

Investment Option Summary

ANZ Smart Choice - International Equities

October 2013

Description

This investment option is designed for investors who are looking for hedged exposure to international share markets.

Investment objective

This investment option seeks to match the return (including income and capital appreciation but before fees, charges and taxes) of the MSCI World ex-Australia Net Total Return Index 100% hedged to Australian dollars.

Investment strategy

This investment option will have exposure to most of the shares in the index, allowing for individual share weightings to vary marginally from the index from time to time. The fund may invest in shares that have been or are expected to be included in the index. Derivatives are not utilised to leverage the portfolio.

Minimum time horizon

7 years

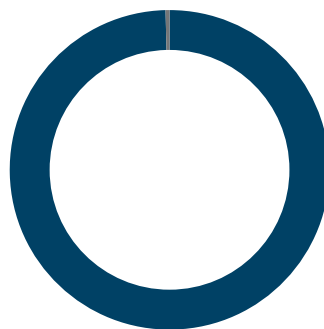
Inception dates

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 International Equities	3.44	4.94	9.23	25.65	-	-
ANZ Smart Choice Pension International Equities	4.32	6.29	11.27	30.98	-	-

Actual asset allocation



■ Int'l shares 99.60%

■ Cash 0.40%

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 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 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.