

# Investment Option Summary

## ANZ Smart Choice - Cash

October 2013

### Description

This investment option is designed for conservative investors who want very low levels of risk and to preserve their capital.

### Investment objective

This investment option aims to provide investors with a high level of capital security while achieving returns (before fees, charges and taxes) generally in line with cash management accounts and term deposits by investing in ANZ Bank deposits.

### Investment strategy

This investment option aims to meet its objectives by having exposure to a portfolio of term deposits and cash held at ANZ Bank.

### Minimum time horizon

Current

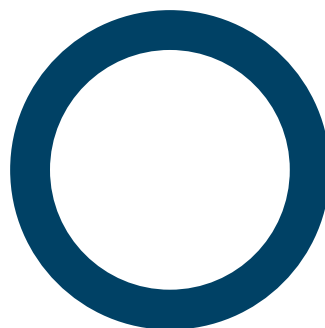
### Inception dates

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 Cash	0.19	0.60	1.25	2.66	-	-
ANZ Smart Choice Pension Cash	0.23	0.70	1.48	3.14	-	-

## Actual asset allocation



■ Cash 100.00%

## ANZ Smart Choice - Cash interest rates

Effective date	Interest rate*
1 October 2013	2.70%
1 September 2013	2.70%
1 August 2013	2.95%
1 July 2013	2.95%
1 June 2013	2.95%

\*Important information about interest rates:

1. The interest rate is a gross annualised rate before management costs (currently nil) and earnings tax are deducted
2. There is no earnings tax on ANZ Smart Choice Pension Cash
3. Interest rates are determined in advance and may increase or decrease. The interest rate on this investment summary may from time to time become outdated. Updated information is available free of charge by contacting Customer Services on 13 12 87

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.