



# ANZ MARKET ACCESS STRATEGIES

# WHAT YOU MIGHT BE LOOKING FOR



**1.** You have a positive view on an index, a particular stock or asset

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**2.** You have liquid funds to invest

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**3.** You want the peace of mind of capital protection at maturity and the flexibility of structuring how you receive your returns

# PROBLEMS WE SOLVE

As a senior executive, share entitlements form a large part of my total assets. How can I protect the value of those shares and/or diversify my portfolio?

Can I structure my investment to pay regular income?

How can I try to increase the returns and manage the risk of loss?

Why is the interest on my term deposit so low?

How can I take advantage of the increases I expect to see in an international equity market?

I had a negative experience during the GFC. Can I earn equity like returns with downside protection?



When markets rise moderately how can I increase my returns?

# MARKET ACCESS – CAPPED GROWTH

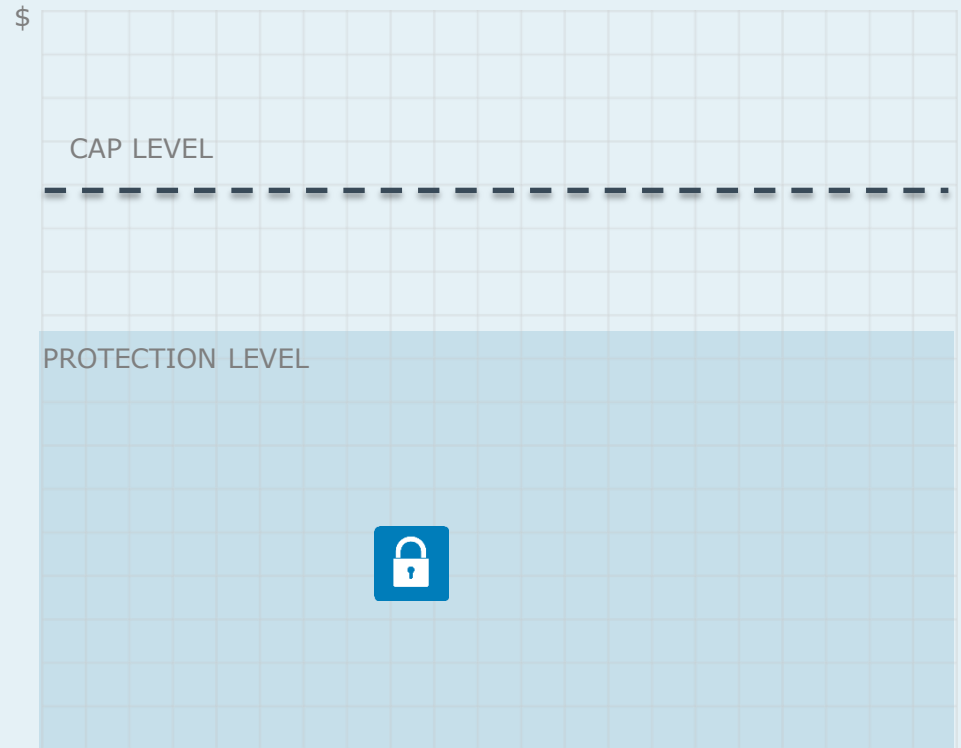
You have a view that an asset will rise only moderately over the term and therefore wish to receive enhanced participation with the flexibility to choose which protection level you are comfortable with and what you want to invest in

You choose the cap – the upper limit of the rise of your chosen underlying

You choose a protection level – the percentage of your capital you would like protected at maturity

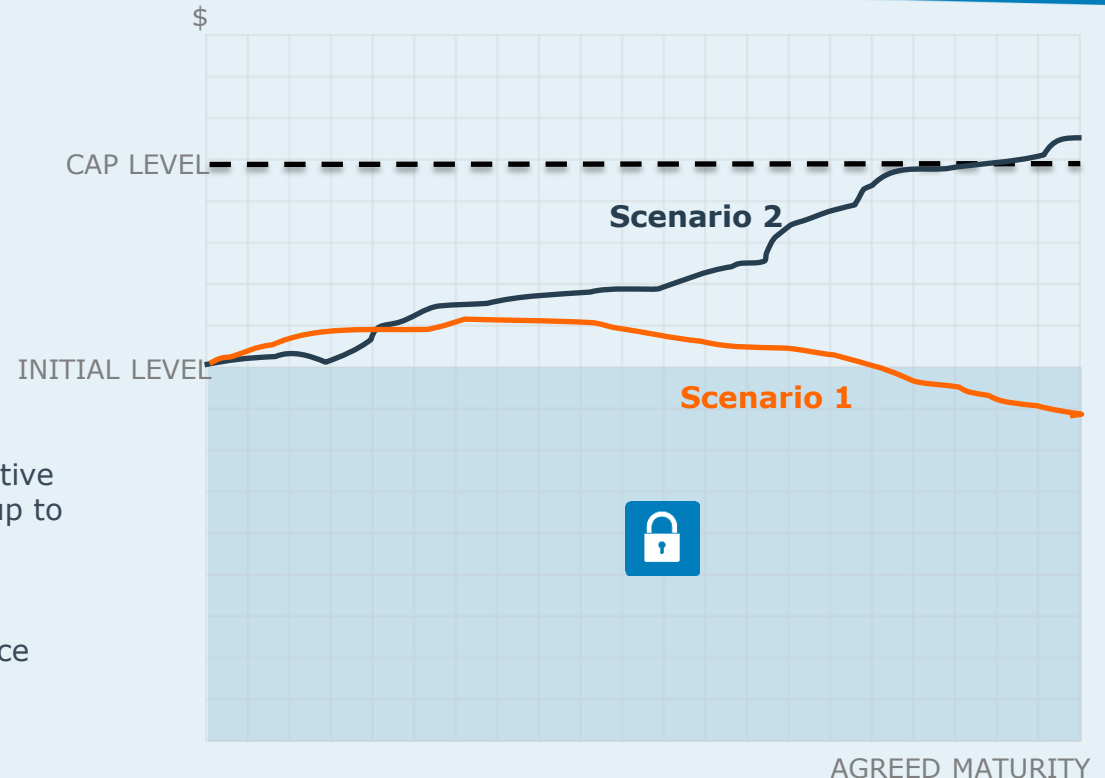


You select a Reference Asset – the performance of which will determine the outcome of your investment



# HOW WE SOLVE IT – A WORKED EXAMPLE

Indicative Terms*	Scenario 1	Scenario 2
Reference Asset	ASX200	ASX200
Term	2yrs	2yrs
Protection Level	100%	100%
Cap Level	120%	120%
Participation Rate	120%	120%
XJO Final Level	-10%	+24%
Maturity Value	100%	124%



- 1 At maturity the investor receives any positive return (if any) from the Reference Asset up to the Cap Level multiplied by the applicable Participation Rate
- 2 Investors forego exposure to any Reference Asset appreciation above the Cap Level
- 3 Investment term generally 1 – 3 years

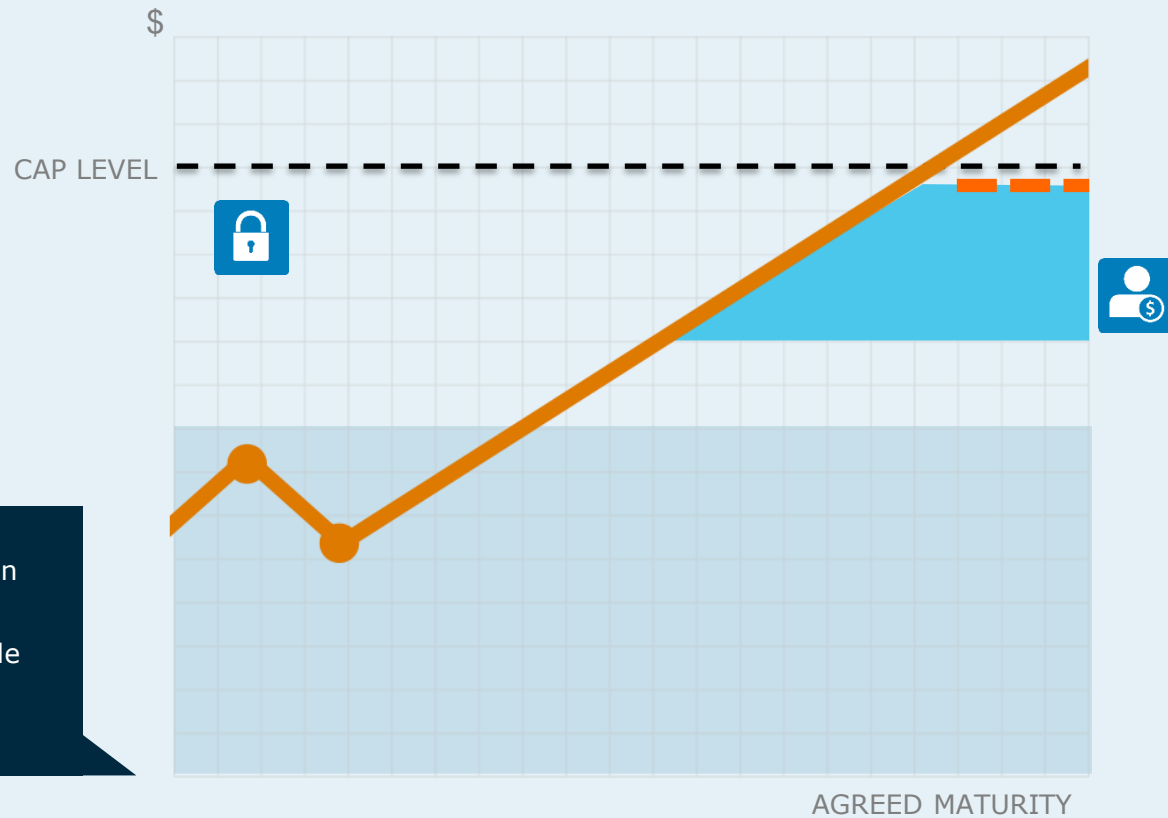
\* Pricing is indicative only and subject to change.

— XJO Final Level is 10% lower than the Initial Level, however, due to the 100% Capital Protection Amount, the investor does not experience any loss of principal.

— XJO Final Level is above the 120% Cap Level, meaning the investor foregoes XJO appreciation above 120% of the Initial Level, however, due to the effect of the Participation Rate, the return under Scenario 2 is 24%.



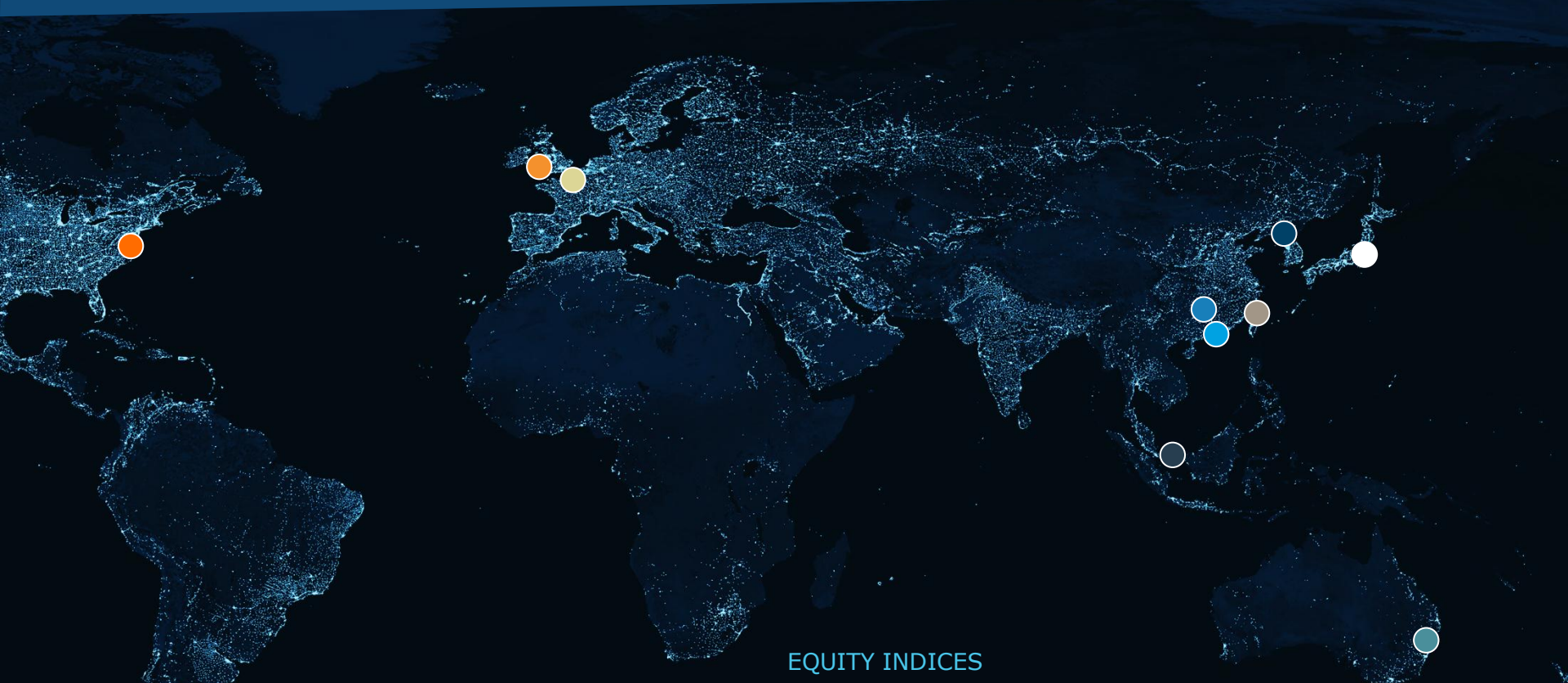
# HOW WE SOLVE IT



When the agreed length of time comes to an end, we deliver any increase to you via the Delivery Asset . You can then utilise the Sale Facility to sell the Delivery Asset



# INTRODUCING ANZ



## EQUITY INDICES

- Nikkei 225
- Hang Seng Index
- Hang Seng China Enterprise Index
- Kосpi 200 Index
- S&P/ASX 200 Index
- DJ Eurostoxx 50 Index
- FTSE 100 Index
- S&P 500 Index
- MSCO Taiwan
- MSCI Singapore Cash Index (SGY)



Metals



Energy



Agriculture



Currencies

# FEATURES AND BENEFITS



## FEATURES

- Choice of protection levels and maturity
- International market exposure
- Structures that include increased participation rates
- ANZ's AA – credit rating
- Selection of Reference Assets
- Transparent investment
- Investment returns generally taxed on capital account
- No establishment or ongoing management fees



## BENEFITS

- Flexibility
- Diversified portfolio
- Potential for enhanced returns
- Well rated counterparty
- Flexible and bespoke
- Easy to track
- More information available in PDS. Contact your tax adviser
- Low investment costs



# RISKS TO CONSIDER

- 1.** Your capital is protected as long as ANZ exists and you leave the investment to mature at the agreed maturity date. Leaving the investment early may jeopardize your investment's protection and may result in break costs (which may be substantial).

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- 2.** Your return on your investment will be calculated and adjusted according to the Reference Asset Return formula which is specified in the Series term sheet, so please make sure you understand the formula

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- 3.** There is the risk that ANZ will not be able to meet its obligations under the investment

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- 4.** Limited liquidity in the international market you've chosen may mean it is not possible to exit your investment before the agreed maturity date

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- 5.** The ability to earn a return on your investment will depend on the performance of the Reference Asset(s) you have chosen. This could result in receiving only your protected investment amount at maturity.

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