence in the third paragraph in the section titled 'Unit prices' on page 22 of Part One of the ANZ OneAnswer Investment Portfolio PDS and replace with the following text:

However, if there is a change in the value of the funds' assets, the unit price may change accordingly.

#### **Registered managed investment schemes**

The information in the table below is an addition to the table on page 64 of Part Two of the ANZ OneAnswer Investment Portfolio PDS under the heading 'Registered managed investment schemes'.

Investment fund	ARSN	Constitutional name
<b>Profile 1 – Defensive</b>		
ANZ Flexible Term Deposit Fund	127 179 453	ANZ Flexible Term Deposit Fund

## ANZ OneAnswer Personal Super

### Fees and other costs

The following is an addition to the information in the table on pages 11 and 12 of Part One of the ANZ OneAnswer Personal Super PDS in the following rows:

#### Contribution Fee (Entry Fee)

In the column 'Entry Fee option (pay Contribution Fees upfront)' add the following text:

ANZ Flexible Term Deposit Fund – nil

#### Withdrawal Fee

In the column 'Deferred Entry Fee option (pay no Contribution Fees upfront)' add the following text:

ANZ Flexible Term Deposit Fund – nil

#### Management costs

In each of the columns headed 'Entry Fee option (pay Contribution Fees upfront)' and 'Deferred Entry Fee option (pay no Contribution Fees upfront)' on page 12 of Part One of the ANZ OneAnswer Personal Super PDS add the following text to the information under the sub-heading 'Ongoing Fees<sup>§</sup>':

ANZ Flexible Term Deposit Fund – 0.75% p.a.

The following replaces the footnotes denoted by ‡ and || on page 12 of Part One of the ANZ OneAnswer Personal Super PDS.

‡ Entry and Withdrawal Fees may apply if you switch to or from ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages or Challenger Howard Mortgages. Please refer to 'Switching' on page 16 of this book.

|| Not applicable to investments in ANZ Flexible Term Deposit Fund and ING Cash.

### Ongoing Fees

The information in the table below is an addition to the Ongoing Fees table on page 13 of Part One of the ANZ OneAnswer Personal Super PDS.

#### ING and externally managed funds

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
ANZ Flexible Term Deposit Fund	0.75	0.75

The following replaces the footnote denoted by \* on page 14 of Part One of the ANZ OneAnswer Personal Super PDS.

\* A rebate of 0.75% p.a. will be added to your account after four years of each investment (excluding investments in ANZ Flexible Term Deposit Fund and ING Cash). This rebate will reduce the above Ongoing Fees. Please refer to 'Deferred Entry Fee rebate' on page 15 of this book.

### Additional explanation of fees and costs

#### Ongoing Fee rebate

The following text is inserted after the first paragraph under the sub-heading 'Ongoing Fee rebate' on page 15 of Part One of the ANZ OneAnswer Personal Super PDS:

Investments in ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Ongoing Fee rebate.

#### Deferred Entry Fee rebate

The following text is inserted after the first paragraph under the sub-heading 'Deferred Entry Fee rebate' on 15 of Part One of the ANZ OneAnswer Personal Super PDS:

Investments in ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Deferred Entry Fee rebate.

#### Member Fee

The following text is inserted after the first paragraph under the sub-heading 'Member Fee' on page 16 of Part One of the ANZ OneAnswer Personal Super PDS:

Investments in the ANZ Flexible Term Deposit Fund are excluded from the account balance for the purposes of calculating the Member Fee.

#### Withdrawal Fees

The following text replaces the first paragraph below the sub-heading 'Deferred Entry Fee option' on page 16 of Part One of the ANZ OneAnswer Personal Super PDS:

#### Deferred Entry Fee option

You will be charged a Withdrawal Fee of up to 3.53% on withdrawals from all investment funds within the first three years of the date of each investment.

There are no Withdrawal Fees for amounts withdrawn from ANZ Flexible Term Deposit Fund or ING Cash where the amount was originally invested in ANZ Flexible Term Deposit Fund or ING Cash and not switched to another investment fund.

#### Service Fees

##### Switching

Delete the paragraphs with the sub-headings 'ING Mortgages or Challenger Howard Mortgages (Entry fee and Deferred Entry Fee options', 'ING Cash (Entry Fee Option), ING Cash (Deferred Entry Fee Option)' in the Switching section on pages 16 and 17 of Part One of the ANZ OneAnswer Personal Super PDS and replace with the following text:

*ING Mortgages and Challenger Howard Mortgages (Entry Fee and Deferred Entry Fee options)*

- › If you have been invested in ING Mortgages or Challenger Howard Mortgages for less than 12 months (from the date of each investment), you will incur a 1.18% Withdrawal Fee on the amount switched to another investment fund (including if you switch into ANZ Flexible Term Deposit Fund or ING Cash).

*ANZ Flexible Term Deposit Fund and ING Cash (Entry Fee option)*

- › If your initial investment is in ANZ Flexible Term Deposit Fund or ING Cash and then you switch that amount (or part of that amount) to any investment fund (except where these funds are ANZ Flexible Term Deposit Fund or ING Cash), you will be charged the Entry Fee of 4.71% for the new fund.
- › If you switch an amount from any investment fund into ANZ Flexible Term Deposit Fund or ING Cash, you will not incur any Entry Fees.

*ANZ Flexible Term Deposit Fund and ING Cash (Deferred Entry Fee option)*

- › If your initial investment is in ANZ Flexible Term Deposit Fund or ING Cash and you then switch that amount (or part of that amount) to any other investment fund (except ANZ Flexible Term Deposit Fund or ING Cash), you will commence the three year Withdrawal Fee period at the time of the switch.
- › If you switch an amount from any other investment fund into ANZ Flexible Term Deposit Fund or ING Cash, the Withdrawal Fee period which applied to that amount in the original investment fund will continue to apply.

**Note:** For the Deferred Entry Fee option, a switch will not restart the three year Withdrawal Fee period (including if you switch into ANZ Flexible Term Deposit Fund or ING Cash from any other investment fund and then switch into another fund).

**Financial planner commissions**

The information in the table below is an addition to the table in the section ‘Financial planner commissions’ on page 18 of Part One of the ANZ OneAnswer Personal Super PDS.

Fee option	ANZ Flexible Term Deposit Fund
<b>Entry Fee option</b>	
Initial	Nil
Ongoing (p.a.)	0.33%
<b>Deferred Entry Fee option</b>	
Initial	Nil
Ongoing (p.a.)	0.33%

**Other fees and additional information**

The following subheading and text are added to the ‘Other fees and additional information’ section on page 18 of Part One of the ANZ OneAnswer Personal Super PDS:

**ANZ Flexible Term Deposit Interest**

Interest is calculated on the daily closing balance, accrued daily and credited to your ANZ Flexible Term Deposit Fund effective the last day of each month. If you withdraw or switch out of ANZ Flexible Term Deposit Fund before the end of the month you will be paid the interest that has accrued for that month until the day prior to the date your withdrawal or switch out request is processed. The interest you receive is net of Ongoing Fees.

The current interest rate applying to ANZ Flexible Term Deposit Fund can be found at [www.anz.com](http://www.anz.com) or by calling Customer Services on 13 38 63.

**Payments from underlying fund managers and related parties**

The following text is in addition to the first paragraph under the sub-heading ‘Payments from underlying fund managers and related parties’ on page 19 of Part One of the ANZ OneAnswer Personal Super PDS:

We may receive payments from ANZ on amounts held in ANZ Flexible Term Deposit Fund. These payments are not an additional charge to you.

**Changing your investment fund**

The following replaces the third paragraph in the row titled ‘Changing your investment fund\* (terms and conditions apply)’ on page 8 of Part One of the ANZ OneAnswer Personal Super PDS:

There are currently no fees when switching between investment funds except ANZ Flexible Term Deposit Fund, ING Cash, ING Mortgages and Challenger Howard Mortgages. For more information on switching between these funds see pages 16 to 17 of this book.

**What else do I need to know?**

**Unit prices**

The following text is inserted after the third paragraph in the section titled ‘Unit prices’ on page 21 of Part One of the ANZ OneAnswer Personal Super PDS:

The unit price of ANZ Flexible Term Deposit Fund is \$1 and this figure is not expected to change. However, if there is a change in the value of the fund’s assets, the unit price may change accordingly. Interest paid on ANZ Flexible Term Deposit Fund is net of Ongoing Fees and is paid as additional units.

#### How to invest in ANZ Flexible Term Deposit Fund

If you would like to invest in ANZ Flexible Term Deposit Fund described in this SPDS, please insert the fund name and investment details in:

- › section 8 of the ANZ OneAnswer Investment Portfolio Application Form
- › section 8 of the ANZ OneAnswer Personal Super Application Form

## 2. Increased Ongoing Fee for Credit Suisse Property from December 2008

The Ongoing Fee for Credit Suisse Property will be increasing from 8 December 2008.

The information in the table below will replace the Ongoing Fee for Credit Suisse Property in the Ongoing Fees table on page 14 of Part One of the ANZ OneAnswer Investment Portfolio PDS and page 14 of Part One of the ANZ OneAnswer Personal Super PDS from 8 December 2008.

Product	Ongoing Fee (% p.a.)		
	Investment fund	Entry Fee option	Deferred Entry Fee option
ANZ OneAnswer Investment Portfolio	Credit Suisse Property <sup>#</sup>	1.96	2.81
ANZ OneAnswer Personal Super	Credit Suisse Property	2.01	2.76

## 3. Other information

Delete the paragraphs and sub-heading 'Short selling' in the 'What are the risks?' section on page 5 of Part One of the ANZ OneAnswer Investment Portfolio PDS and page 5 of Part One of the ANZ OneAnswer Personal Super PDS and replace with the following sub-headings and text:

### Securities Lending

Some of the funds available through ANZ OneAnswer invest in pooled investment funds that may participate in securities lending through the appointed custodian.

The objective of securities lending is to derive additional value for investors through the lending of securities to third parties. In exchange for the lending of securities the custodian receives a net fee income which is passed to the relevant fund and is reflected in the unit price.

The risk associated with the fund participating in securities lending is that the borrower does not return the equivalent securities lent. However, that risk is minimised as the custodian is required to receive sufficient collateral to mitigate any counterparty risk.

Typically, securities are made available by the custodian to be lent to third parties who expect to profit from the expected fall in value of that security, a strategy known as 'short selling'. The risk associated with short selling for the lender is that the value of the returned securities may be less than what was originally lent.

### Long/Short Strategy

Some of the funds available through ANZ OneAnswer may invest in pooled investment funds that may adopt an investment strategy known as 'long/short'.

A long/short strategy allows the investment manager to use financial leverage by short selling poor performing stocks and purchasing stocks (i.e. going 'long') that are expected to have better returns.

The greater diversification that the long/short strategy delivers enables the investment manager to potentially deliver additional investment returns as it reflects both their positive and negative views on different stocks and sectors.

To facilitate a long/short strategy, a fund manager may enter into agreements with third party prime brokerage companies authorising the prime brokerage companies to borrow and lend securities.

A risk of participating in lending securities is that the borrower may not return the equivalent securities lent. However, that risk is minimised as the prime broker is required to receive sufficient collateral to mitigate any counterparty risk. However, a portion of the securities lent to the prime broker may not be collateralised.

Typically, securities are made available to the prime broker to be lent to third parties who expect to profit from the expected fall in value of that security, a strategy known as 'short selling'. The risk associated with short selling for the lender is that the value of the returned securities may be less than what was originally lent.

The investment manager may instruct the prime broker to utilise a 'stop/loss' strategy to protect the fund from the risk of unlimited loss.

Another risk is that the collateral provided to the prime broker when borrowing to undertake a shorting strategy is not returned when requested.

## Liquidity risk

Liquidity risk arises when it is difficult to sell an asset at short notice (i.e. within 30 days) without resulting in a reduction in the value of the asset.

Assets such as shares, listed property securities and cash are generally considered liquid as they are generally traded on active markets where assets can be more easily realised at their full value. Private and unlisted assets such as direct property, leveraged leases, private placements and infrastructure are generally considered illiquid as they are not generally traded on active markets and can take longer to convert the assets to cash.

During abnormal or extreme market conditions some normally liquid assets may become illiquid, restricting our ability to sell them at short notice and to make withdrawal payments or process switches for investors without delays or loss in value.

You may be able to manage liquidity risk by diversifying across a range of investment funds.

By investing in ANZ OneAnswer you acknowledge that it may take longer than 30 days to process a withdrawal or switch request in the unlikely event of an investment fund ceasing to be 'liquid'.

## Changes to investment funds

The following is inserted before the last paragraph of the 'Changes to investment funds' section under the 'Other risks' heading on page 6 of Part One of the ANZ OneAnswer Personal Super PDS:

Fund managers can, over time, make changes to the funds they manage. This can include changes to their investment approach, the type of assets the fund buys and redemption processes. You must be aware that you may not have the most up-to-date information about a fund or have been notified of materially adverse changes or significant events immediately before the change or event occurs at the time you make an investment. For the most up-to-date information about changes to investment funds, speak to your ANZ Financial Planner and refer to our website.

## Investing through ANZ OneAnswer and investing directly

Insert the following as an additional sub-section titled 'Investing through ANZ OneAnswer and investing directly' within the section 'What else do I need to know?' on page 21 of Part One of the ANZ OneAnswer Personal Super PDS:

There are differences between investing through ANZ OneAnswer and investing directly that you should consider such as:

- › You may not normally be able to invest directly into the wholesale managed fund options available in ANZ OneAnswer
- › Consolidated reporting is available in ANZ OneAnswer rather than on a fund-by-fund basis if you were investing directly
- › When you purchase units through ANZ OneAnswer, the Trustee is the legal owner of the units rather than you when you invest directly.

## Customer Services

### Phone enquiries

13 38 63 weekdays between 8.00am and 8.00pm (Sydney time)

### Fax

02 9234 6668

### Email

anz.investments@ing.com.au

### Postal address

ANZ OneAnswer  
GPO Box 4028  
Sydney NSW 2001

### Website

www.anz.com



# *Investment Portfolio*

Product Disclosure Statement – Product Book

5 May 2008

This Product Disclosure Statement is comprised of:

**Part One** – this book

**Part Two** – Investment Book

Part  
1

## Entity details

Name of legal entity	Registered numbers	Abbreviated term used throughout the PDS
ING Funds Management Limited (Issuer)	ABN 21 003 002 800, AFSL 238342	INGFM
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522, AFSL 234527	ANZ
ING Australia Limited	ABN 60 000 000 779	ING Australia
ING Bank (Australia) Limited	ABN 24 000 893 292	ING Bank
ING Investment Management Limited	ABN 23 003 731 959	INGIM

ING Funds Management Limited (INGFM) is the issuer of this Product Disclosure Statement (PDS) and the Incorporated Material and invites you to invest in ANZ OneAnswer Investment Portfolio.

An investment in ANZ OneAnswer Investment Portfolio is neither a deposit nor liability of:

- > ANZ or any of its related corporations (ANZ Group)
- > ING Australia
- > INGFM
- > ING Bank
- > INGIM
- > any other company in the ING Group (ING).

INGFM is a separate entity from ANZ Group and is not an authorised deposit-taking institution under the Banking Act 1959.

The contents of this PDS and the Incorporated Material do not constitute financial product advice. You should consider obtaining independent advice before making any financial decisions. This PDS and the Incorporated Material will assist you to determine whether this product is suitable for your needs. You should read all parts of this PDS and the Incorporated Material before making a decision to invest.

INGFM is responsible for the contents of this PDS and the Incorporated Material except for information about external fund managers and margin lending. Information about each external fund manager and the investment strategy, objectives and asset allocation is based on information provided by each external fund manager. The external managers have provided consent to be named. Information about margin lending is based on information provided by ANZ. The external fund managers and ANZ take no responsibility for any other information in this PDS and the Incorporated Material.

### ING Funds Management Limited

347 Kent Street  
Sydney NSW 2000

Phone 13 38 63  
Fax 02 9234 6668

Website [www.anz.com](http://www.anz.com)  
Email [anz.investments@ing.com.au](mailto:anz.investments@ing.com.au)

The value of investments in the investment funds offered through ANZ OneAnswer Investment Portfolio can rise and fall. Neither INGFM, any company in the ING Group nor any other company associated with ANZ guarantees investment performance, earnings, or return of capital invested in any of the ANZ OneAnswer investment funds unless otherwise stated. Past performance is not necessarily indicative of future performance. Investment is subject to risks including delays in repayment and loss of income and capital invested.

In this PDS and the Incorporated Material, the terms 'us', 'we' and 'our' refer to INGFM. The term 'investment funds' refers collectively to the registered managed investment schemes offered under this PDS.

The invitation to invest in ANZ OneAnswer Investment Portfolio is only available to persons receiving this PDS in Australia.

ANZ Financial Planners are representatives of ANZ, the holder of an Australian Financial Services Licence.

# Contents

## ANZ OneAnswer Investment Portfolio – Product Book

### *How do I read this PDS?*

This PDS is provided in two parts:

Part 1 – Product Book (this book)

Part 2 – Investment Book

You should obtain and read both parts of the PDS before making an investment decision.

Additional information about this product can be found in the Incorporated Material. The PDS may refer you to particular sections of the Incorporated Material for further information and/or specific terms and conditions associated with this product. We recommend that you also obtain and read the Incorporated Material before making an investment decision.

The Incorporated Material is publicly available on the ANZ website, at [www.anz.com](http://www.anz.com) › Investments & Advice › Products & Services › Managed Investments › ANZ OneAnswer Investment Portfolio and may be obtained on request free of charge by contacting Customer Services on 13 38 63.

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# Why ING?

## *Our global strength and expertise can help you grow and protect your wealth*

INGFM (the issuer) is a wholly owned subsidiary of ING Australia Limited (ING Australia). ING Australia is one of Australia's leading fund managers, life insurers and superannuation providers with more than \$45 billion in assets under management. ING Australia is a joint venture between the global ING Group, which owns 51%, and one of Australia's major banks, ANZ, which owns 49%.

ING Australia provides a broad range of financial products and services through an extensive network of professional financial advisers and financial institutions, including its own advice groups.

ING Group is a global financial services company of Dutch origin with 150 years experience, providing a wide array of banking, insurance and asset management services in over 50 countries. Our 120,000 employees work daily to satisfy a broad customer base: individuals, families, small businesses, large corporations, institutions and governments. Based on market capitalisation, ING is one of the 20 largest financial institutions worldwide and ranked in the top 10 in Europe.

### **Investment expertise**

ING Australia uses ING Investment Management Limited (INGIM) to manage ING investment fund options. INGIM is ING Group's specialist global investment manager with highly qualified investment professionals in all major asset classes – Australian shares, global shares, property, fixed interest and cash.

ING Australia's multi-manager investment funds, OptiMix, are managed by a specialist investment team that actively researches, selects and manages complementary fund managers for each OptiMix fund.

By combining the strengths of a number of specialist managers, OptiMix aims to provide consistent long-term performance. OptiMix's active multi-manager process extends across a broad range of asset classes and fund managers within Australia and internationally.

### **Social and environmental responsibilities**

At ING Australia we value and appreciate our people, our customers, the environment and the society we live and operate in. We are committed to acting ethically to meet our social and environmental responsibilities.

We are actively involved in the community through charitable programs and sponsorships, supporting a range of Australian charities through the ING Foundation. The Foundation was established in 1978 and manages an ongoing program of grants to charitable causes and cultural institutions. All employees are encouraged to donate their time and skills through fundraising and volunteering programs with charity partners.

By combining our resources with the wider community we can truly make a difference to the lives of others.

# What is ANZ OneAnswer Investment Portfolio?

ANZ OneAnswer Investment Portfolio is an investment product designed for people who want to invest in managed funds over the medium to long term. It gives you convenient access to a range of investment funds managed by OptiMix, INGIM and other leading fund managers.

You may be looking to:

- › generate capital growth from an investment
- › generate income from an investment
- › save toward a specific purpose such as buying a house, a child's education or early retirement
- › invest tax effectively
- › borrow to invest
- › magnify returns through gearing.

Through ANZ OneAnswer Investment Portfolio all ongoing administration, reporting and communication is performed across all investment funds. This allows you to manage your investments effectively.

ANZ OneAnswer Investment Portfolio offers you choice and flexibility through a range of carefully selected investment funds and convenience and control through extensive services.

ANZ OneAnswer Investment Portfolio is part of the ANZ OneAnswer group of products which are designed to support you in maximising and protecting your wealth. Within ANZ OneAnswer you can also access Personal Super and Pension. For further information on these products, please speak to your ANZ Financial Planner.

## Key features at a glance

Minimum amounts	
Minimum initial investment*	\$5,000 \$1,000 per investment fund
Minimum additional investment	\$1,000 \$100 per investment fund
Minimum switch	\$250 per investment fund
Minimum balance	\$250 per investment fund
Minimum withdrawal	\$1,000
Using the Regular Investment Plan the minimum account balance is reduced*	
Minimum initial investment	\$1,000 per investment fund
Minimum regular investment	\$100 per investment fund (per month or quarter)
Using the Regular Draw-down Plan*	
Minimum total portfolio balance	\$20,000
Minimum regular payment	\$100 per investment fund (per month or quarter)
Investment choice (refer to the Investment Book)	
OptiMix	A range of OptiMix Manage the Manager (MTM) funds
ING	A range of funds managed by INGIM
Other leading managers	A range of funds managed by other leading fund managers
Fees	
Flexible fee options	Entry Fee and Deferred Entry Fee options
Ongoing Fee rebates	Apply based on total account balance
Features	
Regular Investment Plan*	Invest regularly – monthly or quarterly
Regular Draw-down Plan*	Withdraw regularly – monthly or quarterly
Switching	Available between all investment funds
Auto-rebalance	Ensures your investment stays in line with your nominated investment profile
Margin lending	Borrow money to invest and increase the total amount working for you
Online access	Investor Access available through <a href="http://www.anz.com">www.anz.com</a>

\* Minimum initial investment for ING Income is \$10,000 and the minimum monthly payment from the fund is \$20 (see page 8). The Regular Investment Plan and Regular Draw-down Plan do not apply to ING Income.

# What are the benefits?

## Choice and flexibility

### Investment opportunities

To build your wealth on a strong foundation you need access to a broad range of investment funds. ANZ OneAnswer Investment Portfolio gives you access to an extensive investment menu of carefully selected funds, including funds:

- › investing in Australia and internationally
- › investing in all major asset classes
- › managed by a range of leading fund managers with different investment styles
- › with different levels of risk
- › with capital growth focus and/or regular income focus.

### Extensive range of investment funds

ANZ OneAnswer Investment Portfolio allows you to build your own portfolio by investing in funds managed by INGIM and a range of other leading fund managers. You can also choose to invest in OptiMix Manage the Managers (MTM) funds. The OptiMix process carefully selects a number of complementary investment managers to manage your investments within each asset class. This enables you to diversify across a range of asset classes, managers and styles – all via one convenient investment.

### Capital protected fund

ANZ OneAnswer Investment Portfolio offers an innovative capital protected fund. Speak to your ANZ Financial Planner about how this fund can work in your portfolio.

### Diversification

Diversifying your investment may result in underperformance in one area being offset by positive performance in another.

ANZ OneAnswer Investment Portfolio allows you to diversify your investment by providing access to a wide range of investment funds and fund managers. You can achieve diversification by one, or a combination, of the following:

- › **holding different assets** – such as shares in a range of companies
- › **investing in different asset classes** – such as shares, property and fixed interest
- › **investing with several fund managers** – OptiMix, INGIM and other leading fund managers
- › **investing in international asset classes** – such as international shares and fixed interest.

For further information on the investment funds available, please refer to the Investment Book which forms part of this PDS.

### Simple and flexible fee options

ANZ OneAnswer Investment Portfolio has simple and easy to understand fee options giving you the flexibility to choose from an Entry Fee or Deferred Entry Fee option. Your ANZ Financial Planner will explain which option is best suited to your needs.

You may also be rewarded with a higher Ongoing Fee rebate as your account balance grows.

Please refer to ‘What are the fees and charges?’ on page 10 for more information.

### Margin lending

ANZ OneAnswer Investment Portfolio offers a margin lending facility. Margin lending, also called gearing, is a process where you borrow money to invest. By adding borrowed money to your investment, you can increase the total amount of money working for you. This can increase the value of your investment portfolio over time, potentially increasing your returns. However, gearing can also potentially increase your losses if markets decline.

Please speak to your ANZ Financial Planner for advice on whether gearing is a suitable strategy for your circumstances.

### Tax-effective investments

Some asset classes offer additional benefits to investors in the form of tax-effective distributions. Taxation benefits are more significant in Australian shares. If a company pays tax on profits prior to distributing them, the dividend may carry a franking credit representing the tax already paid by the company. Such dividends are known as ‘franked dividends’. The distribution of franked dividends by investment funds can reduce the taxation on investment earnings, improving after-tax returns to investors.

Your ANZ Financial Planner can provide more information on tax-effective investments.

## *Convenience and control*

### **Tracking your investment**

ANZ OneAnswer Investment Portfolio helps you keep track of your investment with easy to read, consolidated, quarterly statements.

You can also conveniently track and manage your investment online. Through ANZ's online service, Investor Access, you can view your account balance, transaction history, statements and update your personal details.

Please visit [www.anz.com](http://www.anz.com) to register.

### **Easy transacting**

You can make additional investments using BPAY®, via internet banking using direct credit (EFT) or by establishing a Regular Investment Plan. You can also choose to receive regular payments with a Regular Draw-down Plan.

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### **Managing your investment**

ANZ OneAnswer Investment Portfolio makes managing your investment easy. As your financial objectives change over time, it is simple to switch between investment funds. No switching fee is charged for switching between funds and you can submit a request to switch online. You can also choose to automatically rebalance your investment fund allocation back to your nominated investment profile using the auto-rebalance feature. Please speak to your ANZ Financial Planner before changing your investment strategy.

# What are the risks?

Investing presents both opportunities and risks. It is important to be aware of and assess the risks associated with investing. We have listed significant risks that may impact your investment below.

## Investment risks

There are many different types of risks associated with investing but for most investors it is the risk of capital loss that is the most important. Generally, the higher the level of risk you are prepared to accept, the higher the potential return from your investment. At the same time, this higher level of risk may also increase your chances of incurring a loss, including the potential loss of your initial investment amount.

It is important to understand that all investments have risks associated with them. An example of a lower risk, lower return investment is an investment fund which invests only in cash. An example of a higher risk, higher potential return investment is an investment fund which invests primarily in shares. You should determine the level of risk that you are prepared to accept to help you in setting your investment strategy. A decline in the value of your investment primarily occurs when the fund in which you are invested experiences a fall in the value of its underlying assets.

Factors that can impact your investment include:

- › changes in the economic and political climate
- › changes in government policies and laws
- › movements in currency markets
- › changes in interest rates
- › credit risk
- › investment decisions made by fund managers
- › the selection of fund managers.

We manage investment risks by selecting and continuing to review our investment funds in a way that maximises investment returns, but stays within defined risk levels. Information about the investment funds available through ANZ OneAnswer Investment Portfolio can be found in the Investment Book, which forms a part of this PDS.

When you make your investment fund selection it is important that you consider how these investment risks can affect your investment. We recommend that you discuss investment risks with your ANZ Financial Planner.

### Investing internationally

Investing internationally may expose you to risks not associated with Australian investments. For example, depending on how you invest, an international investment may be affected by movements in local financial markets, currency and interest rates.

When managing an investment fund, each fund manager may use various techniques to counter, or take advantage of, movements in currency. For example, investment funds can be 'unhedged', 'hedged', or a fund manager may elect to actively manage currency. If fund managers use hedging as a substantial part of their investment process, it is noted in the Investment Book, which forms a part of this PDS. Please speak to your ANZ Financial Planner if you require further information on these strategies.

### Gearing

Gearing means money is borrowed in order to increase the exposure to an asset. Gearing can be achieved by investing in a geared investment fund or if you choose to include a margin loan as a part of your investment. In the case of geared investment funds, the fund borrows the money rather than the investor.

Gearing increases the volatility of an investment by magnifying its gains and losses. A geared investment carries more risk than a comparable investment without gearing. We recommend that you speak to your ANZ Financial Planner if you are considering a geared investment.

### Derivatives

Some of the investment funds available through ANZ OneAnswer Investment Portfolio may use financial derivatives. Risks associated with derivatives include:

- › **potential illiquidity** – the derivative potentially not moving in unison with its physical asset
- › **counterparty risk** – where the counterparty to the derivative instrument is unable to meet its financial obligations.

### Short selling

Some of the investment funds available through ANZ OneAnswer Investment Portfolio may engage in short selling. The objective of short selling is to benefit from falling markets. Short selling is where a fund manager sells a security it does not own, in the hope of buying it back at a later date and at a lower price.

The potential loss on a short position is theoretically unlimited. This is because there is potentially no limit on how much the price of the security can rise, before the short position is closed off.

### Capital protection – counterparty

Although it is not likely, where funds offer capital protection the protection provider could fail to honour its commitments. If this happens, the protection provider may not be able to satisfy its contractual obligations in respect of the capital protection mechanism which supports the fund. If this occurs, you could lose some or all of your investment.

## Other risks

### Changes to investment funds

We regularly monitor the investment funds offered through ANZ OneAnswer Investment Portfolio. To maintain the quality and diversity of the investment funds, we may make changes at any time, including:

- › adding, closing or terminating an investment fund
- › removing, replacing or adding an investment manager
- › changing an investment fund's objective, investment strategy (including the benchmark), asset allocation, neutral position and range, currency strategy and the number of asset classes
- › changing the rules that govern an investment fund (e.g. changing fees, notice periods or withdrawal features).

In some cases we can make these changes without prior notice to investors. Any changes will be considered in light of the potential negative or positive impact on investors.

We will notify existing investors in affected funds as soon as practicable after any changes via regular investor communications and/or the ANZ website.

# How do I set up my ANZ OneAnswer Investment Portfolio?

When setting up your ANZ OneAnswer Investment Portfolio account you need to consider the information in the table below. It is important that you discuss your choices with your ANZ Financial Planner.

<b>Making your initial investment</b>	<p>The minimum initial investment is \$5,000 (\$1,000 per investment fund) or \$1,000 if you establish a Regular Investment Plan.</p> <p>Initial investments can be made by cheque or direct debit. Please nominate your payment method on the Application Form.</p>
<b>Establishing a Regular Investment Plan (terms and conditions apply)</b>	<p>You can make regular payments into your investment via direct debit. The minimum regular investment is \$100 per month or quarter per investment fund. Units will be issued based on the terms of the PDS current at the time each regular investment is made.</p> <p>For more information and the terms and conditions, refer to the section titled 'How can I set up a Regular Investment Plan?' in the Incorporated Material.</p>
<b>Receiving a regular payment from your investment</b>	<p>The Regular Draw-down Plan allows you to receive a minimum payment of \$100 per month or quarter per investment fund, provided the total value of your investments in ANZ OneAnswer Investment Portfolio remains above \$20,000. The Regular Draw-down Plan does not apply to the ING Income fund. Investors in ING Income can receive a regular payment of \$20 or more via the Regular Withdrawal Plan.</p> <p>For more information, refer to the section titled 'How can I receive a regular payment from my investment?' in the Incorporated Material.</p>
<b>Choosing an investment fund</b>	<p>There are over 70 carefully selected investment funds to choose from. For information on each fund, please refer to the Investment Book which forms part of this PDS. Your ANZ Financial Planner will be able to assist you by assessing your individual needs and financial risk profile.</p>
<b>Adding the auto-rebalance facility (terms and conditions apply)</b>	<p>The auto-rebalance facility automatically realigns your investment allocation to your nominated investment profile by switching units between investment funds on a quarterly, half-yearly or yearly basis. You may realise a capital gain or loss as a result of an auto-rebalance switch.</p> <p>For more information and the terms and conditions, refer to the section titled 'How do I add the auto-rebalance facility to my investment?' in the Incorporated Material.</p>
<b>Borrowing money to invest (terms and conditions apply)</b>	<p>ANZ OneAnswer Investment Portfolio offers a margin lending facility through ANZ Margin Lending. A margin loan will use the value of managed funds in your investment portfolio as security over the loan.</p> <p>For more information and the terms and conditions, refer to the section titled 'How can I borrow money to invest?' in the Incorporated Material.</p>
<b>Distribution payments</b>	<p>You can choose to have the distributions from your investment reinvested in your portfolio or paid into a financial institution account.</p> <p>For more information, refer to the section titled 'How do I receive my distribution payments?' in the Incorporated Material.</p>

Investments made by direct debit are governed by the Direct Debit Request Service Agreement attached to the Application Form.

# How do I manage my ANZ OneAnswer Investment Portfolio?

ANZ OneAnswer Investment Portfolio provides you with a number of options to make managing your investment easy.

<b>Making an additional investment*</b> <b>(terms and conditions apply)</b>	<p>The minimum additional investment is \$1,000 (\$100 per investment fund). Additional investments can be made by BPAY, EFT, cheque or direct debit. Units are issued based on the terms of the current PDS, which may differ to the terms of this PDS.</p> <p>For more information and the terms and conditions, refer to the section titled 'How do I make an additional investment?' in the Incorporated Material.</p>
<b>Changing your investment fund*</b> <b>(terms and conditions apply)</b>	<p>You can switch between investment funds at anytime. The minimum switch per investment fund is \$250. There are currently no fees when switching between investment funds except ING Cash, ING Mortgages and Challenger Howard Mortgages. For more information on switching between these funds see page 17 of this book.</p> <p>When switching, units purchased are issued based on the terms of the current PDS, which may differ to the terms of this PDS. You can request a copy of the current PDS at any time which will be provided free of charge. Prior to switching, please speak to your ANZ Financial Planner about any applicable exit fees or tax implications.</p> <p>For more information on switching between investment funds and the terms and conditions, refer to the section titled 'How do I switch investment funds?' in the Incorporated Material.</p>
<b>Adding and amending the auto-rebalance facility</b> <b>(terms and conditions apply)</b>	<p>You can add or amend the auto-rebalance facility by completing the auto-rebalance section on the Switch Request Form.</p> <p>For more information and terms and conditions, refer to the section titled 'How do I add the auto-rebalance facility to my investment?' in the Incorporated Material.</p>
<b>Changing your Regular Investment Plan or Regular Draw-down Plan</b>	<p>You can defer, stop or alter your Regular Investment Plan or Regular Draw-down Plan at any time by notifying us in writing at least two weeks before the next debit or credit is due.</p>
<b>Withdrawing money from your portfolio*</b> <b>(terms and conditions apply)</b>	<p>The minimum withdrawal amount is \$1,000. Prior to withdrawing, please speak to your ANZ Financial Planner about any applicable exit fees or tax implications.</p> <p>For more information and the terms and conditions, refer to the section titled 'How do I withdraw money from my investment?' in the Incorporated Material.</p>
<b>Accessing your account and transacting online</b>	<p>Through ANZ's online service, Investor Access, you can view your account balance, transaction history and statements. You can also request to switch between investment funds and are able to update your personal details. Visit <a href="http://www.anz.com">www.anz.com</a> to register.</p> <p>For more information, refer to the section titled 'How do I access my account and transact online?' in the Incorporated Material.</p>

\* All additional investments, switches or withdrawals may affect your auto-rebalance facility. We will cancel the auto-rebalance facility on your account if you fully redeem from an investment fund or make an investment into a fund that you do not hold units in.

Any forms you require to manage your ANZ OneAnswer Investment Portfolio are available from your ANZ Financial Planner or by contacting Customer Services.

## Contact details

**Phone** 13 38 63 weekdays between 8.00am and 8.00pm (Sydney time)  
**Fax** 02 9234 6668  
**Email** [anz.investments@ing.com.au](mailto:anz.investments@ing.com.au)  
**Mail** ANZ OneAnswer, GPO Box 4028, Sydney NSW 2001  
**Website** [www.anz.com](http://www.anz.com)

# What are the fees and charges?

## *Did you know?*

**Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.**

**For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).**

**You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.**

**You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the product issuer or your financial adviser.**

### **To find out more**

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.fido.asic.gov.au](http://www.fido.asic.gov.au)) has a managed investment fee calculator to help you check out different fee options.

## *Fees and other costs*

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the investment fund assets as a whole.

Taxes are set out on page 21 of this book.

When you invest in ANZ OneAnswer Investment Portfolio you have two different fee payment options:

### **a) Entry Fee option**

Pay Contribution Fees upfront, at the time when you make each investment. No Withdrawal Fees apply under this option. This option has lower Ongoing Fees than the Deferred Entry Fee option for the first four years of each investment.

### **b) Deferred Entry Fee option**

Pay no Contribution Fees upfront, at the time when you make each investment, but pay a higher Ongoing Fee for the first four years of your investment. In addition, you will pay a Withdrawal Fee when you withdraw the investment within the first three years.

**Note:** You may pay more in total fees if you choose the Deferred Entry Fee option. Also, the fee payment options for ING Cash, ING Mortgages and Challenger Howard Mortgages differ from the options above.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment funds are set out on pages 13 and 14 of this book.

Type of fee or cost	Amount		How and when paid
	Entry Fee option (pay Contribution Fees upfront)	Deferred Entry Fee option (pay no Contribution Fees upfront)	
<b>Fees when your money moves in or out of the fund*</b>			
<b>Establishment Fee</b> The fee to open your investment.	Nil	Nil	Not applicable
<b>Contribution Fee (Entry Fee)</b> The fee on each amount contributed to your investment by you.	ING Cash – nil ING Mortgages – nil Challenger Howard Mortgages – nil All other investment funds – 4%	Nil	This fee is deducted from any initial, additional or regular investment at the time of investment. This fee is payable to ANZ and can be negotiated with your ANZ Financial Planner.  Please refer to ‘Financial planner commissions’ on page 18 of this book.
<b>Withdrawal Fee</b> The fee on each amount you take out of your investment.	ING Mortgages and Challenger Howard Mortgages: > 1.5% within six months > 1% within 6–12 months > nil after one year.  All other investment funds – nil	ING Cash – nil  ING Mortgages and Challenger Howard Mortgages: > 1.5% within six months > 1% within 6–12 months > nil after one year.  All other investment funds – up to 3% of any amount withdrawn within three years.	This fee is calculated on the withdrawal amount and is deducted from each withdrawal you make within the Withdrawal Fee period.  The Withdrawal Fee period applies from the date of each investment.  Withdrawal Fees relating to the Regular Draw-down Plan are explained on page 17 of this book.  Withdrawal Fees do not apply to reinvested distributions and/or reinvested rebates whilst they remain invested in the same fund.  Please refer to ‘Withdrawal Fees’ on page 17 of this book.
<b>Termination Fee</b> The fee to close your investment.	Nil	Nil	Not applicable

\* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Refer to ‘Transaction cost factors (buy/sell spreads)’ on page 18 of this book.

Type of fee or cost	Amount		How and when paid
	Entry Fee option (pay Contribution Fees upfront)	Deferred Entry Fee option (pay no Contribution Fees upfront)	
<b>Management costs</b>			
<p>The fees and costs for managing your investment.</p> <p>The amount you pay for specific investment funds is shown on pages 13 and 14 of this book.</p>	<p><b>Ongoing Fees<sup>†</sup></b></p> <p>ING Cash – 0.95% p.a.</p> <p>ING Mortgages – 1.48% p.a.</p> <p>Challenger Howard Mortgages – 1.65% p.a.</p> <p>Fee range for other investment funds – 1.44% p.a. to 2.90% p.a.</p> <p><b>Ongoing Fee rebate<sup>#</sup></b></p> <p>Ongoing Fee rebates may apply, thereby reducing the above Ongoing Fees.</p> <p>Please refer to ‘Ongoing Fee rebate’ on page 15 of this book.</p> <p><b>Investor Fee</b></p> <p>An Investor Fee of \$48 p.a. applies to account balances under \$10,000.</p>	<p><b>Ongoing Fees<sup>†</sup></b></p> <p>ING Cash – 0.95% p.a.</p> <p>ING Mortgages – 1.48% p.a.</p> <p>Challenger Howard Mortgages – 1.65% p.a.</p> <p>Fee range for other investment funds – 2.29% p.a. to 3.75% p.a.</p> <p><b>Ongoing Fee rebate<sup>#</sup></b></p> <p>Ongoing Fee rebates may apply, thereby reducing the above Ongoing Fees.</p> <p>Please refer to ‘Ongoing Fee rebate’ on page 15 of this book.</p> <p><b>Deferred Entry Fee rebate<sup>#</sup></b></p> <p>A rebate of 0.85% p.a. will apply after four years of each investment. Please refer to page 15 of this book.</p> <p><b>Investor Fee</b></p> <p>An Investor Fee of \$48 p.a. applies to account balances under \$10,000.</p>	<p><b>Ongoing Fees</b></p> <p>This fee is included in the daily calculation of the unit price and is deducted from the assets of each investment fund monthly.</p> <p>This fee includes an amount payable to ANZ that can be negotiated with your ANZ Financial Planner. Please refer to ‘Financial planner commissions’ on page 18 of this book.</p> <p>Performance fees may also be applicable to specific investment funds. Please refer to ‘Performance fees’ on page 16 of this book.</p> <p><b>Investor Fee</b></p> <p>This fee is deducted from your account balance annually. Please refer to ‘Investor Fee’ on page 17 of this book.</p>
<b>Service fees<sup>‡</sup></b>			
<p><b>Investment Switching Fee*</b></p> <p>The fee for changing investment funds.</p>	<p>Contribution and Withdrawal Fees may apply when switching to and from ING Cash, ING Mortgages and Challenger Howard Mortgages. Please refer to ‘Switching’ on page 17 of this book.</p> <p>For other investment funds there are currently no fees when switching.</p>	<p>Withdrawal Fees may apply to ING Cash, ING Mortgages and Challenger Howard Mortgages. Please refer to ‘Switching’ on page 17 of this book.</p> <p>For other investment funds there are currently no fees when switching and a switch will not change the investment start date for the calculation of the Withdrawal Fees and the Deferred Entry Fee rebate.</p>	<p>Deducted from amounts switched.</p>

\* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Refer to ‘Transaction cost factors (buy/sell spreads)’ on page 18 of this book.

† Ongoing Fees are expressed as a percentage of gross assets unless otherwise indicated.

‡ Other service fees may apply. Please refer to ‘Service fees’ on page 17 of this book.

# Not applicable to investments in ING Cash, ING Mortgages or Challenger Howard Mortgages. The Deferred Entry Fee rebate is calculated on the balance of each investment after it has been invested for four years or more.

## Ongoing Fees

The following tables list the Ongoing Fees of each investment fund offered through ANZ OneAnswer Investment Portfolio.

### OptiMix funds

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
OptiMix Australian Fixed Interest	1.76	2.61
<b>Profile 2 – Conservative</b>		
OptiMix Conservative	1.86	2.71
<b>Profile 3 – Moderate</b>		
OptiMix Moderate	1.92	2.77
<b>Profile 4 – Growth</b>		
OptiMix Balanced	1.94	2.79
OptiMix Growth	1.99	2.84
<b>Profile 5 – High growth</b>		
<i>Property</i>		
OptiMix Property Securities	1.98	2.83
<i>Australian shares</i>		
OptiMix Australian Shares	1.98	2.83
OptiMix Geared Australian Shares†	2.90	3.75
<i>Global shares</i>		
OptiMix Global Emerging Markets Shares	2.35	3.20
OptiMix Global Shares	2.16	3.01
OptiMix Global Smaller Companies Shares	2.25	3.10
<i>Multi-sector</i>		
OptiMix High Growth	2.07	2.92

\* A rebate of 0.85% p.a. will be paid after four years of each investment, effectively reducing the Ongoing Fee to the level of the Entry Fee option (excluding ING Cash, ING Mortgages and Challenger Howard Mortgages).

† This is the Ongoing Fee charged on the net assets of the investment fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 1.45% p.a. in the Entry Fee option and 1.88% p.a. in the Deferred Entry Fee option.

‡ A portion of the Ongoing Fee is charged under the expense clause of the relevant fund's constitution. The remainder is charged under the management fee clause.

# In some circumstances, the fee charged to these investment funds is higher than the fee stated. However, you will be paid an Ongoing Fee rebate to ensure the net fee you pay is in line with the fees stated.

### ING and externally managed funds

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 1 – Defensive</b>		
BlackRock Monthly Income	1.65	2.50
Challenger Howard Mortgages	1.65	1.65
Colonial First State Global Credit Income	1.65	2.50
ING Cash	0.95	0.95
ING Diversified Fixed Interest <sup>‡</sup>	1.65	2.50
ING Mortgages	1.48	1.48
UBS Diversified Fixed Income <sup>#</sup>	1.52	2.37
<b>Profile 2 – Conservative</b>		
AMP Capital Enhanced Yield	1.95	2.80
Credit Suisse Syndicated Loan	2.00	2.85
Goldman Sachs JBWere Income Plus	2.05	2.90
ING Conservative <sup>‡</sup>	1.65	2.50
ING Diversified High Yield <sup>#</sup>	1.65	2.50
ING Income <sup>‡</sup>	1.65	2.50
ING Income Plus	1.65	2.50
Perpetual Conservative Growth <sup>#</sup>	2.00	2.85
UBS Defensive <sup>#</sup>	1.75	2.60
<b>Profile 3 – Moderate</b>		
ING Balanced <sup>‡</sup>	1.80	2.65
ING Protected Growth	2.35	3.20
Schroder Balanced <sup>#</sup>	2.00	2.85
UBS Balanced <sup>#</sup>	1.80	2.65
<b>Profile 4 – Growth</b>		
Barclays Global Investors Diversified Growth <sup>#</sup>	1.85	2.70
Colonial First State Diversified <sup>#</sup>	1.95	2.80
ING Active Growth	1.80	2.65
ING Managed Growth <sup>‡</sup>	1.80	2.65
ING Tax Effective Income	1.80	2.65
Perpetual Balanced Growth <sup>#</sup>	2.10	2.95

ING and externally managed funds – continued

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 5 – High growth</b>		
<i>Property</i>		
AXA Australian Property	2.05	2.90
Credit Suisse Property <sup>#</sup>	1.75	2.60
ING Global Property Securities	2.15	3.00
ING Property Securities	1.80	2.65
Vanguard Property Securities Index	1.44	2.29
<i>Australian shares</i>		
AMP Capital Responsible Investment Leaders Australian Shares	2.30	3.15
Ausbil Australian Emerging Leaders <sup>§</sup>	1.95	2.80
Barclays Global Investors Australian Shares <sup>#</sup>	1.85	2.70
BT Smaller Companies	2.00	2.85
Challenger Australian Share Income	2.10	2.95
Colonial First State Imputation <sup>#</sup>	1.95	2.80
ING Australian Shares <sup>†</sup>	1.80	2.65
ING Blue Chip Imputation <sup>†</sup>	1.80	2.65
ING Select Leaders	1.80	2.65
ING Sustainable Investments – Australian Shares	1.80	2.65
Investors Mutual Australian Shares <sup>#</sup>	2.00	2.85
Perennial Value Shares	1.92	2.77
Perpetual Australian Shares <sup>#</sup>	2.10	2.95
Schroder Australian Equity <sup>#</sup>	1.95	2.80
Vanguard Australian Shares Index	1.44	2.29
<i>Global shares</i>		
AMP Capital Responsible Investment Leaders International Shares	2.35	3.20
AXA Global Equity Value <sup>#</sup>	2.05	2.90
Barclays Global Investors International Shares	1.95	2.80
Credit Suisse International Shares <sup>#</sup>	2.05	2.90
ING Global Emerging Markets Shares	1.90	2.75
ING Global High Dividend	1.90	2.75
ING Global Shares <sup>†</sup>	1.90	2.75
MFS Global Equity	1.95	2.80
Perpetual International Shares <sup>#</sup>	2.20	3.05
Platinum International	2.70	3.55
Vanguard International Shares Index	1.46	2.31
Vanguard International Shares Index (Hedged)	1.46	2.31
Zurich Investments Global Thematic Shares	2.00	2.85

ING and externally managed funds – continued

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<b>Profile 5 – High growth</b>		
<i>Multi-sector</i>		
ING High Growth	1.80	2.65
<b>Profile 6 – Alternative investments</b>		
BlackRock Asset Allocation Alpha <sup>§</sup>	2.10	2.95

\* A rebate of 0.85% p.a. will be paid after four years of each investment, effectively reducing the Ongoing Fee to the level of the Entry Fee option (excluding ING Cash, ING Mortgages and Challenger Howard Mortgages).

† This is the Ongoing Fee charged on the net assets of the investment fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 1.45% p.a. in the Entry Fee option and 1.88% p.a. in the Deferred Entry Fee option.

‡ A portion of the Ongoing Fee is charged under the expense clause of the relevant fund's constitution. The remainder is charged under the management fee clause.

# In some circumstances, the fee charged to these investment funds is higher than the fee stated. However, you will be paid an Ongoing Fee rebate to ensure the net fee you pay is in line with the fees stated.

§ This Ongoing Fee is inclusive of an estimated performance fee. We have used the actual performance fee of 0% charged by the fund manager for the 12 month period ending 30 June 2007 as the estimated performance fee for this fund. Please note that, given this is an estimate, the actual performance fee may be different.

## Additional explanation of fees and costs

### Ongoing Fee rebate

A rebate has been negotiated by ANZ and is payable to all investors. This rebate reduces the Ongoing Fees payable and is based on your total account balance within a fee option, excluding investments in ING Cash, ING Mortgages or Challenger Howard Mortgages. The rebates paid are set out in the following table:

Account balance	Ongoing Fee rebate
First \$100,000	0.15% p.a.
Next \$100,000	0.35% p.a.
Next \$100,000	0.55% p.a.
Amounts over \$300,000	0.75% p.a.

Rebates are calculated monthly and credited as additional units to your ANZ OneAnswer Investment Portfolio on or about the quarterly anniversary of your account start date, or on full withdrawal. You can choose to have all rebates paid into one investment fund or across all applicable investment funds. Alternatively, you can choose to have these rebates paid into your financial institution account. In most cases, rebates should be treated as taxable income, however there may be circumstances where this is not the appropriate treatment. You should seek tax advice specific to your circumstances.

If you choose the Entry Fee option, you will be charged the full Ongoing Fee of the Deferred Entry Fee option and then a rebate of the difference between the fees charged for the Deferred Entry Fee option and the Entry Fee option will be paid. This rebate of 0.85% p.a. is paid at the same time and in the same manner as the Ongoing Fee rebate outlined above (this does not apply to ING Cash, ING Mortgages or Challenger Howard Mortgages).

**Example:** Amanda is using the Deferred Entry Fee option and has the following investments:

› ING Cash	\$30,000
› ING Balanced	\$140,000
› ING Australian Shares	\$60,000
› OptiMix Moderate	\$60,000
› Credit Suisse Property	\$60,000
<b>Total account balance</b>	<b>\$350,000</b>

The Ongoing Fee rebate is calculated as follows:

Account balance	Rebate calculation	Ongoing Fee rebate
First \$100,000	\$100,000 x 0.15% p.a.	\$150
Next \$100,000	\$100,000 x 0.35% p.a.	\$350
Next \$100,000	\$100,000 x 0.55% p.a.	\$550
Amounts over \$300,000	\$20,000 x 0.75% p.a.	\$150
<b>Total rebate</b>		<b>\$1,200 p.a. (\$300 per quarter)</b>

**Note:** The Ongoing Fee rebate does not apply to ING Cash.

### Deferred Entry Fee rebate

For the Deferred Entry Fee option, a rebate of 0.85% p.a. applies after four years of each investment. The rebate will be based on the account balance of each investment after it has been invested for four years or more. This rebate is in addition to any other rebates that may apply to your investment. This rebate is paid in the same manner as the Ongoing Fee rebates outlined in the previous section. This rebate is not applicable to ING Cash, ING Mortgages or Challenger Howard Mortgages.

**Example:** Tim invested in ING Balanced on 30 June 2008.

From 1 July 2012, assuming his account balance from that original investment is \$150,000, Tim is entitled to a Deferred Entry Fee rebate as follows:

$$\$150,000 \times 0.85\% \text{ p.a.} = \$1,275 \text{ p.a.}$$

It is important to note, Tim is still entitled to an Ongoing Fee rebate of \$325 p.a. in addition to the Deferred Entry Fee rebate.

## Performance fees

Performance fees are currently applicable only for:

- › Ausbil Australian Emerging Leaders
- › BlackRock Asset Allocation Alpha.

We do not charge performance fees directly, however performance fees may be payable from the underlying fund to the investment manager. The investment manager may charge a performance fee if the underlying fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Benchmark	Performance fee
<b>Ausbil Australian Emerging Leaders</b>	
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees)*
<b>BlackRock Asset Allocation Alpha</b>	
UBS Bank Bill Index	20% of outperformance above the benchmark†

\* Exclusive of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC).

† The difference between the performance return of BlackRock Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

Any such performance fees are reflected as a reduction in the returns generated by the underlying fund and, therefore, in the value of your investment. The performance fee is accrued daily and drawn monthly in arrears. (Each unit price of the underlying fund reflects accrued performance fees).

The below table illustrates how fees might impact on the investment of a hypothetical investor based on the following assumptions:

- › The investor invests \$100,000.
- › The investor remains in the fund for a full year.
- › The fund achieves a return of 14% compared with the benchmark of 12% for the year (i.e. 2% outperformance).
- › Performance fee of 15%\* charged on returns above the benchmark.

Market value at commencement of year 1	\$100,000
Gross value-added fund performance in year 1 (14%)	\$14,000
Gross value-added benchmark performance in year 1 (12%)	\$12,000
Outperformance over benchmark in year 1 (2%)	\$2,000
Performance fee (15% of outperformance)	\$300
Gross value-added less performance fee	\$13,700

This example is provided for illustrative purposes only and should not be taken as an indication of future performance. The performance fee (and therefore, the management costs) will change over time depending on the fund's returns.

\* Different funds may charge different performance fees.

If a period of underperformance to the benchmark occurs, the performance fee accrued is frozen at its current level and further performance fees do not start accruing again until the full amount of underperformance is recouped.

### OptiMix funds

We pay the underlying investment managers' fees from the Ongoing Fees of each OptiMix fund. The Ongoing Fee of the following funds may include a performance fee payable to the fund manager:

- › OptiMix Australian Shares
- › OptiMix Geared Australian Shares
- › OptiMix Conservative
- › OptiMix Moderate
- › OptiMix Balanced
- › OptiMix Growth
- › OptiMix High Growth.

To align the investment managers' interests with investors' interests, the performance fee is only paid if the investment managers meet specified performance targets. Any such performance fees do not represent an additional charge to investors.

## Investor Fee

This is an account keeping fee of \$48 p.a. where your total account balance (excluding investments in ING Cash, ING Mortgages and Challenger Howard Mortgages) is under \$10,000. In addition, for investments solely in ING Cash, ING Mortgages and Challenger Howard Mortgages this fee will not apply.

The fee is accrued monthly on or about the monthly anniversary of your account start date. The fee is deducted annually, or pro rated upon full withdrawal from ANZ OneAnswer Investment Portfolio. The Investor Fee is accrued and deducted proportionately across your investment funds.

If you invested prior to 20 September 2004, this fee will not apply to your current investment, including additions.

## Withdrawal Fees

### Entry Fee option

The only Withdrawal Fees that apply under this option are for amounts withdrawn or switched from ING Mortgages or Challenger Howard Mortgages:

- › 1.5% within 6 months
- › 1% between 6–12 months
- › nil after one year.

For example, for every \$1,000 you withdraw or switch from ING Mortgages within six months from the date of each investment, you will be charged a \$15 Withdrawal Fee.

### Deferred Entry Fee option

You will be charged a Withdrawal Fee of up to 3% of the withdrawal amount on withdrawals from all investment funds, except ING Cash, ING Mortgages and Challenger Howard Mortgages, within the first three years of each investment.

For example, for every \$1,000 you withdraw from ING Managed Growth within three years of each investment, you will be charged a \$30 Withdrawal Fee.

There are no Withdrawal Fees for amounts withdrawn from ING Cash where the amount was originally invested in ING Cash.

The Withdrawal Fees for amounts withdrawn or switched from ING Mortgages and Challenger Howard Mortgages are:

- › 1.5% within 6 months
- › 1% between 6–12 months
- › nil after 1 year.

For example, for every \$1,000 you withdraw or switch from ING Mortgages within six months of each investment, you will be charged a \$15 Withdrawal Fee.

If you have established a Regular Draw-down Plan, you can receive up to 0.5% per month (1.5% per quarter) of the total value of your investment portfolio balance without incurring a Withdrawal Fee. Any payment in excess of this amount will be subject to a Withdrawal Fee where applicable. Withdrawal Fees will be deducted from your payment amount.

## Service fees

### Switching

There are currently no investment switching fees charged for switching between any of the investment funds. However, Entry and Withdrawal Fees will apply to switches (including switches as a result of an auto-rebalance of your investment allocation) to or from ING Cash, ING Mortgages and/or Challenger Howard Mortgages in the following circumstances:

#### ING Mortgages or Challenger Howard Mortgages

Switching to or from any other investment fund or between these two funds is treated as a new investment and the standard Entry and/or Withdrawal Fees will apply.

#### Examples

1. If you are invested in the Deferred Entry Fee option and you switch from ING Australian Shares to ING Mortgages within the first three years of an investment, you will be charged a Withdrawal Fee of 3%.
2. If you are invested in the Deferred Entry Fee option and you switch from Challenger Howard Mortgages to OptiMix Growth within the first six months of an investment, you will be charged a Withdrawal Fee of 1.5%. A Withdrawal Fee will apply to the money switched into OptiMix Growth for three years from the date of the switch.
3. If you are invested in the Entry Fee option and switch from ING Mortgages to ING Balanced within the first six months of an investment, you will be charged a Withdrawal Fee of 1.5%. An Entry Fee will also be payable on the amount switched to ING Balanced.

#### ING Cash (Entry Fee option)

If you switch from ING Cash to any other investment fund, you will pay an Entry Fee on the new fund. If you switch from any other investment fund (except ING Mortgages and Challenger Howard Mortgages) into ING Cash, you will not incur any fees.

#### ING Cash (Deferred Entry Fee option)

If you switch from ING Cash to any other investment fund, you will commence the Withdrawal Fee period at the time of the switch. If you switch from any other investment fund (except ING Mortgages and Challenger Howard Mortgages) into ING Cash, the Withdrawal Fee period of the original investment will continue to apply.

### Transaction cost factors (buy/sell spreads)

Transaction costs are incurred when buying and selling investment fund assets. These transaction costs include brokerage, stamp duty and costs incurred when buying and selling units in underlying investment funds.

A transaction cost factor ('buy' spread) may be included in the unit price used to buy units in an investment fund to allow for some or all of the costs of buying assets. Similarly, a transaction cost factor ('sell' spread) may be included in the unit price used to sell units in an investment fund to allow for some or all of the cost of selling assets.

Transaction cost factors of up to 0.60% (except for AXA Australian Property which is currently 1.40%) may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each investment fund are available by contacting Customer Services or at [www.anz.com](http://www.anz.com) > Investments & Advice > Resources.

For example, for every \$1,000 that you invest in ING Managed Growth, the estimated transaction cost that is incurred is 0.18% or \$1.80. This amount is reflected in the 'buy' unit price at the time of your transaction.

**Note:** If a transaction cost factor applies to an investment fund, then it will apply when switching.

### Adviser Service Fee

This is an optional fee that is agreed between you and your ANZ Financial Planner.

If you agree to pay ANZ an Adviser Service Fee (ASF) for your ANZ Financial Planner's services in relation to your investment, we will deduct this amount from your account. You choose whether the fee will be deducted by redeeming units across all your investment funds, or by redeeming units from one nominated investment fund.

The amount ANZ receives will include GST.

At our discretion we may decline to deduct any of these fees. If you notify us that you no longer wish to use the services of an ANZ Financial Planner in relation to your investment, the ASF may be terminated.

There are two ways you can choose to have this fee paid:

- > Ongoing Adviser Service Fee
- > One-off Adviser Service Fee.

### Ongoing Adviser Service Fee

This fee may be charged on an ongoing basis as a percentage of your account balance or set dollar amount per annum. This fee will be calculated and deducted from your account balance on or about the monthly anniversary of your account.

You can terminate this fee at any time by notifying us in writing.

### One-off Adviser Service Fee

This fee may be charged on a one-off basis as a set dollar amount or as a percentage of either:

- > your investment at the time of your initial or additional investment
- > your total account balance at any other time.

Where this fee is being charged at the time of your investment it will be deducted after your investment has been processed.

### Example: how an ongoing ASF is calculated

If you have a \$10,000 total account balance and have negotiated an ongoing ASF of 1% p.a. to be paid to ANZ, the amount deducted from your account would be \$100 p.a. ( $\$10,000 \times 1\%$ ) or \$8.33 per month.

## Financial planner commissions

We may pay ANZ commission for selling you this product. These commissions are already incorporated into the Contribution and Ongoing Fees outlined in this book and are not charged directly to your ANZ OneAnswer Investment Portfolio. The commission amounts shown below are the amounts paid to ANZ and include GST.

The initial and ongoing commissions are calculated based on the value of amounts you invest (initial) and your account balance (ongoing) as follows:

Fund	Commission	
	Initial	Ongoing p.a.
ING Cash	Nil	0.33%
ING Mortgages and Challenger Howard Mortgages*	1.10%	0.33%
Other investment funds†		
– Entry Fee option	4.40%	0.435%
– Deferred Entry Fee option	3.30%	0.435%

\* Only one commission option can be selected, either initial commission or ongoing commission. Additional investments must follow the same commission option as the original investment.

† Net of rebates negotiated by ANZ.

For example, for every \$1,000 invested in ING Active Growth in the Entry Fee option, ANZ will receive \$4.35 p.a. ongoing commission.

You can negotiate a partial or full rebate of initial and ongoing commissions with your ANZ Financial Planner.

If you negotiate a rebate of initial commission in the Entry Fee option, you will be charged a reduced Entry Fee. If you negotiate a rebate of initial commission in the Deferred Entry Fee option, the rebate will result in additional units being added to your account at the time of investment.

If you negotiate a rebate of ongoing commission in the Entry Fee or Deferred Entry Fee option, the rebate is paid monthly based on your account balance at month end.

If you would like to confirm contact details of your ANZ Financial Planner or would like to contact an ANZ Financial Planner if you do not already have one, please contact Customer Services.

In addition to any initial and ongoing commissions, we may make payments to dealer groups based on commercial arrangements. We may also make payments to dealer groups or to ANZ to enable them to provide educational or marketing support. Payments made by us are not charged to you or your ANZ OneAnswer Investment Portfolio. These other payments are up to a maximum of 0.25% p.a. (including GST) of funds under management.

## Other fees and additional information

### Goods and Services Tax and fees

Fees detailed on pages 11 to 14 of this book are inclusive of GST and take into consideration the reduced input tax credits that may be claimed by the investment funds, unless otherwise stated.

### Dishonour Fee

Currently, a \$10 fee is charged to your ANZ OneAnswer Investment Portfolio where any payment made by direct debit is dishonoured (for example, insufficient funds are available in the account debited).

### Processing fee

Your financial institution may charge a processing fee each time you make a contribution using the Regular Investment Plan. This amount will vary depending on your financial institution.

### Differential fees

We may negotiate differential fees in relation to different classes of units with 'wholesale' clients as defined in the Corporations Act, which may result in rebates being paid to these investors. These rebates will be paid from our own money and will not affect other investors. Tax may be payable on these rebates.

### Payments from underlying fund managers

We may receive a fund manager payment from underlying fund managers based on funds under management. These amounts are already considered when we determine the fees and charges for each investment fund. These payments come from each fund managers' resources and are not an additional fee to you. These fund manager payments are up to a maximum of 0.60% p.a. of funds under management.

### Expenses

The Ongoing Fees of the investment funds managed by fund managers other than INGIM include the ongoing fees and charges of the underlying fund managers advised to us at the time of writing this PDS. These underlying fees are an expense to the investment fund and may be subject to change without notice.

### Maximum fees and charges

Each investment fund's constitution allows us to charge higher fees as outlined in the table below. It is not our intention to raise our fees and charges for any investment fund in the foreseeable future.

Maximum fees – all investment funds	
Entry Fee	8%
Withdrawal Fee	5%
Management Fee (p.a.)	5% for ING Protected Growth 4% for other investment funds
Switching Fee	5% or up to a \$54.50* maximum per switch
Investor Fee (p.a.)	\$109*
Dishonour Fee	Actual cost incurred by us for the dishonour

\* This amount is adjusted by changes to the Consumer Price Index (CPI).

### Alterations to fees

We reserve the right to change any of our fees and charges from their present levels without your consent. We will provide you with 30 days notice before increasing any fees and charges.

The fees contained in this PDS are up to date at the time of its preparation. For updated information please visit the ANZ website.

### Alternative Form of Remuneration Register

ING Australia maintains an Alternative Form of Remuneration Register (Register) in accordance with IFSA Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. The Register outlines the alternative forms of remuneration which are paid and received from givers and receivers of such remuneration. If you would like to view the Register, please contact Customer Services on 13 38 63.

## Example of annual fees and costs for a balanced investment option

The tables below provide an example of how the fees and costs in a balanced investment option for this product can affect your investment over a one year period. You should use these tables to compare this product with other managed investment products.

### Entry Fee option

Example – ING Managed Growth		Balance of \$50,000 with total contributions of \$5,000 during year
Contribution Fees	4%	For every \$5,000 you put in, you will be charged \$200.
<b>PLUS</b> Management costs	1.65% p.a.	<b>And</b> , for every \$50,000 you have in the fund you will be charged \$825* each year.
<b>EQUALS</b> Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of \$1,025.† <b>What it costs you will depend on the investment option you choose and the fees you negotiate with your ANZ Financial Planner.</b>

\* A rebate has been negotiated by ANZ and is payable to all investors. This rebate reduces the net Ongoing Fee payable. Further Ongoing Fee rebates apply when your account balance exceeds \$100,000. The Ongoing Fee that applies to this investment fund is 1.80% p.a. The net Ongoing Fee is  $1.80\% - 0.15\% = 1.65\%$  p.a. Please refer to 'Ongoing Fee rebate' on page 15 of this book.

† Additional fees may apply. You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 18 of this book.

### Deferred Entry Fee option

Example – ING Managed Growth		Balance of \$50,000 with total contributions of \$5,000 during year
Contribution Fees	Nil	Not applicable
<b>PLUS</b> Management costs	2.50% p.a.	<b>And</b> , for every \$50,000 you have in the fund you will be charged \$1,250* each year.
<b>EQUALS</b> Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of \$1,250.† <b>What it costs you will depend on the investment option you choose and the fees you negotiate with your ANZ Financial Planner.</b>

\* A rebate has been negotiated by ANZ and is payable to all investors. This rebate reduces the net Ongoing Fee payable. Further Ongoing Fee rebates apply when your account balance exceeds \$100,000. The Ongoing Fee that applies to this investment fund is 2.65% p.a. The net Ongoing Fee is  $2.65\% - 0.15\% = 2.50\%$  p.a. A Deferred Entry Fee rebate is also applicable after four years of each investment. Please refer to 'Ongoing Fee rebate' and 'Deferred Entry Fee rebate' on page 15 of this book.

† Additional fees may apply:

– You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 18 of this book.

– A Withdrawal Fee of up to 3% of any amount withdrawn within three years of investing will apply to ING Managed Growth. Please refer to 'Withdrawal Fees' on page 17 of this book.

# What else do I need to know?

This section details further information you need to know about how ANZ OneAnswer Investment Portfolio works.

## Tax information

You may be required to pay tax in relation to your investment in the investment funds within ANZ OneAnswer Investment Portfolio. Information on tax can be found in the 'Tax information' section of the Incorporated Material however you should seek advice from a taxation specialist prior to investing.

## Processing transactions

Generally, the effective date of all transactions will be the date the correctly completed documentation and application money (where applicable) are received at 347 Kent Street, Sydney NSW 2000 by 12 noon (Sydney time). If received after 12 noon (Sydney time), transactions will generally have an effective date of the following business day. Where application money is paid by direct debit, processing will occur when we receive funds from your financial institution. Where application money is paid by BPAY, the effective date will be the date we receive confirmation that the monies have been received by us.

If we are unable to issue your investment units upon receiving your application, we are required to hold your money in a trust account on your behalf. However, this is generally for short periods of time as most applications are processed overnight. Redemption requests and any deductions required by law are also similarly processed using a holding account.

We will retain any interest payable by our bank on these accounts to meet, among other things, bank fees and other bank administrative costs we incur in operating them.

## Identification requirements upon application

The Anti-Money Laundering and Counter Terrorism Funding Act (the AML/CTF Act) requires us to identify you and verify your identity when you purchase units in any of the investment funds offered through ANZ OneAnswer Investment Portfolio.

Generally, your ANZ Financial Planner will undertake these steps but to enable them to do so you will need to provide certain documents (such as your passport or current driver's licence) for sighting and verification.

If you are undertaking these transactions without an ANZ Financial Planner you will need to include certified copies of these documents with your transaction request. Please see the Application Booklet for a full list of the types of documents that will satisfy these requirements. For non-individuals (e.g. company, trust, partnership, association), you must complete the relevant customer identification document available at [www.anz.com](http://www.anz.com)

If you do not provide identifying documents we will not be able to process your transaction.

The AML/CTF Act also imposes reporting obligations on us if we form suspicions about the identity of someone we are transacting with or about the transaction itself. In these circumstances we may decide to delay or decline to process that transaction and report it to the regulator if we are concerned that the request or transaction may breach the provisions of the AML/CTF Act or cause us to commit an offence under that Act. If we take this step we will not incur any liability to you.

## Confirming transactions

Investments, switches and withdrawals from your ANZ OneAnswer Investment Portfolio are confirmed in writing by us at the time of the transaction.

You can request confirmation of your transactions and any other additional information about your ANZ OneAnswer Investment Portfolio at any time by contacting Customer Services or view your transaction history through Investor Access on the ANZ website.

## Distributions

Distributions are earnings from your investment and may include income and net capital gains. Your distribution amount will normally vary depending on factors like market conditions, asset class and investment performance. As a result of these factors, there may be times when you do not receive any distributions.

The distribution amount you receive is based upon the number of units you hold (in your class) at the end of the distribution period and the amount per unit to be distributed from the investment funds. However, for ING Mortgages, the distributions you receive are based on the number of units you hold during a distribution period and the number of days those units have been held.

The unit price of an investment fund will be reduced on the day following a distribution, reflecting the amount of the distribution and any market movement of the underlying investments.

Please note that when you invest in a fund, the unit price may include income and realised capital gains that have not yet been distributed. If you invest just prior to the end of a distribution period, you may receive a portion of your investment back as income at the time of a distribution. Please speak to your ANZ Financial Planner or tax adviser regarding any tax implications this may have on you. For information on taxation of distributions, please refer to the section titled 'Tax information' in the Incorporated Material.

For further information on the payment of distributions, please refer to the section titled 'How do I receive my distribution payments?' in the Incorporated Material.

The distribution frequency for each investment fund is shown in Part Two of this PDS. In certain circumstances an investment fund may be required to pay a distribution at times other than the frequency noted.

## Unit prices

As the value of the assets in an investment fund rise and fall, so does the value of the unit price, and therefore the value of your investment. Unit prices are calculated on Sydney business days. The value of units (i.e. the unit price) is determined in the following way:

### For all investment funds (except ING Mortgages)

The unit price is equal to the value of all the assets in each investment fund (in your class), including income and realised capital gains, less liabilities and provisions, divided by the number of units investors hold in your class.

### For ING Mortgages

The unit price is \$1 and this figure is not expected to change. However, if there is a significant change to the value of the fund's assets, the unit price may change accordingly. The unit price is equal to the value of all the assets in the investment fund (in your class) less liabilities and income that has accrued in the current distribution period, divided by the number of units investors hold in your class.

### Unit pricing permitted discretions policy

We have a unit pricing permitted discretions policy. It sets out how we will exercise discretions in relation to unit pricing. Examples of where we exercise discretions include how often we strike unit prices and the valuation methodology we use. If we exercise a discretion that is not currently documented, or in a way that involves a departure from the documented policy that is current at the time of exercise, then we will prepare and record a written explanation as to how that discretion was exercised and why it was reasonable. You can obtain a copy of the policy free of charge by calling Customer Services.

## Responsible Entity and constitutions

As Responsible Entity of the investment funds, we are responsible for the operation of the funds and complying with their respective constitutions and the Corporations Act.

The constitution of each investment fund limits your liability in relation to the fund to the value of the units you hold. The courts however are yet to conclusively determine the effectiveness of these provisions.

## Cooling-off period

You are entitled to a 'cooling-off' period when you apply for any of the investment funds. This means that you may cancel your initial application within 14 days of the earlier of:

- › the date you receive a confirmation from us
- › the end of the fifth day after we first issue you with units in your investment fund.

If you cancel your investment within the cooling-off period, the amount you receive will be adjusted for any changes in the unit price of the investment fund, less any withdrawals and transaction costs. If you want to cancel your initial application, you can notify us in writing.

'Cooling-off' does not apply to any investments made using either the Regular Investment or Regular Geared Savings Plans, to certain additional investments and switches, or to wholesale clients within the terms of the Corporations Act.

## Customer concerns

If you have a complaint about the operation or management of ANZ OneAnswer Investment Portfolio, please phone us on 13 38 63, or write to us at:

### Complaints Resolution Officer

ING Funds Management Limited  
GPO Box 5306  
Sydney NSW 2001

If you are not satisfied with our response, you may refer the issue to Financial Industry Complaints Services (FICS) which is an independent body whose decisions are binding on us.

### Financial Industry Complaints Service (FICS)

PO Box 579  
Collins Street West  
Melbourne VIC 8007

Phone 1300 780 808  
Fax 03 9621 2291

You must first attempt to resolve any problems with us before contacting FICS.

## Privacy

We are committed to ensuring the confidentiality and security of your personal information. The Privacy Policy details how we manage your personal information and is available on request or may be downloaded from the ING website, [www.ing.com.au](http://www.ing.com.au)

You may request access to the information held by us about you, your investment(s) and any other ING products or services which you may hold by contacting the Privacy Officer. Please assist us by contacting Customer Services if any of your personal information is incorrect, has changed or requires updating.

For further information on privacy, please refer to the section titled 'Privacy' in the Incorporated Material.

## Staying informed

Every quarter you will receive a consolidated statement outlining:

- › your current account balance
- › your transaction history
- › investment performance.

After the end of each financial year you will also receive a statement containing the information you need to complete your annual tax return.

As each of the investment funds is a disclosing entity, the funds are subject to regular reporting and disclosure obligations. You can therefore obtain a copy of the following documents from us free of charge for any of the funds:

- › the most recent annual financial report lodged with the Australian Securities and Investments Commission (ASIC). This report will be available on [www.anz.com](http://www.anz.com) prior to 30 September each year.
- › any half year financial report lodged with ASIC after the lodgement of the annual financial report but before the date of this PDS
- › any notices about price sensitive information we are required to lodge with ASIC after the lodgement of the annual financial report but before the date of this PDS.

In addition, copies of documents lodged with ASIC in relation to any of the funds may be obtained from or inspected at any ASIC office.

## How to obtain up to date information

Information in this PDS and the Incorporated Material is subject to change from time to time and may be updated by us if it is not materially adverse to investors. We will notify you of such changes via regular investor communications and the ANZ website. We will issue a supplementary or replacement PDS if there is a materially adverse change or omission.

You can obtain updated information by contacting your ANZ Financial Planner, visiting the ANZ website, or contacting Customer Services. We encourage you to refer to the ANZ website for updated information.

You can request a paper copy of any updated information at any time which will be provided free of charge.

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## Customer Services

### Phone enquiries

13 38 63 weekdays between 8.00am and 8.00pm (Sydney time)

### Fax

02 9234 6668

### Email

[anz.investments@ing.com.au](mailto:anz.investments@ing.com.au)

### Postal address

ANZ OneAnswer  
GPO Box 4028  
Sydney NSW 2001

### Website

[www.anz.com](http://www.anz.com)

## Application Form

5 May 2008

Customer Services

Phone 13 38 63

Fax 02 9234 6668

Email anz.investments@ing.com.au

**ING Funds Management Limited** ABN 21 003 002 800, AFSL 238342  
347 Kent Street, Sydney NSW 2000

## How to invest

To make your investment in ANZ OneAnswer Investment Portfolio:

- › complete all relevant sections in blue or black pen and sign the Application Form
- › indicate your choice by marking boxes with (x) where applicable
- › forward your completed Application Form and cheque (if applicable) to your ANZ Financial Planner, or to ING Funds Management Limited, GPO Box 4028, Sydney NSW 2001.

### Please note

- › In order to process your application, it is important that all relevant sections of the Application Form are completed. Incomplete applications will mean we have to contact you or your ANZ Financial Planner for further information and this will delay your application.
- › We reserve the right to accept or refuse any application for investment in ANZ OneAnswer Investment Portfolio.

- › The only means of applying for ANZ OneAnswer Investment Portfolio is by completion of the Application Form accompanied by the current ANZ OneAnswer Investment Portfolio Product Disclosure Statement (PDS). The PDS may be withdrawn and/or replaced at any time. Applications made on a withdrawn PDS will be declined.

### Children under 18 years

We will not accept investments made directly by persons under 18 years. Investments made by adults on their behalf will be accepted; however, it is important to note that the adult(s) is the owner of the investment.

### Signing the Application Form

All investors must sign the Application Form. We cannot process your application without the appropriate signature(s).

Joint applicants will be registered as joint tenants and the survivor(s) only will be recognised as holding title to the interest of the deceased unitholder(s).

## Guide to completing your Application Form

	Whose name is required?	Whose TFN or ABN is required?	Whose signature is required?
<b>Individual investor</b>	Your name – Investor 1	Your TFN or exemption type	Investor 1
<b>Joint investors</b>	Name of each investor – Investor 1 and 2	The TFN or exemption type of each investor	All investors must sign
<b>Partnership</b>	<ul style="list-style-type: none"> <li>› Name of each partner – Investor 1 and 2</li> <li>› Name of the partnership</li> </ul>	The TFN of the partnership	All partners must sign
<b>Company</b>	Name of the company and contact person	ABN of the company	Two directors or a director and company secretary must sign unless a sole director and sole company secretary
<b>Trust or superannuation fund (including self-managed super funds)</b>	<b>Individual or joint trustee(s)</b> <ul style="list-style-type: none"> <li>› Trustee(s) details – Investor 1 and 2</li> <li>› Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund – if there are more than two trustees, please list additional trustees in the ‘Special instructions’ section and ensure all trustees sign the Application Form	All trustees
	<b>Corporate trustee</b> <ul style="list-style-type: none"> <li>› Name of corporate trustee</li> <li>› Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund	Two directors or a director and company secretary must sign unless a sole director and sole company secretary
<b>Investing on behalf of a child under the age of 18</b>	Adult(s) details under Investor 1 and 2 and child’s name under Superannuation fund/ Trust/Child/Club/Association	The TFN or exemption type of each adult	Adult(s) must sign their own name
<b>Club, association or unincorporated body</b>	Office bearer’s details under Investor 1 and 2 and name of club, association or unincorporated body	TFN of the club, association or unincorporated body	Office bearer(s) must sign

# ANZ OneAnswer Investment Portfolio

## Know your customer – identification requirements

5 May 2008

The AML/CTF Act requires us to identify you and verify your identity when you purchase units in any of the investment funds offered through ANZ OneAnswer Investment Portfolio.

The information outlined below relates to individuals (including those investing on behalf of a child), joint investors and sole traders only.

**If this investment is not in the name of an individual(s) (e.g. company, trust, partnership, association), you must complete the relevant customer identification document available from your ANZ Financial Planner. This form must be attached to your Application Form to enable your investment to be processed.**

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### Individuals/joint investors/sole traders

You can do one of two things to provide evidence of client identity verification to us:

› **ANZ Financial Planners only** – complete the ANZ Financial Planning Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form.

or

› **Individuals not using the services of an ANZ Financial Planner** – send in certified copies\* (not originals) of the following:

- one primary photographic identification document **or**
- one primary non-photographic identification document **and** one secondary identification document.

**Please note:** We cannot accept certified copies by fax.

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### Acceptable forms of identification

#### Primary photographic identification document

- › Current Australian or foreign driver's licence
- › Australian passport (current or expired less than 2 years ago)
- › Foreign government issued passport that also contains the holder's signature
- › Proof of Age document issued by a State or Territory
- › Foreign government issued identity card containing the holder's signature

#### Primary non-photographic identification document

- › Australian birth certificate
- › Certificate of Australian citizenship
- › Foreign government issued birth certificate
- › Foreign government issued certificate of citizenship
- › Centrelink pension or health care card

#### Secondary identification document

- › Commonwealth, State or Territory government issued document showing name and residential address and the provision of financial benefits
- › Tax Office issued document showing name and residential address and an amount payable that was issued within the preceding 12 months
- › Local government or utility issued document showing name and residential address and the provision of services that was issued within the preceding 3 months

Documents not in English must be accompanied by an English translation prepared by an accredited translator.

\* A certified copy is a document that has been certified as a true copy of the original by one of the following:

- a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
- a judge, registrar or deputy registrar of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a justice of the peace
- a notary public
- a police officer
- an agent of Australia Post in charge of supplying postal services to the public
- a permanent employee of Australia Post with 2 years' continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
- an officer with 2 years' continuous service with one or more financial institutions
- a finance company officer with 2 years' continuous service with one or more finance companies
- an officer or authorised representative of an AFSL holder with 2 years' continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants with 2 years' continuous membership.







## 7. Auto-rebalance facility

Please cross (x) the box below if you would like your account to be automatically rebalanced in line with your initial investment allocation. The auto-rebalance facility can only be selected for initial investments using this form.

Auto-rebalance my account

The tolerance level is  %, unless you state another tolerance level   %.

Select the frequency at which your account is to be auto-rebalanced:

Quarterly  Half-yearly  Yearly

## 8. Investment details

Please specify the amount or percentage you wish to invest in each fund, your distribution option and future investment strategy.

Where distributions are elected to be paid to a nominated financial institution account, these will be paid to the account nominated in section 5. If no selection is made, distributions will be reinvested as additional units.

To select how you would like any future investment amounts to be allocated, nominate the percentage per option in the future investment strategy column. If no nomination is made, additional investments will be allocated using your initial investment nomination. If you have nominated the auto-rebalance facility, future investments must be made to the same funds as your initial investment.

Investment fund	Initial/additional investments	Distribution options		Future investment strategy
		Reinvest	Account	
	<b>Initial investment:</b> Min \$5,000 or \$1,000 per investment fund <b>Additional investments:</b> Min \$1,000 or \$100 per investment fund			Nominate % per option
<b>OptiMix funds</b>				
<b>Profile 1 – Defensive</b>				
OptiMix Australian Fixed Interest (353)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Profile 2 – Conservative</b>				
OptiMix Conservative (350)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Profile 3 – Moderate</b>				
OptiMix Moderate (349)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Profile 4 – Growth</b>				
OptiMix Balanced (378)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Growth (351)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Profile 5 – High growth</b>				
<b>Property</b>				
OptiMix Property Securities (355)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian shares</b>				
OptiMix Australian Shares (354)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Geared Australian Shares (403)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Global shares</b>				
OptiMix Global Emerging Markets Shares (408)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Shares (356)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
OptiMix Global Smaller Companies Shares (348)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Multi-sector</b>				
OptiMix High Growth (352)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>ING and externally managed funds</b>				
<b>Profile 1 – Defensive</b>				
BlackRock Monthly Income (392)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Challenger Howard Mortgages (388)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Credit Income (386)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> %

## 8. Investment details – continued

Investment fund	Initial/additional investments	Distribution options		Future investment strategy
		Reinvest	Account	
	<b>Initial investment:</b> Min \$5,000 or \$1,000 per investment fund <b>Additional investments:</b> Min \$1,000 or \$100 per investment fund			Nominate % per option
ING Cash (338)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Diversified Fixed Interest (328)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Mortgages (339)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
UBS Diversified Fixed Income (359)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>Profile 2 – Conservative</b>				
AMP Capital Enhanced Yield (381)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Credit Suisse Syndicated Loan (387)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Goldman Sachs JBWere Income Plus (409)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Conservative (243)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Diversified High Yield (371)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Income (244)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Income Plus (372)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Perpetual Conservative Growth (395)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
UBS Defensive (399)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>Profile 3 – Moderate</b>				
ING Balanced (242)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Protected Growth (405)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Schroder Balanced (397)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
UBS Balanced (398)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>Profile 4 – Growth</b>				
Barclays Global Investors Diversified Growth (384)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Colonial First State Diversified (385)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Active Growth (337)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Managed Growth (241)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Tax Effective Income (336)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Perpetual Balanced Growth (394)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>Profile 5 – High growth</b>				
<b>Property</b>				
AXA Australian Property (383)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Credit Suisse Property (360)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Global Property Securities (406)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
ING Property Securities (340)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Vanguard Property Securities Index (401)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
<b>Australian shares</b>				
AMP Capital Responsible Investment Leaders Australian Shares (413)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Ausbil Australian Emerging Leaders (382)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Barclays Global Investors Australian Shares (357)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
BT Smaller Companies (379)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Challenger Australian Share Income (410)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %

## 8. Investment details – continued

Investment fund	Initial/additional investments	Distribution options		Future investment strategy
		Reinvest	Account	
	<b>Initial investment:</b> Min \$5,000 or \$1,000 per investment fund <b>Additional investments:</b> Min \$1,000 or \$100 per investment fund			Nominate % per option
Colonial First State Imputation (364)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Australian Shares (323)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Blue Chip Imputation (322)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Select Leaders (327)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Sustainable Investments – Australian Shares (345)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Investors Mutual Australian Shares (367)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Value Shares (391)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Australian Shares (363)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Schroder Australian Equity (362)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Australian Shares Index (369)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Global shares</b>				
AMP Capital Responsible Investment Leaders International Shares (412)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
AXA Global Equity Value (366)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Barclays Global Investors International Shares (368)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Credit Suisse International Shares (365)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global Emerging Markets Shares (346)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global High Dividend (389)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
ING Global Shares (390)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MFS Global Equity (393)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual International Shares (358)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International (396)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard International Shares Index (400)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard International Shares Index (Hedged) (370)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Zurich Investments Global Thematic Shares (402)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Multi-sector</b>				
ING High Growth (334)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Profile 6 – Alternative investments</b>				
BlackRock Asset Allocation Alpha (407)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Other investment funds</b>				
<hr/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<hr/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<hr/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<hr/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<hr/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Total</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <b>1 0 0</b> %	<input type="text"/>	<input type="text"/>	<b>1 0 0</b> %

## 9. Rebates

Please credit any applicable rebates:

as additional units to all investment funds (where applicable)

as additional units to the following investment fund

(insert investment fund name)

as a cash payment to my nominated financial institution account.

If an option is not nominated, rebates will be credited as additional units to all your investment funds (where applicable).

## 10. Regular Investment Plan/Regular Draw-down Plan details

**Regular Investment Plan:** Allows you to add to your investment on a monthly or quarterly basis. If you are planning to use the ANZ Margin Lending facility to invest regularly, please complete the ANZ Margin Lending Application Form on pages 19 to 25.

**Regular Draw-down Plan:** Allows you to receive a set amount from your investment each month or quarter provided the total value of your investments in ANZ OneAnswer Investment Portfolio remains above \$20,000.

You cannot use both the Regular Investment Plan and the Regular Draw-down Plan for the one investment fund.

Please select either the Regular Investment Plan or the Regular Draw-down Plan, indicate the amount and select the frequency.

Investment fund	Regular Investment Plan	or	Regular Draw-down Plan	Regular amount Minimum: \$100 per investment fund	Frequency	
					Monthly	Quarterly
<b>OptiMix funds</b>						
<b>Profile 1 – Defensive</b>						
OptiMix Australian Fixed Interest (353)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 2 – Conservative</b>						
OptiMix Conservative (350)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 3 – Moderate</b>						
OptiMix Moderate (349)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 4 – Growth</b>						
OptiMix Balanced (378)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
OptiMix Growth (351)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 5 – High growth</b>						
<i>Property</i>						
OptiMix Property Securities (355)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Australian shares</i>						
OptiMix Australian Shares (354)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
OptiMix Geared Australian Shares (403)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Global shares</i>						
OptiMix Global Emerging Markets Shares (408)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
OptiMix Global Shares (356)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
OptiMix Global Smaller Companies Shares (348)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Multi-sector</i>						
OptiMix High Growth (352)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ING and externally managed funds</b>						
<b>Profile 1 – Defensive</b>						
BlackRock Monthly Income (392)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Challenger Howard Mortgages (388)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Colonial First State Global Credit Income (386)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 10. Regular Investment Plan/Regular Draw-down Plan details – continued

Investment fund	Regular Investment Plan	or	Regular Draw-down Plan	Regular amount Minimum: \$100 per investment fund	Frequency	
					Monthly	Quarterly
ING Cash (338)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Diversified Fixed Interest (328)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Mortgages (339)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
UBS Diversified Fixed Income (359)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 2 – Conservative</b>						
AMP Capital Enhanced Yield (381)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Suisse Syndicated Loan (387)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Goldman Sachs JBWere Income Plus (409)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Conservative (243)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Diversified High Yield (371)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Income (244)	N/A		N/A	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	N/A	N/A
ING Income Plus (372)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perpetual Conservative Growth (395)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
UBS Defensive (399)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 3 – Moderate</b>						
ING Balanced (242)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Protected Growth (405)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Schroder Balanced (397)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
UBS Balanced (398)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 4 – Growth</b>						
Barclays Global Investors Diversified Growth (384)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Colonial First State Diversified (385)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Active Growth (337)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Managed Growth (241)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Tax Effective Income (336)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perpetual Balanced Growth (394)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 5 – High growth</b>						
<b>Property</b>						
AXA Australian Property (383)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Suisse Property (360)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Global Property Securities (406)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Property Securities (340)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vanguard Property Securities Index (401)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Australian shares</b>						
AMP Capital Responsible Investment Leaders Australian Shares (413)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ausbil Australian Emerging Leaders (382)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Barclays Global Investors Australian Shares (357)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
BT Smaller Companies (379)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Challenger Australian Share Income (410)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Colonial First State Imputation (364)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 10. Regular Investment Plan/Regular Draw-down Plan details – continued

Investment fund	Regular Investment Plan	or	Regular Draw-down Plan	Regular amount Minimum: \$100 per investment fund	Frequency	
					Monthly	Quarterly
ING Australian Shares (323)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Blue Chip Imputation (322)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Select Leaders (327)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Sustainable Investments – Australian Shares (345)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investors Mutual Australian Shares (367)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perennial Value Shares (391)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perpetual Australian Shares (363)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Schroder Australian Equity (362)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vanguard Australian Shares Index (369)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Global shares</b>						
AMP Capital Responsible Investment Leaders International Shares (412)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
AXA Global Equity Value (366)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Barclays Global Investors International Shares (368)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Suisse International Shares (365)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Global Emerging Markets Shares (346)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Global High Dividend (389)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
ING Global Shares (390)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
MFS Global Equity (393)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perpetual International Shares (358)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Platinum International (396)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vanguard International Shares Index (400)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vanguard International Shares Index (Hedged) (370)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Zurich Investments Global Thematic Shares (402)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Multi-sector</b>						
ING High Growth (334)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Profile 6 – Alternative investments</b>						
BlackRock Asset Allocation Alpha (407)	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other investment funds</b>						
_____	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>		<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>				\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>		

## 11. Adviser Service Fee (ASF)

### Ongoing Adviser Service Fee

I have agreed to pay ANZ an ongoing ASF of . % p.a. or \$  p.a.

I understand that the ongoing ASF will be deducted based on my total account balance and paid to ANZ in agreement with the ANZ Financial Planner nominated in section 13. I understand that this amount will be withdrawn each month by redeeming units from my investment.

Please deduct the ongoing ASF payment from:

all investment funds or

the following investment fund\*

(insert investment fund name).

### One-off Adviser Service Fee

I have agreed to pay ANZ a one-off ASF of . % or \$ .

I understand that the one-off ASF will be calculated on the total amount invested and will be paid to ANZ in agreement with the ANZ Financial Planner nominated in section 13 by redeeming units from my investment.

Please deduct the one-off ASF payment from:

all investment funds or

the following investment fund\*

(insert investment fund name).

\* If an investment fund is not nominated, the ASF will be deducted across all your investment funds.

If you have agreed with your ANZ Financial Planner to have an ongoing ASF or one-off ASF deducted please sign below.

### Signature of Investor 1/Director/Trustee

(sign clearly within box)

Date

### Signature of Investor 2/Director/Company Secretary/Trustee

(sign clearly within box)

Date

## 12. Declaration and signature(s)

By completing this Application Form, I/we:

- › acknowledge that I/we have received and read the entire PDS (consisting of Part One and Part Two) and agree to be bound by the conditions of the offer set out in the PDS and the terms of the relevant investment fund constitutions, as amended from time to time
- › acknowledge that there is additional information about this product in the Incorporated Material which may assist me/us in making my/our investment decision
- › acknowledge that any tax file number or Australian Business Number supplied at any time may be applied to this investment and previous or future investments in my/our name(s), or in the name of the business/enterprise which I/we represent
- › acknowledge that the repayment of capital, the payment of income and the performance of the investment funds is not in any way guaranteed by INGFM, ING Australia or any other company associated with the ING Group. The value of investments can go up and down. Past performance is not necessarily indicative of future performance
- › acknowledge that any investment in ANZ OneAnswer Investment Portfolio does not represent a deposit with or liability of INGFM, ING Australia or any other company associated with the ING Group and that investment in any of the investment funds is subject to investment risk including possible delays in repayment and loss of income and capital invested
- › acknowledge that INGFM may be required to pass on my/our personal information or information about my/our investment to the relevant regulatory authority in compliance with the AML/CTF Act
- › consent to telephone conversations being recorded and listened to for training purposes or to provide security for transactions
- › authorise the collection, use and disclosure of my/our personal information for the purpose of the assessment of my/our application, and if accepted, the management and administration of those financial products and services in which I/we have invested or for which I/we wish to apply as outlined in the current PDS. I/We understand that unless I/we consent to the collection, use and disclosure identified in the privacy section, INGFM will not be able to process my/our application or deliver any further financial products or services to me/us
- › accept that ING may send me/us information about its financial products or services from time to time. I/We understand that I/we may notify ING of my/our decision not to receive any further information by contacting ING directly
- › authorise my/our financial planner named in section 13 to receive and access my/our personal information for the purpose of managing my/our investments and to use the online service and to switch investments on my/our behalf. Where there is any change relating to my/our financial planner, I/we will notify ING of the change.

I/We, whose signature(s) appear below, state that the statements made in this Application Form are true and correct.

### Name of Investor 1/Director/Trustee

### Signature of Investor 1/Director/Trustee

(sign clearly within box)

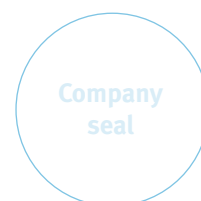
### Date

### Name of Investor 2/Director/Company Secretary/Trustee

### Signature of Investor 2/Director/Company Secretary/Trustee

(sign clearly within box)

### Date



If this Application Form is signed by an attorney, the attorney acknowledges that there has been no notice of revocation of the Power of Attorney at the time of signing.

In the case of company signatories, two directors or a director and company secretary must sign, unless you are a sole director and sole company secretary.

For partnerships, please ensure all partners sign.



15. Special instructions

MICR NUMBER



PITT & HUNTER STS BRANCH  
68 PITT ST SYDNEY NSW 2000

**DEPOSIT SLIP**

**Australia and New Zealand Banking Group Limited**

**CREDIT**

(With recourse on all documents. Proceeds of cheques etc. unavailable until cleared. Accepted on the condition that any marking specifying that the deposit is to be applied to a particular drawing is not binding on ANZ. ANZ is not responsible for delays in transmission if lodged at another bank or branch.)

			/ /
			CASH \$ NO CASH ACCEPTED
DRAWER	BANK	BRANCH	Amount of cheque \$
TELLERS INITIALS	CUSTOMER NAME	AGENT CODE	
For CREDIT of <b>ING Funds Management Limited</b> ABN 21 003 002 800			TOTAL \$ <input style="width: 150px; height: 30px; border: 1px solid #00a0e3;" type="text"/>

60

Details of cheques, etc. to be completed by customer

Drawer	Bank	Branch	Amount
1			
2			
3			
4			
5			
6			
7			
8			
			\$

## Direct Debit Request Service Agreement

5 May 2008

ING Funds Management Limited ABN 21 003 002 800, AFSL 238342

Customer Services

Phone 13 38 63

Fax 02 9234 6668

Email [anz.investments@ing.com.au](mailto:anz.investments@ing.com.au)

### Please keep this document in a safe place

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#### Our commitment to you

ING will:

- › advise you, in writing, the details of ING Funds Management Limited drawing arrangements (amount and frequency) for Regular Investment Plans only
- › arrange for funds to be debited from your account as authorised in the Direct Debit Request
- › give you at least 14 days notice in writing before changing the terms of the drawing arrangements, unless the changes are made at your request
- › keep information relating to your direct debit request private and confidential
- › reserve the right to cancel the drawing arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method.

If the date of the debit falls on a weekend or public holiday, your account will be debited on the next business day.

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#### Your commitment to us

It is your responsibility to:

- › ensure your nominated account can accept direct debits and that all account holders on the nominated account agree to the drawing arrangement
- › ensure that the account details that you have provided are correct by checking them against a recent account statement
- › advise us if the nominated account is transferred or closed, or the account details have changed
- › ensure there are sufficient funds available in the nominated account to meet each direct debit
- › arrange with us an alternate payment method if you wish to cancel the drawing arrangements
- › check with your financial institution before completing the direct debit request, in the event that you have any queries about how to complete the direct debit request.

If there are insufficient funds in your account, you may be charged a fee from ING and/or your financial institution.

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#### Your rights

You may request a change to the drawing amount and/or frequency of your drawing arrangements by contacting us and advising your requirements no less than 14 business days prior to the due date.

You may terminate the drawing arrangements at any time by giving written notice\* directly to us, or through your financial institution.

You may stop the payment of a drawing by giving written notice\* directly to us, or through your financial institution.

Where you consider that a drawing has been initiated incorrectly outside the drawing arrangements, you may take the matter up directly with us, or lodge a Direct Debit Claim through your financial institution.

If we find that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we find that your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your financial institution, which may lodge a claim on your behalf.

\* Notice sent to us should be received by us at least 14 business days prior to the due date.

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# ANZ OneAnswer Investment Portfolio



## ANZ Margin Lending Application Form

5 May 2008

Customer Services

Phone 13 38 63

Fax 02 9234 6668

Email anz.investments@ing.com.au

Please complete the following details if you would like to borrow to invest into ANZ OneAnswer Investment Portfolio through the ANZ Margin Lending facility. This is a product of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ Group). ANZ Group is responsible for this facility. Details of this facility are shown in Part One of the PDS and the ANZ Margin Lending terms and conditions provided to you by your financial planner. This ANZ Margin Lending application is not available to Superannuation funds. For more information contact ANZ Margin Lending directly on 1800 639 330, between 8am and 6pm Monday to Friday (AEST).

Please send this Application Form with your ANZ OneAnswer Investment Portfolio Application Form.

**Minimum loan amount:** \$10,000 across your entire portfolio (\$2,500 if you select the Regular Geared Savings Plan).

### Applicant details (please select the applicant type)

Individual/Joint applicant       Company (all directors to complete below) – see checklist at the end of this application

	Borrower 1		Borrower 2	
Name of Investor(s)/Director(s)				
Residential address				
	Postcode	State	Postcode	State
Length of time at current address	years	months	years	months
If less than 18 months at current address please provide previous address				
Length of time at previous address	years	months	years	months
Postal address				
	Postcode	State	Postcode	State
Home phone number				
Work phone number				
Mobile phone number				
Occupation				
Employer's name				
Employer's address				
	Postcode	State	Postcode	State
Length of time at current employer	years	months	years	months
If less than 18 months at current employer please provide length of time at previous employer	years	months	years	months
Is the borrower a student, unemployed or receiving a government pension/benefit?	Yes	No	Yes	No
Driver's licence number				
Is the borrower a current ANZ Customer?	Yes	No	Yes	No

## Applicant details – continued

### Your password

Please nominate a password for identification purposes when calling ANZ Margin Lending.

### Trust account

Trust If so, the name of the trust is

A stamped certified copy of the Trust Deed (and any amendments) must accompany this application along with a cheque for \$150 made payable to ANZ Margin Lending (see checklist at the end of this application).

### Gross Income/Net Profit

Combined gross annual income of borrower or net profit of Company/Trust (company net profit must not be older than 18 months)

\$0 – \$34,999     \$35,000 – \$59,999     \$60,000 – \$99,999     \$100,000 +

### We may require further information.

#### Amount of facility limit sought:

\$25,000     \$100,000     \$500,000     \$1,000,000  
 \$50,000     \$250,000    \$  other

If the new facility limit sought is above \$2,000,000 ANZ will require further financial information. Please contact ANZ Margin Lending on 1800 639 330 for further details.

### Send payment instructions by facsimile

Would you like the ability to provide facsimile instructions to ANZ to transfer funds to accounts held by you other than your nominated account or to accounts not held by you? (Please refer to the Facsimile Indemnity in Part 16 of the Margin Lending Agreement terms and conditions for further information).

Yes

### Packages and special offers

ANZ Breakfree client    Membership number   
 Campaign/Promotion    Campaign code   
 ANZ staff member    Salary number

### ANZ V2 PLUS account

An ANZ V2 PLUS account will be opened on your behalf and linked to your margin loan.

Please provide your tax file number (TFN). You are not required to provide your TFN; however, if this section is not completed, withholding tax may be deducted from interest earned on your ANZ V2 PLUS account.\*

#### Primary applicant/company/trust

Tax file number  -  -

or exemption (insert reason for exemption)

#### Joint applicant/company/trust

Tax file number  -  -

or exemption (insert reason for exemption)

\* The collection of tax file numbers is authorised, and the use of such information is regulated, by tax laws and the Privacy Act, 1988 (Cth).

## Regular Geared Savings Plan

**Minimum monthly investment amount:** The minimum investment from you is \$100 per month across your portfolio (minimum \$100 per investment fund).

**Minimum monthly loan amount:** The minimum amount ANZ Group will lend you is \$100 per month across your portfolio.

The following nominated financial institution account will be debited for the **Regular Geared Savings Plan, monthly interest payment and any monthly service fee**, if applicable, in accordance with the Direct Debit Request Customer Service Agreement.

### Your bank details

Bank or financial institution name

Bank address

Suburb  State  Postcode

### Your account details

Name of account to be debited

BSB number  -  Account number

**Note:** Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution. If there is no direct debit confirmation, the interest will be automatically capitalised.

### Authority

You request ANZ Group, until further notice in writing, to debit your account described above:

Monthly interest charges that ANZ debits to your loan account  The amount of \$  monthly.

This direct debit will commence the first working day of

Regular Geared Savings Plan Schedule as described below (if participating in a Regular Geared Savings Plan).

You have checked the Fund Manager's minimum monthly investment and the schedule details below complies with their requirements.

Regular Geared Savings Plan						
Investment fund	Client contribution	ANZ loan contribution	Total investment	Client monthly contribution (minimum \$50)	ANZ loan monthly contribution (minimum \$50)	Total monthly investment (minimum \$50)
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
<b>Total</b>				\$ (total minimum \$100)	\$ (total minimum \$100)	\$ (total minimum \$200)

## Regular Geared Savings Plan – continued

You ensure that your monthly contribution is available in your margin lending account on a monthly basis. This shall occur prior to the instalment date detailed on your confirmation advice.

ANZ Group will direct debit the account detailed above on your Direct Debit Authority.

You request ANZ Group, until further notice in writing, to debit your account described above in accordance with your Regular Geared Savings Plan Agreement.

Starting on

Title  Mr  Mrs  Miss  Ms  Dr  Other

Surname

Given name(s)

All bank account signatories must sign below.

### Signature of account holder A

(sign clearly within box)

Date

### Signature of account holder B

(sign clearly within box)

Date

### Authorised representative (refer to the Margin Lending Agreement Terms)

**Important note:** If the borrower is a company, the borrower must appoint at least one authorised representative. If the borrower appoints an authorised representative(s), the borrower and each individual guarantor (if applicable) agrees that ANZ may discuss the margin lending account with that person(s), and may take instructions from that person(s).

Full name(s), contact details, and signature of the authorised representative(s).

#### Authorised representative 1

Name

Phone Home           Business

Mobile           Fax

Signature (sign clearly within box)

Date

Password\*

#### Authorised representative 2

Name

Phone Home           Business

Mobile           Fax

Signature (sign clearly within box)

Date

Password\*

\* Mandatory field required for identification purposes when calling ANZ Margin Lending and when requesting withdrawals to nominated account.

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## ANZ Margin Lending – Power of Attorney

This Power of Attorney is given by each borrower to:

- (a) each employee of either Australia and New Zealand Banking Group Ltd ABN 11 005 357 522 (ANZ) or any related body corporate of ANZ:
  - (i) whose title is or includes the word ‘manager’, ‘accountant’ or ‘officer’ or who is acting in such a position, or
  - (ii) who is authorised by ANZ to act as its attorney, and
- (b) any solicitor acting for ANZ.

### 1 – What the attorney can do

This clause applies if you are listed in Step 1 and/or Form 1 of this application as a borrower.

For valuable consideration, you irrevocably appoint and authorise each attorney to use the information in this application to fill in the gaps in the applicable facility documents and to sign them on your behalf. In addition you authorise each attorney separately, as the attorney decides:

- (a) to do anything that the attorney thinks ought to be done to perfect any document or to make it effective
- (b) to sell or otherwise deal with any of the property that you mortgage to ANZ under the Share Mortgage, whether or not the Share Mortgage has become enforceable
- (c) to execute and deliver any document or perform any act, at the absolute discretion of the attorney in any way relating to your involvement in any margin lending transaction contemplated by those documents (as amended) or a sale as described in paragraph (b)
- (d) to do all things necessary to enable a transfer to be registered in favour of ANZ, its nominee or any other person as ANZ directs and deliver any title documents ANZ directs, and
- (e) to make any necessary changes to the registration details held by any applicable registrar (excluding changes of beneficial ownership) to perfect any document or to make it effective.

Any issuer of shares, other securities or new rights may rely upon a statement issued by ANZ or an attorney as conclusive evidence that the attorney’s act is authorised by you under this power of attorney.

### 2 – Protections for the attorney

This clause applies separately to each person listed on page 19 of this application as a borrower.

You agree to be bound by anything that an attorney does as if you had done it personally, and you agree to ratify and confirm whatever an attorney does under power of attorney. You agree to indemnify each attorney against all losses, liabilities, costs and expenses suffered or incurred as a result of anything done under the authorities that you give the attorneys in this document. An attorney may exercise or concur in exercising the rights and powers conferred by this document or by law even though that attorney may have a conflict of interest in exercising those rights and powers, or may have a direct or personal interest in the means or result of that exercise of those rights and powers.

This Section A of this document is intended to take effect as a deed.

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## Privacy Act 1988 (Commonwealth) – acknowledgment and consent

ANZ Group is collecting your personal information in accordance with, and for the purposes described in, clause 18 of the Margin Lending Agreement Terms and by signing this application you acknowledge and consent to such collection and use.

### Information about other ANZ services

As a valued customer, we may contact you from time to time about products and services of ANZ Group, its subsidiaries and corporate partners that may interest you.

If you do not wish to receive this material, please tick this box.

**Please note:** if you exercise this option, ANZ Group will be unable to provide you with any information about products and services that may benefit you.

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## Identification

For security reasons each signatory to your ANZ Margin Lending account who has not completed a 100 point identification check with ANZ Group is required to provide ANZ Group with a photocopy of a valid form of photo identification. Please attach a copy of either a current driver’s licence or passport to this Application Form for each signatory. If you cannot provide these details for any reason, please contact the ANZ Margin Lending Team on 1800 639 330.



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## Declaration and signature – continued

### In the presence of an independent witness:

Signature of witness (sign clearly within box)

X

Print name

Address of witness

Date

Do you require access to your account details online (My Portfolio)?  Yes  No

Do you consent to your financial planner having access to your account details online (My Portfolio)?  Yes  No

Signature of witness (sign clearly within box)

X

Print name

Address of witness

Date

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## Checklist

### What you should include with your application (all applicants, unless otherwise specified).

#### Company applicant

- Completed Form 1 Company Applicant Details.
- Attached a cheque for \$150 payable to 'ANZ Margin Lending'.

#### Transferring stocks you already own

- Completed Form 2 Stock Transfer Request.
- Attached copies of the relevant holding statements.

#### Lodging or purchasing managed funds

- Completed Form 4 Managed Funds Application/Lodgement Authority.
- Attached copies of the relevant holding statements.
- Attached any relevant completed managed fund application forms.

#### If refinancing a loan from another margin lender

- Completed Form 3 Refinance Request.
- Attached a copy of your most recent statement.

#### ANZ Regular Geared Savings Plan

- Completed Form 5 Regular Geared Savings Plan.
- Attached a certified copy of the dated and stamped Trust Deed with any amendments. (Companies acting as a trustee of a trust must pay a combined fee of \$300).

#### Trustee applicant

- Attached a cheque for \$150 payable to 'ANZ Margin Lending'.

#### Not currently an ANZ customer

- Attached a photocopy of the driver's licence or passport for each signatory.

If you cannot provide these details for any reason, please call 1800 639 330 or email us on [marginlendingonline@anz.com](mailto:marginlendingonline@anz.com)

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**Customer Services**

Phone enquiries

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02 9234 6668

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