

# Investment Option Summary

## ANZ Smart Choice 1940s

October 2013

### Description

This investment option is designed for investors born in the 1940s. It will automatically adjust the allocation between growth and defensive asset classes to become more conservative over time. Additionally, an active asset allocation process is employed as described in the below investment strategy.

### Investment objective

This investment option seeks to match the return (including income and capital appreciation but before fees, charges and taxes) of the weighted exposure to the underlying asset classes which will change over time.

### Investment strategy

The investment option will provide exposure to a mix of growth and defensive asset classes. The allocation to these classes will automatically adjust becoming more conservative over time. Additionally, an active asset allocation process may be utilised to increase or decrease your exposure to relevant asset classes within permitted ranges. This process is designed to optimise your investment performance by adjusting allocations to markets/asset classes which we believe will perform strongly or poorly in the future.

### Minimum time horizon

4 years

### Inception dates

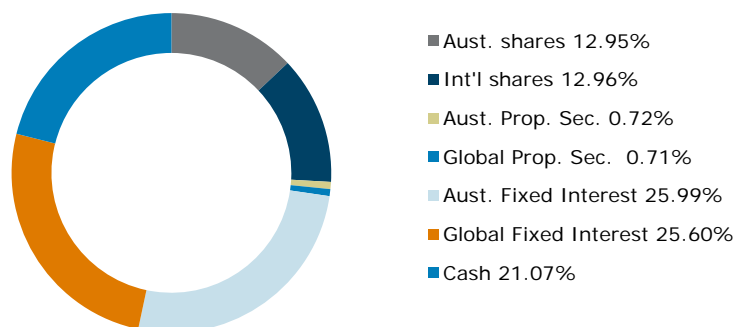
ANZ Smart Choice Super Dec 2011

ANZ Smart Choice Pension Dec 2011

## Fund performance

	1 mth	3 mth	6 mth	1 yr pa %	3 yrs pa %	5 yrs pa %
ANZ Smart Choice Super 1940s	0.95	1.76	0.75	5.95	-	-
ANZ Smart Choice Pension 1940s	1.13	2.03	0.89	6.58	-	-

## Actual asset allocation



Returns quoted use the unit price which is calculated using the net asset values for the relevant month end. Please note that all returns are after the deduction of investment management fees. This document provides a summary only and it should not be considered a comprehensive statement of any matter or relied upon as such. ANZ Smart Choice Super and Pension is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000637), a wholly owned subsidiary of ANZ. A copy of the Product Disclosure Statement and Additional Information Guide (PDS) and ANZ FSG is available at any ANZ branch, by visiting [anz.com/smartchoice](http://anz.com/smartchoice) or by calling Customer Services. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation or needs. You should read the PDS available at [anz.com/smartchoice](http://anz.com/smartchoice) or by calling 13 12 87 and consider whether ANZ Smart Choice is right for you before deciding to acquire or hold the product. An investment in ANZ Smart Choice Super and Pension is not guaranteed and can be volatile in the short term. Your investment in this product is subject to a range of investment risks. These include possible delays in the repayment of withdrawals from your investment and loss of income and principal invested. Past performance is not indicative of future performance. The future value of investments may rise and fall with changes in the market.