

ANNUAL REPORTS

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2019
BOOKLET 1



ANNUAL REPORTS FOR THE FINANCIAL YEAR ENDED JUNE 2019.

THE SCHEMES LISTED IN BOOKLET 1 ARE NOTED BELOW.

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Directors' Report for the financial year ended 30 June 2019

The Directors of OnePath Funds Management Limited (OPFM), the Responsible Entity of the following Managed Investment Schemes (the 'Schemes'), present their report together with the financial report of the Schemes for the financial year ended 30 June 2019, and the report of the auditor on the Schemes.

1. ANZ Australian Cash Fund
2. ANZ Australian Industrial Equities Fund
3. ANZ Cash Plus Fund
4. ANZ Enhanced Yield Fund
5. ANZ Fixed Income Fund
6. ANZ Listed Property Trust Fund
7. ANZ Private Global Equities (Actively Hedged) Fund
8. ANZ Private Global Equities Trust
9. Blue Chip Pool
10. OneAnswer - ANZ Cash Advantage
11. OneAnswer - ANZ Flexible Term Deposit Fund
12. OnePath Global Emerging Markets Pool
13. OnePath Low Volatility Global Equities Index Pool
14. OnePath Sustainable Investments - Wholesale Australian Share Trust
15. OnePath Wholesale Diversified Credit Trust
16. OptiMix Global Listed Infrastructure Securities Trust
17. OptiMix Wholesale Australian Fixed Interest Trust
18. OptiMix Wholesale Australian Inflation Linked Bonds Trust
19. OptiMix Wholesale Australian Share Trust
20. OptiMix Wholesale Enhanced Cash Trust
21. OptiMix Wholesale Global Emerging Markets Share Trust
22. OptiMix Wholesale Global Share Trust
23. OptiMix Wholesale Global Smaller Companies Share Trust
24. OptiMix Wholesale International Fixed Interest Trust
25. OptiMix Wholesale Property Securities Trust
26. Small Companies Pool
27. Tax Effective Income Trust

Responsible Entity

The Responsible Entity of the Schemes is OnePath Funds Management Limited. The registered office and principal place of business of the Responsible Entity and the Schemes is Level 23, 242 Pitt Street, Sydney, NSW 2000.

The Directors of OnePath Funds Management Limited during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Independent Non-Executive Director	Appointed 1 March 2015	Resigned 31 July 2019
L M Fricke	Independent Non-Executive Director	Appointed 7 September 2017	
P G Mullin	Independent Executive Director	Appointed 1 March 2015	
S J Chapman	Independent Non-Executive Director, Chairman	Appointed 1 August 2011	

Principal activities

The Schemes are registered Managed Investment Schemes domiciled in Australia.

The investment activities of the Schemes continued to be in accordance with the investment policies of the Schemes, as outlined in the Product Disclosure Statements (PDSs) or investment mandates, and investments in each class of asset were maintained within the stated asset allocation ranges. The key asset categories are cash, equities, interest bearing securities, derivatives, Exchange Traded Funds (ETFs) and unit trusts.

The Schemes did not have any employees during the year.

Review of operations and results

The Schemes continue to invest in accordance with target asset allocations as set out in the governing documents of the Schemes and in accordance with the provisions of each Scheme's Constitution.

The results of operations of the Schemes are disclosed in the Statements of Comprehensive Income.

The income distributions payable by each of the Schemes are disclosed in the Statements of Financial Position.

The distributions to unitholders by each of the Schemes are disclosed in the Statements of Changes in Equity.

Fees paid to and investments held by the Responsible Entity or its associates

Fees paid and payable to the Responsible Entity and its associates out of the Schemes' property during the year are disclosed in Note 12.4 Responsible Entity fees.

No fees were paid out of the Schemes' property to the Directors of the Responsible Entity during the year. Related party investments held in the Schemes as at the end of the financial year are disclosed in Note 12 Related parties.

Directors' Report for the financial year ended 30 June 2019

Interests in the Schemes

The movements in units on issue in the Schemes during the year are disclosed in Note 4 Net assets attributable to unitholders.

The value of the Schemes' assets and liabilities are disclosed in the Statements of Financial Position and derived using the basis set out in Note 2 Basis of preparation.

Significant changes in the state of affairs

Name change of Scheme:

During the financial year, the following Scheme had its name changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
OnePath Diversified High Yield Pool	OnePath Wholesale Diversified Credit Trust

The name change listed above was the result of aligning the investment objectives and the nature of assets held within the Scheme.

This significant event occurred at the Scheme level and did not impact individual unitholder balances or units.

Appointment of investment managers:

During the financial year, OnePath Funds Management Limited appointed new investment managers for the following Schemes to replace the existing investment managers.

Scheme Name	Previous investment manager	New investment manager
2. ANZ Australian Industrial Equities Fund	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited
9. Blue Chip Pool	UBS Asset Management (Australia) Ltd	Nikko AM Limited
14. OnePath Sustainable Investments - Wholesale Australian Share Trust	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited
19. OptiMix Wholesale Australian Share Trust	Arnhem Investment Management Pty Ltd	FIL Investment Management (Australia) Limited
	UBS Asset Management (Australia) Ltd	Yarra Funds Management Limited
23. OptiMix Wholesale Global Smaller Companies Share Trust	Copper Rock Capital Partners LLC	Arrowstreet Capital, Limited Partnership
25. OptiMix Wholesale Property Securities Trust	UBS Asset Management (Australia) Ltd	The Renaissance Property Securities Pty Ltd
27. Tax Effective Income Trust	UBS Asset Management (Australia) Ltd	The Renaissance Property Securities Pty Ltd

As a result of the appointments, assets were transferred to or acquired by new investment managers and the impacts of these transactions are reflected in the financial statements.

This significant event occurred at the Schemes level and did not impact individual unitholder balances or units.

OnePath Life Limited redemption:

During April 2019, OnePath Life Limited (OPL), a significant unitholder and related party of Australia and New Zealand Banking Group Limited (ANZ) until 31 May 2019, redeemed certain units within the Schemes. Redeemed units were transferred to Retirement Portfolio Service (RPS), for which OnePath Custodians Pty Limited (a related party of ANZ) is the Trustee. Refer to Note 9.2 Non-cash financing activities, Note 12.6 Units in the Schemes held by related parties and Note 12.6.1 OnePath Life Limited redemption for further detail.

The transfer of units did not impact the investments of the Schemes that are still managed by OnePath Funds Management Limited. As a result, this change had no impact on either the total units issued by the Schemes or the units held by individual unitholders other than OPL and RPS.

Proposed sale of OnePath P&I business:

On 17 October 2017, Australia and New Zealand Banking Group Limited (ANZ), the ultimate parent company of OnePath Funds Management Limited (the Responsible Entity of the Schemes) announced the proposed sale of the OnePath Pension and Investments (OnePath P&I) business to IOOF Holdings Limited and Australian Wealth Management Limited (IOOF).

On 7 December 2018, the Australian Prudential Regulation Authority (APRA) announced regulatory action against IOOF. As at the reporting date, ANZ and OnePath Custodians Pty Limited (a related party of ANZ) continue to engage with IOOF to understand the actions IOOF are taking to respond to the APRA matter. OPFM continues to operate the Schemes within ANZ and there have been no changes to the operations of the Schemes.

Likely developments and expected results of operations

The Schemes will continue to pursue their investment policies as outlined in the PDSs or investment mandates. The results of the Schemes will be affected by a number of factors, including the performance of investment markets in which the Schemes invest. Investment performance is not guaranteed and future returns may differ from past returns. As investment conditions change over time, past returns should not be used to predict future returns.

Further information has not been included in this report to avoid the disclosure of information that may result in unreasonable prejudice to the Schemes.

Environmental regulation

The operations of the Schemes were not subject to any significant environmental regulation under either Commonwealth, State or Territory legislation.

Directors' Report for the financial year ended 30 June 2019

Events subsequent to balance date

No significant events have occurred since the end of the reporting period which would impact on the financial position of the Schemes disclosed in the Statements of Financial Position as at 30 June 2019 or on the results and cash flows of the Schemes for the financial year ended on that date.

Indemnities and insurance premiums for officers and auditor

Indemnification:

Under the Schemes' Constitutions, the Responsible Entity, including its officers and employees, is generally indemnified out of the Schemes' assets for any loss, damage, expense or other liability incurred by it in properly performing or exercising any of its powers, duties or rights in relation to the Schemes.

The Responsible Entity has not indemnified any auditor of the Schemes.

Insurance premiums:

No insurance premiums are paid out of the assets of the Schemes in relation to insurance cover for the Responsible Entity, its officers and employees or the auditor of the Schemes.

True and fair view

The financial statements have been prepared in accordance with applicable accounting standards to give a true and fair view of the state of affairs of the Schemes at the reporting date.

Lead auditor's independence declaration

The lead auditor's independence declaration is set out on page 118 and forms part of the Directors' Report for the financial year ended 30 June 2019.

This report is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.



Director

Sydney

10 September 2019

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

		1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		93,429,619	93,097,741	27,088,553	37,543,501	10,313,704	1,940,456	12,524,058	5,854,716
Receivables	5	73,810	95,430	7,040,691	4,291,185	506,632	238,457	7,707,380	8,377,106
Financial assets held at fair value through profit or loss	6.1	1,520,983,309	1,621,423,751	465,908,066	502,954,508	197,942,725	113,370,445	761,567,044	528,248,906
Term deposits*	7	-	-	-	-	8,500,000	14,000,000	-	-
Total assets		1,614,486,738	1,714,616,922	500,037,310	544,789,194	217,263,061	129,549,358	781,798,482	542,480,728
Liabilities									
Payables	8	4	-	1,261,170	501,920	27,594	36,709	1,626,860	3,123,162
Distribution payable		2,970,187	3,326,193	7,152,573	28,653,745	317,166	329,356	383,071	3,025,221
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	744,107	1,056,332
Total liabilities		2,970,191	3,326,193	8,413,743	29,155,665	344,760	366,065	2,754,038	7,204,715
Represented by:									
Net assets attributable to unitholders at redemption price		1,611,667,757	1,711,445,277	491,923,295	515,918,501	216,957,354	129,204,758	779,780,301	535,899,240
Adjustment arising from different unit pricing and accounting valuation		(151,210)	(154,548)	(299,728)	(284,972)	(39,053)	(21,465)	(735,857)	(623,227)
Total net assets attributable to unitholders - Equity		1,611,516,547	1,711,290,729	491,623,567	515,633,529	216,918,301	129,183,293	779,044,444	535,276,013

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		7,587,941	6,982,668	1,330,652	6,722,090	3,508,862	9,801,578	3,955,856	7,525,248
Receivables	5	7,251,587	2,596,016	3,513,487	3,574,177	242,757	941,802	1,598,284	30,554,836
Financial assets held at fair value through profit or loss	6.1	337,813,117	272,960,631	206,841,989	230,543,341	105,597,879	97,830,589	377,316,471	327,059,366
Term deposits*	7	-	-	-	-	-	-	-	-
Total assets		352,652,645	282,539,315	211,686,128	240,839,608	109,349,498	108,573,969	382,870,611	365,139,450
Liabilities									
Payables	8	2,044,749	591,210	388,490	-	60,169	343,062	481,558	1,265,259
Distribution payable		3,779,879	2,210,465	1,305,386	6,064,316	646,434	1,763,403	7,413,789	33,244,032
Financial liabilities held at fair value through profit or loss	6.2	89,449	11,410	-	-	122,666	2,277,421	149,409	2,317,862
Total liabilities		5,914,077	2,813,085	1,693,876	6,064,316	829,269	4,383,886	8,044,756	36,827,153
Represented by:									
Net assets attributable to unitholders at redemption price		346,975,570	279,922,463	210,387,606	235,625,562	108,534,426	104,176,330	375,042,273	328,374,243
Adjustment arising from different unit pricing and accounting valuation		(237,002)	(196,233)	(395,354)	(850,270)	(14,197)	13,753	(216,418)	(61,946)
Total net assets attributable to unitholders - Equity		346,738,568	279,726,230	209,992,252	234,775,292	108,520,229	104,190,083	374,825,855	328,312,297

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		5,544,389	6,348,794	748,845,177	729,621,913	2,996,636	3,715,985	37,665	2,009,234
Receivables	5	11,612,462	2,663,301	1,609,770	1,803,140	2,732	3,410	602,742	722,782
Financial assets held at fair value through profit or loss	6.1	481,339,933	428,743,342	-	-	-	-	155,004,861	157,730,682
Term deposits*	7	-	-	-	-	-	-	-	-
Total assets		498,496,784	437,755,437	750,454,947	731,425,053	2,999,368	3,719,395	155,645,268	160,462,698
Liabilities									
Payables	8	-	-	578,264	985,321	59	1,224	-	97,732
Distribution payable		6,659,993	6,310,992	975,100	946,182	2,794	3,527	1,626,672	1,906,107
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	12	133
Total liabilities		6,659,993	6,310,992	1,553,364	1,931,503	2,853	4,751	1,626,684	2,003,972
Represented by:									
Net assets attributable to unitholders at redemption price		492,181,835	431,757,677	748,901,583	729,493,550	2,996,515	3,714,644	154,207,556	158,658,976
Adjustment arising from different unit pricing and accounting valuation		(345,044)	(313,232)	-	-	-	-	(188,972)	(200,250)
Total net assets attributable to unitholders - Equity		491,836,791	431,444,445	748,901,583	729,493,550	2,996,515	3,714,644	154,018,584	158,458,726

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		2,910,359	6,256,780	756,996	1,387,201	2,483,531	3,082,950	6,555,046	3,172,512
Receivables	5	5,179,213	3,938,174	333,460	233,958	7,149,870	3,542,435	1,207,590	982,314
Financial assets held at fair value through profit or loss	6.1	1,160,878,047	801,089,723	21,398,838	21,185,480	60,524,754	66,088,087	149,241,117	143,018,593
Term deposits*	7	-	-	-	-	-	-	-	-
Total assets		1,168,967,619	811,284,677	22,489,294	22,806,639	70,158,155	72,713,472	157,003,753	147,173,419
Liabilities									
Payables	8	-	-	97,697	717	9,049,633	4,485,923	-	-
Distribution payable		83,578,153	27,764,837	534,408	511,375	-	706,167	537,707	8,202,149
Financial liabilities held at fair value through profit or loss	6.2	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678
Total liabilities		83,581,660	27,879,759	632,368	512,092	9,720,733	5,844,542	2,593,851	9,334,827
Represented by:									
Net assets attributable to unitholders at redemption price		1,086,371,118	783,700,541	21,873,266	22,301,275	60,485,884	66,932,345	154,551,906	138,010,712
Adjustment arising from different unit pricing and accounting valuation		(985,159)	(295,623)	(16,340)	(6,728)	(48,462)	(63,415)	(142,004)	(172,120)
Total net assets attributable to unitholders - Equity		1,085,385,959	783,404,918	21,856,926	22,294,547	60,437,422	66,868,930	154,409,902	137,838,592

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

	Note	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		1,426,356	6,776,693	1,546	15,956	15,793,354	14,766,129	2,500,581	399,018
Receivables	5	6,251,640	5,263,964	1	20	39,924,397	31,592,752	15,371	12,138
Financial assets held at fair value through profit or loss	6.1	442,775,241	462,891,058	-	-	1,090,585,730	1,277,408,823	20,458,678	38,317,530
Term deposits*	7	-	-	-	-	-	-	-	-
Total assets		450,453,237	474,931,715	1,547	15,976	1,146,303,481	1,323,767,704	22,974,630	38,728,686
Liabilities									
Payables	8	965,608	532,723	-	-	4,903,953	3,328,833	164	404
Distribution payable		10,994,524	6,915,801	-	-	62,299,034	94,671,823	175,872	406,432
Financial liabilities held at fair value through profit or loss	6.2	382,487	799,898	-	-	41,300	-	-	-
Total liabilities		12,342,619	8,248,422	-	-	67,244,287	98,000,656	176,036	406,836
Represented by:									
Net assets attributable to unitholders at redemption price		438,421,849	467,031,207	1,547	15,976	1,079,998,984	1,226,177,129	22,801,218	38,326,692
Adjustment arising from different unit pricing and accounting valuation		(311,231)	(347,914)	-	-	(939,790)	(410,081)	(2,624)	(4,842)
Total net assets attributable to unitholders - Equity		438,110,618	466,683,293	1,547	15,976	1,079,059,194	1,225,767,048	22,798,594	38,321,850

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

	Note	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets									
Cash and cash equivalents		6,988,554	6,670,660	3,063,123	24,919,975	2,204,044	2,214,875	2,611,656	7,910,589
Receivables	5	1,705,342	4,470,650	6,166,159	9,297,885	1,552,169	4,007,553	9,432,976	9,104,082
Financial assets held at fair value through profit or loss	6.1	206,670,736	207,748,509	910,787,831	982,446,559	117,980,671	147,328,715	318,078,207	410,296,288
Term deposits*	7	-	-	-	-	-	-	-	-
Total assets		215,364,632	218,889,819	920,017,113	1,016,664,419	121,736,884	153,551,143	330,122,839	427,310,959
Liabilities									
Payables	8	412,972	2,758,629	672,278	3,977,379	1,182,144	2,804,655	15,804,458	18,177,259
Distribution payable		10,740,588	35,100,374	98,271,991	66,780,483	11,036,858	38,440,959	8,154,620	12,346,624
Financial liabilities held at fair value through profit or loss	6.2	99	1,292	142,594	115,573	344	3,636	2,234,055	6,560,087
Total liabilities		11,153,659	37,860,295	99,086,863	70,873,435	12,219,346	41,249,250	26,193,133	37,083,970
Represented by:									
Net assets attributable to unitholders at redemption price		204,425,718	181,226,560	821,315,979	945,930,125	109,660,474	112,456,115	304,027,874	390,368,172
Adjustment arising from different unit pricing and accounting valuation		(214,745)	(197,036)	(385,729)	(139,141)	(142,936)	(154,222)	(98,168)	(141,183)
Total net assets attributable to unitholders - Equity		204,210,973	181,029,524	820,930,250	945,790,984	109,517,538	112,301,893	303,929,706	390,226,989

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2019

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Assets							
Cash and cash equivalents		734,626	779,444	3,132,686	3,523,183	3,987,092	19,123,281
Receivables	5	635,331	1,126,427	2,187,242	500,173	5,792,423	4,211,347
Financial assets held at fair value through profit or loss	6.1	53,149,742	55,183,077	283,891,439	306,077,702	293,792,258	316,107,921
Term deposits*	7	-	-	-	-	-	-
Total assets		54,519,699	57,088,948	289,211,367	310,101,058	303,571,773	339,442,549
Liabilities							
Payables	8	207,202	890	942,727	865,644	1,208,854	517,939
Distribution payable		515,742	1,466,300	31,873,305	20,214,919	3,761,961	3,149,846
Financial liabilities held at fair value through profit or loss	6.2	-	38,417	-	-	26,783	213,921
Total liabilities		722,944	1,505,607	32,816,032	21,080,563	4,997,598	3,881,706
Represented by:							
Net assets attributable to unitholders at redemption price		53,856,475	55,621,122	257,422,819	290,460,726	298,768,493	335,754,408
Adjustment arising from different unit pricing and accounting valuation		(59,720)	(37,781)	(1,027,484)	(1,440,231)	(194,318)	(193,565)
Total net assets attributable to unitholders - Equity		53,796,755	55,583,341	256,395,335	289,020,495	298,574,175	335,560,843

The Statements of Financial Position should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Investment income									
Dividend income		-	-	20,745,567	20,479,673	-	-	-	-
Interest income		1,106,303	1,027,253	307,371	594,801	2,292,063	1,694,719	23,104,280	11,449,460
Unit trust distribution income		-	-	2,179,956	606,281	-	-	-	-
Net change in fair value of investments		33,935,091	36,203,574	17,326,848	29,038,819	1,243,067	749,011	211,629	(2,356,396)
Other income		-	2,577	6,590	-	-	-	5,199	-
Net investment income/(loss)		35,041,394	37,233,404	40,566,332	50,719,574	3,535,130	2,443,730	23,321,108	9,093,064
Expenses									
Responsible Entity fees	12.4	-	-	-	-	253,298	193,560	-	-
Interest expense		-	-	-	-	-	-	2,325	81
Other expenses		-	-	941,785	521,192	-	-	48,825	25,491
Operating expenses before finance costs		-	-	941,785	521,192	253,298	193,560	51,150	25,572
Profit/(loss) from operating activities		35,041,394	37,233,404	39,624,547	50,198,382	3,281,832	2,250,170	23,269,958	9,067,492
Profit/(loss) for the financial year/ Total comprehensive income		35,041,394	37,233,404	39,624,547	50,198,382	3,281,832	2,250,170	23,269,958	9,067,492

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	Note	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
		\$	\$	\$	\$	\$	\$	\$	\$
Investment income									
Dividend income		-	-	1,252,936	888,006	-	-	8,577,171	6,590,219
Interest income		10,857,484	9,799,087	12,104	1,282	98,538	98,238	89,051	103,090
Unit trust distribution income		-	-	9,552,284	12,026,498	1,827,509	1,620,528	139,471	86,350
Net change in fair value of investments		18,631,778	(615,864)	(531,430)	14,408,242	3,909,724	5,684,504	26,381,882	24,680,733
Other income		1,250	-	-	-	-	-	3,916	1,062
Net investment income/(loss)		29,490,512	9,183,223	10,285,894	27,324,028	5,835,771	7,403,270	35,191,491	31,461,454
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	2,139,836	1,878,590
Interest expense		-	2	-	-	8,031	11,853	7,063	19,495
Other expenses		9,781	4,735	112,751	130,545	14,855	19,853	39,252	288,151
Operating expenses before finance costs		9,781	4,737	112,751	130,545	22,886	31,706	2,186,151	2,186,236
Profit/(loss) from operating activities		29,480,731	9,178,486	10,173,143	27,193,483	5,812,885	7,371,564	33,005,340	29,275,218
Profit/(loss) for the financial year/ Total comprehensive income		29,480,731	9,178,486	10,173,143	27,193,483	5,812,885	7,371,564	33,005,340	29,275,218

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	Note	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
		\$	\$	\$	\$	\$	\$	\$	\$
Investment income									
Dividend income		25,488,465	20,619,527	-	-	-	-	3,277,955	4,588,802
Interest income		131,594	382,569	11,705,765	11,093,156	36,210	46,475	5,753	12,011
Unit trust distribution income		872,116	458,125	-	-	-	-	15,454	33,162
Net change in fair value of investments		(1,682,406)	8,466,206	-	-	-	-	6,724,499	23,669,011
Other income		-	-	-	-	-	-	40,459	19,201
Net investment income/(loss)		24,809,769	29,926,427	11,705,765	11,093,156	36,210	46,475	10,064,120	28,322,187
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	-	-
Interest expense		-	-	-	-	-	-	4	263
Other expenses		1,254,971	232,229	-	-	-	-	81,101	139,268
Operating expenses before finance costs		1,254,971	232,229	-	-	-	-	81,105	139,531
Profit/(loss) from operating activities		23,554,798	29,694,198	11,705,765	11,093,156	36,210	46,475	9,983,015	28,182,656
Profit/(loss) for the financial year/ Total comprehensive income		23,554,798	29,694,198	11,705,765	11,093,156	36,210	46,475	9,983,015	28,182,656

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Investment income									
Dividend income		26,644,583	16,101,154	908,878	876,874	-	-	4,037,979	3,219,767
Interest income		47,412	8,881	9,802	16,514	2,054,283	2,060,585	79,803	63,834
Unit trust distribution income		3,776,791	1,960,124	98,244	71,452	-	-	1,012,902	1,698,468
Net change in fair value of investments		154,668,570	72,823,834	2,021,139	782,662	(53,774)	(291,274)	13,181,453	(7,622,358)
Other income		5,621	6,653	213	-	32	401	166	38,600
Net investment income/(loss)		185,142,977	90,900,646	3,038,276	1,747,502	2,000,541	1,769,712	18,312,303	(2,601,689)
Expenses									
Responsible Entity fees	12.4	-	-	5,330	5,356	5,807	6,169	-	-
Interest expense		8,949	9,701	-	-	159,413	33,574	150	-
Other expenses		100,856	29,008	36,861	11,853	4,665	4,534	105,283	136,687
Operating expenses before finance costs		109,805	38,709	42,191	17,209	169,885	44,277	105,433	136,687
Profit/(loss) from operating activities		185,033,172	90,861,937	2,996,085	1,730,293	1,830,656	1,725,435	18,206,870	(2,738,376)
Profit/(loss) for the financial year/ Total comprehensive income		185,033,172	90,861,937	2,996,085	1,730,293	1,830,656	1,725,435	18,206,870	(2,738,376)

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Investment income									
Dividend income		-	-	-	-	42,995,296	35,212,386	-	-
Interest income		15,728,169	18,097,560	135	192	327,490	308,193	147,257	249,875
Unit trust distribution income		151,974	42,445	-	-	38,710,810	33,374,777	-	-
Net change in fair value of investments		26,027,814	(1,990,149)	-	(778)	(6,221,464)	99,486,277	603,606	818,974
Other income		23,840	-	-	-	31,755	-	-	-
Net investment income/(loss)		41,931,797	16,149,856	135	(586)	75,843,887	168,381,633	750,863	1,068,849
Expenses									
Responsible Entity fees	12.4	6,947	7,649	-	-	9,027	14,609	2,255	2,575
Interest expense		80,322	49,943	-	-	-	13	76	87
Other expenses		80,721	21,620	-	700	1,179,129	1,431,418	-	1,298
Operating expenses before finance costs		167,990	79,212	-	700	1,188,156	1,446,040	2,331	3,960
Profit/(loss) from operating activities		41,763,807	16,070,644	135	(1,286)	74,655,731	166,935,593	748,532	1,064,889
Profit/(loss) for the financial year/ Total comprehensive income		41,763,807	16,070,644	135	(1,286)	74,655,731	166,935,593	748,532	1,064,889

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

	Note	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Investment income									
Dividend income		5,020,444	4,288,925	16,613,521	14,357,122	2,204,502	2,354,822	-	-
Interest income		95,378	127,086	36,713	94,817	8,672	16,053	4,246,645	5,244,504
Unit trust distribution income		1,810,720	2,849,469	3,421,898	5,197,069	255,633	385,892	3,651,031	6,991,702
Net change in fair value of investments		11,354,235	20,780,738	91,762,750	101,648,938	381,558	29,490,353	14,970,548	(496,126)
Other income		64,322	46	42,273	53,893	192,590	22,082	-	59
Net investment income/(loss)		18,345,099	28,046,264	111,877,155	121,351,839	3,042,955	32,269,202	22,868,224	11,740,139
Expenses									
Responsible Entity fees	12.4	-	-	21,134	24,030	133,459	118,349	-	-
Interest expense		18,431	46,779	44,982	72,488	1,563	1,702	5,907	4,322
Other expenses		273,028	382,978	63,797	96,847	162,107	257,359	53,962	66,069
Operating expenses before finance costs		291,459	429,757	129,913	193,365	297,129	377,410	59,869	70,391
Profit/(loss) from operating activities		18,053,640	27,616,507	111,747,242	121,158,474	2,745,826	31,891,792	22,808,355	11,669,748
Profit/(loss) for the financial year/ Total comprehensive income		18,053,640	27,616,507	111,747,242	121,158,474	2,745,826	31,891,792	22,808,355	11,669,748

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2019

		25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Investment income							
Dividend income		75,404	39,301	6,355,229	5,792,833	3,255,867	5,848,658
Interest income		11,694	13,787	107,766	310,478	2,303,257	3,124,990
Unit trust distribution income		2,194,695	3,083,212	189,486	198,195	8,391,821	5,164,245
Net change in fair value of investments		4,513,373	3,419,447	6,594,865	51,443,581	17,348,022	14,730,630
Other income		19,057	-	-	-	172,496	-
Net investment income/(loss)		6,814,223	6,555,747	13,247,346	57,745,087	31,471,463	28,868,523
Expenses							
Responsible Entity fees	12.4	5,691	6,393	-	-	4,028,031	4,566,981
Interest expense		823	-	-	-	10,559	12,168
Other expenses		58,945	11,114	298,498	377,157	327,688	164,523
Operating expenses before finance costs		65,459	17,507	298,498	377,157	4,366,278	4,743,672
Profit/(loss) from operating activities		6,748,764	6,538,240	12,948,848	57,367,930	27,105,185	24,124,851
Profit/(loss) for the financial year/ Total comprehensive income		6,748,764	6,538,240	12,948,848	57,367,930	27,105,185	24,124,851

The Statements of Comprehensive Income should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2019

		1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		1,711,290,729	-	515,633,529	-	129,183,293	-	535,276,013	-
Reclassification due to AMIT tax regime implementation*		-	2,071,321,442	-	555,861,746	-	160,190,469	-	65,068,476
Profit/(loss) for the financial year/Total comprehensive income		35,041,394	37,233,404	39,624,547	50,198,382	3,281,832	2,250,170	23,269,958	9,067,492
Transactions with unitholders									
Applications		2,583,957,687	868,339,124	46,615,476	45,247,618	105,011,906	113,715,222	487,174,012	532,583,450
Redemptions		(2,683,735,209)	(1,228,388,642)	(85,694,928)	(89,534,151)	(17,348,319)	(144,597,333)	(255,876,288)	(60,798,654)
Distributions to unitholders		(35,038,054)	(37,214,599)	(24,555,057)	(46,140,066)	(3,210,411)	(2,375,235)	(10,799,251)	(10,644,751)
Total transactions with unitholders		(134,815,576)	(397,264,117)	(63,634,509)	(90,426,599)	84,453,176	(33,257,346)	220,498,473	461,140,045
Total Equity at the end of the financial year		1,611,516,547	1,711,290,729	491,623,567	515,633,529	216,918,301	129,183,293	779,044,444	535,276,013
		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		279,726,230	-	234,775,292	-	104,190,083	-	328,312,297	-
Reclassification due to AMIT tax regime implementation*		-	225,826,292	-	234,704,781	-	59,654,601	-	314,265,268
Profit/(loss) for the financial year/Total comprehensive income		29,480,731	9,178,486	10,173,143	27,193,483	5,812,885	7,371,564	33,005,340	29,275,218
Transactions with unitholders									
Applications		82,956,825	94,048,202	13,638,656	38,107,606	23,534,275	45,534,175	85,941,054	77,043,804
Redemptions		(34,294,118)	(41,696,089)	(41,115,115)	(52,166,583)	(24,370,580)	(6,606,854)	(65,019,047)	(58,622,059)
Distributions to unitholders		(11,131,100)	(7,630,661)	(7,479,724)	(13,063,995)	(646,434)	(1,763,403)	(7,413,789)	(33,649,934)
Total transactions with unitholders		37,531,607	44,721,452	(34,956,183)	(27,122,972)	(1,482,739)	37,163,918	13,508,218	(15,228,189)
Total Equity at the end of the financial year		346,738,568	279,726,230	209,992,252	234,775,292	108,520,229	104,190,083	374,825,855	328,312,297

The Statements of Changes in Equity should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2017, the Schemes' units have been reclassified from financial liability to equity as a result of the implementation of Attribution Managed Investment Trust ("AMIT") tax regime.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2019

		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		431,444,445	-	729,493,550	-	3,714,644	-	158,458,726	-
Reclassification due to AMIT tax regime implementation*		-	466,646,473	-	670,278,790	-	4,582,000	-	167,475,573
Profit/(loss) for the financial year/Total comprehensive income		23,554,798	29,694,198	11,705,765	11,093,156	36,210	46,475	9,983,015	28,182,656
Transactions with unitholders									
Applications		150,757,092	21,459,888	795,779,193	201,925,134	40,480	51,527	9,696,739	12,138,825
Redemptions		(87,760,854)	(64,201,227)	(776,371,160)	(142,710,374)	(758,609)	(918,883)	(20,831,307)	(44,697,370)
Distributions to unitholders		(26,158,690)	(22,154,887)	(11,705,765)	(11,093,156)	(36,210)	(46,475)	(3,288,589)	(4,640,958)
Total transactions with unitholders		36,837,548	(64,896,226)	7,702,268	48,121,604	(754,339)	(913,831)	(14,423,157)	(37,199,503)
Total Equity at the end of the financial year		491,836,791	431,444,445	748,901,583	729,493,550	2,996,515	3,714,644	154,018,584	158,458,726
		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		783,404,918	-	22,294,547	-	66,868,930	-	137,838,592	-
Reclassification due to AMIT tax regime implementation*		-	679,630,074	-	24,629,304	-	64,914,779	-	139,904,713
Profit/(loss) for the financial year/Total comprehensive income		185,033,172	90,861,937	2,996,085	1,730,293	1,830,656	1,725,435	18,206,870	(2,738,376)
Transactions with unitholders									
Applications		1,596,831,389	62,941,528	22,588,915	2,414,185	6,138,726	9,452,868	9,373,550	174,765,992
Redemptions		(1,379,034,275)	(11,306,559)	(24,999,836)	(5,496,197)	(13,855,337)	(6,960,040)	(9,300,000)	(164,232,845)
Distributions to unitholders		(100,849,245)	(38,722,062)	(1,022,785)	(983,038)	(545,553)	(2,264,112)	(1,709,110)	(9,860,892)
Total transactions with unitholders		116,947,869	12,912,907	(3,433,706)	(4,065,050)	(8,262,164)	228,716	(1,635,560)	672,255
Total Equity at the end of the financial year		1,085,385,959	783,404,918	21,856,926	22,294,547	60,437,422	66,868,930	154,409,902	137,838,592

The Statements of Changes in Equity should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2017, the Schemes' units have been reclassified from financial liability to equity as a result of the implementation of Attribution Managed Investment Trust ("AMIT") tax regime.

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Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2019

		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		466,683,293	-	15,976	-	1,225,767,048	-	38,321,850	-
Reclassification due to AMIT tax regime implementation*		-	463,956,748	-	17,256	-	1,339,459,338	-	75,989,875
Profit/(loss) for the financial year/Total comprehensive income		41,763,807	16,070,644	135	(1,286)	74,655,731	166,935,593	748,532	1,064,889
Transactions with unitholders									
Applications		72,071,825	44,999,436	1,542	6	218,985,547	132,428,013	7,130,606	3,794,427
Redemptions		(119,027,117)	(42,554,881)	(16,106)	-	(327,492,737)	(277,049,022)	(22,671,831)	(41,289,201)
Distributions to unitholders		(23,381,190)	(15,788,654)	-	-	(112,856,395)	(136,006,874)	(730,563)	(1,238,140)
Total transactions with unitholders		(70,336,482)	(13,344,099)	(14,564)	6	(221,363,585)	(280,627,883)	(16,271,788)	(38,732,914)
Total Equity at the end of the financial year		438,110,618	466,683,293	1,547	15,976	1,079,059,194	1,225,767,048	22,798,594	38,321,850
		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		181,029,524	-	945,790,984	-	112,301,893	-	390,226,989	-
Reclassification due to AMIT tax regime implementation*		-	262,334,539	-	824,621,106	-	197,423,306	-	454,238,461
Profit/(loss) for the financial year/Total comprehensive income		18,053,640	27,616,507	111,747,242	121,158,474	2,745,826	31,891,792	22,808,355	11,669,748
Transactions with unitholders									
Applications		63,070,721	25,185,063	214,774,045	190,926,206	66,145,538	98,322,587	15,250,782	63,248,185
Redemptions		(47,202,324)	(99,006,211)	(341,283,652)	(112,480,262)	(59,280,007)	(175,110,513)	(116,201,800)	(119,694,543)
Distributions to unitholders		(10,740,588)	(35,100,374)	(110,098,369)	(78,434,540)	(12,395,712)	(40,225,279)	(8,154,620)	(19,234,862)
Total transactions with unitholders		5,127,809	(108,921,522)	(236,607,976)	11,404	(5,530,181)	(117,013,205)	(109,105,638)	(75,681,220)
Total Equity at the end of the financial year		204,210,973	181,029,524	820,930,250	945,790,984	109,517,538	112,301,893	303,929,706	390,226,989

The Statements of Changes in Equity should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2017, the Schemes' units have been reclassified from financial liability to equity as a result of the implementation of Attribution Managed Investment Trust ("AMIT") tax regime.

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Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2019

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Total equity at the beginning of the financial year		55,583,341	-	289,020,495	-	335,560,843	-
Reclassification due to AMIT tax regime implementation*		-	56,073,444	-	274,264,100	-	374,620,995
Profit/(loss) for the financial year/Total comprehensive income		6,748,764	6,538,240	12,948,848	57,367,930	27,105,185	24,124,851
Transactions with unitholders							
Applications		42,879,809	7,880,786	25,352,815	20,206,094	101,542,041	13,727,995
Redemptions		(49,640,401)	(11,735,829)	(33,915,623)	(37,730,711)	(154,903,462)	(67,296,664)
Distributions to unitholders		(1,774,758)	(3,173,300)	(37,011,200)	(25,086,918)	(10,730,432)	(9,616,334)
Total transactions with unitholders		(8,535,350)	(7,028,343)	(45,574,008)	(42,611,535)	(64,091,853)	(63,185,003)
Total Equity at the end of the financial year		53,796,755	55,583,341	256,395,335	289,020,495	298,574,175	335,560,843

The Statements of Changes in Equity should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

* Effective from 1 July 2017, the Schemes' units have been reclassified from financial liability to equity as a result of the implementation of Attribution Managed Investment Trust ("AMIT") tax regime.

Financial Report
Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2019

		1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		-	-	20,996,627	21,353,974	-	-	-	-
Interest received		1,127,923	1,003,329	337,377	595,091	2,207,437	1,779,588	21,840,010	8,399,648
Unit trust distribution received		-	-	1,247,032	607,801	-	-	-	-
Other income received		-	2,577	8,400	4,219	-	-	4,848	-
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	-	-
Interest paid		-	-	-	-	-	-	(2,325)	(81)
Operating expenses paid		-	-	(941,785)	(521,192)	(248,019)	(191,919)	(50,525)	(24,438)
Proceeds from sale of investments		4,875,772,301	6,765,520,848	553,989,206	281,366,670	331,602,658	260,036,217	507,091,229	85,906,785
Purchase of investments		(4,717,491,476)	(6,327,915,920)	(500,956,124)	(226,365,363)	(409,431,871)	(262,279,345)	(740,298,534)	(571,709,740)
Net cash flows from/(used in) operating activities	9	159,408,748	438,610,834	74,680,733	77,041,200	(75,869,795)	(655,459)	(211,415,297)	(477,427,826)
Cash flows from financing activities:									
Proceeds from issue of units		1,256,667,434	778,773,604	559,247	1,587,307	104,825,863	116,540,289	489,108,575	530,648,887
Payments for redemption of units		(1,415,744,304)	(1,178,335,554)	(85,694,928)	(89,534,151)	(17,362,713)	(144,582,939)	(257,582,535)	(59,092,407)
Distributions paid		-	-	-	-	(3,220,107)	(2,399,105)	(13,441,401)	(7,769,476)
Net cash flows from/(used in) financing activities		(159,076,870)	(399,561,950)	(85,135,681)	(87,946,844)	84,243,043	(30,441,755)	218,084,639	463,787,004
Net increase/(decrease) in cash and cash equivalents		331,878	39,048,884	(10,454,948)	(10,905,644)	8,373,248	(31,097,214)	6,669,342	(13,640,822)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		93,097,741	54,048,857	37,543,501	48,449,145	1,940,456	33,037,670	5,854,716	19,495,538
Cash and cash equivalents at the end of the financial year		93,429,619	93,097,741	27,088,553	37,543,501	10,313,704	1,940,456	12,524,058	5,854,716

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2019

		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		-	-	1,132,539	551,309	-	-	8,321,737	6,036,997
Interest received		10,486,410	9,372,757	11,014	1,065	102,889	90,504	89,539	106,478
Unit trust distribution received		-	-	10,049,314	11,582,522	1,818,688	1,620,528	142,260	206,388
Other income received		1,368	-	1,165	292	-	-	3,918	1,062
Realised foreign exchange gains/(losses)		-	-	(3,778)	-	(7,810,450)	(327,224)	(8,560,742)	(872,219)
Interest paid		-	(2)	-	-	(8,031)	(11,853)	(7,063)	(19,495)
Operating expenses paid		(11,494)	(10,018)	(112,751)	(130,545)	(16,561)	(18,147)	(2,205,661)	(2,114,976)
Proceeds from sale of investments		41,737,445	161,425,948	48,961,787	103,549,219	14,109,985	3,537,053	632,026,000	775,709,442
Purchase of investments		(89,799,523)	(213,875,075)	(25,715,615)	(63,495,578)	(11,783,968)	(32,751,819)	(620,823,531)	(813,050,009)
Net cash flows from/(used in) operating activities	9	(37,585,794)	(43,086,390)	34,323,675	52,058,284	(3,587,448)	(27,860,958)	8,986,457	(33,996,332)
Cash flows from financing activities:									
Proceeds from issue of units		82,045,751	94,048,202	1,400,002	4,507,500	23,470,671	45,534,175	85,740,885	77,043,804
Payments for redemption of units		(34,313,655)	(41,676,552)	(41,115,115)	(51,617,575)	(24,379,696)	(6,597,738)	(65,039,479)	(58,601,627)
Distributions paid		(9,541,029)	(7,020,082)	-	-	(1,763,403)	(2,860,490)	(33,244,032)	(6,942,433)
Net cash flows from/(used in) financing activities		38,191,067	45,351,568	(39,715,113)	(47,110,075)	(2,672,428)	36,075,947	(12,542,626)	11,499,744
Net increase/(decrease) in cash and cash equivalents		605,273	2,265,178	(5,391,438)	4,948,209	(6,259,876)	8,214,989	(3,556,169)	(22,496,588)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	(32,840)	27,485	(13,223)	849,705
Cash and cash equivalents at the beginning of the financial year		6,982,668	4,717,490	6,722,090	1,773,881	9,801,578	1,559,104	7,525,248	29,172,131
Cash and cash equivalents at the end of the financial year		7,587,941	6,982,668	1,330,652	6,722,090	3,508,862	9,801,578	3,955,856	7,525,248

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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for the financial year ended 30 June 2019

		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		23,738,526	21,281,582	-	-	-	-	2,974,935	2,860,358
Interest received		131,263	409,771	11,677,114	11,010,321	36,888	47,466	7,981	10,194
Unit trust distribution received		694,990	458,125	-	-	-	-	15,241	32,135
Other income received		-	1,419	-	52,400	-	496	40,400	19,202
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	920	(64,373)
Interest paid		-	-	-	-	-	-	(4)	(263)
Operating expenses paid		(1,272,084)	(232,229)	(221,149)	-	(1,165)	-	(81,101)	(139,268)
Proceeds from sale of investments		557,931,723	114,585,941	-	-	-	-	465,445,558	558,079,220
Purchase of investments		(500,798,479)	(100,763,349)	-	-	-	-	(455,673,919)	(523,795,095)
Net cash flows from/(used in) operating activities	9	80,425,939	35,741,260	11,455,965	11,062,721	35,723	47,962	12,730,011	37,002,110
Cash flows from financing activities:									
Proceeds from issue of units		6,530,510	3,229,887	163,793,609	190,567,128	11,118	13,072	6,128,715	6,422,297
Payments for redemption of units		(87,760,854)	(64,201,227)	(155,589,119)	(142,323,241)	(758,609)	(918,883)	(20,831,307)	(44,697,370)
Distributions paid		-	-	(437,191)	(143,628)	(7,581)	(8,875)	-	-
Net cash flows from/(used in) financing activities		(81,230,344)	(60,971,340)	7,767,299	48,100,259	(755,072)	(914,686)	(14,702,592)	(38,275,073)
Net increase/(decrease) in cash and cash equivalents		(804,405)	(25,230,080)	19,223,264	59,162,980	(719,349)	(866,724)	(1,972,581)	(1,272,963)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	1,012	(4,215)
Cash and cash equivalents at the beginning of the financial year		6,348,794	31,578,874	729,621,913	670,458,933	3,715,985	4,582,709	2,009,234	3,286,412
Cash and cash equivalents at the end of the financial year		5,544,389	6,348,794	748,845,177	729,621,913	2,996,636	3,715,985	37,665	2,009,234

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		25,421,199	15,675,970	941,396	900,756	-	-	3,442,660	1,956,804
Interest received		47,199	9,071	10,572	17,329	2,084,762	2,089,264	77,907	62,500
Unit trust distribution received		3,483,516	1,856,033	82,610	90,267	-	-	1,071,104	1,537,661
Other income received		5,622	6,652	72	24	24	402	195	38,512
Realised foreign exchange gains/(losses)		364,860	(20,863)	-	-	(2,247,611)	(900,784)	(3,349,745)	5,660,363
Interest paid		(8,949)	(9,701)	-	-	(159,413)	(33,574)	(150)	-
Operating expenses paid		(100,856)	(29,008)	(42,533)	(16,926)	(10,896)	(10,332)	(105,283)	(136,687)
Proceeds from sale of investments		462,052,459	176,553,169	24,470,004	7,776,530	95,880,311	111,345,164	57,552,438	191,081,245
Purchase of investments		(667,310,806)	(207,396,783)	(22,681,653)	(5,072,228)	(87,166,705)	(114,738,052)	(46,011,907)	(184,593,944)
Net cash flows from/(used in) operating activities	9	(176,045,756)	(13,355,460)	2,780,468	3,695,752	8,380,472	(2,247,912)	12,677,219	15,606,454
Cash flows from financing activities:									
Proceeds from issue of units		407,085,952	22,807,595	1,115,833	859,752	1,223,727	3,704,317	-	150,104,999
Payments for redemption of units		(234,324,767)	(11,306,559)	(4,514,391)	(4,968,892)	(10,179,198)	(6,777,929)	(9,300,000)	(164,232,107)
Distributions paid		-	-	(12,115)	(10,759)	(12,860)	(76,404)	-	-
Net cash flows from/(used in) financing activities		172,761,185	11,501,036	(3,410,673)	(4,119,899)	(8,968,331)	(3,150,016)	(9,300,000)	(14,127,108)
Net increase/(decrease) in cash and cash equivalents		(3,284,571)	(1,854,424)	(630,205)	(424,147)	(587,859)	(5,397,928)	3,377,219	1,479,346
Effect of exchange rate fluctuations on cash and cash equivalents		(61,850)	158,481	-	-	(11,560)	7,207	5,315	716
Cash and cash equivalents at the beginning of the financial year		6,256,780	7,952,723	1,387,201	1,811,348	3,082,950	8,473,671	3,172,512	1,692,450
Cash and cash equivalents at the end of the financial year		2,910,359	6,256,780	756,996	1,387,201	2,483,531	3,082,950	6,555,046	3,172,512

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		-	-	-	-	44,431,662	33,085,369	-	-
Interest received		16,206,631	18,550,103	153	173	323,243	319,565	144,025	281,447
Unit trust distribution received		-	-	-	-	2,566,757	2,940,324	-	-
Other income received		23,630	-	1	-	32,807	198	-	39
Realised foreign exchange gains/(losses)		(1,039,987)	(262,755)	-	(1,130)	812	-	-	3,353
Interest paid		(80,322)	(49,943)	-	-	-	(13)	(76)	(87)
Operating expenses paid		(88,360)	(28,828)	-	(700)	(1,189,487)	(1,445,353)	(2,496)	(3,690)
Proceeds from sale of investments		217,686,698	168,640,270	-	704	955,550,160	783,423,684	84,964,527	160,538,921
Purchase of investments		(171,797,067)	(157,973,360)	-	(701)	(746,952,355)	(573,842,259)	(66,502,069)	(127,563,955)
Net cash flows from/(used in) operating activities	9	60,911,223	28,875,487	154	(1,654)	254,763,599	244,481,515	18,603,911	33,256,028
Cash flows from financing activities:									
Proceeds from issue of units		2,645,311	9,973,083	-	6	1,434,701	2,827,528	1,297,480	2,401,245
Payments for redemption of units		(68,855,640)	(36,165,961)	(14,564)	-	(255,010,630)	(269,434,057)	(17,791,507)	(41,283,743)
Distributions paid		(47,430)	(96,918)	-	-	(160,445)	(160,510)	(8,321)	(9,744)
Net cash flows from/(used in) financing activities		(66,257,759)	(26,289,796)	(14,564)	6	(253,736,374)	(266,767,039)	(16,502,348)	(38,892,242)
Net increase/(decrease) in cash and cash equivalents		(5,346,536)	2,585,691	(14,410)	(1,648)	1,027,225	(22,285,524)	2,101,563	(5,636,214)
Effect of exchange rate fluctuations on cash and cash equivalents		(3,801)	3,230	-	349	-	-	-	455
Cash and cash equivalents at the beginning of the financial year		6,776,693	4,187,772	15,956	17,255	14,766,129	37,051,653	399,018	6,034,777
Cash and cash equivalents at the end of the financial year		1,426,356	6,776,693	1,546	15,956	15,793,354	14,766,129	2,500,581	399,018

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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	Note	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:									
Dividends received		4,928,428	3,912,341	16,304,252	14,452,906	2,166,971	2,415,518	-	-
Interest received		97,321	134,110	36,194	107,234	9,189	15,984	4,579,571	5,549,927
Unit trust distribution received		170,637	158,145	130,771	15,448	253,892	488,741	-	-
Other income received		64,322	46	42,280	53,894	192,673	22,056	-	41
Realised foreign exchange gains/(losses)		(34,409)	(191,141)	942,265	264,573	92,468	220,722	(10,704,391)	4,421,104
Interest paid		(18,431)	(46,779)	(44,982)	(72,488)	(1,563)	(1,702)	(5,907)	(4,322)
Operating expenses paid		(273,028)	(382,978)	(86,780)	(119,954)	(298,808)	(369,668)	(53,984)	(66,069)
Proceeds from sale of investments		86,470,456	174,860,214	1,256,462,017	1,227,083,169	311,918,314	354,212,861	485,504,115	595,605,908
Purchase of investments		(71,850,289)	(96,957,875)	(1,090,465,709)	(1,154,275,947)	(281,407,664)	(260,188,364)	(371,275,970)	(494,854,866)
Net cash flows from/(used in) operating activities	9	19,555,007	81,486,083	183,320,308	87,508,835	32,925,472	96,816,148	108,043,434	110,651,723
Cash flows from financing activities:									
Proceeds from issue of units		3,681,576	7,254,276	3,583,465	35,254,834	9,516,299	21,997,497	2,904,158	5,972,382
Payments for redemption of units		(22,913,553)	(96,065,764)	(208,528,231)	(108,419,727)	(39,785,683)	(119,933,850)	(116,201,800)	(117,454,269)
Distributions paid		-	-	(171,702)	(432,885)	(2,656,200)	(1,011,510)	-	-
Net cash flows from/(used in) financing activities		(19,231,977)	(88,811,488)	(205,116,468)	(73,597,778)	(32,925,584)	(98,947,863)	(113,297,642)	(111,481,887)
Net increase/(decrease) in cash and cash equivalents		323,030	(7,325,405)	(21,796,160)	13,911,057	(112)	(2,131,715)	(5,254,208)	(830,164)
Effect of exchange rate fluctuations on cash and cash equivalents		(5,136)	3,527	(60,692)	63,053	(10,719)	41,956	(44,725)	22,452
Cash and cash equivalents at the beginning of the financial year		6,670,660	13,992,538	24,919,975	10,945,865	2,214,875	4,304,634	7,910,589	8,718,301
Cash and cash equivalents at the end of the financial year		6,988,554	6,670,660	3,063,123	24,919,975	2,204,044	2,214,875	2,611,656	7,910,589

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2019

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Cash flows from operating activities:							
Dividends received		63,770	16,365	6,060,617	5,741,962	3,884,879	6,081,820
Interest received		12,106	14,594	107,309	343,801	2,464,862	3,488,426
Unit trust distribution received		1,497,585	2,262,726	221,939	325,073	4,381,405	5,342,863
Other income received		18,461	544	5,702	-	173,462	524
Realised foreign exchange gains/(losses)		(19,421)	-	-	-	(98,598)	14,888
Interest paid		(823)	-	-	-	(10,559)	(12,168)
Operating expenses paid		(65,064)	(17,291)	(298,498)	(384,809)	(4,473,975)	(4,681,814)
Proceeds from sale of investments		17,090,001	14,434,710	99,071,180	102,746,625	276,250,787	288,834,921
Purchase of investments		(9,155,525)	(7,506,275)	(71,643,123)	(97,543,024)	(234,114,659)	(229,099,277)
Net cash flows from/(used in) operating activities	9	9,441,090	9,205,373	33,525,126	11,229,628	48,457,604	69,970,183
Cash flows from financing activities:							
Proceeds from issue of units		622,222	1,914,890	-	-	2,999,673	3,682,244
Payments for redemption of units		(10,075,841)	(10,998,065)	(33,915,623)	(37,730,711)	(64,862,843)	(65,617,581)
Distributions paid		(32,289)	(89,923)	-	-	(1,731,044)	(1,640,383)
Net cash flows from/(used in) financing activities		(9,485,908)	(9,173,098)	(33,915,623)	(37,730,711)	(63,594,214)	(63,575,720)
Net increase/(decrease) in cash and cash equivalents		(44,818)	32,275	(390,497)	(26,501,083)	(15,136,610)	6,394,463
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	421	49
Cash and cash equivalents at the beginning of the financial year		779,444	747,169	3,523,183	30,024,266	19,123,281	12,728,769
Cash and cash equivalents at the end of the financial year		734,626	779,444	3,132,686	3,523,183	3,987,092	19,123,281

The Statements of Cash Flows should be read in conjunction with the Notes to the financial statements set out on pages 31 to 114.

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Notes to the Financial Statements
for the financial year ended 30 June 2019

1. Reporting entity

The Schemes included in these financial statements are registered Managed Investment Schemes under the *Corporations Act 2001*. The financial statements of the Schemes are for the financial year ended 30 June 2019.

2. Basis of preparation

2.1 Statement of compliance

The financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards adopted by the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The financial statements of the Schemes comply with International Financial Reporting Standards (IFRS) and interpretations adopted by the International Accounting Standards Board (IASB).

The financial statements were approved by the Board of Directors of the Responsible Entity on 10 September 2019.

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except for:

- financial instruments held at fair value through profit or loss, which are measured at fair value; and
- financial liabilities and term deposits, other than those held at fair value through profit or loss, which are measured at amortised cost.

2.3 Functional and presentation currency

The financial statements are presented in Australian dollars, which is the Schemes' functional currency.

2.4 Use of estimates and judgements

The preparation of the financial statements which are in conformity with IFRS, requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and the disclosure of contingent assets and liabilities. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgement about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

Note 10.5 Valuation of financial instruments contains information about the estimation of fair values of financial instruments.

The Schemes have been re-assessed as at 30 June 2019 and continued to meet the definition of the investment entities under the definition of AASB 10 *Consolidated Financial Statements* as the following criteria are met:

- The Schemes obtain and manage funds for the purpose of providing investors of the Schemes with investment management services;
- The Schemes have committed to their investors that their business purposes are to invest funds solely for return from capital appreciation and investment income; and
- The Schemes measure and evaluate the performance of their investments on a fair value basis.

2.5 Going concern

The financial statements have been prepared on a going concern basis.

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Notes to the Financial Statements

for the financial year ended 30 June 2019

2.6 Changes in accounting policies

The Schemes have adopted AASB 9 *Financial Instruments* and AASB 15 *Revenue from Contracts with Customers* from 1 July 2018. Under the transition methods chosen, comparative information is not restated as detailed below. There was no material effect of the adoption of these standards to the Schemes for the financial year ended 30 June 2019.

2.6.1 AASB 9 *Financial Instruments*

AASB 9 *Financial Instruments* replaces AASB 139 *Financial Instruments: Recognition and Measurement* and is applicable for annual reporting periods beginning on or after 1 January 2018. AASB 9 largely retains the existing requirements in AASB 139 for the classification and measurement of financial liabilities. However, it replaces the previous AASB 139 categories for the financial instruments which were 'financial assets at fair value through profit or loss (FVTPL)', 'financial assets held to maturity', 'loans and receivables' and 'available for sale' with 'fair value through profit or loss', 'amortised cost' and 'fair value through other comprehensive income (FVOCI)'. The classification of financial assets under AASB 9 is generally based on the business model in which a financial asset is managed and the characteristics of its contractual cash flows. The Schemes' portfolios of financial assets are managed and performance is evaluated on a fair value basis. The adoption of this standard does not have a significant impact on the recognition, classification or measurement of the Schemes' investments as financial instruments previously measured as fair value through profit or loss or amortised cost under AASB 139 will continue to be presented as FVTPL or amortised cost under AASB 9. Refer to Note 3.6 Term deposits and Note 3.14 Receivables for further detail.

2.6.2 AASB 15 *Revenue from Contracts with Customers*

AASB 15 *Revenue from Contracts with Customers* is applicable for reporting periods beginning on or after 1 January 2018. The standard contains a single model that applies to contracts with customers and two approaches to recognising revenue; at a point in time and over time. The Schemes do not earn revenue to which AASB 15 applies, accordingly, the new revenue recognition rules do not have an impact on the Schemes' accounting policies or the amounts recognised in the financial statements.

3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements except Note 3.6 Term deposits and Note 3.14 Receivables due to adoption of AASB 9 *Financial Instruments*.

The Schemes have not early adopted any accounting standard.

3.1 Foreign currency translation

Foreign currency transactions are translated to Australian dollars at the rates of exchange prevailing at the dates of the transactions. Assets and liabilities denominated in foreign currencies are translated at the rates of exchange prevailing at the reporting date. Unrealised foreign exchange gains or losses, arising in translation of assets and liabilities denominated in foreign currencies at reporting date, are recognised as part of the 'Net change in fair value of investments' in the Statements of Comprehensive Income. Realised gains and losses on amounts denominated in foreign currencies are also brought to account as part of 'Net change in fair value of investments' in the Statements of Comprehensive Income and as 'Realised foreign exchange gains/(losses)' in the Statements of Cash Flows.

3.2 Financial instruments

3.2.1 Recognition and initial measurement

Financial assets and liabilities held at fair value through profit or loss are recognised initially on the trade date at which the Schemes become a party to the contractual provisions of the instrument. Other financial assets and liabilities are recognised on the due date they originated.

Financial assets and financial liabilities held at fair value through the profit or loss are measured initially at fair value, with transaction costs recognised in the Statements of Comprehensive Income. Financial assets or liabilities not held at fair value through profit or loss are measured initially at fair value plus transaction costs that are directly attributable to its acquisition or issue.

3.2.2 Derecognition

The Schemes derecognise financial assets when the contractual rights to the cash flows from the financial assets expire or they transfer the financial assets and the transfer qualifies for derecognition in accordance with AASB 9 *Financial Instruments*.

A financial liability is derecognised when the obligation specified in the contract is discharged, cancelled or expired.

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Notes to the Financial Statements

for the financial year ended 30 June 2019

When there is objective evidence that the Schemes will not be able to collect all amounts due according to the original terms of the receivable, the Schemes will write off the amount by reducing the carrying amount directly in the Statements of Financial Position and also recognise a loss or other expense in the Statements of Comprehensive Income.

3.2.3 Classification

Financial assets and financial liabilities held at fair value through profit or loss are classified as held for trading. These include investments in equity instruments, interest bearing securities, derivatives and units in Exchange Traded Funds (ETFs), listed and unlisted unit trusts.

Financial assets measured at amortised cost include cash and cash equivalents and term deposits. Financial liabilities measured at amortised cost include balances due to brokers and accounts payable.

3.2.4 Measurement

Subsequent to initial recognition, all instruments classified at fair value through profit or loss are measured at fair value with changes in their fair value recognised in the Statements of Comprehensive Income.

Financial liabilities, other than those at fair value through profit or loss, are measured at amortised cost using the effective interest rate method.

Refer to Note 10.5 Valuation of financial instruments for additional disclosures.

3.2.5 Fair value measurement principles

The Schemes have adopted AASB 13 *Fair Value Measurement* and as a result the Schemes have adopted the definition of fair value, as set out below.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal, or in its absence, the most advantageous market to which the Schemes have access at that date. The fair value of a liability reflects its non - performance risk.

The prices used to value investments include, but are not limited to:

- independent prices obtained for each security;
- quoted 'bid' prices on long securities and quoted 'ask' prices on securities sold short; and
- redemption prices published by the relevant Responsible Entity, for investments into unlisted unit trusts.

In accordance with the Constitutions, the Schemes are contractually obliged to redeem units at redemption price, which includes an allowance for transaction costs that would be incurred by the Schemes on disposal of assets required to fund the redemptions. Where a transaction cost factor has been incurred, there will be a difference between the carrying amount of the net assets of the Schemes (excluding the unitholders' funds classified as equity) and the contractual amount payable to unitholders which is based on the redemption price. The 'Adjustment arising from different unit pricing and accounting valuation' is presented in the Statements of Financial Position as part of the 'Net assets attributable to unitholders'.

When applicable, the Schemes measure the fair value of an instrument using the quoted prices in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

When there is no quoted price in an active market, the Schemes use valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all the factors that market participants would take into account in pricing a transaction.

3.2.6 Offsetting

Financial assets and liabilities are offset and the net amount presented in the Statements of Financial Position when, and only when, the Schemes have a legal right to offset the amounts and they intend either to settle on a net basis or realise the asset and settle the liability simultaneously.

Refer to Note 10.2.9 Offsetting financial assets and financial liabilities for additional disclosures.

Income and expenses are presented on a net basis only when permitted under AASBs, e.g. for gains and losses arising from a group of similar transactions, such as gains and losses from financial instruments at fair value through profit or loss.

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for the financial year ended 30 June 2019**3.2.7 Derivative financial instruments**

The Schemes use derivative financial instruments to hedge their exposure to credit, interest rate, foreign exchange and price risks arising from investment activities. In accordance with their investment strategy, the Schemes hold or issue derivative financial instruments for hedging purposes.

Derivative financial instruments are recognised initially at cost. Subsequent to initial recognition, derivative financial instruments are stated at fair value. The gain or loss on remeasurement to fair value is recognised immediately in the Statements of Comprehensive Income. The Schemes do not apply hedge accounting.

3.3 Net assets attributable to unitholders

Units are redeemable at the unitholders' option, however, applications and redemptions may be suspended by the Responsible Entity if it is in the best interests of the unitholders. The units can be put back to the Schemes at any time for cash based on the redemption price. The fair value of redeemable units is measured at the redemption amount that is payable (based on the redemption unit price) at the end of the reporting period if unitholders exercised their right to redeem units from the Schemes.

3.4 Terms and conditions of units

The Schemes included in these financial statements have between one and four classes of units.

Each unit issued within each class confers upon the unitholders an equal interest in the relevant class and is of equal value. The rights, obligations and restrictions attached to each unit in each class are identical in all respects. The classes in the Schemes differ in terms of the Responsible Entity fees charged.

A unit does not confer any interest in any particular asset or investment of the Schemes. Unitholders have various rights under the applicable Constitution and the *Corporations Act 2001*, including the right to have their units redeemed, receive income distributions and attend and vote at meetings of unitholders.

3.5 Cash and cash equivalents

For the purpose of presentation in the Statements of Cash Flows, cash and cash equivalents may include cash at bank, deposits held at call with financial institutions, other short term, highly liquid investments with original maturities of three months or less from the date of acquisition that are readily convertible to known amounts of cash which are subject to an insignificant risk of changes in value, and bank overdrafts.

3.6 Term deposits

Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'. Term deposits comprise of term deposits with an original maturity greater than 3 months. Term deposits continue to be carried at amortised cost as a result of adopting AASB 9.

The Schemes recognise term deposits on the date the Schemes become party to the contractual agreement. Term deposits are derecognised when the right to receive cash flows expires.

3.7 Interest

Interest income is recognised in the Statements of Comprehensive Income as it accrues, using the effective interest method of the instrument calculated at the acquisition or origination date. Interest income includes the amortisation of any discount or premium, transaction costs or other differences between the initial carrying amount of an interest-bearing instrument and its amount at maturity calculated on an effective interest rate basis. Interest income is recognised on a gross basis, including withholding tax, if any.

3.8 Dividend income

Dividend income relating to exchange-traded equity investments is recognised in the Statements of Comprehensive Income on the ex-dividend date.

In some cases, the Schemes may receive or choose to receive dividends in the form of additional shares rather than cash. In such cases the Schemes recognise the dividend income for the amount of the cash dividend alternative with the corresponding debit treated as an additional investment.

3.9 Distribution income

Income distributions from ETFs, listed unit trusts and unlisted unit trusts are recognised in the Statements of Comprehensive Income on an entitlement basis.

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for the financial year ended 30 June 2019**3.10 Expenses**

All expenses, including Responsible Entity fees, are recognised in the Statements of Comprehensive Income on an accruals basis.

Interest expense is interest accrued on overdraft balances held during the financial year.

3.11 Foreign exchange gains and losses

Foreign exchange gains and losses on financial assets and financial liabilities held at fair value through profit or loss are recognised together with other changes in the fair value. Included in the profit or loss line item are net foreign exchange gains or losses on monetary financial assets and financial liabilities other than those classified at fair value through profit or loss.

3.12 Distribution and taxation

Under the Attribution Managed Investment Trust ("AMIT") tax regime effective 1 July 2017, the Schemes are not subject to income tax as taxable income (including assessable realised capital gains) is attributed in full to the unitholders. The Schemes fully attribute their taxable income which is calculated in accordance with the Schemes' Constitutions and applicable taxation legislation, to the unitholders on a fair and reasonable basis consistent with their rights. The Responsible Entity's distribution policy is to support all attributed amounts to unitholders with cash.

Financial instruments held at fair value may include unrealised capital gains. Unrealised gains that are recognised as income are transferred to net assets attributable to unitholders and are not assessable and distributable until realised.

3.13 Finance costs

Equity transactions, including distributions to unitholders have been disclosed in the Statements of Changes in Equity for the financial year ended 30 June 2019. Distributions paid are included in cash flows from financing activities in the Statements of Cash Flows.

3.14 Receivables

Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Receivables which were previously carried at amortised cost are now measured at transaction price and may include amounts for unsettled sales, accrued income and other receivables such as Reduced Input Tax Credits (RITC).

Unsettled sales are amounts due from brokers for securities sold that have not been received at reporting date. Trades are recorded on trade date, and normally settle within three business days. Accrued income may include amounts for dividends, trust distributions, interest income and compensation income. Amounts are generally received within 30 days of being recorded as receivables. RITC is the amount of Goods and Service Tax (GST) recoverable from the Australian Taxation Office (ATO).

3.15 Payables

Payables may include amounts for unsettled purchases, accrued expenses and other payables such as GST.

Unsettled purchases are amounts due to brokers for securities purchased that have not been paid at reporting date. Trades are recorded on trade date and normally settle within three business days. Accrued expenses include Responsible Entity fees payable. Payables include any interest payable on long term investment loans.

3.16 Profit/(loss) for the financial year

Profit/(loss) for the financial year is disclosed in the Statements of Comprehensive Income. Equity transactions, including distributions to unitholders have been disclosed in the Statements of Changes in Equity.

3.17 Goods and services tax

Expenses incurred by the Schemes are recognised net of the amount of GST recoverable from the ATO as Reduced Input Tax Credit.

Payables are stated with the amount of GST included. The net amount of GST recoverable from the ATO is included in receivables in the Statements of Financial Position. Cash flows relating to GST are included in the Statements of Cash Flows on a gross basis.

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for the financial year ended 30 June 2019

3.18 New standards and interpretations not yet adopted

A number of new standards, amendments to standards and interpretations are effective for annual periods beginning after 1 January 2019, and have not been early adopted by the Schemes in preparing these financial statements. None of these are expected to have a material effect on the Schemes' financial statements.

4. Net assets attributable to unitholders

The Schemes consider their net assets attributable to unitholders as equity as each Scheme had made an irrevocable choice to be an Attribution Managed Investment Trust ("AMIT"). The Schemes are therefore no longer contractually obligated to pay distributions. Under AASB 132 *Financial Instruments: Presentation*, puttable financial instruments are classified as equity where the following criteria are met:

- the puttable financial instrument entitles the holder to a pro-rata share of net assets in the event of the Schemes' liquidation;
- the puttable financial instrument is in the class of instruments that is subordinate to all other classes of instruments and class features are identical;
- the puttable financial instrument does not include any contractual obligations to deliver cash or another financial asset, or to exchange financial instruments with another entity under potentially unfavourable conditions to the Schemes, and it is not a contract settled in the Schemes' own equity instruments; and
- the total expected cash flows attributable to the puttable financial instrument over the life are based substantially on the profit or loss.

The Schemes' units are classified as equity as they satisfied all the above criteria.

The amount of net assets attributable to unitholders can change significantly on a daily basis as the Schemes are subject to daily applications and redemptions at the discretion of unitholders. Under the terms of each Scheme's Constitution, the Responsible Entity has the discretion to reject an application for units and to defer or adjust a redemption of units if the exercise of such discretion is in the best interests of unitholders.

Movements in the number of units attributable to unitholders equity, of the Schemes during the year are as follows:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	1,681,762,178	2,057,212,733	383,878,521	415,614,438	129,691,135	157,962,380	543,301,539	66,519,444
Applications	2,571,111,674	843,600,142	35,647,827	33,672,533	105,023,283	116,793,060	495,323,036	538,396,904
Redemptions	(2,660,466,586)	(1,219,050,697)	(66,002,799)	(65,408,450)	(17,382,617)	(145,064,305)	(258,629,225)	(61,614,809)
Closing balance	1,592,407,266	1,681,762,178	353,523,549	383,878,521	217,331,801	129,691,135	779,995,350	543,301,539

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for the financial year ended 30 June 2019

4. Net assets attributable to unitholders

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	264,217,119	214,555,207	246,181,279	260,524,551	87,948,303	54,509,319	271,012,012	258,175,036
Applications	75,391,637	89,092,265	14,503,871	41,835,230	19,499,052	39,037,962	69,519,921	59,768,003
Redemptions	(31,612,819)	(39,430,353)	(43,592,019)	(56,178,502)	(20,293,617)	(5,598,978)	(51,086,636)	(46,931,027)
Closing balance	307,995,937	264,217,119	217,093,131	246,181,279	87,153,738	87,948,303	289,445,297	271,012,012
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	396,185,648	435,495,447	729,469,621	667,572,053	3,714,644	4,582,000	163,954,358	197,106,009
Applications	146,968,565	19,980,523	795,730,364	204,607,942	40,479	51,527	10,155,108	13,049,713
Redemptions	(83,605,047)	(59,290,322)	(776,371,160)	(142,710,374)	(758,609)	(918,883)	(22,082,891)	(46,201,364)
Closing balance	459,549,166	396,185,648	748,828,825	729,469,621	2,996,514	3,714,644	152,026,575	163,954,358
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	264,126,647	245,747,344	15,795,872	18,053,664	68,764,452	66,229,022	259,398,487	217,795,263
Applications	497,041,256	22,286,076	15,787,417	1,728,728	6,282,597	9,621,740	17,625,228	294,842,431
Redemptions	(421,488,466)	(3,906,773)	(17,410,499)	(3,986,520)	(14,094,566)	(7,086,310)	(16,422,391)	(253,239,207)
Closing balance	339,679,437	264,126,647	14,172,790	15,795,872	60,952,483	68,764,452	260,601,324	259,398,487

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4. Net assets attributable to unitholders

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	472,144,258	469,347,777	16,919	16,912	1,138,268,095	1,266,487,313	38,589,984	76,018,404
Applications	71,027,486	45,489,778	1,614	7	210,013,134	124,744,930	7,170,493	3,790,584
Redemptions	(117,801,164)	(42,693,297)	(16,918)	-	(312,560,180)	(252,964,148)	(22,762,781)	(41,219,004)
Closing balance	425,370,580	472,144,258	1,615	16,919	1,035,721,049	1,138,268,095	22,997,696	38,589,984
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units
Opening balance	195,712,341	258,034,216	950,095,222	865,122,815	136,982,960	209,925,875	429,986,342	489,720,091
Applications	66,017,707	24,009,988	207,474,649	197,218,810	80,802,578	96,561,787	16,641,283	68,048,629
Redemptions	(49,295,563)	(86,331,863)	(328,212,563)	(112,246,403)	(73,322,874)	(169,504,702)	(126,687,932)	(127,782,378)
Closing balance	212,434,485	195,712,341	829,357,308	950,095,222	144,462,664	136,982,960	319,939,693	429,986,342
	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust			
	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units	30 June 2019 Units	30 June 2018 Units		
Opening balance	68,952,436	73,497,746	376,606,860	398,393,176	212,492,077	247,207,402		
Applications	50,310,042	10,255,404	33,522,428	28,895,238	68,668,418	9,345,570		
Redemptions	(58,317,165)	(14,800,714)	(45,497,976)	(50,681,554)	(102,006,070)	(44,060,895)		
Closing balance	60,945,313	68,952,436	364,631,312	376,606,860	179,154,425	212,492,077		

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for the financial year ended 30 June 2019

5. Receivables

The tables below detail the receivables held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	2,086,952	2,338,012	-	-	-	-
Unit trust distributions receivable	-	-	965,455	32,531	-	-	-	-
Interest receivable	73,810	95,430	23,930	53,936	323,083	238,457	4,515,996	3,251,726
Outstanding settlements receivable	-	-	3,351,485	-	-	-	-	-
Future and swap deposits receivable	-	-	355,739	1,607,766	-	-	3,190,386	3,190,170
Applications receivable	-	-	-	-	183,549	-	-	1,934,563
Other receivables	-	-	257,130	258,940	-	-	998	647
Total receivables	73,810	95,430	7,040,691	4,291,185	506,632	238,457	7,707,380	8,377,106

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	-	-	492,662	466,432
Unit trust distributions receivable	-	-	3,073,835	3,570,865	-	-	11,803	14,592
Interest receivable	2,752,969	2,381,895	1,401	311	4,950	9,301	4,648	5,136
Outstanding settlements receivable	3,109,040	-	316,018	-	24	-	200,572	29,385,860
Future and swap deposits receivable	499,058	213,900	-	-	165,358	932,501	49,540	273,129
Applications receivable	890,417	-	-	-	63,604	-	200,169	-
Other receivables	103	221	122,233	3,001	8,821	-	638,890	409,687
Total receivables	7,251,587	2,596,016	3,513,487	3,574,177	242,757	941,802	1,598,284	30,554,836

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	2,965,865	2,366,742	-	-	-	-	515,012	425,212
Unit trust distributions receivable	177,126	-	-	-	-	-	-	-
Interest receivable	12,901	12,570	972,837	944,186	2,732	3,410	548	2,776
Outstanding settlements receivable	8,320,586	-	-	-	-	-	50,459	244,018
Future and swap deposits receivable	94,320	277,648	-	-	-	-	-	-
Applications receivable	-	-	636,933	858,954	-	-	-	-
Other receivables	41,664	6,341	-	-	-	-	36,723	50,776
Total receivables	11,612,462	2,663,301	1,609,770	1,803,140	2,732	3,410	602,742	722,782

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Notes to the Financial Statements
for the financial year ended 30 June 2019

5. Receivables

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	1,686,887	1,143,570	95,732	128,250	-	-	909,974	835,745
Unit trust distributions receivable	682,705	389,430	42,762	27,128	-	-	83,471	135,367
Interest receivable	985	772	535	1,305	404,751	435,230	5,784	3,888
Outstanding settlements receivable	193,054	92,129	187,463	-	5,760,883	2,294,789	70,487	1,304
Future and swap deposits receivable	286,502	453,921	6,503	76,950	984,236	812,416	-	-
Applications receivable	-	-	-	-	-	-	-	-
Other receivables	2,329,080	1,858,352	465	325	-	-	137,874	6,010
Total receivables	5,179,213	3,938,174	333,460	233,958	7,149,870	3,542,435	1,207,590	982,314
	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	4,252,848	6,723,355	-	-
Unit trust distributions receivable	867	2,880	-	-	17,959,135	19,791,066	-	-
Interest receivable	3,465,761	3,944,223	1	19	24,473	20,226	15,367	12,135
Outstanding settlements receivable	1,672,970	-	-	-	16,619,644	3,607,576	-	-
Future and swap deposits receivable	1,111,500	1,316,529	-	-	1,046,458	1,055,257	3	3
Applications receivable	-	-	-	-	-	-	-	-
Other receivables	542	332	-	1	21,839	395,272	1	-
Total receivables	6,251,640	5,263,964	1	20	39,924,397	31,592,752	15,371	12,138
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	600,783	623,434	880,890	930,582	62,509	112,784	-	-
Unit trust distributions receivable	818,541	1,002,710	1,667,236	2,531,563	29,551	33,420	3,569,809	3,742,280
Interest receivable	6,080	8,023	2,525	2,006	441	958	857,138	1,191,172
Outstanding settlements receivable	262,334	540,520	538,351	494,601	1,302,521	3,730,457	4,787,333	3,927,059
Future and swap deposits receivable	20	2,274,927	732,868	3,353,798	-	-	198,792	224,797
Applications receivable	-	-	-	-	16,981	17,626	-	-
Other receivables	17,584	21,036	2,344,289	1,985,335	140,166	112,308	19,904	18,774
Total receivables	1,705,342	4,470,650	6,166,159	9,297,885	1,552,169	4,007,553	9,432,976	9,104,082

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Notes to the Financial Statements
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5. Receivables

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Dividends receivable	-	-	-	-	-	661,149
Unit trust distributions receivable	621,394	1,124,622	46,881	79,334	3,033,962	1,672,492
Interest receivable	1,166	1,578	6,422	5,965	527,994	689,599
Outstanding settlements receivable	315	-	2,128,247	403,480	1,849,579	-
Future and swap deposits receivable	-	-	-	-	49,907	1,040,858
Applications receivable	-	-	-	-	73,940	4,586
Other receivables	12,456	227	5,692	11,394	257,041	142,663
Total receivables	635,331	1,126,427	2,187,242	500,173	5,792,423	4,211,347

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for the financial year ended 30 June 2019

6. Financial assets and liabilities

The tables below detail the categories of the financial assets and liabilities held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	465,826,528	502,689,383	-	-	-	-	-	-	206,788,730	230,491,480
Interest bearing securities	1,520,983,309	1,621,423,751	-	-	197,942,725	113,370,445	761,567,044	528,248,906	337,685,129	272,853,913	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,259	51,861
Derivative assets	-	-	81,538	265,125	-	-	-	-	127,988	106,718	-	-
Total financial assets held at fair value through profit or loss	1,520,983,309	1,621,423,751	465,908,066	502,954,508	197,942,725	113,370,445	761,567,044	528,248,906	337,813,117	272,960,631	206,841,989	230,543,341
Comprising:												
Listed securities												
Listed equities	-	-	414,343,685	475,867,260	-	-	-	-	-	-	28,985,058	40,570,371
Exchange traded funds/Listed unit trusts	-	-	51,482,843	26,822,123	-	-	-	-	-	-	177,803,672	189,921,109
Total listed securities	-	-	465,826,528	502,689,383	-	-	-	-	-	-	206,788,730	230,491,480
Interest bearing securities												
Government securities	-	-	-	-	-	-	15,994,814	8,731,222	169,692,409	137,330,439	-	-
Corporate bonds	-	-	-	-	-	-	359,771,154	242,892,264	152,858,515	124,056,230	-	-
Floating rate notes	-	1,141,139	-	-	98,156,823	58,569,760	385,801,076	269,635,169	15,134,205	11,467,244	-	-
Bank accepted bills	1,520,983,309	1,620,282,612	-	-	99,785,902	54,800,685	-	6,990,251	-	-	-	-
Total interest bearing securities	1,520,983,309	1,621,423,751	-	-	197,942,725	113,370,445	761,567,044	528,248,906	337,685,129	272,853,913	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,259	51,861
Total unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,259	51,861
Derivative assets												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	81,538	265,125	-	-	-	-	127,988	106,718	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	-	-	81,538	265,125	-	-	-	-	127,988	106,718	-	-
Total financial assets held at fair value through profit or loss	1,520,983,309	1,621,423,751	465,908,066	502,954,508	197,942,725	113,370,445	761,567,044	528,248,906	337,813,117	272,960,631	206,841,989	230,543,341
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	-	-	-	-	-	-	744,107	1,056,332	89,449	11,410	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	744,107	1,056,332	89,449	11,410	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	548,457	1,056,332	12,586	11,410	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	195,650	-	76,863	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	-	-	-	-	-	744,107	1,056,332	89,449	11,410	-	-
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	744,107	1,056,332	89,449	11,410	-	-

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6. Financial assets and liabilities

	7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	104,632,785	97,825,338	374,399,664	324,178,376	481,309,433	428,743,342	-	-	-	-	152,844,679	157,270,437
Interest bearing securities	-	-	1,996,316	2,818,964	-	-	-	-	-	-	2,160,182	460,129
Unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets	965,094	5,251	920,491	62,026	30,500	-	-	-	-	-	-	116
Total financial assets held at fair value through profit or loss	105,597,879	97,830,589	377,316,471	327,059,366	481,339,933	428,743,342	-	-	-	-	155,004,861	157,730,682
Comprising:												
Listed securities												
Listed equities	-	-	372,268,453	322,086,529	445,466,483	410,067,215	-	-	-	-	150,822,038	154,840,104
Exchange traded funds/Listed unit trusts	104,632,785	97,825,338	2,131,211	2,091,847	35,842,950	18,676,127	-	-	-	-	2,022,641	2,430,333
Total listed securities	104,632,785	97,825,338	374,399,664	324,178,376	481,309,433	428,743,342	-	-	-	-	152,844,679	157,270,437
Interest bearing securities												
Government securities	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Floating rate notes	-	-	-	-	-	-	-	-	-	-	-	-
Bank accepted bills	-	-	1,996,316	2,818,964	-	-	-	-	-	-	2,160,182	460,129
Total interest bearing securities	-	-	1,996,316	2,818,964	-	-	-	-	-	-	2,160,182	460,129
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	922,630	-	920,491	10,013	-	-	-	-	-	-	-	116
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	42,464	5,251	-	52,013	30,500	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	965,094	5,251	920,491	62,026	30,500	-	-	-	-	-	-	116
Total financial assets held at fair value through profit or loss	105,597,879	97,830,589	377,316,471	327,059,366	481,339,933	428,743,342	-	-	-	-	155,004,861	157,730,682
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	122,666	2,277,421	149,409	2,317,862	-	-	-	-	-	-	12	133
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	122,666	2,277,421	149,409	2,317,862	-	-	-	-	-	-	12	133
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	122,666	2,127,437	149,409	2,317,862	-	-	-	-	-	-	12	133
Futures	-	149,984	-	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	122,666	2,277,421	149,409	2,317,862	-	-	-	-	-	-	12	133
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	122,666	2,277,421	149,409	2,317,862	-	-	-	-	-	-	12	133

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6. Financial assets and liabilities

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	1,160,833,661	801,085,171	21,398,838	21,173,055	-	-	148,781,886	141,521,187	-	-	-	-
Interest bearing securities	-	-	-	-	59,807,798	65,690,879	-	-	426,818,613	441,650,447	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-	14,755,863	20,419,003	-	-
Derivative assets	44,386	4,552	-	12,425	716,956	397,208	459,231	1,497,406	1,200,765	821,608	-	-
Total financial assets held at fair value through profit or loss	1,160,878,047	801,089,723	21,398,838	21,185,480	60,524,754	66,088,087	149,241,117	143,018,593	442,775,241	462,891,058	-	-
Comprising:												
Listed securities												
Listed equities	1,055,050,357	737,957,151	19,002,561	19,531,419	-	-	134,174,828	121,531,459	-	-	-	-
Exchange traded funds/Listed unit trusts	105,783,304	63,128,020	2,396,277	1,641,636	-	-	14,607,058	19,989,728	-	-	-	-
Total listed securities	1,160,833,661	801,085,171	21,398,838	21,173,055	-	-	148,781,886	141,521,187	-	-	-	-
Interest bearing securities												
Government securities	-	-	-	-	2,690,730	2,352,108	-	-	225,900,063	251,729,118	-	-
Corporate bonds	-	-	-	-	34,578,115	35,844,721	-	-	166,698,417	159,402,357	-	-
Floating rate notes	-	-	-	-	17,543,571	16,906,436	-	-	34,220,133	30,518,972	-	-
Bank accepted bills	-	-	-	-	4,995,382	10,587,614	-	-	-	-	-	-
Total interest bearing securities	-	-	-	-	59,807,798	65,690,879	-	-	426,818,613	441,650,447	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	570,461	1,481,669	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	14,185,402	18,937,334	-	-
Total unlisted unit trusts	-	-	-	-	-	-	-	-	14,755,863	20,419,003	-	-
Derivative assets												
Foreign currency forward contracts	-	-	-	-	633,744	119,906	459,231	1,497,406	256,762	-	-	-
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	44,386	4,552	-	12,425	82,072	42,025	-	-	914,712	780,849	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	235,277	-	-	-	-	-	-
Credit default swaps	-	-	-	-	1,140	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	29,291	40,759	-	-
Total derivative assets	44,386	4,552	-	12,425	716,956	397,208	459,231	1,497,406	1,200,765	821,608	-	-
Total financial assets held at fair value through profit or loss	1,160,878,047	801,089,723	21,398,838	21,185,480	60,524,754	66,088,087	149,241,117	143,018,593	442,775,241	462,891,058	-	-
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678	382,487	799,898	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678	382,487	799,898	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	20,044	60,933	2,056,144	1,132,678	86,836	238,609	-	-
Futures	3,507	114,922	263	-	293,491	227,407	-	-	155,295	458,620	-	-
Options	-	-	-	-	3,936	11,847	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	236,872	352,265	-	-	55,900	-	-	-
Credit default swaps	-	-	-	-	116,757	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	84,456	102,669	-	-
Total derivative liabilities	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678	382,487	799,898	-	-
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678	382,487	799,898	-	-

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6. Financial assets and liabilities

	19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	975,243,522	920,796,027	-	-	129,344,796	124,659,075	672,592,784	734,185,289	117,980,103	147,323,815	-	-
Interest bearing securities	-	-	20,458,678	38,317,530	-	-	2,951,013	5,475,530	-	-	164,469,068	204,946,060
Unlisted unit trusts	115,319,483	356,378,623	-	-	77,325,913	83,089,434	235,185,140	242,467,442	-	-	151,307,532	197,582,671
Derivative assets	22,725	234,173	-	-	27	-	58,894	318,298	568	4,900	2,301,607	7,767,557
Total financial assets held at fair value through profit or loss	1,090,585,730	1,277,408,823	20,458,678	38,317,530	206,670,736	207,748,509	910,787,831	982,446,559	117,980,671	147,328,715	318,078,207	410,296,288
Comprising:												
Listed securities												
Listed equities	882,436,995	862,107,204	-	-	124,933,113	121,689,502	669,944,625	731,383,077	112,318,793	140,454,472	-	-
Exchange traded funds/Listed unit trusts	92,806,527	58,688,823	-	-	4,411,683	2,969,573	2,648,159	2,802,212	5,661,310	6,869,343	-	-
Total listed securities	975,243,522	920,796,027	-	-	129,344,796	124,659,075	672,592,784	734,185,289	117,980,103	147,323,815	-	-
Interest bearing securities												
Government securities	-	-	-	-	-	-	-	-	-	-	66,774,053	91,838,980
Corporate bonds	-	-	-	-	-	-	-	-	-	-	55,308,292	72,664,821
Floating rate notes	-	-	5,507,810	4,504,400	-	-	-	-	-	-	28,614,811	32,377,405
Bank accepted bills	-	-	14,950,868	33,813,130	-	-	2,951,013	5,475,530	-	-	13,771,912	8,064,854
Total interest bearing securities	-	-	20,458,678	38,317,530	-	-	2,951,013	5,475,530	-	-	164,469,068	204,946,060
Unlisted unit trusts												
Related unlisted unit trusts	115,315,649	356,374,889	-	-	77,325,913	83,089,434	235,185,140	242,467,442	-	-	151,307,532	197,582,671
Unrelated unlisted unit trusts	3,834	3,734	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	115,319,483	356,378,623	-	-	77,325,913	83,089,434	235,185,140	242,467,442	-	-	151,307,532	197,582,671
Derivative assets												
Foreign currency forward contracts	-	-	-	-	27	-	492	279,358	568	4,900	1,314,720	1,879,984
Bond forward	-	-	-	-	-	-	-	-	-	-	363,332	5,032,078
Futures	22,725	234,173	-	-	-	-	58,402	38,940	-	-	346,898	435,052
Options	-	-	-	-	-	-	-	-	-	-	-	472
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	276,657	413,597
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	6,374
Total derivative assets	22,725	234,173	-	-	27	-	58,894	318,298	568	4,900	2,301,607	7,767,557
Total financial assets held at fair value through profit or loss	1,090,585,730	1,277,408,823	20,458,678	38,317,530	206,670,736	207,748,509	910,787,831	982,446,559	117,980,671	147,328,715	318,078,207	410,296,288
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	41,300	-	-	-	99	1,292	142,594	115,573	344	3,636	1,847,916	5,979,206
Securities held on short position	-	-	-	-	-	-	-	-	-	-	386,139	580,881
Total financial liabilities held at fair value through profit or loss	41,300	-	-	-	99	1,292	142,594	115,573	344	3,636	2,234,055	6,560,087
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	99	1,292	139,257	44,719	344	3,636	1,719,609	5,780,967
Futures	41,300	-	-	-	-	-	3,337	70,854	-	-	57,125	66,111
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	71,182	109,459
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	22,669
Total derivative liabilities	41,300	-	-	-	99	1,292	142,594	115,573	344	3,636	1,847,916	5,979,206
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	386,139	580,881
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	386,139	580,881
Total financial liabilities held at fair value through profit or loss	41,300	-	-	-	99	1,292	142,594	115,573	344	3,636	2,234,055	6,560,087

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6. Financial assets and liabilities

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
6.1 Financial assets held at fair value through profit or loss						
Held for trading						
Listed securities	31,751,902	33,090,587	283,891,439	306,022,660	87,611,293	225,797,276
Interest bearing securities	-	-	-	-	59,921,254	89,996,936
Unlisted unit trusts	21,397,840	22,074,471	-	-	146,163,484	19,639
Derivative assets	-	18,019	-	55,042	96,227	294,070
Total financial assets held at fair value through profit or loss	53,149,742	55,183,077	283,891,439	306,077,702	293,792,258	316,107,921
Comprising:						
Listed securities						
Listed equities	1,657,775	2,224,567	277,748,010	296,669,915	4,616,591	133,446,049
Exchange traded funds/Listed unit trusts	30,094,127	30,866,020	6,143,429	9,352,745	82,994,702	92,351,227
Total listed securities	31,751,902	33,090,587	283,891,439	306,022,660	87,611,293	225,797,276
Interest bearing securities						
Government securities	-	-	-	-	36,407,273	41,641,836
Corporate bonds	-	-	-	-	21,012,051	20,972,156
Floating rate notes	-	-	-	-	2,501,930	1,496,190
Bank accepted bills	-	-	-	-	-	25,886,754
Total interest bearing securities	-	-	-	-	59,921,254	89,996,936
Unlisted unit trusts						
Related unlisted unit trusts	21,334,418	22,012,713	-	-	146,143,316	-
Unrelated unlisted unit trusts	63,422	61,758	-	-	20,168	19,639
Total unlisted unit trusts	21,397,840	22,074,471	-	-	146,163,484	19,639
Derivative assets						
Foreign currency forward contracts	-	18,019	-	-	-	66,453
Bond forward	-	-	-	-	-	-
Futures	-	-	-	-	96,227	227,617
Options	-	-	-	55,042	-	-
Interest rate swaps	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-
Total derivative assets	-	18,019	-	55,042	96,227	294,070
Total financial assets held at fair value through profit or loss	53,149,742	55,183,077	283,891,439	306,077,702	293,792,258	316,107,921
6.2 Financial liabilities held at fair value through profit or loss						
Held for trading						
Derivative liabilities	-	38,417	-	-	26,783	213,921
Securities held on short position	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	38,417	-	-	26,783	213,921
Comprising:						
Derivative liabilities						
Foreign currency forward contracts	-	38,417	-	-	-	164,238
Futures	-	-	-	-	26,783	25,917
Options	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	23,766
Total derivative liabilities	-	38,417	-	-	26,783	213,921
Securities held on short position						
Fixed interest securities	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	38,417	-	-	26,783	213,921

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7. Term deposits

The following table details the term deposits held by the Scheme at the reporting date:

	3. ANZ Cash Plus Fund	
	30 June 2019 \$	30 June 2018 \$
Term deposits between 3 months and 6 months	8,500,000	12,000,000
Term deposits between 6 months and 12 months	-	2,000,000
Total term deposits	8,500,000	14,000,000

8. Payables

The tables below detail the payables held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Outstanding settlements payable	-	-	1,261,170	501,920	-	-	1,626,860	1,415,215
Responsible Entity fees payable	-	-	-	-	27,590	18,738	-	1,700
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	4	-	-	-	-	14,394	-	1,706,247
Other payables	-	-	-	-	4	3,577	-	-
Total payables	4	-	1,261,170	501,920	27,594	36,709	1,626,860	3,123,162

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Outstanding settlements payable	2,044,749	569,960	388,490	-	-	-	252,045	764,546
Responsible Entity fees payable	-	1,713	-	-	-	1,706	179,814	171,567
Future and swap deposits payable	-	-	-	-	60,169	332,240	49,699	273,895
Redemptions payable	-	19,537	-	-	-	9,116	-	20,432
Other payables	-	-	-	-	-	-	-	34,819
Total payables	2,044,749	591,210	388,490	-	60,169	343,062	481,558	1,265,259

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8. Payables

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	-	-	-	-	-	-	-	97,732
Responsible Entity fees payable	-	-	-	-	-	-	-	-
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	-	-	557,622	743,530	-	-	-	-
Other payables	-	-	20,642	241,791	59	1,224	-	-
Total payables	-	-	578,264	985,321	59	1,224	-	97,732
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	-	-	97,323	-	8,664,429	4,403,834	-	-
Responsible Entity fees payable	-	-	374	625	439	757	-	-
Future and swap deposits payable	-	-	-	-	384,753	81,206	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	-	-	-	92	12	126	-	-
Total payables	-	-	97,697	717	9,049,633	4,485,923	-	-
	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	777,795	481,518	-	-	4,903,315	3,326,865	-	-
Responsible Entity fees payable	514	1,087	-	-	638	1,721	164	365
Future and swap deposits payable	187,299	49,999	-	-	-	-	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	-	119	-	-	-	247	-	39
Total payables	965,608	532,723	-	-	4,903,953	3,328,833	164	404

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8. Payables

	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Outstanding settlements payable	412,972	481,699	503,955	1,696,680	1,154,228	2,781,551	15,525,313	17,756,552
Responsible Entity fees payable	-	-	1,421	2,859	11,709	12,798	-	-
Future and swap deposits payable	-	2,276,930	166,902	2,277,429	-	-	279,145	420,707
Redemptions payable	-	-	-	-	16,207	8,154	-	-
Other payables	-	-	-	411	-	2,152	-	-
Total payables	412,972	2,758,629	672,278	3,977,379	1,182,144	2,804,655	15,804,458	18,177,259

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Outstanding settlements payable	206,741	-	942,727	865,644	797,952	-
Responsible Entity fees payable	461	785	-	-	322,177	357,226
Future and swap deposits payable	-	-	-	-	4,003	30,869
Redemptions payable	-	-	-	-	84,722	129,844
Other payables	-	105	-	-	-	-
Total payables	207,202	890	942,727	865,644	1,208,854	517,939

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9. Reconciliation of cash flows from operating activities

The tables below detail the reconciliation of cash flows from operating activities for the year as follows:

	1. ANZ Australian Cash Fund†§#^		2. ANZ Australian Industrial Equities Fund‡		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	35,041,394	37,233,404	39,624,547	50,198,382	3,281,832	2,250,170	23,269,958	9,067,492
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(33,935,091)	(36,203,574)	(17,326,848)	(29,038,819)	(1,243,067)	(749,011)	(211,629)	2,356,396
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	4,875,772,301	6,765,520,848	553,989,206	281,366,670	331,602,658	260,036,217	507,091,229	85,906,785
Purchase of investments	(4,717,491,476)	(6,327,915,920)	(500,956,124)	(226,365,363)	(409,431,871)	(262,279,345)	(740,298,534)	(571,709,740)
Net change in receivables	21,620	(23,924)	(650,048)	880,330	(84,626)	84,870	(1,264,621)	(3,050,459)
Net change in payables	-	-	-	-	5,279	1,640	(1,700)	1,700
Income reinvested	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	159,408,748	438,610,834	74,680,733	77,041,200	(75,869,795)	(655,459)	(211,415,297)	(477,427,826)
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	35,394,060	39,512,432	46,056,229	43,660,311	2,494	5,077	-	-
Trust income reinvested	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets purchase)	23,905,292	-	975,960,328	-	-	30,811,101	4,740,452	45,431,057
Other non-cash activities (in-specie assets sale)	-	-	(975,960,328)	-	-	(30,811,101)	(4,740,452)	(45,431,057)
Other non-cash activities (in-specie applications)	(1,291,896,193)	(50,053,088)	-	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	1,267,990,901	50,053,088	-	-	-	-	-	-
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund§		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	29,480,731	9,178,486	10,173,143	27,193,483	5,812,885	7,371,564	33,005,340	29,275,218
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(18,631,778)	615,864	531,430	(14,408,242)	(3,909,724)	(5,684,504)	(26,381,882)	(24,680,733)
Realised foreign exchange gains/(losses)	-	-	(3,778)	-	(7,810,450)	(327,224)	(8,560,742)	(872,219)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	41,737,445	161,425,948	48,961,787	103,549,219	14,109,985	3,537,053	632,026,000	775,709,442
Purchase of investments	(89,799,523)	(213,875,075)	(25,715,615)	(63,495,578)	(11,783,968)	(32,751,819)	(620,823,531)	(813,050,009)
Net change in receivables	(370,956)	(426,551)	376,708	(443,901)	(4,470)	(7,734)	(252,156)	(365,159)
Net change in payables	(1,713)	(5,062)	-	-	(1,706)	1,706	(26,572)	51,765
Income reinvested	-	-	-	(336,697)	-	-	-	(64,637)
Net cash flows from/(used in) operating activities	(37,585,794)	(43,086,390)	34,323,675	52,058,284	(3,587,448)	(27,860,958)	8,986,457	(33,996,332)
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	20,657	-	12,238,654	10,461,514	-	-	-	-
Trust income reinvested	-	-	-	336,697	-	-	-	64,637
Other non-cash activities (in-specie assets purchase)	-	226,459,812	-	22,589,584	-	-	-	511,069,124
Other non-cash activities (in-specie assets sale)	-	(226,459,812)	-	-	-	-	-	(511,069,124)
Other non-cash activities (in-specie applications)	-	-	-	(23,138,592)	-	-	-	-
Other non-cash activities (in-specie redemptions)	-	-	-	549,008	-	-	-	-

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.6.1 OnePath Life Limited redemption. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing activities.

‡ The Scheme has been impacted by Appointment of investment managers as disclosed in Note 16 Significant events during the financial period. Any in-specie transfers are disclosed in Note 9.2 Non-cash financing activities.

§ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had in-specie transfers as a result of assets restructuring by OnePath Life Limited - Transition to Retirement.

^ In prior year, the Scheme had in-specie transfers as a result of assets restructuring by OnePath Life Limited - Wealth Proposed Sale.

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9. Reconciliation of cash flows from operating activities

	9. Blue Chip Pool [‡]		10. OneAnswer - ANZ Cash Advantage [‡]		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	23,554,798	29,694,198	11,705,765	11,093,156	36,210	46,475	9,983,015	28,182,656
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	1,682,406	(8,466,206)	-	-	-	-	(6,724,499)	(23,669,011)
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	920	(64,373)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	557,931,723	114,585,941	-	-	-	-	465,445,558	558,079,220
Purchase of investments	(500,798,479)	(100,763,349)	-	-	-	-	(455,673,919)	(523,795,095)
Net change in receivables	(811,903)	690,676	(28,651)	(82,835)	678	991	(73,519)	23,271
Net change in payables	-	-	(221,149)	52,400	(1,165)	496	-	-
Income reinvested	(1,132,606)	-	-	-	-	-	(227,545)	(1,754,558)
Net cash flows from/(used in) operating activities	80,425,939	35,741,260	11,455,965	11,062,721	35,723	47,962	12,730,011	37,002,110
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	25,809,689	18,230,001	11,239,656	10,864,943	29,362	38,455	3,568,024	5,716,528
Trust income reinvested	1,132,606	-	-	-	-	-	227,545	1,754,558
Other non-cash activities (in-specie assets purchase)	909,119,262	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	(790,702,369)	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	(118,416,893)	-	(620,967,949)	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	-	-	620,967,949	-	-	-	-	-

	13. OnePath Low Volatility Global Equities Index Pool [‡]		14. OnePath Sustainable Investments - Wholesale Australian Share Trust [‡] §		15. OnePath Wholesale Diversified Credit Trust [‡] §		16. OptiMix Global Listed Infrastructure Securities Trust [§]	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	185,033,172	90,861,937	2,996,085	1,730,293	1,830,656	1,725,435	18,206,870	(2,738,376)
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(154,668,570)	(72,823,834)	(2,021,139)	(782,662)	53,774	291,274	(13,181,453)	7,622,358
Realised foreign exchange gains/(losses)	364,860	(20,863)	-	-	(2,247,611)	(900,784)	(3,349,745)	5,660,363
Changes in operating assets and liabilities:								
Proceeds from sale of investments	462,052,459	176,553,169	24,470,004	7,776,530	95,880,311	111,345,164	57,552,438	191,081,245
Purchase of investments	(667,310,806)	(207,396,783)	(22,681,653)	(5,072,228)	(87,166,705)	(114,738,052)	(46,011,907)	(184,593,944)
Net change in receivables	(1,307,533)	(232,547)	17,514	43,535	30,479	28,679	(156,093)	(119,920)
Net change in payables	-	-	(343)	284	(432)	372	-	-
Income reinvested	(209,338)	(296,539)	-	-	-	-	(382,891)	(1,305,272)
Net cash flows from/(used in) operating activities	(176,045,756)	(13,355,460)	2,780,468	3,695,752	8,380,472	(2,247,912)	12,677,219	15,606,454
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	45,035,929	40,133,933	987,637	1,027,128	1,238,860	5,566,440	9,373,552	24,660,255
Trust income reinvested	209,338	296,539	-	-	-	-	382,891	1,305,272
Other non-cash activities (in-specie assets purchase)	-	1,743,822	39,391,637	-	776,265	-	3,619,727	156,122,521
Other non-cash activities (in-specie assets sale)	-	(1,743,822)	(39,391,637)	-	(776,265)	-	(3,619,727)	(156,122,521)
Other non-cash activities (in-specie applications)	(1,144,709,508)	-	(20,485,445)	(527,305)	(3,676,139)	(182,111)	-	(738)
Other non-cash activities (in-specie redemptions)	1,144,709,508	-	20,485,445	527,305	3,676,139	182,111	-	738

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.6.1 OnePath Life Limited redemption. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing activities.

‡ The Scheme has been impacted by Appointment of investment managers as disclosed in Note 16 Significant events during the financial period. Any in-specie transfers are disclosed in Note 9.2 Non-cash financing activities.

§ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited - Product changes.

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9. Reconciliation of cash flows from operating activities

	17. OptiMix Wholesale Australian Fixed Interest Trust†‡§		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust†		19. OptiMix Wholesale Australian Share Trust†‡§#		20. OptiMix Wholesale Enhanced Cash Trust†^	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	41,763,807	16,070,644	135	(1,286)	74,655,731	166,935,593	748,532	1,064,889
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(26,027,814)	1,990,149	-	778	6,221,464	(99,486,277)	(603,606)	(818,974)
Realised foreign exchange gains/(losses)	(1,039,987)	(262,755)	-	(1,130)	812	-	-	3,353
Changes in operating assets and liabilities:								
Proceeds from sale of investments	217,686,698	168,640,270	-	704	955,550,160	783,423,684	84,964,527	160,538,921
Purchase of investments	(171,797,067)	(157,973,360)	-	(701)	(746,952,355)	(573,842,259)	(66,502,069)	(127,563,955)
Net change in receivables	480,265	565,543	19	(19)	4,671,624	(15,878,112)	(3,233)	31,612
Net change in payables	(692)	489	-	-	(1,330)	673	(240)	182
Income reinvested	(153,987)	(155,493)	-	-	(39,382,507)	(16,671,787)	-	-
Net cash flows from/(used in) operating activities	60,911,223	28,875,487	154	(1,654)	254,763,599	244,481,515	18,603,911	33,256,028
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	19,255,037	28,637,433	-	-	145,068,739	121,985,520	952,802	1,387,724
Trust income reinvested	153,987	155,493	-	-	39,382,507	16,671,787	-	-
Other non-cash activities (in-specie assets purchase)	342,055	-	-	-	579,612,930	374,737,282	-	-
Other non-cash activities (in-specie assets sale)	(342,055)	-	-	-	(579,612,930)	(374,737,282)	-	-
Other non-cash activities (in-specie applications)	(50,171,477)	(6,388,920)	(1,542)	-	(72,482,107)	(7,614,965)	(4,880,324)	(5,458)
Other non-cash activities (in-specie redemptions)	50,171,477	6,388,920	1,542	-	72,482,107	7,614,965	4,880,324	5,458

	21. OptiMix Wholesale Global Emerging Markets Share Trust†§#		22. OptiMix Wholesale Global Share Trust†§#		23. OptiMix Wholesale Global Smaller Companies Share Trust†‡§#		24. OptiMix Wholesale International Fixed Interest Trust§	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	18,053,640	27,616,507	111,747,242	121,158,474	2,745,826	31,891,792	22,808,355	11,669,748
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(11,354,235)	(20,780,738)	(91,762,750)	(101,648,938)	(381,558)	(29,490,353)	(14,970,548)	496,126
Realised foreign exchange gains/(losses)	(34,409)	(191,141)	942,265	264,573	92,468	220,722	(10,704,391)	4,421,104
Changes in operating assets and liabilities:								
Proceeds from sale of investments	86,470,456	174,860,214	1,256,462,017	1,227,083,169	311,918,314	354,212,861	485,504,115	595,605,908
Purchase of investments	(71,850,289)	(96,957,875)	(1,090,465,709)	(1,154,275,947)	(281,407,664)	(260,188,364)	(371,275,970)	(494,854,866)
Net change in receivables	212,215	862,108	554,546	5,718,103	26,803	223,715	505,375	21,835,871
Net change in payables	-	-	(1,849)	924	(3,241)	6,040	-	-
Income reinvested	(1,942,371)	(3,922,992)	(4,155,454)	(10,791,523)	(65,476)	(60,265)	(3,823,502)	(28,522,168)
Net cash flows from/(used in) operating activities	19,555,007	81,486,083	183,320,308	87,508,835	32,925,472	96,816,148	108,043,434	110,651,723
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	35,100,374	14,990,340	78,435,159	152,436,258	37,143,613	21,119,496	12,346,624	55,035,529
Trust income reinvested	1,942,371	3,922,992	4,155,454	10,791,523	65,476	60,265	3,823,502	28,522,168
Other non-cash activities (in-specie assets purchase)	-	-	-	225,488,071	66,173,431	-	92,211	205,007,090
Other non-cash activities (in-specie assets sale)	-	-	-	(226,313,492)	(66,173,431)	-	(92,211)	(205,007,090)
Other non-cash activities (in-specie applications)	(24,288,771)	(2,940,447)	(132,755,421)	(3,235,114)	(19,486,271)	(55,190,008)	-	(2,240,274)
Other non-cash activities (in-specie redemptions)	24,288,771	2,940,447	132,755,421	4,060,535	19,486,271	55,190,008	-	2,240,274

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.6.1 OnePath Life Limited redemption. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing activities.

The Scheme has been impacted by Appointment of investment managers as disclosed in Note 16 Significant events during the financial period. Any in-specie transfers are disclosed in Note 9.2 Non-cash financing activities.

§ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had in-specie transfers as a result of assets restructuring by OnePath Life Limited - Transition to Retirement.

^ In prior year, the Scheme had in-specie transfers as a result of assets restructuring by OnePath Life Limited - Wealth Proposed Sale.

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9. Reconciliation of cash flows from operating activities

	25. OptiMix Wholesale Property Securities Trust†‡§		26. Small Companies Pool		27. Tax Effective Income Trust†‡#	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	6,748,764	6,538,240	12,948,848	57,367,930	27,105,185	24,124,851
Adjustments for net realised and unrealised (gains)/losses on:						
Change in fair value of investments	(4,513,373)	(3,419,447)	(6,594,865)	(51,443,581)	(17,348,022)	(14,730,630)
Realised foreign exchange gains/(losses)	(19,421)	-	-	-	(98,598)	14,888
Changes in operating assets and liabilities:						
Proceeds from sale of investments	17,090,001	14,434,710	99,071,180	102,746,625	276,250,787	288,834,921
Purchase of investments	(9,155,525)	(7,506,275)	(71,643,123)	(97,543,024)	(234,114,659)	(229,099,277)
Net change in receivables	491,411	(163,352)	37,698	265,191	(653,094)	947,269
Net change in payables	(429)	217	-	-	(35,049)	(53,376)
Income reinvested	(1,200,338)	(678,720)	(294,612)	(163,513)	(2,648,946)	(68,463)
Net cash flows from/(used in) operating activities	9,441,090	9,205,373	33,525,126	11,229,628	48,457,604	69,970,183
9.2 Non-cash financing activities						
Distributions reinvested by unitholders in additional scheme units	2,693,027	5,777,140	25,352,814	20,206,093	8,387,273	8,002,088
Trust income reinvested	1,200,338	678,720	294,612	163,513	2,648,946	68,463
Other non-cash activities (in-specie assets purchase)	23,331,470	44,485,869	-	-	330,964,646	-
Other non-cash activities (in-specie assets sale)	(23,331,470)	(45,034,877)	-	-	(330,964,646)	-
Other non-cash activities (in-specie applications)	(39,564,560)	(188,756)	-	-	(90,085,741)	(2,042,645)
Other non-cash activities (in-specie redemptions)	39,564,560	737,764	-	-	90,085,741	2,042,645

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.6.1 OnePath Life Limited redemption. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing activities.

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10. Financial risk management

10.1 Introduction and overview

The Schemes are exposed to a variety of financial risks from investments in financial instruments. These risks include:

- credit risk
- liquidity risk
- market risk

This note presents information about the Schemes' exposure to each of the above risks, the Schemes' objectives, policies and processes for measuring and managing risks, and the Schemes' management of unitholder funds.

10.1.1 Risk management framework

The Schemes maintain positions in a variety of derivative and non-derivative financial instruments in accordance with the PDSs or investment mandates. During the year the Schemes' investment portfolios comprise cash, equities, interest bearing securities, derivatives, ETFs and unit trusts.

The Schemes' investment managers have been given a discretionary authority to manage the assets in line with the Schemes' investment objectives. Compliance with the target asset allocations and the composition of the portfolio is monitored on a daily basis. In instances where the portfolio has diverged from target asset allocations, the investment managers are obliged to take action to rebalance the portfolio in line with the established targets, within prescribed time limits.

10.2 Credit risk

Credit risk is the risk that a counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the Schemes, resulting in a financial loss to the Schemes. It arises principally from interest bearing securities held, derivative instruments and cash and cash equivalents.

10.2.1 Management of credit risk

The Schemes' policy over credit risk is to minimise its exposure to counterparties with higher risk of default by dealing only with counterparties meeting the credit standards set out in the Schemes' PDSs and by taking collateral. Credit risk is further minimised by managing the assets of the Schemes within credit rating limits.

Credit risk is monitored by the investment managers in accordance with the policies and procedures in place, including assessing the credit rating and quality of interest bearing instruments relative to their price and yield. The Schemes use derivatives to mitigate their exposure to credit risk. The instruments used include credit default swaps and credit index swaps.

10.2.2 Investments in interest bearing securities

Credit risk on interest bearing securities is mitigated by investing primarily in investment grade rated instruments as determined by Standard & Poor's or Moody's. The investment managers review monthly rating updates from the rating agencies and rebalance the portfolio where necessary.

Investments in interest bearing securities that are non investment grade rated are either in accordance with the Schemes' mandates or a result of a decline in the credit quality of the security. Investments in non investment rated securities could result in a loss of capital in the event that the interest bearing security was sold prior to its maturity and at a discount to its redemption price. To manage credit risk of non investment grade rated securities, an active process of monitoring the investment is in place to ensure the security performs in line with expectations and meets portfolio requirements.

The credit quality of the interest bearing securities invested into by the Schemes, if any, is disclosed in Note 10.2.8 Credit risk exposure.

10.2.3 Derivative financial instruments

The Schemes may enter into two types of derivative transactions: exchange-traded derivatives and over-the-counter (OTC) derivatives. Credit risk arising from exchange-traded derivatives is mitigated by margin requirements. OTC derivatives expose the Schemes to the risk that the counterparties to the derivative financial instruments might default on their obligations to the Schemes.

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Derivative financial instruments are transacted with counterparties on arm's length basis and within predetermined limits.

The fair value of the derivatives assets held by the Schemes is disclosed in Note 10.2.8 Credit risk exposure.

10.2.4 Cash and cash equivalents

The Schemes' cash and cash equivalents are held mainly by Australia and New Zealand Banking Group Limited (ANZ) or JPMorgan Chase Bank, N.A. (Sydney Branch). The short term credit rating of these banking institutions as determined by Standard & Poor's are A-1+ (2018: A-1+) and A-1 (2018: A-1), respectively, as at reporting date. Maximum credit risk exposure from cash and cash equivalents is represented by the carrying amount on the Statements of Financial Position.

10.2.5 Term deposits

ANZ Cash Plus Fund held term deposits in the following banking institution and its corresponding long term credit rating as determined by Standard & Poor's as at reporting date is disclosed in the following table:

Banking Institution	Credit Rating
Bankwest (a division of the Commonwealth Bank of Australia)	AA-

10.2.6 Settlement risk

The Schemes' activities may give rise to risk at the time of settlement of transactions. Settlement risk is the risk of loss due to the failure of an entity to honour its obligations to deliver cash, securities or other assets as contractually agreed.

For the majority of transactions the Schemes mitigate this risk by conducting settlements through a broker to ensure that a trade is settled only when both parties have fulfilled their contractual settlement obligations. Settlement limits form part of the credit approval and monitoring processes described earlier.

10.2.7 Past due and impaired assets

No financial assets carried at amortised cost were past due or impaired either at 30 June 2019 or 30 June 2018.

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10.2.8 Credit risk exposure

The Schemes' maximum credit risk exposure (without taking into account collateral and other credit enhancements) is represented by the respective carrying amounts of the relevant financial securities in the Statements of Financial Position at reporting date.

The tables below detail the maximum exposure to credit risk for the assets held by the Schemes.

	1. ANZ Australian Cash Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund		5. ANZ Fixed Income Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	1,520,983,309	1,620,282,612	99,785,902	54,800,685	375,765,968	258,613,737	322,550,924	261,386,669
Floating interest securities	-	1,141,139	98,156,823	58,569,760	385,801,076	269,635,169	15,134,205	11,467,244
Derivatives	-	-	-	-	-	-	-	-
Total	1,520,983,309	1,621,423,751	197,942,725	113,370,445	761,567,044	528,248,906	337,685,129	272,853,913

Credit quality of interest bearing securities

	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.07%	2.24%	1.90%	6.56%	4.64%	38.91%	39.73%
AA+ to AA-	59.43%	47.43%	63.67%	64.75%	10.22%	17.14%	26.45%	26.74%
A+ to A-	30.80%	43.36%	25.34%	21.11%	33.21%	36.82%	22.28%	22.32%
BBB+ to BBB-	4.15%	3.89%	0.00%	0.00%	46.65%	39.46%	9.74%	8.75%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	1.11%	0.63%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		12. OnePath Global Emerging Markets Pool		15. OnePath Wholesale Diversified Credit Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	1,996,316	2,818,964	2,160,182	460,129	42,264,227	48,784,443
Floating interest securities	-	-	-	-	-	-	17,543,571	16,906,436
Derivatives	922,630	-	920,491	10,013	-	116	634,884	355,183
Total	922,630	-	2,916,807	2,828,977	2,160,182	460,245	60,442,682	66,046,062

Credit quality of interest bearing securities

	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	0.00%	0.86%	0.00%	0.29%	23.49%	18.98%
AA+ to AA-	0.00%	0.00%	0.53%	0.00%	1.40%	0.00%	9.92%	11.86%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.73%	21.33%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	44.03%	42.72%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.58%	1.72%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	1.64%

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10.2.8 Credit risk exposure

	16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	392,598,480	411,131,475	14,950,868	33,813,130	-	-
Floating interest securities	-	-	34,220,133	30,518,972	5,507,810	4,504,400	-	-
Derivatives	459,231	1,497,406	286,053	40,759	-	-	27	-
Total	459,231	1,497,406	427,104,666	441,691,206	20,458,678	38,317,530	27	-

Credit quality of interest bearing securities

	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	47.78%	47.70%	0.00%	0.02%	0.00%	0.00%
AA+ to AA-	0.00%	0.00%	18.23%	19.38%	56.85%	62.28%	0.00%	0.00%
A+ to A-	0.00%	0.00%	16.11%	15.29%	32.88%	37.69%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	15.31%	12.26%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale Property Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	2,951,013	5,475,530	-	-	135,854,257	172,568,655	-	-
Floating interest securities	-	-	-	-	28,614,811	32,377,405	-	-
Derivatives	492	279,358	568	4,900	1,954,709	7,332,033	-	18,019
Total	2,951,505	5,754,888	568	4,900	166,423,777	212,278,093	-	18,019

Credit quality of interest bearing securities

	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.58%	0.00%	0.00%	16.41%	13.55%	0.00%	0.00%
AA+ to AA-	0.36%	0.00%	0.00%	0.00%	7.49%	6.68%	0.00%	0.00%
A+ to A-	0.00%	0.00%	0.00%	0.00%	17.13%	16.50%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	12.96%	14.96%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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10.2.8 Credit risk exposure

	27. Tax Effective Income Trust	
	30 June 2019	30 June 2018
	\$	\$
Fixed interest securities	57,419,324	88,500,746
Floating interest securities	2,501,930	1,496,190
Derivatives	-	66,453
Total	59,921,254	90,063,389

Credit quality of interest bearing securities

	30 June 2019	30 June 2018
	% of NAV	% of NAV
AAA	10.87%	10.22%
AA+ to AA-	5.20%	11.82%
A+ to A-	1.51%	3.05%
BBB+ to BBB-	2.49%	1.73%
BB+ to BB-	0.00%	0.00%
B+ to B-	0.00%	0.00%

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10.2.9 Offsetting financial assets and financial liabilities

Financial assets and liabilities are offset and the net amount reported in the Statements of Financial Position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. The gross and net positions of foreign currency forward contracts and swaps that have been offset in the Statements of Financial Position are disclosed in the following tables:

7. ANZ Private Global Equities (Actively Hedged) Fund						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	922,630	-	922,630	(122,666)	-	799,964
30 June 2019						
Financial liabilities						
Derivative financial instruments	(122,666)	-	(122,666)	122,666	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
8. ANZ Private Global Equities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	920,491	-	920,491	(149,409)	-	771,082
30 June 2019						
Financial liabilities						
Derivative financial instruments	(149,409)	-	(149,409)	149,409	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	10,013	-	10,013	(10,013)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(2,317,862)	-	(2,317,862)	10,013	-	(2,307,849)

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10.2.9 Offsetting financial assets and financial liabilities

12. OnePath Global Emerging Markets Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	116	-	116	(116)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(133)	-	(133)	116	-	(17)

15. OnePath Wholesale Diversified Credit Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	634,884	-	634,884	(373,673)	-	261,211
30 June 2019						
Financial liabilities						
Derivative financial instruments	(373,673)	-	(373,673)	373,673	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	355,183	-	355,183	(355,183)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(413,199)	-	(413,199)	355,183	58,016	-

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10.2.9 Offsetting financial assets and financial liabilities

16. OptiMix Global Listed Infrastructure Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	459,231	-	459,231	(459,231)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(2,056,144)	-	(2,056,144)	459,231	-	(1,596,913)
30 June 2018						
Financial assets						
Derivative financial instruments	1,497,406	-	1,497,406	(1,132,678)	-	364,728
30 June 2018						
Financial liabilities						
Derivative financial instruments	(1,132,678)	-	(1,132,678)	1,132,678	-	-
17. OptiMix Wholesale Australian Fixed Interest Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	286,053	-	286,053	(227,192)	-	58,861
30 June 2019						
Financial liabilities						
Derivative financial instruments	(227,192)	-	(227,192)	227,192	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	40,759	-	40,759	(40,759)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(341,278)	-	(341,278)	40,759	70,000	(230,519)

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10.2.9 Offsetting financial assets and financial liabilities

21. OptiMix Wholesale Global Emerging Markets Share Trust

Related amounts not offset in the Statement of Financial Position

	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	27	-	27	(27)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(99)	-	(99)	27	-	(72)
30 June 2018						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-

22. OptiMix Wholesale Global Share Trust

Related amounts not offset in the Statement of Financial Position

	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	492	-	492	(492)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(139,257)	-	(139,257)	492	-	(138,765)
30 June 2018						
Financial assets						
Derivative financial instruments	279,358	-	279,358	(44,719)	-	234,639
30 June 2018						
Financial liabilities						
Derivative financial instruments	(44,719)	-	(44,719)	44,719	-	-

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10.2.9 Offsetting financial assets and financial liabilities

23. OptiMix Wholesale Global Smaller Companies Share Trust

Related amounts not offset in the Statement of Financial Position

	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	568	-	568	(344)	-	224
30 June 2019						
Financial liabilities						
Derivative financial instruments	(344)	-	(344)	344	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	4,900	-	4,900	(3,636)	-	1,264
30 June 2018						
Financial liabilities						
Derivative financial instruments	(3,636)	-	(3,636)	3,636	-	-

24. OptiMix Wholesale International Fixed Interest Trust

Related amounts not offset in the Statement of Financial Position

	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	1,954,709	-	1,954,709	(1,790,791)	(163,918)	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(1,790,791)	-	(1,790,791)	1,790,791	(72,208)	(72,208)
30 June 2018						
Financial assets						
Derivative financial instruments	7,332,034	-	7,332,034	(5,913,095)	-	1,418,939
30 June 2018						
Financial liabilities						
Derivative financial instruments	(5,913,095)	-	(5,913,095)	5,913,095	-	-

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10.2.9 Offsetting financial assets and financial liabilities

25. OptiMix Wholesale Property Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	18,019	-	18,019	(18,019)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(38,417)	-	(38,417)	18,019	-	(20,398)
27. Tax Effective Income Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2019						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
30 June 2018						
Financial assets						
Derivative financial instruments	66,453	-	66,453	(66,453)	-	-
30 June 2018						
Financial liabilities						
Derivative financial instruments	(188,004)	-	(188,004)	66,453	74,048	(47,503)

The Schemes did not have any arrangement that significantly reduces the credit risk associated with financial assets not offset against financial liabilities with the same counterparty.

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10.3 Liquidity risk

Liquidity risk is the risk that the Schemes will encounter difficulty in meeting obligations arising from their financial liabilities that are settled by delivering cash or another financial asset, or that such obligations will have to be settled in a manner disadvantageous to the Schemes.

10.3.1 Management of liquidity risk

The Schemes' policy and the investment managers' approaches to managing liquidity is to have sufficient liquidity to meet their liabilities, including estimated redemptions of units, as and when they fall due, without incurring undue losses.

The Schemes' PDSs allow for the daily creation and cancellation of units and they are therefore exposed to the liquidity risk of meeting unitholder redemptions at each redemption date.

The Schemes' listed securities are considered to be readily realisable as they are exchange traded.

The Schemes hold investments in unlisted unit trusts, which may be subject to redemption restrictions. As a result, the Schemes may not be able to liquidate some of their investments in these instruments in due time in order to meet their liquidity requirements.

The Schemes' liquidity risk is managed on a daily basis and the investment managers' approaches are in accordance with their investment mandates. Daily monitoring of cash flow and liquidity levels is conducted to ensure appropriate and timely action which is in the best interests of the unitholders. In addition to monitoring daily cash flows, the Schemes' portfolio of assets are maintained within defined mandate limits and monitoring these positions is part of liquidity risk management.

10.3.2 Liquidity risk exposure

The tables below detail the financial instruments that give rise to liquidity exposure. Information is provided on a contractual basis.

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in:								
< 1 month	2,970,191	3,326,193	8,413,743	29,155,665	344,760	366,065	2,009,931	6,148,383
Total payables	2,970,191	3,326,193	8,413,743	29,155,665	344,760	366,065	2,009,931	6,148,383
Amounts attributable to unitholders								
On call amounts	1,611,516,547	1,711,290,729	491,623,567	515,633,529	216,918,301	129,183,293	779,044,444	535,276,013
Total amounts attributable to unitholders	1,611,516,547	1,711,290,729	491,623,567	515,633,529	216,918,301	129,183,293	779,044,444	535,276,013
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	-	-	-	-	-	-	548,457	1,056,332
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	195,650	-
Total derivative financial liabilities	-	-	-	-	-	-	744,107	1,056,332

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10.3.2 Liquidity risk exposure

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	5,824,628	2,801,675	1,693,876	6,064,316	706,603	2,106,465	7,895,347	34,509,291
Total payables	5,824,628	2,801,675	1,693,876	6,064,316	706,603	2,106,465	7,895,347	34,509,291
Amounts attributable to unitholders								
On call amounts	346,738,568	279,726,230	209,992,252	234,775,292	108,520,229	104,190,083	374,825,855	328,312,297
Total amounts attributable to unitholders	346,738,568	279,726,230	209,992,252	234,775,292	108,520,229	104,190,083	374,825,855	328,312,297
Derivative financial liabilities								
Fair value < 1 month	-	-	-	-	105,595	2,127,437	122,139	2,317,862
> 1 month but < 3 months	12,586	11,410	-	-	17,071	149,984	27,270	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	76,863	-	-	-	-	-	-	-
Total derivative financial liabilities	89,449	11,410	-	-	122,666	2,277,421	149,409	2,317,862
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	6,659,993	6,310,992	1,553,364	1,931,503	2,853	4,751	1,626,672	2,003,839
Total payables	6,659,993	6,310,992	1,553,364	1,931,503	2,853	4,751	1,626,672	2,003,839
Amounts attributable to unitholders								
On call amounts	491,836,791	431,444,445	748,901,583	729,493,550	2,996,515	3,714,644	154,018,584	158,458,726
Total amounts attributable to unitholders	491,836,791	431,444,445	748,901,583	729,493,550	2,996,515	3,714,644	154,018,584	158,458,726
Derivative financial liabilities								
Fair value < 1 month	-	-	-	-	-	-	12	133
> 1 month but < 3 months	-	-	-	-	-	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	-	12	133

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10.3.2 Liquidity risk exposure

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	83,578,153	27,764,837	632,105	512,092	9,049,633	5,192,090	537,707	8,202,149
Total payables	83,578,153	27,764,837	632,105	512,092	9,049,633	5,192,090	537,707	8,202,149
Amounts attributable to unitholders								
On call amounts	1,085,385,959	783,404,918	21,856,926	22,294,547	60,437,422	66,868,930	154,409,902	137,838,592
Total amounts attributable to unitholders	1,085,385,959	783,404,918	21,856,926	22,294,547	60,437,422	66,868,930	154,409,902	137,838,592
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	17,073	27,537	-	-
> 1 month but < 3 months	3,507	114,922	263	-	141,120	228,934	2,056,144	1,132,678
> 3 months but < 12 months	-	-	-	-	159,278	38,180	-	-
> 1 year	-	-	-	-	353,629	357,801	-	-
Total derivative financial liabilities	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678
	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	11,960,132	7,448,524	-	-	67,202,987	98,000,656	176,036	406,836
Total payables	11,960,132	7,448,524	-	-	67,202,987	98,000,656	176,036	406,836
Amounts attributable to unitholders								
On call amounts	438,110,618	466,683,293	1,547	15,976	1,079,059,194	1,225,767,048	22,798,594	38,321,850
Total amounts attributable to unitholders	438,110,618	466,683,293	1,547	15,976	1,079,059,194	1,225,767,048	22,798,594	38,321,850
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	242,131	697,229	-	-	41,300	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	140,356	102,669	-	-	-	-	-	-
Total derivative financial liabilities	382,487	799,898	-	-	41,300	-	-	-

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10.3.2 Liquidity risk exposure

	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust†	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	11,153,560	37,859,003	98,944,269	70,757,862	12,219,002	41,245,614	24,345,217	31,104,764
Total payables	11,153,560	37,859,003	98,944,269	70,757,862	12,219,002	41,245,614	24,345,217	31,104,764
Amounts attributable to unitholders								
On call amounts	204,210,973	181,029,524	820,930,250	945,790,984	109,517,538	112,301,893	303,929,706	390,226,989
Total amounts attributable to unitholders	204,210,973	181,029,524	820,930,250	945,790,984	109,517,538	112,301,893	303,929,706	390,226,989
Derivative financial liabilities								
Fair value < 1 month	99	1,292	139,257	44,719	344	3,636	1,587,057	5,528,083
> 1 month but < 3 months	-	-	3,337	70,854	-	-	189,677	317,236
> 3 months but < 12 months	-	-	-	-	-	-	-	1,759
> 1 year	-	-	-	-	-	-	71,182	132,128
Total derivative financial liabilities	99	1,292	142,594	115,573	344	3,636	1,847,916	5,979,206
	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust			
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018		
	\$	\$	\$	\$	\$	\$		
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	722,944	1,467,190	32,816,032	21,080,563	4,970,815	3,667,785		
Total payables	722,944	1,467,190	32,816,032	21,080,563	4,970,815	3,667,785		
Amounts attributable to unitholders								
On call amounts	53,796,755	55,583,341	256,395,335	289,020,495	298,574,175	335,560,843		
Total amounts attributable to unitholders	53,796,755	55,583,341	256,395,335	289,020,495	298,574,175	335,560,843		
Derivative financial liabilities								
Fair value < 1 month	-	38,417	-	-	-	164,238		
> 1 month but < 3 months	-	-	-	-	26,783	18,676		
> 3 months but < 12 months	-	-	-	-	-	7,241		
> 1 year	-	-	-	-	-	23,766		
Total derivative financial liabilities	-	38,417	-	-	26,783	213,921		

† The Payables amount for OptiMix Wholesale International Fixed Interest Trust includes securities held on short position.

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10.4 Market risk

Market risk is the risk that changes in market prices, such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing), will affect the Schemes' income or the fair value of their holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

10.4.1 Management of market risk

The Schemes' strategy for the management of market risk is driven by each Scheme's investment objectives. The Schemes' market risk is managed on a daily basis by the investment managers in accordance with the investment guidelines of each Scheme's investment mandates.

The Schemes use derivatives to manage their exposure to foreign currency, interest rate and other price risks. The instruments used include interest rate swaps, credit default swaps, credit index swaps, forward contracts, futures and options. The Schemes do not apply hedge accounting.

10.4.2 Interest rate risk

The Schemes are exposed to the risk that the fair value or future cash flows of their financial instruments will fluctuate as a result of changes in market interest rates. Financial instruments that would be impacted by changes in market interest rates include cash and cash equivalents, interest bearing securities, derivatives (such as swaps and futures) and deposits with brokers.

The Schemes' interest rate risk is managed on a daily basis by the investment managers in accordance with the defined investment process and within the guidelines and restrictions outlined in the Schemes' investment mandates.

The Schemes are monitored for mandate compliance. Where the interest rate risk exposure moves outside the Schemes' mandate restrictions or guidelines, the investment managers will rebalance the portfolios.

10.4.3 Exposure and sensitivity analysis - interest rate risk

Direct interest rate risk exposure at the reporting date is disclosed in Note 10.4.4 Interest rate risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk at the end of the reporting period. Management have determined that a fluctuation in interest rates of 50 basis points is reasonably possible, considering the economic environment in which the Schemes operate.

The tables at Note 10.4.4 Interest rate risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and 'Change in net assets attributable to unitholders/Total comprehensive income' of a reasonably possible increase or reduction of 50 basis points in interest rates at 30 June 2019 (2018: 50 basis points).

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10.4.4 Interest rate risk exposure and sensitivity analysis

The tables below detail the assets and liabilities exposed to, and sensitivity analysis on, interest rate risk.

	1. ANZ Australian Cash Fund			2. ANZ Australian Industrial Equities Fund			3. ANZ Cash Plus Fund			4. ANZ Enhanced Yield Fund		
	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	93,429,619	93,429,619	-	27,088,553	27,088,553	-	10,313,704	10,313,704	-	12,524,058	12,524,058
Future and swap deposits	-	-	-	-	355,739	355,739	-	-	-	-	3,190,386	3,190,386
Financial assets held at fair value through profit or loss	1,520,983,309	-	1,520,983,309	-	-	-	99,785,902	98,156,823	197,942,725	375,765,968	385,801,076	761,567,044
Term deposits*	-	-	-	-	-	-	8,500,000	-	8,500,000	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(195,650)	(548,457)	(744,107)
Net exposure	1,520,983,309	93,429,619	1,614,412,928	-	27,444,292	27,444,292	108,285,902	108,470,527	216,756,429	375,570,318	400,967,063	776,537,381
30 June 2018												
Financial assets												
Cash and cash equivalents	-	93,097,741	93,097,741	-	37,543,501	37,543,501	-	1,940,456	1,940,456	-	5,854,716	5,854,716
Future and swap deposits	-	-	-	-	1,607,766	1,607,766	-	-	-	-	3,190,170	3,190,170
Financial assets held at fair value through profit or loss	1,620,282,612	1,141,139	1,621,423,751	-	-	-	54,800,685	58,569,760	113,370,445	258,613,737	269,635,169	528,248,906
Loans and receivables	-	-	-	-	-	-	14,000,000	-	14,000,000	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	(1,056,332)	(1,056,332)
Net exposure	1,620,282,612	94,238,880	1,714,521,492	-	39,151,267	39,151,267	68,800,685	60,510,216	129,310,901	258,613,737	277,623,723	536,237,460
Sensitivity analysis												
	2019	2018		2019	2018		2019	2018		2019	2018	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	(1,026,784)	(1,017,373)		137,221	195,756		421,365	251,687		1,392,332	(2,705,019)	
Interest rate risk - decrease of 50bps (2018 50bps)	1,036,254	1,026,607		(137,221)	(195,756)		(420,868)	(251,409)		(1,385,543)	2,822,264	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	5. ANZ Fixed Income Fund			6. ANZ Listed Property Trust Fund			7. ANZ Private Global Equities (Actively Hedged) Fund			8. ANZ Private Global Equities Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	7,587,941	7,587,941	-	1,330,652	1,330,652	-	3,508,862	3,508,862	-	3,955,856	3,955,856
Future and swap deposits	-	499,058	499,058	-	-	-	-	165,358	165,358	-	49,540	49,540
Financial assets held at fair value through profit or loss	322,550,924	15,262,193	337,813,117	-	-	-	-	-	-	1,996,316	-	1,996,316
Term deposits*	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(60,169)	(60,169)	-	(49,699)	(49,699)
Financial liabilities held at fair value through profit or loss	(76,863)	(12,586)	(89,449)	-	-	-	-	-	-	-	-	-
Net exposure	322,474,061	23,336,606	345,810,667	-	1,330,652	1,330,652	-	3,614,051	3,614,051	1,996,316	3,955,697	5,952,013
30 June 2018												
Financial assets												
Cash and cash equivalents	-	6,982,668	6,982,668	-	6,722,090	6,722,090	-	9,801,578	9,801,578	-	7,525,248	7,525,248
Future and swap deposits	-	213,900	213,900	-	-	-	-	932,501	932,501	-	273,129	273,129
Financial assets held at fair value through profit or loss	261,386,669	11,573,962	272,960,631	-	-	-	-	-	-	2,818,964	-	2,818,964
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(332,240)	(332,240)	-	(273,895)	(273,895)
Financial liabilities held at fair value through profit or loss	-	(11,410)	(11,410)	-	-	-	-	-	-	-	-	-
Net exposure	261,386,669	18,759,120	280,145,789	-	6,722,090	6,722,090	-	10,401,839	10,401,839	2,818,964	7,524,482	10,343,446
Sensitivity analysis												
	2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	(8,978,907)	(6,636,315)		6,653	33,610		18,070	52,009		19,752	37,547	
Interest rate risk - decrease of 50bps (2018 50bps)	9,471,913	6,977,765		(6,653)	(33,610)		(18,070)	(52,009)		(19,752)	(37,547)	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	9. Blue Chip Pool			10. OneAnswer - ANZ Cash Advantage			11. OneAnswer - ANZ Flexible Term Deposit Fund			12. OnePath Global Emerging Markets Pool		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	5,544,389	5,544,389	-	748,845,177	748,845,177	-	2,996,636	2,996,636	-	37,665	37,665
Future and swap deposits	-	94,320	94,320	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	2,160,182	-	2,160,182
Term deposits*	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	5,638,709	5,638,709	-	748,845,177	748,845,177	-	2,996,636	2,996,636	2,160,182	37,665	2,197,847
30 June 2018												
Financial assets												
Cash and cash equivalents	-	6,348,794	6,348,794	-	729,621,913	729,621,913	-	3,715,985	3,715,985	-	2,009,234	2,009,234
Future and swap deposits	-	277,648	277,648	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	460,129	-	460,129
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	6,626,442	6,626,442	-	729,621,913	729,621,913	-	3,715,985	3,715,985	460,129	2,009,234	2,469,363
Sensitivity analysis	2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	28,194	33,132		-	-		-	-		160	10,034	
Interest rate risk - decrease of 50bps (2018 50bps)	(28,194)	(33,132)		-	-		-	-		(159)	(10,034)	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	13. OnePath Low Volatility Global Equities Index Pool			14. OnePath Sustainable Investments - Wholesale Australian Share Trust			15. OnePath Wholesale Diversified Credit Trust			16. OptiMix Global Listed Infrastructure Securities Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	2,910,359	2,910,359	-	756,996	756,996	-	2,483,531	2,483,531	-	6,555,046	6,555,046
Future and swap deposits	-	286,502	286,502	-	6,503	6,503	-	984,236	984,236	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	42,265,367	17,625,643	59,891,010	-	-	-
Term deposits*	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(384,753)	(384,753)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(312,562)	(338,494)	(651,056)	-	-	-
Net exposure	-	3,196,861	3,196,861	-	763,499	763,499	41,952,805	20,370,163	62,322,968	-	6,555,046	6,555,046
30 June 2018												
Financial assets												
Cash and cash equivalents	-	6,256,780	6,256,780	-	1,387,201	1,387,201	-	3,082,950	3,082,950	-	3,172,512	3,172,512
Future and swap deposits	-	453,921	453,921	-	76,950	76,950	-	812,416	812,416	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	48,784,443	17,183,738	65,968,181	-	-	-
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(81,206)	(81,206)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(18,827)	(572,692)	(591,519)	-	-	-
Net exposure	-	6,710,701	6,710,701	-	1,464,151	1,464,151	48,765,616	20,425,206	69,190,822	-	3,172,512	3,172,512
Sensitivity analysis												
	2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	15,984	33,554		3,817	7,321		(310,345)	(283,994)		32,775	15,863	
Interest rate risk - decrease of 50bps (2018 50bps)	(15,984)	(33,554)		(3,817)	(7,321)		152,733	46,061		(32,775)	(15,863)	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	17. OptiMix Wholesale Australian Fixed Interest Trust			18. OptiMix Wholesale Australian Inflation Linked Bonds Trust			19. OptiMix Wholesale Australian Share Trust			20. OptiMix Wholesale Enhanced Cash Trust		
	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	1,426,356	1,426,356	-	1,546	1,546	-	15,793,354	15,793,354	-	2,500,581	2,500,581
Future and swap deposits	-	1,111,500	1,111,500	-	-	-	-	1,046,458	1,046,458	-	3	3
Financial assets held at fair value through profit or loss	392,627,771	35,134,845	427,762,616	-	-	-	-	-	-	14,950,868	5,507,810	20,458,678
Term deposits*	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(187,299)	(187,299)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(140,356)	(155,295)	(295,651)	-	-	-	-	-	-	-	-	-
Net exposure	392,487,415	37,330,107	429,817,522	-	1,546	1,546	-	16,839,812	16,839,812	14,950,868	8,008,394	22,959,262
30 June 2018												
Financial assets												
Cash and cash equivalents	-	6,776,693	6,776,693	-	15,956	15,956	-	14,766,129	14,766,129	-	399,018	399,018
Future and swap deposits	-	1,316,529	1,316,529	-	-	-	-	1,055,257	1,055,257	-	3	3
Financial assets held at fair value through profit or loss	411,172,234	31,299,821	442,472,055	-	-	-	-	-	-	33,813,130	4,504,400	38,317,530
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(49,999)	(49,999)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(102,669)	(458,620)	(561,289)	-	-	-	-	-	-	-	-	-
Net exposure	411,069,565	38,884,424	449,953,989	-	15,956	15,956	-	15,821,386	15,821,386	33,813,130	4,903,421	38,716,551
Sensitivity analysis												
	2019	2018		2019	2018		2019	2018		2019	2018	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	(12,568,372)	(9,135,494)		8	80		84,199	79,107		21,960	(16,774)	
Interest rate risk - decrease of 50bps (2018 50bps)	13,205,291	9,601,651		(8)	(80)		(84,199)	(79,107)		(21,840)	17,042	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	21. OptiMix Wholesale Global Emerging Markets Share Trust			22. OptiMix Wholesale Global Share Trust			23. OptiMix Wholesale Global Smaller Companies Share Trust			24. OptiMix Wholesale International Fixed Interest Trust		
	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total	Fixed interest rate	Floating interest rate	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2019												
Financial assets												
Cash and cash equivalents	-	6,988,554	6,988,554	-	3,063,123	3,063,123	-	2,204,044	2,204,044	-	2,611,656	2,611,656
Future and swap deposits	-	20	20	-	732,868	732,868	-	-	-	-	198,792	198,792
Financial assets held at fair value through profit or loss	-	-	-	2,951,013	-	2,951,013	-	-	-	136,126,160	28,966,463	165,092,623
Term deposits*	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	(166,902)	(166,902)	-	-	-	-	(279,145)	(279,145)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(454,032)	(60,414)	(514,446)
Net exposure	-	6,988,574	6,988,574	2,951,013	3,629,089	6,580,102	-	2,204,044	2,204,044	135,672,128	31,437,352	167,109,480
30 June 2018												
Financial assets												
Cash and cash equivalents	-	6,670,660	6,670,660	-	24,919,975	24,919,975	-	2,214,875	2,214,875	-	7,910,589	7,910,589
Future and swap deposits	-	2,274,927	2,274,927	-	3,353,798	3,353,798	-	-	-	-	224,797	224,797
Financial assets held at fair value through profit or loss	-	-	-	5,475,530	-	5,475,530	-	-	-	172,884,102	32,917,453	205,801,555
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(2,276,930)	(2,276,930)	-	(2,277,429)	(2,277,429)	-	-	-	-	(420,707)	(420,707)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(690,525)	(88,595)	(779,120)
Net exposure	-	6,668,657	6,668,657	5,475,530	25,996,344	31,471,874	-	2,214,875	2,214,875	172,193,577	40,543,537	212,737,114
Sensitivity analysis												
	2019	2018		2019	2018		2019	2018		2019	2018	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 50bps (2018 50bps)	34,943	33,343		18,106	129,835		11,020	11,074		(5,837,712)	(6,140,813)	
Interest rate risk - decrease of 50bps (2018 50bps)	(34,943)	(33,343)		(18,106)	(129,834)		(11,020)	(11,074)		3,436,277	3,102,480	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.4 Interest rate risk exposure and sensitivity analysis

	25. OptiMix Wholesale Property Securities Trust			26. Small Companies Pool			27. Tax Effective Income Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2019									
Financial assets									
Cash and cash equivalents	-	734,626	734,626	-	3,132,686	3,132,686	-	3,987,092	3,987,092
Future and swap deposits	-	-	-	-	-	-	-	49,907	49,907
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	57,419,324	2,598,157	60,017,481
Term deposits*	-	-	-	-	-	-	-	-	-
Financial liabilities									
Future and swap payable	-	-	-	-	-	-	-	(4,003)	(4,003)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	(26,783)	(26,783)
Net exposure	-	734,626	734,626	-	3,132,686	3,132,686	57,419,324	6,604,370	64,023,694
30 June 2018									
Financial assets									
Cash and cash equivalents	-	779,444	779,444	-	3,523,183	3,523,183	-	19,123,281	19,123,281
Future and swap deposits	-	-	-	-	-	-	-	1,040,858	1,040,858
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	88,500,746	1,581,957	90,082,703
Loans and receivables	-	-	-	-	-	-	-	-	-
Financial liabilities									
Future and swap payable	-	-	-	-	-	-	-	(30,869)	(30,869)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(23,766)	(23,907)	(47,673)
Net exposure	-	779,444	779,444	-	3,523,183	3,523,183	88,476,980	21,691,320	110,168,300
Sensitivity analysis									
	2019 \$	2018 \$		2019 \$	2018 \$		2019 \$	2018 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders									
Interest rate risk - increase of 50bps (2018 50bps)	3,673	3,897		15,663	17,616		(1,753,767)	(1,433,409)	
Interest rate risk - decrease of 50bps (2018 50bps)	(3,673)	(3,897)		(15,663)	(17,616)		1,857,316	1,513,577	

* Effective from 1 July 2018, the Schemes have adopted AASB 9 *Financial Instruments*. Term deposits which were previously classified as 'Loans and receivables' are now classified at 'Amortised cost' and disclosed in the Statements of Financial Position as 'Term deposits'.

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10.4.5 Currency risk

The Schemes invest in financial instruments and may enter into transactions that are denominated in currencies other than their functional currency. Consequently, the Schemes are exposed to risk that the exchange rate of their currency relative to other foreign currencies may change in a manner that has an adverse effect on the fair value or future cash flows of that portion of the Schemes' financial assets or liabilities denominated in currencies other than the Australian dollar.

The Schemes' currency risk is actively managed on a regular basis by the investment managers in accordance with its defined currency management process, and within the guidelines and constraints of the Schemes' investment mandates in order to enhance total returns. The investment managers may use derivative contracts such as options, futures, swaps and forward contracts as permitted by the mandates in managing currency risk.

10.4.6 Exposure and sensitivity analysis - currency risk

The Schemes' total net direct exposure to fluctuations in foreign currency exchange rates as at the reporting date is shown in Note 10.4.7 Currency risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk at the end of the reporting period. Management has determined that a movement in the Australian dollar of 10% is reasonably possible, considering the current economic environment in which the Schemes operate.

The tables at Note 10.4.7 Currency risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and the 'Change in net assets attributable to unitholders/Total comprehensive income' of a possible strengthening or weakening of the Australian dollar of 10% as at 30 June 2019 (2018 10%).

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10.4.7 Currency risk exposure and sensitivity analysis

At reporting date the value of the Schemes' net foreign currency exposure expressed in Australian dollars and the currency risk sensitivity analysis is detailed in the tables below.

	6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		12. OnePath Global Emerging Markets Pool	
	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$
United States Dollar	-	-	179,710,320	169,402,471	301,696,900	306,664,172	43,455,814	50,882,612
Euro	176,933	51,861	14,582,354	14,374,560	80,630,692	79,444,733	1,422,448	681,163
Pound Sterling	-	-	5,437,051	5,806,442	31,556,093	35,852,601	622,127	958,312
Japanese Yen	-	-	7,501,464	7,980,319	32,234,747	30,486,080	-	-
Hong Kong Dollar	-	-	-	-	3,239,851	3,485,570	30,708,207	26,726,399
Swedish Krona	-	-	-	-	7,400,692	5,687,699	-	-
Swiss Franc	-	-	-	-	18,219,390	18,414,046	894,349	1,690,867
Korean Won	-	-	-	-	1,397,086	1,520,387	18,160,248	19,199,736
Other Currencies*	-	-	-	6,112	11,050,215	12,479,001	60,371,974	56,839,213
Foreign currency exposure	176,933	51,861	207,231,189	197,569,904	487,425,666	494,034,289	155,635,167	156,978,302
Australian Dollar	-	-	(99,947,940)	(99,872,608)	(107,150,920)	(138,568,086)	-	-
Net foreign currency exposure	176,933	51,861	107,283,249	97,697,295	380,274,746	355,466,201	155,635,166	156,978,302
Sensitivity analysis	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2018 10%)*	(17,693)	(5,186)	(10,728,325)	(9,769,730)	(38,027,475)	(35,546,620)	(15,563,517)	(15,697,830)

	13. OnePath Low Volatility Global Equities Index Pool		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust	
	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$
United States Dollar	688,084,843	465,158,292	54,904,929	58,179,272	93,022,016	92,461,039	21,124,748	22,454,596
Euro	90,063,358	44,613,659	5,479,823	6,605,606	65,241,630	58,528,316	(85)	19,366
Pound Sterling	37,997,461	19,485,471	2,691,553	3,038,731	41,921,646	40,436,527	-	-
Japanese Yen	126,923,969	107,271,644	1,867	3,485,688	6,682,868	7,242,825	-	-
Hong Kong Dollar	38,428,760	29,046,292	-	-	-	-	-	-
Swedish Krona	5,544,032	5,829,744	-	-	-	-	-	-
Swiss Franc	48,670,356	45,213,291	-	-	11,364,652	11,304,707	-	-
Korean Won	-	-	-	-	-	-	-	-
Other Currencies*	132,907,119	94,042,390	1,573,033	3,076,410	61,051,907	46,027,973	-	-
Foreign currency exposure	1,168,619,898	810,660,783	64,651,205	74,385,707	279,284,719	256,001,387	21,124,663	22,473,962
Australian Dollar	-	-	(32,025,628)	(37,174,420)	(138,843,986)	(126,209,207)	(10,468,706)	(11,245,142)
Net foreign currency exposure	1,168,619,898	810,660,781	32,625,577	37,211,287	140,440,732	129,792,180	10,655,957	11,228,821
Sensitivity analysis	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2018 10%)*	(116,861,990)	(81,066,078)	(3,262,558)	(3,721,129)	(14,044,073)	(12,979,218)	(1,065,596)	(1,122,882)

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

Other Currencies include Canadian Dollar, Taiwan Dollar, Indian Rupee, South African Rand, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Singapore Dollar, Norwegian Krone, Malaysian Ringgit, Thai Baht, Indonesian Rupiah, Chinese Yuan, Philippine Peso, Israeli New Shekel, Chilean Peso, Polish Zloty, Russian Ruble, New Zealand Dollar, Turkish Lira, Qatari Rial, Arab Emirates Dirham, Colombian Peso, Czech Koruna, Peruvian Nuevo Sol, Hungarian Forint, Egyptian Pound and Pakistan Rupee.

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10.4.7 Currency risk exposure and sensitivity analysis

	19. OptiMix Wholesale Australian Share Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$
United States Dollar	-	-	8,753,766	8,240,381	401,992,249	438,645,829	56,263,959	84,120,592
Euro	3,834	3,734	-	-	109,159,445	114,651,969	16,442,694	10,425,507
Pound Sterling	-	-	1,237,065	889,924	46,354,721	53,470,242	5,602,263	4,773,704
Japanese Yen	-	-	-	-	41,235,177	44,119,444	13,844,350	24,964,486
Hong Kong Dollar	-	-	30,767,677	40,941,039	3,939,829	4,333,669	1,829,813	913,278
Swedish Krona	-	-	-	-	14,358,965	11,807,246	2,896,067	1,760,395
Swiss Franc	-	-	-	-	35,884,284	36,801,293	1,722,224	872,827
Korean Won	-	-	10,686,754	10,986,955	-	-	4,890,152	2,490,725
Other Currencies [#]	-	-	78,990,783	66,867,187	18,840,659	25,664,982	15,424,624	19,239,598
Foreign currency exposure	3,834	3,734	130,436,045	127,925,486	671,765,329	729,494,674	118,916,146	149,561,112
Australian Dollar	-	-	2,810	(44,873)	9,927,075	19,300,588	-	-
Net foreign currency exposure	3,834	3,734	130,438,855	127,880,612	681,692,404	748,795,262	118,916,146	149,561,110
Sensitivity analysis	2019	2018	2019	2018	2019	2018	2019	2018
Impact on Profit/loss from operating activities and Net assets attributable to unitholders	\$	\$	\$	\$	\$	\$	\$	\$
Currency risk - 10% upward movement in AUD (2018 10%)*	(383)	(373)	(13,043,885)	(12,788,061)	(68,169,240)	(74,879,526)	(11,891,615)	(14,956,111)

	24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$	30 June 2019 Fair value \$	30 June 2018 Fair value \$
United States Dollar	155,495,044	165,876,389	-	-	103,615	3,683
Euro	67,186,611	100,175,679	75,373	88,767	31,261	(52,286)
Pound Sterling	9,933,527	16,823,904	-	-	-	(20,128)
Japanese Yen	53,031,691	82,615,919	-	-	-	-
Hong Kong Dollar	-	-	-	-	-	-
Swedish Krona	759,059	1,420,374	-	-	-	-
Swiss Franc	1,590,566	3,207,669	-	-	-	-
Korean Won	4,464,536	6,279,260	-	-	-	-
Other Currencies [#]	15,983,070	23,160,788	-	-	-	-
Foreign currency exposure	308,444,104	399,559,982	75,373	88,767	134,876	(68,731)
Australian Dollar	(154,205,374)	(202,915,395)	-	(47,407)	-	-
Net foreign currency exposure	154,238,729	196,644,586	75,373	41,360	134,876	(68,731)
Sensitivity analysis	2019	2018	2019	2018	2019	2018
Impact on Profit/loss from operating activities and Net assets attributable to unitholders	\$	\$	\$	\$	\$	\$
Currency risk - 10% upward movement in AUD (2018 10%)*	(15,423,873)	(19,664,459)	(7,537)	(4,136)	(13,488)	6,873

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

[#] Other Currencies include Canadian Dollar, Taiwan Dollar, Indian Rupee, South African Rand, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Singapore Dollar, Norwegian Krone, Malaysian Ringgit, Thai Baht, Indonesian Rupiah, Chinese Yuan, Philippine Peso, Israeli New Shekel, Chilean Peso, Polish Zloty, Russian Ruble, New Zealand Dollar, Turkish Lira, Qatari Rial, Arab Emirates Dirham, Colombian Peso, Czech Koruna, Peruvian Nuevo Sol, Hungarian Forint, Egyptian Pound and Pakistan Rupee.

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10.4.8 Other price risk

At the reporting date other price risk is the risk that the fair value of the financial instrument will fluctuate as a result of changes in market prices (other than those arising from interest rate risk or currency risk), whether caused by factors specific to an individual investment, its issuer or factors affecting all instruments traded in the market. Other price risk is managed by the investment managers by diversifying the portfolio and economically hedging using derivative financial instruments such as options and future contracts, in accordance with the PDSs or information memorandum.

The Schemes' financial instruments which are carried at fair value have any change in the fair value of investments recognised in the Statements of Comprehensive Income in the line item 'Net change in fair value of investments'.

10.4.9 Exposure and Sensitivity analysis - other price risk

The other price risk exposure of financial instruments is equal to the fair value of financial instruments as reported in the Statements of Financial Position and in Note 6 Financial assets and liabilities.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk at the end of the reporting period.

Management has determined that a movement in market prices of 10% is possible, considering the economic environment in which the Schemes operate.

The tables at Note 10.4.10 Other price risk - sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and 'Profit/(loss) for the financial year/Total comprehensive income' of a possible increase or decrease in market prices of 10% (2018 10%).

10.4.10 Other price risk - sensitivity analysis

At reporting date the Schemes' other price risk sensitivity analysis is detailed in the tables below:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	152,098,331	162,142,375	46,590,807	50,295,451	19,794,273	11,337,045	76,082,294	52,719,257
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	33,772,367	27,294,922	20,684,199	23,054,334	10,547,521	9,555,317	37,716,706	32,474,150

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

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10.4.10 Other price risk - sensitivity analysis

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	48,133,993	42,874,334	-	-	-	-	15,500,485	15,773,055
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	116,087,454	80,097,480	2,139,858	2,118,548	5,985,365	6,543,564	14,718,497	14,188,592
	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	44,239,275	46,209,116	-	-	109,054,443	127,740,882	2,045,868	3,831,753
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	20,667,064	20,774,722	91,064,524	98,233,099	11,798,033	14,732,508	31,584,415	40,373,620

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

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10.4.10 Other price risk - sensitivity analysis

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders						
Price risk - increase of 10%*	5,314,974	5,514,466	28,389,144	30,607,770	29,376,548	31,589,400

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

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10.5 Valuation of financial instruments

The Schemes' accounting policy on fair value measurement is discussed in Note 3.2.5 Fair value measurement principles.

The Schemes measure financial assets and financial liabilities held at fair value through profit or loss using the following fair value hierarchy:

Level 1 - Quoted price (unadjusted) in an active market for an identical instrument.

The quoted market price used for financial assets is the current bid price. The quoted market price used for financial liabilities is the current ask price.

Level 2 - Valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

This category includes instruments valued using: quoted prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques for which all significant inputs are directly or indirectly observable from market data.

Level 3 - Valuation techniques using significant unobservable inputs.

This category includes all instruments that use a valuation technique which includes inputs not based on observable data and the unobservable inputs have a significant effect on the instruments valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

The level in the fair value hierarchy within which the fair value measurement is categorised in its entirety is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. For this purpose, the significance of an input is assessed against the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement. Assessing the significance of a particular input to the fair value measurement in its entirety requires judgement, considering factors specific to the asset or liability.

The determination of what constitutes 'observable' requires significant judgement by the Responsible Entity. The Responsible Entity considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market.

The valuation of Level 2 equities which are subject to transfer restrictions may be adjusted to reflect illiquidity and/or non-transferability, which are generally based on available market information.

The Schemes determine Level 2 fair values for corporate bonds using either a price, credit spread or spread basis evaluation as determined by the observed market data including quoted prices for similar assets, benchmark yield curves and market corroborated inputs.

The valuation of managed investment schemes included in Level 2 and Level 3 is based on the daily net asset value of the managed investment scheme provided by the relevant Responsible Entities.

Level 2 fair values for simple, over the counter derivative financial instruments are based on broker quotes. Those quotes are tested for reasonableness by discounting expected future cash flows using a market interest rate for a similar instrument at the measurement date. Fair values reflect the credit risk of the instrument and include an adjustment to take account of the credit risk of the Schemes and counterparty where appropriate.

The Schemes recognise transfers between levels of the fair value hierarchy as of the end of the reporting period during which the transfer has occurred. Changes in Level 2 and 3 fair values are analysed at each reporting date and the reasons for the fair value movements are explained. There were no transfers between Level 1, Level 2 and Level 3 of the fair value hierarchy during the financial year ended 30 June 2019.

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10.5.1 Financial instruments hierarchy

10.5.1.1 Recurring fair value measurements

The tables below detail financial instruments measured at fair value at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	465,826,528	502,689,383	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		1,520,983,309	1,620,282,612	-	-	99,785,902	54,800,685	15,994,815	15,721,473
Level 2		-	1,141,139	-	-	98,156,823	58,569,760	745,572,229	512,527,433
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	81,538	265,125	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	1,520,983,309	1,621,423,751	465,908,066	502,954,508	197,942,725	113,370,445	761,567,044	528,248,906
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	548,457	1,056,332
Level 2		-	-	-	-	-	-	195,650	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	744,107	1,056,332

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10.5.1.1 Recurring fair value measurements

		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	206,788,730	230,491,480	104,632,785	97,825,338	374,399,664	324,178,376
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		169,692,409	137,330,439	-	-	-	-	1,996,316	2,818,964
Level 2		167,992,720	135,523,474	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	53,259	51,861	-	-	-	-
Derivative assets:									
Level 1		127,988	106,718	-	-	42,464	5,251	-	52,013
Level 2		-	-	-	-	922,630	-	920,491	10,013
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	337,813,117	272,960,631	206,841,989	230,543,341	105,597,879	97,830,589	377,316,471	327,059,366
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		12,586	11,410	-	-	-	149,983	-	-
Level 2		76,863	-	-	-	122,666	2,127,438	149,409	2,317,862
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	89,449	11,410	-	-	122,666	2,277,421	149,409	2,317,862

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10.5.1.1 Recurring fair value measurements

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage†		11. OneAnswer - ANZ Flexible Term Deposit Fund†		12. OnePath Global Emerging Markets Pool	
		30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		481,309,433	428,743,342	-	-	-	-	152,844,679	157,270,437
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	-	-	2,160,182	460,129
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		30,500	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	116
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	481,339,933	428,743,342	-	-	-	-	155,004,861	157,730,682
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	12	133
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	12	133

† The Scheme solely invests into cash and cash equivalents and holds no investments held at fair value through profit or loss.

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10.5.1.1 Recurring fair value measurements

		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		1,160,833,661	801,085,171	21,398,838	21,173,055	-	-	148,781,886	141,521,187
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	7,686,112	12,939,722	-	-
Level 2		-	-	-	-	52,121,686	52,751,157	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		44,386	4,552	-	12,425	82,072	42,025	-	-
Level 2		-	-	-	-	633,744	355,183	459,231	1,497,406
Level 3		-	-	-	-	1,140	-	-	-
Total financial assets held at fair value through profit or loss	6.1	1,160,878,047	801,089,723	21,398,838	21,185,480	60,524,754	66,088,087	149,241,117	143,018,593
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		3,507	114,922	263	-	297,427	239,253	-	-
Level 2		-	-	-	-	256,916	413,199	2,056,144	1,132,678
Level 3		-	-	-	-	116,757	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	3,507	114,922	263	-	671,100	652,452	2,056,144	1,132,678

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10.5.1.1 Recurring fair value measurements

		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	-	-	975,243,522	920,796,027	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		225,900,061	251,729,118	-	-	-	-	14,950,868	33,813,130
Level 2		200,918,552	189,921,329	-	-	-	-	5,507,810	4,504,400
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		14,755,863	20,419,003	-	-	115,315,649	356,374,889	-	-
Level 3		-	-	-	-	3,834	3,734	-	-
Derivative assets:									
Level 1		914,712	780,849	-	-	22,725	234,173	-	-
Level 2		256,762	-	-	-	-	-	-	-
Level 3		29,291	40,759	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	442,775,241	462,891,058	-	-	1,090,585,730	1,277,408,823	20,458,678	38,317,530
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		155,295	458,620	-	-	41,300	-	-	-
Level 2		142,736	238,609	-	-	-	-	-	-
Level 3		84,456	102,669	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	382,487	799,898	-	-	41,300	-	-	-

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for the financial year ended 30 June 2019

10.5.1.1 Recurring fair value measurements

		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		129,344,796	124,655,457	672,592,784	734,185,289	117,980,103	147,323,815	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	3,618	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	2,951,013	5,475,530	-	-	80,545,963	99,903,833
Level 2		-	-	-	-	-	-	83,923,105	105,042,227
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		77,325,913	83,089,434	235,185,140	242,467,442	-	-	151,307,532	197,582,671
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	58,402	38,940	-	-	346,898	435,523
Level 2		27	-	492	279,358	568	4,900	1,954,709	7,325,660
Level 3		-	-	-	-	-	-	-	6,374
Total financial assets held at fair value through profit or loss	6.1	206,670,736	207,748,509	910,787,831	982,446,559	117,980,671	147,328,715	318,078,207	410,296,288
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	386,139	580,881
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	3,337	70,854	-	-	57,125	66,111
Level 2		99	1,292	139,257	44,719	344	3,636	1,790,791	5,890,426
Level 3		-	-	-	-	-	-	-	22,669
Total financial liabilities held at fair value through profit or loss	6.2	99	1,292	142,594	115,573	344	3,636	2,234,055	6,560,087

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10.5.1.1 Recurring fair value measurements

		25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	Note	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$	30 June 2019 \$	30 June 2018 \$
Financial assets held at fair value through profit or loss							
Listed securities:							
Level 1		31,751,902	33,090,587	283,891,439	306,022,660	87,611,293	225,797,276
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Interest bearing securities:							
Level 1		-	-	-	-	36,407,273	67,528,590
Level 2		-	-	-	-	23,513,981	22,468,346
Level 3		-	-	-	-	-	-
Unlisted unit trusts:							
Level 1		-	-	-	-	-	-
Level 2		21,334,418	22,012,713	-	-	146,143,316	-
Level 3		63,422	61,758	-	-	20,168	19,639
Derivative assets:							
Level 1		-	-	-	55,042	96,227	227,617
Level 2		-	18,019	-	-	-	66,453
Level 3		-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	53,149,742	55,183,077	283,891,439	306,077,702	293,792,258	316,107,921
Financial liabilities held at fair value through profit or loss							
Listed securities held on short position:							
Level 1		-	-	-	-	-	-
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Interest bearing securities held on short position:							
Level 1		-	-	-	-	-	-
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Derivative liabilities:							
Level 1		-	-	-	-	26,783	25,917
Level 2		-	38,417	-	-	-	164,238
Level 3		-	-	-	-	-	23,766
Total financial liabilities held at fair value through profit or loss	6.2	-	38,417	-	-	26,783	213,921

10.5.1.2 Non - recurring fair value measurements

The Schemes have no assets or liabilities measured at fair value on a non - recurring basis in the current reporting period.

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10.5.2 Movements of Level 3 securities

Level 3 securities held are securities valued by using inputs not derived from observable market data. Inputs are prices derived from external sources which use various valuation techniques that include unobservable inputs. Transfers are considered when the underlying conditions of the financial instruments change.

There were no transfers between Level 1, Level 2 and Level 3 of the fair value hierarchy during the financial year ended 30 June 2019.

The following tables detail a reconciliation of opening balances to the closing balances for fair value measurements in Level 3 of the fair value hierarchy:

		2. ANZ Australian Industrial Equities Fund									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities	Interest bearing securities	Unlisted unit trusts	Trading derivatives	Total	Listed equities	Interest bearing securities	Unlisted unit trusts	Trading derivatives	Total
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	1,033,980	-	-	-	1,033,980
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	(1,033,980)	-	-	-	(1,033,980)
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	-	-

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		6. ANZ Listed Property Trust Fund									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities	Interest bearing securities	Unlisted unit trusts	Trading derivatives	Total	Listed equities	Interest bearing securities	Unlisted unit trusts	Trading derivatives	Total
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	51,861	-	51,861	-	-	1,108,833	-	1,108,833
Total gains or losses in profit or loss*		-	-	1,398	-	1,398	-	-	47,865	-	47,865
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	(1,104,837)	-	(1,104,837)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	53,259	-	53,259	-	-	51,861	-	51,861

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

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10.5.2 Movements of Level 3 securities

		12. OnePath Global Emerging Markets Pool									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	1,975,859	-	-	-	1,975,859
Total gains or losses in profit or loss*		-	-	-	-	-	(1,690,718)	-	-	-	(1,690,718)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	(285,141)	-	-	-	(285,141)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	-	-	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		15. OnePath Wholesale Diversified Credit Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	-	(3,244)	(3,244)	-	-	-	-	-
Purchases		-	-	-	(112,373)	(112,373)	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	(115,617)	(115,617)	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	(3,244)	(3,244)	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		17. OptiMix Wholesale Australian Fixed Interest Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	(61,910)	(61,910)	-	-	-	(60,351)	(60,351)
Total gains or losses in profit or loss*		-	-	-	(70,460)	(70,460)	-	-	-	(20,557)	(20,557)
Purchases		-	-	-	(37,928)	(37,928)	-	-	-	(111,464)	(111,464)
Sales		-	-	-	115,133	115,133	-	-	-	130,462	130,462
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	(55,165)	(55,165)	-	-	-	(61,910)	(61,910)
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	(17,237)	(17,237)	-	-	-	49,554	49,554

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

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for the financial year ended 30 June 2019

10.5.2 Movements of Level 3 securities

19. OptiMix Wholesale Australian Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
		Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	3,734	-	3,734	-	-	79,826	-	79,826
Total gains or losses in profit or loss*		-	-	100	-	100	21,470	-	3,446	-	24,916
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	(14,921)	-	(3,504)	-	(18,425)
Settlements		-	-	-	-	-	(147,113)	-	(76,034)	-	(223,147)
Transfers in/out of Level 3		-	-	-	-	-	140,564	-	-	-	140,564
Closing balance	10.5.1.1	-	-	3,834	-	3,834	-	-	3,734	-	3,734
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	100	-	100	-	-	(2,246)	-	(2,246)

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

21. OptiMix Wholesale Global Emerging Markets Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
		Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		3,618	-	-	-	3,618	11,332	-	-	-	11,332
Total gains or losses in profit or loss*		336	-	-	-	336	(7,714)	-	-	-	(7,714)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		(3,954)	-	-	-	(3,954)	-	-	-	-	-
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	-	-	3,618	-	-	-	3,618
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	-	-	-	(7,714)	-	-	-	(7,714)

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

24. OptiMix Wholesale International Fixed Interest Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
		Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	(16,295)	(16,295)	-	-	-	(29,286)	(29,286)
Total gains or losses in profit or loss*		-	-	-	(1,062)	(1,062)	-	-	-	(5,909)	(5,909)
Purchases		-	-	-	-	-	-	-	-	5,541	5,541
Sales		-	-	-	17,357	17,357	-	-	-	13,359	13,359
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	(16,295)	(16,295)
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	-	-	-	-	-	-	1,499	1,499

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

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10.5.2 Movements of Level 3 securities

		25. OptiMix Wholesale Property Securities Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	61,758	-	61,758	-	-	1,320,167	-	1,320,167
Total gains or losses in profit or loss*		-	-	1,664	-	1,664	7,454	-	56,979	-	64,433
Purchases		-	-	-	-	-	141,493	-	21	-	141,514
Sales		-	-	-	-	-	(175,428)	-	(1,315,409)	-	(1,490,837)
Settlements		-	-	-	-	-	(22,324)	-	-	-	(22,324)
Transfers in/out of Level 3		-	-	-	-	-	48,805	-	-	-	48,805
Closing balance	10.5.1.1	-	-	63,422	-	63,422	-	-	61,758	-	61,758
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	1,664	-	1,664	-	-	(1,258,429)	-	(1,258,429)

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		26. Small Companies Pool									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	-	-	-	(626,682)	-	-	-	(626,682)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	(441,391)	-	-	-	(441,391)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	1,068,073	-	-	-	1,068,073
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	-	-	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		27. Tax Effective Income Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2019					Financial assets & liabilities at fair value through profit or loss 30 June 2018				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	19,639	(23,766)	(4,127)	-	-	419,886	-	419,886
Total gains or losses in profit or loss*		-	-	529	(9,302)	(8,773)	49,742	-	18,125	15,473	83,340
Purchases		-	-	-	-	-	-	-	-	(39,239)	(39,239)
Sales		-	-	-	33,068	33,068	(217,459)	-	(418,372)	-	(635,831)
Settlements		-	-	-	-	-	(157,950)	-	-	-	(157,950)
Transfers in/out of Level 3		-	-	-	-	-	325,667	-	-	-	325,667
Closing balance	10.5.1.1	-	-	20,168	-	20,168	-	-	19,639	(23,766)	(4,127)
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	529	-	529	-	-	(400,248)	15,473	(384,775)

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

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10.5.3 Inputs used for Level 3 fair value measurement

The tables below summarise the quantitative information about the significant unobservable inputs used in Level 3 fair value measurements.

Type	Valuation Approach	Key Unobservable Inputs	Range	6. ANZ Listed Property Trust Fund		15. OnePath Wholesale Diversified Credit Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2019	30 June 2018	30 June 2019	30 June 2018
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	53,259	51,861	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	(115,617)	-

Type	Valuation Approach	Key Unobservable Inputs	Range	17. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2019	30 June 2018	30 June 2019	30 June 2018
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	-	3,834	3,734
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	(55,165)	(61,910)	-	-

Type	Valuation Approach	Key Unobservable Inputs	Range	21. OptiMix Wholesale Global Emerging Markets Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2019	30 June 2018	30 June 2019	30 June 2018
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	3,618	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	-	(16,295)

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10.5.3 Inputs used for Level 3 fair value measurement

Type	Valuation Approach	Key Unobservable Inputs	Range	25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2019	30 June 2018	30 June 2019	30 June 2018
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	63,422	61,758	20,168	19,639
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	-	(23,766)

There were no significant inter-relationships between unobservable inputs that materially affect fair values.

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10.5.4 Level 3 sensitivity analysis of unobservable inputs

Although the Responsible Entity of the Schemes believe that its estimates of fair value are appropriate, the use of different methodologies or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3, changing one or more of the assumptions used as reasonably possible alternative assumptions by 10% upwards (favourable) or downwards (unfavourable) would have the following effects on profit or loss:

Impact on fair value of Level 3 securities	6. ANZ Listed Property Trust Fund		15. OnePath Wholesale Diversified Credit Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust	
	Favourable	Unfavourable	Favourable	Unfavourable	Favourable	Unfavourable	Favourable	Unfavourable
	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2019								
Listed securities	-	-	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	5,326	(5,326)	(11,562)	11,562	(5,516)	5,516	383	(383)
Derivative financial instruments	-	-	-	-	-	-	-	-
30 June 2018								
Listed securities	-	-	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	5,186	(5,186)	-	-	-	-	373	(373)
Derivative financial instruments	-	-	-	-	(6,191)	6,191	-	-
Impact on fair value of Level 3 securities								
	21. OptiMix Wholesale Global Emerging Markets Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
	Favourable	Unfavourable	Favourable	Unfavourable	Favourable	Unfavourable	Favourable	Unfavourable
	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2019								
Listed securities	-	-	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	6,342	(6,342)	2,017	(2,017)
Derivative financial instruments	-	-	-	-	-	-	-	-
30 June 2018								
Listed securities	362	(362)	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	6,176	(6,176)	1,964	(1,964)
Derivative financial instruments	-	-	(1,629)	1,629	-	-	(2,377)	2,377

10.5.5 Valuation processes

The Responsible Entity's Wealth Investment Governance Forum ('WIGF') reviews valuations of the financial instruments.

On a monthly basis the Responsible Entity's Investment Valuation Forum provides valuation exceptions and reports to WIGF.

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11. Auditor's remuneration

During the year the following fees were paid or payable for services provided by the auditor of the Schemes:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	3,995	3,886	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	4,760	4,630	4,760	4,630	4,760	4,630
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	3,995	3,886	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	4,760	4,630	4,760	4,630	4,760	4,630
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	4,887	4,817	4,887	4,817	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	5,652	5,561	5,652	5,561	4,760	4,630
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	3,995	3,886	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	4,760	4,630	4,760	4,630	4,760	4,630

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11. Auditor's remuneration

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	3,995	3,886	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	4,760	4,630	4,760	4,630	4,760	4,630
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	3,995	3,886	3,995	3,886
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744	765	744
Total audit fees paid	4,760	4,630	4,760	4,630	4,760	4,630	4,760	4,630
	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust			
	30 June 2019	30 June 2018	30 June 2019	30 June 2018	30 June 2019	30 June 2018		
	\$	\$	\$	\$	\$	\$		
KPMG								
- Financial statement audit Paid by Responsible Entity	3,995	3,886	3,995	3,886	4,887	4,817		
- Compliance and regulatory Paid by Responsible Entity	765	744	765	744	765	744		
Total audit fees paid	4,760	4,630	4,760	4,630	5,652	5,561		

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12. Related parties

12.1 Responsible Entity

The Responsible Entity of the Schemes is OnePath Funds Management Limited (ABN 21 003 002 800). OnePath Funds Management Limited is a subsidiary of Australia and New Zealand Banking Group Limited (ANZ).

12.2 Key management personnel

The Schemes do not employ personnel in their own right. However, the Schemes are required to have an incorporated Responsible Entity to manage the activities and this is considered to be key management personnel. The directors of the Responsible Entity, which are key management personnel, during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Independent Non-Executive Director	Appointed 1 March 2015	Resigned 31 July 2019
L M Fricke	Independent Non-Executive Director	Appointed 7 September 2017	
P G Mullin	Independent Executive Director	Appointed 1 March 2015	
S J Chapman	Independent Non-Executive Director, Chairman	Appointed 1 August 2011	

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the key management personnel at any time during the reporting period.

No director has entered into a material contract with the Schemes since the end of the previous financial year and there were no material contracts involving directors' interests existing at financial year end.

12.3 Related party transactions

All related party transactions are conducted on commercial terms and conditions.

The Directors of the Responsible Entity may also be employees and/or directors of other companies owned by ANZ. The Responsible Entity may also be involved in activities other than the business of managed investment schemes.

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the Responsible Entity at any time during the reporting period.

No compensation is paid to the Directors of the Responsible Entity by the Schemes. From time to time the Directors of OnePath Funds Management Limited may invest or withdraw from the Schemes. These investments or withdrawals are on the same terms and conditions as those entered into by other unitholders in the Schemes.

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12.4 Responsible Entity fees

The Responsible Entity is entitled to management fees which are calculated as a proportion of net assets attributable to unitholders. All transactions with related parties are conducted on normal commercial terms and conditions. Management fees are reflected as 'Responsible Entity fees' in the Statements of Comprehensive Income. Fees received by the Responsible Entity at unit class level for the year ended 30 June 2019 are as follows:

	Total management fees paid and payable to the RE during the financial year	
	2019 \$	2018 \$
3. ANZ Cash Plus Fund	253,298	193,560
8. ANZ Private Global Equity Trust	2,139,836	1,878,590
14. OnePath Sustainable Investments - Wholesale Australian Share Trust - Pool Class†	-	-
14. OnePath Sustainable Investments - Wholesale Australian Share Trust - Wholesale Class	5,330	5,356
15. OnePath Wholesale Diversified Credit Trust - Pool Class†	-	-
15. OnePath Wholesale Diversified Credit Trust - Wholesale Class	5,807	6,169
17. OptiMix Wholesale Australian Fixed Interest Trust - Class A	177	175
17. OptiMix Wholesale Australian Fixed Interest Trust - Class B	6,770	7,474
17. OptiMix Wholesale Australian Fixed Interest Trust - Class C†	-	-
19. OptiMix Wholesale Australian Share Trust - Class A	1,736	4,615
19. OptiMix Wholesale Australian Share Trust - Class B	7,291	9,994
19. OptiMix Wholesale Australian Share Trust - Class C†	-	-
20. OptiMix Wholesale Enhanced Cash Trust - Class B	2,255	2,575
20. OptiMix Wholesale Enhanced Cash Trust - Class C†	-	-
22. OptiMix Wholesale Global Share Trust - Class A	1,798	2,639
22. OptiMix Wholesale Global Share Trust - Class B	19,336	21,391
22. OptiMix Wholesale Global Share Trust - Class C†	-	-
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class A	4,853	6,369
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class B	128,606	111,980
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class C†	-	-
25. OptiMix Wholesale Property Securities Trust - Class A	182	390
25. OptiMix Wholesale Property Securities Trust - Class B	5,509	6,003
25. OptiMix Wholesale Property Securities Trust - Class C†	-	-
27. Tax Effective Income Trust - Pool Class†	-	-
27. Tax Effective Income Trust - Retail Class	3,909,693	4,421,194
27. Tax Effective Income Trust - Select Class	11,094	11,936
27. Tax Effective Income Trust - Wholesale Class	107,244	133,851

† This was a feeless class/scheme and any fees charged were indirect.

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12.5 Related party investments held by the Schemes

The Schemes may purchase and sell units in other schemes managed by OnePath Funds Management Limited in the ordinary course of business at application and redemption prices calculated in accordance with the Constitutions of the Schemes.

Details of the Schemes' investments in other schemes operated by OnePath Funds Management Limited are set out in the table below:

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions received/receivable (including Return of Capital)		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
4. ANZ Enhanced Yield Fund ANZ Cash Plus Fund	-	-	-	-	-	-	-	32,291	-	-	-	-
5. ANZ Fixed Income Fund ANZ Cash Plus Fund	-	-	-	-	-	-	-	1	-	-	-	-
16. OptiMix Global Listed Infrastructure Securities Trust Residual Asset Pool - CLO's	-	-	-	-	-	156,123,521	-	156,749,499	-	-	-	-
17. OptiMix Wholesale Australian Fixed Interest Trust ANZ Australian Cash Fund	570,461	1,481,669	0.04	0.09	38,153,987	14,543,548	39,150,000	14,530,000	151,974	42,445	566,064	1,470,607
19. OptiMix Wholesale Australian Share Trust ANZ Australian Cash Fund	782,234	7,954,615	0.05	0.47	129,522,141	103,743,196	135,970,000	98,017,953	223,670	162,099	792,888	7,893,880
OnePath Australian Shares – Imputation Index Pool	114,532,236	299,782,097	66.41	80.73	23,178,906	12,540,367	192,746,150	96,848,544	27,673,284	22,695,997	109,362,457	264,150,149
OptiMix Australian Smaller Companies Trust	1,179	48,638,177	100.00	100.00	22,465,273	60,867,964	61,379,680	64,358,729	8,138,928	7,343,122	17,963	43,471,039
21. OptiMix Wholesale Global Emerging Markets Share Trust OnePath Global Emerging Markets Pool	77,325,913	83,089,435	50.32	52.61	5,334,252	5,595,623	14,200,000	41,000,000	1,640,083	2,690,990	76,499,710	86,248,353
22. OptiMix Wholesale Global Share Trust ANZ Australian Cash Fund	11,114,452	2,156,831	0.69	0.13	137,218,281	100,286,390	128,469,238	106,158,766	199,221	177,660	11,031,969	2,175,383
International Share Pool†	224,061,824	240,303,485	55.36	58.65	6,265,790	17,261,034	55,200,000	32,338,109	3,097,788	4,692,115	112,801,839	139,873,824
OptiMix Wholesale Global Emerging Markets Share Trust	8,864	7,125	-	-	1,384	689,164	-	1,327,497	466	1,384	9,213	7,715
OptiMix Wholesale Global Smaller Companies Share Trust	-	-	-	-	-	64,598,618	-	122,391,889	-	270,544	-	-
24. OptiMix Wholesale International Fixed Interest Trust ANZ Australian Cash Fund	617,867	1,828,642	0.04	0.11	26,084,776	10,034,046	27,310,000	8,202,759	82,361	34,895	613,302	1,814,990
Global Credit Pool	150,689,666	195,754,029	24.64	29.32	3,738,726	30,490,824	56,796,000	63,000,000	3,568,671	6,956,807	159,506,086	216,722,167
25. OptiMix Wholesale Property Securities Trust ANZ Listed Property Trust Fund†	21,334,418	22,012,713	10.16	9.36	1,183,959	24,562,868	2,190,000	3,939,008	738,224	1,223,487	22,049,825	23,045,944
27. Tax Effective Income Trust ANZ Australian Cash Fund	25,367,877	-	1.58	-	37,509,554	-	12,100,000	-	251,012	-	25,180,450	-
Blue Chip Pool	120,775,439	-	24.58	-	125,981,090	-	10,500,000	-	4,001,079	-	112,947,336	-

† In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

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12.6 Units in the Schemes held by related parties

As at the reporting date, details of the unit holdings in the Schemes by related parties are set out in the table below. The related parties include Oasis Fund Management Limited (the Trustee for Oasis Superannuation Master Trust), OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Service) and other schemes operated by OnePath Funds Management Limited and OnePath Life Limited up to 31 May 2019. Refer to Note 12.6.2 OnePath Life Limited ceased to be the Schemes' related party for further detail.

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
1. ANZ Australian Cash Fund												
ANZ OA OnePath Active Growth Trust	149,043	24,614	0.01	-	805,740	211,690	680,000	2,860,000	5,967	4,485	147,942	24,430
ANZ OA OnePath Cash Trust	375,992	52,189,039	0.02	3.08	2,162,905	4,021,392	54,061,478	10,761,151	574,775	1,045,976	373,214	51,799,410
ANZ OA OnePath Conservative Trust	3,491,940	4,307,160	0.22	0.25	3,674,180	5,398,786	4,490,000	12,650,000	72,245	125,795	3,466,140	4,275,004
ANZ OA OnePath Income Trust	2,440,656	3,135,202	0.15	0.19	639,904	723,531	1,335,000	1,665,000	58,309	68,557	2,422,623	3,111,795
OneAnswer - Vanguard Conservative Index Trust	80,452,660	84,247,409	5.01	4.97	15,555,348	5,311,266	19,350,000	7,800,000	1,739,881	1,599,499	79,858,247	83,618,442
OnePath Capital Guaranteed Trust	129,236,423	116,479,342	8.06	6.87	74,743,378	43,072,256	61,950,000	87,000,000	2,755,174	2,563,204	128,281,578	115,609,741
OnePath Cash Trust	1,802,458	3,741,742	0.11	0.22	62,714	1,815,146	2,005,042	6,543,284	58,764	94,955	1,789,141	3,713,807
OnePath Wholesale Balanced Trust§	3,971,396	7,810,526	0.31	0.46	25,662,066	26,323,165	29,500,000	32,075,825	154,205	301,519	4,932,840	7,752,215
OnePath Wholesale Capital Stable Trust	122,790,749	153,376,734	7.65	9.05	33,047,096	15,450,707	63,660,000	69,100,000	2,975,301	3,186,805	121,883,527	152,231,667
OnePath Wholesale High Growth Trust§	300,904	209,227	0.02	0.01	301,779	760,263	210,000	913,022	1,927	9,686	298,681	207,665
OnePath Wholesale Index Balanced Trust	5,124,452	5,349,423	0.32	0.32	1,043,788	696,667	1,268,740	1,128,188	108,639	103,941	5,086,591	5,309,486
OnePath Wholesale Index Conservative Trust	3,031,734	3,093,054	0.19	0.18	455,113	297,700	516,473	668,749	66,065	62,053	3,009,335	3,069,962
OnePath Wholesale Index Moderate Trust	1,428,618	1,812,353	0.09	0.11	240,520	188,535	624,699	262,160	33,415	34,792	1,428,274	1,798,866
OnePath Wholesale Managed Growth Trust§	1,781,160	4,553,093	0.11	0.27	23,075,676	60,676,237	25,850,000	66,362,035	70,109	357,245	1,768,000	4,519,101
OnePath Wholesale Protected AUS 50 Trust	-	-	-	-	-	19,985,957	-	26,005,213	-	52,678	-	-
OptiMix Wholesale Australian Fixed Interest Trust	570,461	1,481,669	0.04	0.09	38,153,987	14,543,548	39,150,000	14,530,000	151,974	42,445	566,064	1,470,607
OptiMix Wholesale Australian Share Trust	782,234	7,954,615	0.05	0.47	129,522,141	103,743,196	135,970,000	98,017,953	223,670	162,099	792,888	7,893,880
OptiMix Wholesale Balanced Trust§	936,045	1,101,261	0.06	0.06	14,579,994	33,406,031	14,750,000	39,800,000	79,579	125,771	929,129	1,093,039
OptiMix Wholesale Conservative Trust	250,832	393,436	0.02	0.02	1,006,685	9,058,417	1,150,000	11,400,000	6,383	51,759	248,979	390,499
OptiMix Wholesale Global Share Trust	11,114,452	2,156,831	0.69	0.13	137,218,281	100,286,390	128,469,238	106,158,766	199,221	177,660	11,031,969	2,175,383
OptiMix Wholesale Growth Trust	187,763	682,181	0.01	0.04	4,960	12,580,899	500,000	16,300,000	3,980	70,280	186,375	677,088
OptiMix Wholesale High Growth Trust§	41,529	1,136,150	-	0.07	4,154	4,553,512	1,100,000	5,200,000	2,023	37,863	41,222	1,127,668
OptiMix Wholesale International Fixed Interest Trust	617,867	1,828,642	0.04	0.11	26,084,776	10,034,046	27,310,000	8,202,759	82,361	34,895	613,302	1,814,990
OptiMix Wholesale Moderate Trust§	996,221	6,077,463	0.06	0.36	22,685,438	28,742,338	27,770,000	29,132,000	75,462	160,755	988,861	6,032,091
Tax Effective Income Trust	25,367,877	-	1.58	-	37,509,554	-	12,100,000	-	251,012	-	25,180,450	-
Retirement Portfolio Service (a related entity of ANZ)‡	1,189,163,295	-	74.14	-	1,273,646,070	-	83,476,570	-	6,320,821	-	1,180,647,650	-
OnePath Life Limited (wholly owned subsidiary of ANZ)†§#^	-	1,230,922,103	-	72.66	731,032,677	356,083,105	1,946,108,005	581,056,616	18,966,795	26,739,882	-	1,222,045,342
2. ANZ Australian Industrial Equities Fund												
ANZ Equity Trust No 1	37,747,196	33,815,373	7.69	6.57	3,128,144	2,588,987	582,362	886,539	1,795,794	2,964,249	27,170,374	25,214,330
ANZ OA OnePath Australian Share Trust	83,550,961	82,834,640	17.01	16.09	7,495,918	6,706,265	9,614,394	8,625,835	4,102,343	7,345,089	60,139,853	61,765,397
Australian Share Trust	133,793,644	121,991,423	27.24	23.70	11,803,593	9,321,717	4,840,884	2,947,152	6,403,108	10,684,051	96,304,460	90,962,533
OnePath Wholesale Australian Share Trust	236,050,603	276,184,675	48.06	53.65	24,187,822	26,630,648	70,657,288	77,074,624	12,253,812	25,146,677	169,908,862	205,936,262
3. ANZ Cash Plus Fund												
ANZ Enhanced Yield Fund	-	-	-	-	-	-	-	32,291	-	-	-	-
ANZ Fixed Income Fund	-	-	-	-	-	-	-	1	-	-	-	-
ANZ Private International Fixed Interest Fund	-	267,525	-	0.21	2,494	4,941	270,313	-	1,811	5,038	-	268,534
6. ANZ Listed Property Trust Fund												
ANZ OA OnePath Income Trust	274,518	353,210	0.13	0.15	17,531	15,191	100,000	32,877	10,128	19,131	283,732	369,789
ANZ OA OnePath Property Securities Trust§	164,903,989	182,259,614	78.51	77.51	9,509,995	8,953,880	28,675,115	33,910,074	5,834,411	10,216,589	170,438,648	190,814,503

† OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

‡ OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Services) is a related party of the Schemes. Refer to Note 12.6.1 OnePath Life Limited redemption for further detail.

§ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Transition to Retirement.

^ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Wealth Proposed Sale.

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12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
6. ANZ Listed Property Trust Fund												
OnePath Capital Guaranteed Trust	21,748,346	27,399,419	10.35	11.65	2,100,358	3,328,986	8,100,000	11,124,376	803,895	1,449,768	22,478,284	28,685,491
OnePath Wholesale Capital Stable Trust	1,782,190	3,119,145	0.85	1.33	726,812	1,246,681	2,050,000	3,160,247	93,065	155,020	1,842,642	3,265,551
OptiMix Wholesale Property Securities Trust§	21,334,418	22,012,713	10.16	9.36	1,183,959	24,562,868	2,190,000	3,939,008	738,224	1,223,487	22,049,825	23,045,944
9. Blue Chip Pool												
ANZ OA OnePath Blue Chip Imputation Trust	310,767,172	359,221,511	63.23	83.37	20,809,193	18,639,513	62,417,490	63,913,227	18,439,116	18,633,013	290,624,687	330,297,182
ANZ OA OnePath Income Trust	372,029	516,609	0.08	0.12	26,822	22,845	159,373	88,000	24,298	27,483	347,916	475,012
OnePath Capital Guaranteed Trust	42,581,473	46,949,558	8.67	10.90	2,711,609	1,841,123	6,473,406	-	2,601,062	2,301,641	39,821,539	43,169,204
OnePath Wholesale Capital Stable Trust	16,903,280	24,192,193	3.44	5.61	1,228,380	956,405	8,210,585	200,000	1,093,135	1,192,750	15,807,687	22,244,250
Tax Effective Income Trust	120,775,439	-	24.58	-	125,981,090	-	10,500,000	-	4,001,079	-	112,947,336	-
10. OneAnswer - ANZ Cash Advantage												
Retirement Portfolio Service (a related entity of ANZ)†	627,216,681	-	83.87	-	637,580,981	-	9,542,435	-	2,215,207	-	628,038,547	-
OnePath Life Limited (wholly owned subsidiary of ANZ)†	-	601,779,551	-	82.60	51,600,962	83,747,640	654,170,416	31,308,338	7,607,497	9,285,413	-	602,569,457
12. OnePath Global Emerging Markets Pool												
ANZ OA OnePath Global Emerging Markets Share Trust	76,342,562	74,859,957	49.68	47.39	4,362,486	6,543,203	6,631,307	3,697,370	1,648,506	1,949,968	75,526,865	77,706,005
OptiMix Wholesale Global Emerging Markets Share Trust	77,325,913	83,089,435	50.32	52.61	5,334,252	5,595,623	14,200,000	41,000,000	1,640,083	2,690,990	76,499,710	86,248,353
13. OnePath Low Volatility Global Equities Index Pool												
Retirement Portfolio Service (a related entity of ANZ)†	1,085,652,819	-	100.00	-	1,146,529,739	-	38,668,237	-	83,578,153	-	339,679,437	-
OnePath Life Limited (wholly owned subsidiary of ANZ)†	-	782,774,258	-	100.00	450,319,052	64,983,401	1,340,366,039	13,307,449	17,271,094	38,722,062	-	264,126,647
14. OnePath Sustainable Investments - Wholesale Australian Share Trust												
ANZ OA OnePath Sustainable Investments - Australian Share Trust	982,636	1,257,145	4.50	5.65	107,585	206,256	464,861	1,937,983	50,151	56,563	638,241	892,764
OnePath Sustainable Investments - Australian Share Trust	1,789,003	3,417,546	8.20	15.36	207,326	787,464	1,953,666	2,285,176	115,945	170,485	1,161,993	2,426,977
Oasis Superannuation Master Trust (a related entity of ANZ)	95,981	113,023	0.40	0.48	7,586	37,888	36,595	10,293	4,242	3,758	57,139	75,855
Retirement Portfolio Service (a related entity of ANZ)†	18,681,401	35,697	85.59	0.15	18,939,302	3,711	1,496,026	6,808	458,520	1,217	12,130,742	23,958
OnePath Life Limited (wholly owned subsidiary of ANZ)†§	-	17,072,658	-	76.76	3,312,214	1,431,701	20,924,121	1,247,320	380,124	737,829	-	12,124,179
15. OnePath Wholesale Diversified Credit Trust												
OnePath Diversified Credit Trust	941,238	1,702,929	1.55	2.53	64,126	447,694	848,940	442,406	11,298	58,082	943,597	1,741,796
OnePath Wholesale Diversified Fixed Interest Trust	55,450,410	60,893,712	91.20	90.58	2,081,959	8,187,602	8,685,833	4,932,127	499,852	2,056,929	55,589,384	62,283,742
Retirement Portfolio Service (a related entity of ANZ)†	3,288,777	99,691	5.43	0.21	3,502,832	21,551	335,631	-	486	2,924	3,309,792	142,235
OnePath Life Limited (wholly owned subsidiary of ANZ)†#	-	3,520,795	-	5.24	345,941	849,077	3,916,675	1,526,903	29,976	124,345	-	3,601,153
16. OptiMix Global Listed Infrastructure Securities Trust												
ANZ OA OnePath Active Growth Trust	1,962,824	1,696,241	1.27	1.23	115,524	2,104,014	55,000	1,359,866	21,281	121,530	3,317,056	3,196,956
ANZ OA OnePath Conservative Trust	1,454,303	1,285,079	0.94	0.93	87,522	1,724,492	73,000	2,204,900	16,009	92,072	2,457,687	2,422,025
OnePath Wholesale Balanced Trust§	16,001,433	14,899,934	10.38	10.83	1,014,776	18,478,957	1,670,000	14,317,099	182,611	1,068,176	27,041,476	28,082,345
OnePath Wholesale High Growth Trust§	1,911,082	1,658,940	1.24	1.21	112,984	1,970,258	62,000	1,041,123	20,783	118,220	3,229,615	3,126,653
OnePath Wholesale Managed Growth Trust§	33,790,834	30,915,030	21.91	22.46	2,105,501	38,199,480	2,900,000	29,448,003	380,948	2,214,967	57,104,513	58,266,469
OptiMix Wholesale Balanced Trust§	38,067,643	33,496,933	24.69	24.34	2,281,344	43,608,916	1,750,000	47,840,674	417,836	2,399,953	64,332,068	63,132,657
OptiMix Wholesale Conservative Trust	5,848,971	5,051,172	3.79	3.67	344,015	7,258,383	160,000	12,112,544	63,386	361,901	9,884,415	9,520,093
OptiMix Wholesale Growth Trust	28,861,128	25,688,175	18.72	18.66	1,749,521	32,044,616	1,660,000	26,651,220	319,272	1,840,479	48,773,601	48,415,261
OptiMix Wholesale High Growth Trust§	11,690,024	10,091,310	7.58	7.33	687,279	12,496,520	315,000	9,810,294	126,651	723,011	19,755,449	19,019,390

† OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Services) is a related party of the Schemes. Refer to Note 12.6.1 OnePath Life Limited redemption for further detail.

§ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Transition to Retirement.

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12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
16. OptiMix Global Listed Infrastructure Securities Trust												
OptiMix Wholesale Moderate Trust§	14,619,117	12,848,867	9.48	9.34	875,086	16,880,356	655,000	19,447,121	160,334	920,582	24,705,444	24,216,638
17. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	3,387,593	4,110,366	0.77	0.88	158,366	249,241	1,023,924	142,000	182,450	139,033	3,285,920	4,153,389
ANZ OA OnePath Conservative Trust	7,975,320	9,257,239	1.82	1.98	373,749	718,468	1,994,771	3,750,000	436,665	329,871	7,735,953	9,354,135
ANZ OA OptiMix Australian Fixed Interest Trust	1,117,647	1,928,859	0.25	0.41	123,857	225,354	996,208	771,268	66,273	72,954	1,084,103	1,949,048
OnePath Wholesale Balanced Trust§	47,785,235	52,465,318	10.90	11.23	2,151,545	3,409,285	8,818,468	2,600,399	2,572,962	1,778,630	46,351,033	53,014,476
OnePath Wholesale Managed Growth Trust§	56,986,164	58,699,894	12.99	12.56	2,962,727	11,001,689	7,000,000	2,464,027	3,006,028	1,927,892	55,275,810	59,314,309
OptiMix Australian Fixed Interest Trust	3,621,203	4,675,355	0.83	1.00	285,111	756,898	1,504,670	2,046,912	197,542	159,950	3,532,007	4,724,292
OptiMix Wholesale Balanced Trust§	102,007,161	105,487,832	23.26	22.58	4,410,512	7,931,563	12,150,000	3,000,000	5,406,536	3,541,571	98,945,569	106,591,979
OptiMix Wholesale Conservative Trust	61,338,750	63,510,627	14.00	13.63	2,768,140	3,959,508	7,511,065	2,450,000	3,265,899	2,150,337	59,545,072	64,374,540
OptiMix Wholesale Growth Trust	27,085,516	29,536,964	6.18	6.32	1,192,759	1,819,111	4,750,000	720,000	1,434,607	991,217	26,272,585	29,846,130
OptiMix Wholesale Moderate Trust§	78,652,364	81,905,150	17.94	17.53	3,424,617	5,274,795	9,972,907	1,000,000	4,184,171	2,738,927	76,291,732	82,762,456
Oasis Superannuation Master Trust (a related entity of ANZ)	-	32,324	-	0.01	201	141	33,184	-	407	929	-	31,987
Retirement Portfolio Service (a related entity of ANZ)†	48,124,062	814,923	10.98	0.17	49,294,123	52,900	2,525,644	172,275	1,224,708	23,548	46,693,749	806,429
OnePath Life Limited (wholly owned subsidiary of ANZ)†§#	-	54,142,426	-	11.60	4,925,006	10,575,254	60,643,872	24,132,311	1,384,427	1,920,599	-	54,765,818
18. OptiMix Wholesale Australian Inflation Linked Bonds Trust												
Retirement Portfolio Service (a related entity of ANZ)†	1,548	-	100.00	-	1,543	-	-	-	-	-	1,615	-
OnePath Life Limited (wholly owned subsidiary of ANZ)†	-	15,975	-	100.00	-	6	16,107	-	-	-	-	16,919
19. OptiMix Wholesale Australian Share Trust												
ANZ OA OptiMix Australian Share Trust	8,272,618	9,456,424	0.77	0.77	1,177,499	964,561	2,047,258	2,364,714	864,812	1,056,624	7,998,085	8,781,510
OptiMix Australian Share Trust	12,974,442	14,228,645	1.20	1.16	1,709,174	1,527,056	2,453,216	2,609,263	1,359,189	1,560,924	12,467,632	13,213,133
OptiMix Wholesale Balanced Trust§	310,092,972	355,945,488	28.77	29.11	42,189,942	39,959,360	77,596,925	68,723,015	32,597,909	39,406,788	297,980,061	331,403,329
OptiMix Wholesale Conservative Trust	25,457,458	28,733,047	2.36	2.34	3,450,200	3,308,827	5,886,459	12,268,821	2,700,510	3,304,881	24,463,034	26,682,343
OptiMix Wholesale Growth Trust	221,058,157	253,254,785	20.51	20.66	29,918,392	23,739,509	54,527,359	32,010,448	23,118,375	27,901,537	212,423,141	235,179,760
OptiMix Wholesale High Growth Trust§	106,928,210	115,962,571	9.92	9.46	13,873,025	12,092,795	19,245,415	17,053,550	11,089,303	12,810,682	102,751,360	107,686,217
OptiMix Wholesale Moderate Trust§	79,981,653	91,233,948	7.42	7.46	10,835,100	10,552,275	19,365,541	26,383,588	8,405,445	10,203,473	76,857,394	84,894,897
Pooled Australian Share Fund§	221,254,823	254,325,153	20.53	20.75	30,428,820	28,525,225	54,822,730	97,138,874	23,207,428	28,593,471	212,612,125	236,173,735
Oasis Superannuation Master Trust (a related entity of ANZ)	122,260	203,196	0.01	0.02	14,897	35,584	100,254	117,970	10,882	23,243	103,936	177,083
Retirement Portfolio Service (a related entity of ANZ)†	69,883,742	506,699	6.48	0.04	72,329,250	3,097	3,983,420	264,044	4,055,086	51,827	67,112,739	446,935
OnePath Life Limited (wholly owned subsidiary of ANZ)†§#	-	100,021,533	-	8.16	13,029,492	12,365,174	86,931,920	18,647,873	5,398,759	11,005,095	-	92,882,905
20. OptiMix Wholesale Enhanced Cash Trust												
OptiMix Enhanced Cash Trust	781,095	671,600	3.43	1.75	316,927	283,580	204,759	158,114	15,836	16,229	788,340	676,454
OptiMix Wholesale Balanced Trust	2,382,474	5,230,511	10.46	13.65	143,196	769,256	3,000,000	15,377,535	105,975	227,176	2,404,571	5,268,310
OptiMix Wholesale Conservative Trust	11,287,768	19,446,579	49.54	50.76	482,550	779,456	8,650,000	17,500,000	363,026	616,442	11,392,464	19,587,113
OptiMix Wholesale Growth Trust	295,313	345,560	1.30	0.90	110,228	320,882	160,000	1,400,000	8,839	13,954	298,052	348,057
OptiMix Wholesale High Growth Trust	91,830	333,527	0.40	0.87	7,755	7,738	250,000	-	4,915	8,846	92,681	335,937
OptiMix Wholesale Moderate Trust	3,528,793	6,320,417	15.49	16.50	803,762	521,172	3,600,000	4,490,000	113,830	191,578	3,561,523	6,366,093
Retirement Portfolio Service (a related entity of ANZ)†	4,192,202	196,582	18.36	0.49	4,787,781	90	782,311	84,762	34,319	4,001	4,223,330	190,700
OnePath Life Limited (wholly owned subsidiary of ANZ)†^	-	5,521,301	-	14.42	478,444	1,109,548	6,003,994	2,261,316	79,619	154,863	-	5,566,011

† OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

‡ OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Services) is a related party of the Schemes. Refer to Note 12.6.1 OnePath Life Limited redemption for further detail.

§ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Transition to Retirement.

^ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Wealth Proposed Sale.

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12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
21. OptiMix Wholesale Global Emerging Markets Share Trust												
ANZ OA OnePath Active Growth Trust	2,093,997	1,820,556	1.02	1.01	353,538	250,544	160,000	448,000	110,049	353,538	2,176,621	1,971,252
OnePath Wholesale Balanced Trust§	8,467,167	7,911,933	4.14	4.38	1,536,435	2,196,020	1,313,000	5,498,123	444,987	1,536,435	8,801,258	8,566,841
OnePath Wholesale High Growth Trust§	1,782,849	1,579,253	0.87	0.87	356,678	685,097	216,300	1,194,686	93,697	306,678	1,853,196	1,709,975
OnePath Wholesale Managed Growth Trust§	27,978,763	24,487,809	13.69	13.55	5,365,339	2,573,366	2,830,000	23,234,917	1,470,409	4,755,339	29,082,729	26,514,778
OptiMix Global Emerging Markets Share Trust	3,210,108	3,104,111	1.57	1.72	985,931	810,512	1,029,874	377,502	168,706	602,794	3,336,770	3,361,052
OptiMix Wholesale Balanced Trust§	62,118,389	54,910,481	30.39	30.38	10,913,183	6,346,605	6,070,000	31,000,000	3,264,599	10,663,183	64,569,414	59,455,675
OptiMix Wholesale Global Share Trust	8,864	7,125	-	-	1,384	689,164	-	1,327,497	466	1,384	9,213	7,715
OptiMix Wholesale Growth Trust	41,523,353	37,296,629	20.32	20.63	7,382,711	2,810,122	4,710,000	12,370,000	2,182,238	7,242,711	43,161,753	40,383,843
OptiMix Wholesale High Growth Trust§	18,645,940	17,202,206	9.12	9.52	3,340,533	1,643,405	2,600,000	10,220,000	979,928	3,340,533	19,381,659	18,626,112
OptiMix Wholesale Moderate Trust§	14,614,425	12,719,410	7.15	7.04	2,670,009	1,423,535	1,344,725	11,430,000	768,053	2,470,009	15,191,071	13,772,254
Retirement Portfolio Service (a related entity of ANZ)†	22,738,533	-	11.13	-	24,276,633	-	507,649	-	1,195,011	-	23,635,734	-
OnePath Life Limited (wholly owned subsidiary of ANZ)†‡	-	19,711,253	-	10.91	5,888,347	6,358,318	26,418,670	2,507,112	62,444	3,827,770	-	21,342,844
22. OptiMix Wholesale Global Share Trust												
ANZ OA OnePath Active Growth Trust	3,896,094	5,435,726	0.47	0.58	446,068	1,208,114	2,063,677	2,709,400	527,614	458,633	3,933,799	5,469,669
ANZ OA OnePath Conservative Trust	2,332,431	3,272,499	0.28	0.35	277,686	624,868	1,262,329	-	315,234	269,414	2,355,004	3,292,934
ANZ OA OptiMix Global Share Trust	4,966,163	5,490,044	0.61	0.58	459,410	947,977	1,002,656	845,784	665,127	457,978	5,055,146	5,524,326
OnePath Wholesale Balanced Trust§	25,063,359	33,560,375	3.05	3.55	3,564,571	5,812,952	12,672,854	5,221,585	3,420,823	2,788,012	25,305,911	33,769,941
OnePath Wholesale High Growth Trust§	4,945,630	5,913,748	0.60	0.63	634,021	2,903,965	1,639,495	496,700	662,978	483,566	4,993,491	5,950,676
OnePath Wholesale Managed Growth Trust§	62,544,598	71,387,183	7.61	7.56	9,391,188	15,700,243	18,903,000	10,503,161	8,432,610	5,910,380	63,149,877	71,832,958
OptiMix Global Share Trust	5,991,994	6,949,878	0.73	0.74	680,185	1,429,430	1,671,355	1,142,225	804,716	579,990	6,049,981	6,993,277
OptiMix Wholesale Balanced Trust§	133,764,371	172,175,246	16.28	18.24	16,075,159	39,232,801	56,405,947	34,830,000	18,052,691	14,350,331	135,058,883	173,250,388
OptiMix Wholesale Conservative Trust	19,728,234	27,320,255	2.41	2.91	3,149,131	5,271,119	11,232,394	3,226,786	2,693,012	2,280,933	19,964,245	27,631,819
OptiMix Wholesale Global (Hedged) Share Trust	325,748,095	328,836,038	39.66	34.83	104,303,617	90,293,647	104,445,706	31,064,497	43,165,231	27,204,996	328,889,753	330,879,469
OptiMix Wholesale Growth Trust	87,128,134	108,156,656	10.61	11.45	9,807,339	20,227,561	32,045,746	27,546,000	11,757,075	9,063,888	87,971,321	108,832,036
OptiMix Wholesale High Growth Trust§	51,809,871	60,318,613	6.31	6.39	5,911,391	20,324,220	14,826,385	7,017,615	6,966,814	4,985,332	52,311,264	60,695,270
OptiMix Wholesale Moderate Trust§	42,633,626	59,203,601	5.19	6.27	5,693,241	14,499,136	23,227,897	17,096,644	5,806,566	4,941,409	43,046,215	59,573,296
Oasis Superannuation Master Trust (a related entity of ANZ)	-	-	-	-	-	2,603	-	13,153	-	10	-	-
Retirement Portfolio Service (a related entity of ANZ)†	42,518,005	1,362,805	5.16	0.14	48,144,578	70,836	4,077,335	259,695	5,084,818	102,765	42,778,239	1,336,306
OnePath Life Limited (wholly owned subsidiary of ANZ)†‡	-	53,847,143	-	5.70	6,177,192	12,543,547	55,396,879	10,454,844	1,645,029	4,488,950	-	54,183,389
23. OptiMix Wholesale Global Smaller Companies Share Trust												
ANZ OA OnePath Active Growth Trust	998,989	1,338,184	0.93	1.22	488,008	2,015,127	745,000	370,000	119,524	487,232	1,347,439	1,664,786
ANZ OA OptiMix Global Smaller Companies Share Trust	1,953,828	2,089,391	1.85	1.90	762,222	450,567	732,920	104,364	227,757	763,280	2,668,648	2,599,335
OnePath Wholesale Balanced Trust	73,776	58,651	0.07	0.05	21,501	7,067	-	-	8,461	21,446	99,509	72,965
OnePath Wholesale High Growth Trust§	1,152,109	1,122,921	1.08	1.02	411,649	187,564	279,500	576,629	134,991	412,680	1,553,967	1,396,985
OnePath Wholesale Managed Growth Trust§	6,919,248	8,709,146	6.46	7.91	3,363,655	5,274,621	4,500,000	8,702,258	838,815	3,219,125	9,332,700	10,834,732
OptiMix Global Smaller Companies Share Trust	2,899,477	2,655,482	2.71	2.41	1,222,639	1,043,485	723,900	829,848	337,492	973,173	3,910,822	3,303,588
OptiMix Wholesale Balanced Trust§	30,290,181	31,982,693	28.28	29.05	14,689,925	8,926,899	13,800,000	14,200,000	3,548,453	11,756,848	40,855,477	39,788,506
OptiMix Wholesale Global Share Trust	-	-	-	-	-	64,598,618	-	122,391,889	-	270,544	-	-
OptiMix Wholesale Growth Trust	23,014,038	24,601,014	21.49	22.34	9,443,836	4,266,027	9,050,000	14,678,725	2,701,863	9,051,976	31,041,396	30,605,227

† OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

‡ OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Services) is a related party of the Schemes. Refer to Note 12.6.1 OnePath Life Limited redemption for further detail.

§ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Transition to Retirement.

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12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2019 \$	2018 \$	2019 %	2018 %	2019 \$	2018 \$	2019 \$	2018 \$	2019 \$	2018 \$	2019	2018
23. OptiMix Wholesale Global Smaller Companies Share Trust												
OptiMix Wholesale High Growth Trust§	11,641,852	12,661,510	10.87	11.50	4,626,613	2,329,757	4,650,000	8,000,000	1,367,252	4,653,722	15,702,561	15,751,725
OptiMix Wholesale Moderate Trust	174,906	-	0.16	-	201,918	-	-	-	20,060	-	235,913	-
Oasis Superannuation Master Trust (a related entity of ANZ)	4,982,981	4,574,971	3.51	3.43	1,138,079	1,147,758	749,622	1,314,374	384,389	1,168,639	5,070,365	4,702,770
Retirement Portfolio Service (a related entity of ANZ)†	23,021,894	3,313,135	20.16	2.49	22,091,149	2,245,447	987,088	302,938	2,228,765	848,016	29,119,621	3,405,596
OnePath Life Limited (wholly owned subsidiary of ANZ)†#	-	16,199,397	-	14.71	6,564,997	5,293,254	22,699,073	3,346,017	206,033	5,922,249	-	20,153,081
24. OptiMix Wholesale International Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	2,704,181	2,689,163	0.89	0.69	487,294	1,410,566	576,000	608,092	72,604	132,341	2,848,569	2,963,310
ANZ OA OnePath Conservative Trust	6,831,991	7,496,878	2.25	1.92	389,164	3,527,332	1,371,800	6,081,737	183,431	369,926	7,196,781	8,261,150
OnePath Wholesale Balanced Trust§	35,691,030	46,630,251	11.75	11.95	1,475,439	9,960,704	14,170,000	29,793,066	958,265	2,310,922	37,596,732	51,383,988
OnePath Wholesale Managed Growth Trust§	39,525,834	52,173,582	13.01	13.37	1,650,837	7,911,119	16,204,000	20,787,208	1,061,225	2,567,210	41,636,294	57,492,437
OptiMix Wholesale Balanced Trust§	79,978,773	109,485,048	26.34	28.06	3,964,244	16,473,750	37,290,000	21,200,000	2,147,343	5,375,668	84,249,195	120,646,540
OptiMix Wholesale Conservative Trust	54,083,148	60,251,925	17.81	15.44	3,756,446	8,236,443	12,400,000	14,300,000	1,452,073	2,984,609	56,970,888	66,394,330
OptiMix Wholesale Growth Trust	27,003,897	36,595,768	8.89	9.38	1,157,936	4,311,801	12,050,000	1,424,440	725,025	1,811,294	28,445,755	40,326,537
OptiMix Wholesale Moderate Trust§	57,903,739	74,883,974	19.06	19.19	2,369,422	11,416,468	22,140,000	25,500,000	1,554,652	3,682,892	60,995,478	82,518,048
25. OptiMix Wholesale Property Securities Trust												
ANZ OA OptiMix Property Securities Trust	3,141,515	3,292,244	5.88	5.93	161,840	367,464	613,324	531,025	105,013	191,127	3,584,913	4,085,671
OptiMix Property Securities Trust	4,946,447	5,151,139	9.22	9.47	252,437	1,340,229	933,979	1,190,929	163,823	292,534	5,620,951	6,530,657
Oasis Superannuation Master Trust (a related entity of ANZ)	12,112	29,223	0.02	0.05	668	1,061	18,973	-	324	1,460	12,523	34,014
Retirement Portfolio Service (a related entity of ANZ)†	39,621,086	320,531	73.55	0.54	39,573,036	7,927	1,648,690	125,675	385,664	16,479	44,822,391	373,086
OnePath Life Limited (wholly owned subsidiary of ANZ)†§#	-	46,298,282	-	83.33	2,886,731	6,379,439	46,370,096	9,967,130	1,110,302	2,651,015	-	57,456,104
26. Small Companies Pool												
Emerging Companies Trust	256,294,820	289,205,277	100.00	100.00	25,352,814	20,206,092	33,915,623	37,730,711	37,011,200	25,086,918	364,631,312	376,606,860
27. Tax Effective Income Trust												
ANZ OA OnePath Tax Effective Income Trust	39,480,885	44,087,303	14.58	14.48	1,906,770	1,850,552	8,693,051	8,368,478	1,934,375	1,869,067	26,120,942	30,769,851
Oasis Superannuation Master Trust (a related entity of ANZ)	4,500,326	5,195,434	1.33	1.40	349,048	354,580	1,358,509	2,279,076	177,854	186,661	2,389,850	2,967,998
OnePath Life Limited (wholly owned subsidiary of ANZ)†#	-	119,109,870	-	39.12	8,033,119	8,941,757	107,993,965	27,517,645	3,941,663	5,056,456	-	83,130,351
Retirement Portfolio Service (a related entity of ANZ)†	84,521,752	956,277	31.15	0.26	87,881,376	31,758	6,496,173	512,129	1,370,326	34,114	55,803,475	546,293

† OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

‡ OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Services) is a related party of the Schemes. Refer to Note 12.6.1 OnePath Life Limited redemption for further detail.

§ In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Product changes.

In prior year, the Scheme had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring by OnePath Life Limited - Transition to Retirement.

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12.6.1 OnePath Life Limited redemption

On 13 April 2019, OnePath Life Limited (as administrator to OnePath Custodian Pty Limited, a related party of ANZ) redeemed a large proportion of Schemes' units which were subsequently purchased by Retirement Portfolio Services for which OnePath Custodian Pty Limited is the Trustee. The table below details the in-species transfers which impact OnePath Life Limited and Retirement Portfolio Services as a result of OnePath Life Limited redemption.

Name of entity Name of related entity	Fair value of unit holdings	Number of units held	Fair value of unit holdings	Number of units held	Units purchased/reinvested on the day		Units redeemed on the day	
	12 April 2019 \$	12 April 2019 Units	13 April 2019 \$	13 April 2019 Units	13 April 2019 \$	13 April 2019 Units	13 April 2019 \$	13 April 2019 Units
1. ANZ Australian Cash Fund								
OnePath Life Limited (wholly owned subsidiary of ANZ)	1,215,673,225	1,205,702,068	-	-	-	-	1,215,673,225	1,205,702,068
Retirement Portfolio Service (a related entity of ANZ)	20	20	1,215,673,245	1,205,702,088	1,215,673,225	1,205,702,068	-	-
10. OneAnswer - ANZ Cash Advantage								
OnePath Life Limited (wholly owned subsidiary of ANZ)	620,967,949	620,967,949	-	-	-	-	620,967,949	620,967,949
Retirement Portfolio Service (a related entity of ANZ)	2	2	620,967,951	620,967,951	620,967,949	620,967,949	-	-
13. OnePath Low Volatility Global Equities Index Pool								
OnePath Life Limited (wholly owned subsidiary of ANZ)	1,143,174,328	349,840,661	-	-	-	-	1,143,174,328	349,840,661
Retirement Portfolio Service (a related entity of ANZ)	18	6	1,143,174,346	349,840,667	1,143,174,328	349,840,661	-	-
14. OnePath Sustainable Investments - Wholesale Australian Share Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	18,700,667	12,939,847	-	-	-	-	18,700,667	12,939,847
Retirement Portfolio Service (a related entity of ANZ)	3	2	18,700,670	12,939,849	18,700,667	12,939,847	-	-
15. OnePath Wholesale Diversified Credit Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	3,491,467	3,521,754	-	-	-	-	3,491,467	3,521,754
Retirement Portfolio Service (a related entity of ANZ)	2	2	3,491,469	3,521,756	3,491,467	3,521,754	-	-
17. OptiMix Wholesale Australian Fixed Interest Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	48,489,935	47,487,940	-	-	-	-	48,489,935	47,487,940
Retirement Portfolio Service (a related entity of ANZ)	3	3	48,489,938	47,487,943	48,489,935	47,487,940	-	-
18. OptiMix Wholesale Australian Inflation Linked Bonds Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	1,543	1,614	-	-	-	-	1,543	1,614
Retirement Portfolio Service (a related entity of ANZ)	1	1	1,544	1,615	1,543	1,614	-	-
19. OptiMix Wholesale Australian Share Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	71,741,653	69,828,356	-	-	-	-	71,741,653	69,828,356
Retirement Portfolio Service (a related entity of ANZ)	3	3	71,741,656	69,828,359	71,741,653	69,828,356	-	-
20. OptiMix Wholesale Enhanced Cash Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	4,580,324	4,607,971	-	-	-	-	4,580,324	4,607,971
Retirement Portfolio Service (a related entity of ANZ)	2	2	4,580,326	4,607,973	4,580,324	4,607,971	-	-
21. OptiMix Wholesale Global Emerging Markets Share Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	23,631,324	23,492,717	-	-	-	-	23,631,324	23,492,717
Retirement Portfolio Service (a related entity of ANZ)	3	3	23,631,327	23,492,720	23,631,324	23,492,717	-	-
22. OptiMix Wholesale Global Share Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	47,968,816	45,075,001	-	-	-	-	47,968,816	45,075,001
Retirement Portfolio Service (a related entity of ANZ)	3	3	47,968,819	45,075,004	47,968,816	45,075,001	-	-
23. OptiMix Wholesale Global Smaller Companies Share Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	19,308,981	24,013,159	-	-	-	-	19,308,981	24,013,159
Retirement Portfolio Service (a related entity of ANZ)	3	4	19,308,984	24,013,163	19,308,981	24,013,159	-	-
25. OptiMix Wholesale Property Securities Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	39,402,960	46,020,742	-	-	-	-	39,402,960	46,020,742
Retirement Portfolio Service (a related entity of ANZ)	3	4	39,402,963	46,020,746	39,402,960	46,020,742	-	-
27. Tax Effective Income Trust								
OnePath Life Limited (wholly owned subsidiary of ANZ)	87,358,771	59,202,203	-	-	-	-	87,358,771	59,202,203
Retirement Portfolio Service (a related entity of ANZ)	2	1	87,358,773	59,202,204	87,358,771	59,202,203	-	-

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for the financial year ended 30 June 2019

12.6.2 OnePath Life Limited ceased to be the Schemes' related party

On 31 May 2019, OnePath Life Limited was sold to Zurich Financial Services Australia Limited and ceased to be a wholly owned subsidiary of Australia and New Zealand Banking Group Limited and as a result, was no longer a related party of the Schemes on that date. OnePath Life Limited units holding and fair value of investments in the Schemes as at 31 May 2019 are detailed in the table below:

Name of entity Name of related entity	Fair value of unit holdings	Number of units held
	31 May 2019 \$	31 May 2019 Units
1. ANZ Australian Cash Fund		
OnePath Life Limited (wholly owned subsidiary of ANZ)	16,863,165	16,701,495
19. OptiMix Wholesale Australian Share Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	21,998,218	20,663,364
20. OptiMix Wholesale Enhanced Cash Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	5,475	5,492
21. OptiMix Wholesale Global Emerging Markets Share Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	1,197,193	1,237,154
22. OptiMix Wholesale Global Share Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	8,314,730	7,930,119
25. OptiMix Wholesale Property Securities Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	5,649,526	6,488,487
27. Tax Effective Income Trust		
OnePath Life Limited (wholly owned subsidiary of ANZ)	22,662,418	15,108,157

Financial Report
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for the financial year ended 30 June 2019

12.7 ANZ Securities - Related party investments

OnePath Funds Management Limited is a subsidiary of ANZ. As such investments in securities or accounts issued by ANZ are classified as related party transactions.

The Schemes' holdings in ANZ issued securities, investments or accounts and income received from such investments are set out in the table below:

Name of entity	2019		2018	
	Value as at	Income received/ receivable	Value as at	Income received/ receivable
	30 June 2019 \$	30 June 2019 \$	30 June 2018 \$	30 June 2018 \$
1. ANZ Australian Cash Fund				
Interest bearing securities	170,632,555	-	174,369,899	-
2. ANZ Australian Industrial Equities Fund				
Listed equities	25,590,673	1,578,150	21,222,812	1,273,312
3. ANZ Cash Plus Fund				
Cash and cash equivalents	7,322	101	7,220	7,229
Interest bearing securities	24,840,245	170,258	12,972,980	70,694
4. ANZ Enhanced Yield Fund				
Cash and cash equivalents	969	566	115,272	15,404
Interest bearing securities	8,033,094	547,313	20,552,502	449,578
5. ANZ Fixed Income Fund				
Cash and cash equivalents	6,161	85	6,075	6,188
Interest bearing securities	6,226,527	196,650	4,575,538	118,975
9. Blue Chip Pool				
Listed equities	37,292,971	2,085,997	24,706,555	1,447,867
10. OneAnswer - ANZ Cash Advantage				
Cash and cash equivalents	748,845,177	11,705,765	729,621,913	11,092,682
11. OneAnswer - ANZ Flexible Term Deposit Fund				
Cash and cash equivalents	2,996,636	36,210	3,715,985	46,475
14. OnePath Sustainable Investments - Wholesale Australian Share Trust				
Listed equities	1,177,203	71,413	971,880	57,923
15. OnePath Wholesale Diversified Credit Trust				
Interest bearing securities	1,410,765	41,385	2,086,436	48,257
17. OptiMix Wholesale Australian Fixed Interest Trust				
Cash and cash equivalents	75,578	1,038	74,501	2,896
Interest bearing securities	3,682,105	109,045	3,506,485	67,830
19. OptiMix Wholesale Australian Share Trust				
Listed equities	60,218,194	3,453,628	58,742,645	2,989,060
20. OptiMix Wholesale Enhanced Cash Trust				
Interest bearing securities	2,982,903	-	4,966,502	-
27. Tax Effective Income Trust				
Interest bearing securities	-	-	4,984,095	20,220
Listed equities	-	78,229	5,692,845	355,601

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for the financial year ended 30 June 2019

13. Investment assets and liabilities of unconsolidated structured entities

The Schemes invest into other managed investment schemes in accordance with investment policies as outlined in the Schemes' Product Disclosure Statements. Investments of the Schemes into other managed investment schemes are classified as unconsolidated structured entities.

The tables below describe the types of the investments of the underlying assets of other managed investments schemes (unconsolidated structured entities).

Investment Asset	Financial Statement Caption	6. ANZ Listed Property Trust Fund		17. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2019									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	33,014	0.22%	1,034,295	0.89%	317,887	0.41%
Equity	Financial assets held at fair value through profit or loss	53,259	100.00%	-	-	105,576,963	91.55%	75,934,831	98.20%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	14,722,849	99.78%	736,964	0.64%	1,073,201	1.39%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	7,964,138	6.91%	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	7,123	0.01%	(6)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		53,259	100.00%	14,755,863	100.00%	115,319,483	100.00%	77,325,913	100.00%
30 June 2018									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	80,454	0.39%	6,934,739	1.95%	1,363,479	1.64%
Equity	Financial assets held at fair value through profit or loss	51,861	100.00%	-	-	319,992,520	89.79%	81,327,476	97.88%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	20,338,549	99.61%	7,522,683	2.11%	238,409	0.29%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	21,893,073	6.14%	160,079	0.19%
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	35,608	0.01%	(9)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		51,861	100.00%	20,419,003	100.00%	356,378,623	100.00%	83,089,434	100.00%

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Notes to the Financial Statements
for the financial year ended 30 June 2019

13. Investment assets and liabilities of unconsolidated structured entities

Investment Asset	Financial Statement Caption	22. OptiMix Wholesale Global Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2019									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	4,138,190	1.76%	(22,257,912)	(14.71%)	449,742	2.10%	5,621,826	3.85%
Equity	Financial assets held at fair value through profit or loss	217,614,363	92.53%	-	-	2,995,398	14.00%	109,876,304	75.17%
Fixed Interest	Financial assets held at fair value through profit or loss	10,471,279	4.45%	173,438,174	114.63%	-	-	23,899,782	16.35%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	2,962,134	1.26%	-	-	17,952,700	83.90%	6,758,182	4.62%
Derivatives	Financial assets held at fair value through profit or loss	(826)	-	127,270	0.08%	-	-	7,390	0.01%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		235,185,140	100.00%	151,307,532	100.00%	21,397,840	100.00%	146,163,484	100.00%
30 June 2018									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	5,996,864	2.48%	(34,041,310)	(17.23%)	941,051	4.26%	-	-
Equity	Financial assets held at fair value through profit or loss	230,765,502	95.17%	-	-	3,774,630	17.10%	19,639	100.00%
Fixed Interest	Financial assets held at fair value through profit or loss	2,039,724	0.84%	231,795,597	117.32%	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	3,666,332	1.51%	-	-	17,358,790	78.64%	-	-
Derivatives	Financial assets held at fair value through profit or loss	(980)	-	(171,616)	(0.09%)	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		242,467,442	100.00%	197,582,671	100.00%	22,074,471	100.00%	19,639	100.00%

The above tables list the fair value and the percentage exposure to each investment asset as at 30 June 2019. The exposure has been classified at the underlying asset level of each unconsolidated structured entity. The maximum exposure to loss is limited to the fair value of each investment asset as at 30 June 2019. The fair value of the exposure will change on a daily basis throughout the period and in subsequent periods and will cease once the investments are disposed.

The investments of the Schemes are managed in accordance with the investment mandates with the respective underlying investment managers. The investment decisions of the Schemes are made by the investment managers based on their analysis. The return of the Schemes is exposed to the variability of the performance of the underlying investment assets. The underlying investment managers receive a management fee for undertaking the management of these investments.

14. Custodian

JPMorgan Chase Bank, N.A. (Sydney Branch) (JPMorgan) (ABN 43 074 112 011) is the sole custodian for the majority of the Schemes, except for OneAnswer - ANZ Cash Advantage and OneAnswer - ANZ Flexible Term Deposit Fund, whose custodian is OnePath Funds Management Limited (ABN 21 003 002 800).

15. Commitments and contingencies

There were no commitments or contingencies for the Schemes as at the reporting date (30 June 2018: Nil).

Financial Report
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for the financial year ended 30 June 2019

16. Significant events during the financial period

Name change of Scheme:

During the financial year, the following Scheme had its name changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
OnePath Diversified High Yield Pool	OnePath Wholesale Diversified Credit Trust

The name change listed above was the result of aligning the investment objectives and the nature of assets held within the Scheme.

This significant event occurred at the Scheme level and did not impact individual unitholder balances or units.

Appointment of investment managers:

During the financial year, OnePath Funds Management Limited appointed new investment managers for the following Schemes to replace the existing investment managers.

Scheme Name	Previous investment manager	New investment manager
2. ANZ Australian Industrial Equities Fund	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited
9. Blue Chip Pool	UBS Asset Management (Australia) Ltd	Nikko AM Limited
14. OnePath Sustainable Investments - Wholesale Australian	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited
19. OptiMix Wholesale Australian Share Trust	Arnhem Investment Management Pty Ltd	FIL Investment Management (Australia) Limited
	UBS Asset Management (Australia) Ltd	Yarra Funds Management Limited
23. OptiMix Wholesale Global Smaller Companies Share Trust	Copper Rock Capital Partners LLC	Arrowstreet Capital, Limited Partnership
25. OptiMix Wholesale Property Securities Trust	UBS Asset Management (Australia) Ltd	The Renaissance Property Securities Pty Ltd
27. Tax Effective Income Trust	UBS Asset Management (Australia) Ltd	The Renaissance Property Securities Pty Ltd

As a result of the appointments, assets were transferred to or acquired by new investment managers and the impacts of these transactions are reflected in the financial statements.

This significant event occurred at the Schemes level and did not impact individual unitholder balances or units.

OnePath Life Limited redemption:

During April 2019, OnePath Life Limited (OPL), a significant unitholder and related party of Australia and New Zealand Banking Group Limited (ANZ) until 31 May 2019, redeemed certain units within the Schemes. Redeemed units were transferred to Retirement Portfolio Service (RPS), for which OnePath Custodians Pty Limited (a related party of ANZ) is the Trustee. Refer to Note 9.2 Non-cash financing activities, Note 12.6 Units in the Schemes held by related parties and Note 12.6.1 OnePath Life Limited redemption for further detail.

The transfer of units did not impact the investments of the Schemes that are still managed by OnePath Funds Management Limited. As a result, this change had no impact on either the total units issued by the Schemes or the units held by individual unitholders other than OPL and RPS.

Proposed sale of OnePath P&I business:

On 17 October 2017, Australia and New Zealand Banking Group Limited (ANZ), the ultimate parent company of OnePath Funds Management Limited (the Responsible Entity of the Schemes) announced the proposed sale of the OnePath Pension and Investments (OnePath P&I) business to IOOF Holdings Limited and Australian Wealth Management Limited (IOOF).

On 7 December 2018, the Australian Prudential Regulation Authority (APRA) announced regulatory action against IOOF. As at the reporting date, ANZ and OnePath Custodians Pty Limited (a related party of ANZ) continue to engage with IOOF to understand the actions IOOF are taking to respond to the APRA matter. OPFM continues to operate the Schemes within ANZ and there have been no changes to the operations of the Schemes.

Financial Report
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for the financial year ended 30 June 2019

17. Likely developments and expected results of operations

The Schemes will continue to pursue their investment policies as outlined in the PDSs or investment mandates. The results of the Schemes will be affected by a number of factors, including the performance of investment markets in which the Schemes invest. Investment performance is not guaranteed and future returns may differ from past returns. As investment conditions change over time, past returns should not be used to predict future returns.

Further information has not been included in this report to avoid the disclosure of information that may result in unreasonable prejudice to the Schemes.

18. Events subsequent to reporting date

No significant events have occurred since the end of the reporting period which would impact on the financial position of the Schemes disclosed in the Statements of Financial Position as at 30 June 2019 or on the results and cash flows of the Schemes for the financial year ended on that date.

Financial Report Directors' Declaration

OnePath Funds Management Limited presents the Directors' Declaration in respect of the following Schemes:

1. ANZ Australian Cash Fund
2. ANZ Australian Industrial Equities Fund
3. ANZ Cash Plus Fund
4. ANZ Enhanced Yield Fund
5. ANZ Fixed Income Fund
6. ANZ Listed Property Trust Fund
7. ANZ Private Global Equities (Actively Hedged) Fund
8. ANZ Private Global Equities Trust
9. Blue Chip Pool
10. OneAnswer - ANZ Cash Advantage
11. OneAnswer - ANZ Flexible Term Deposit Fund
12. OnePath Global Emerging Markets Pool
13. OnePath Low Volatility Global Equities Index Pool
14. OnePath Sustainable Investments - Wholesale Australian Share Trust
15. OnePath Wholesale Diversified Credit Trust
16. OptiMix Global Listed Infrastructure Securities Trust
17. OptiMix Wholesale Australian Fixed Interest Trust
18. OptiMix Wholesale Australian Inflation Linked Bonds Trust
19. OptiMix Wholesale Australian Share Trust
20. OptiMix Wholesale Enhanced Cash Trust
21. OptiMix Wholesale Global Emerging Markets Share Trust
22. OptiMix Wholesale Global Share Trust
23. OptiMix Wholesale Global Smaller Companies Share Trust
24. OptiMix Wholesale International Fixed Interest Trust
25. OptiMix Wholesale Property Securities Trust
26. Small Companies Pool
27. Tax Effective Income Trust

In accordance with a resolution of the Directors of OnePath Funds Management Limited we state that:

In the opinion of the Directors:

1. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 114 are in accordance with the *Corporations Act 2001*, including:
 - 1.1 giving a true and fair view of the Schemes' financial positions as at 30 June 2019 and their performance for the financial year ended on that date.
 - 1.2 complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Regulations 2001*.

2. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 114 comply with International Financial Reporting Standards.
3. There are reasonable grounds to believe that the Schemes will be able to pay their debts as and when they become due and payable.

This Declaration is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.



Director

Sydney

10 September 2019



Independent Auditor's Report

To the respective unitholders of the following Schemes:

- ANZ Australian Cash Fund
- ANZ Australian Industrial Equities Fund
- ANZ Cash Plus Fund
- ANZ Enhanced Yield Fund
- ANZ Fixed Income Fund
- ANZ Listed Property Trust Fund
- ANZ Private Global Equities (Actively Hedged) Fund
- ANZ Private Global Equities Trust
- Blue Chip Pool
- OneAnswer - ANZ Cash Advantage
- OneAnswer - ANZ Flexible Term Deposit Fund
- OnePath Global Emerging Markets Pool
- OnePath Low Volatility Global Equities Index Pool
- OnePath Sustainable Investments - Wholesale Australian Share Trust
- OnePath Wholesale Diversified Credit Trust
- OptiMix Global Listed Infrastructure Securities Trust
- OptiMix Wholesale Australian Fixed Interest Trust
- OptiMix Wholesale Australian Inflation Linked Bonds Trust
- OptiMix Wholesale Australian Share Trust
- OptiMix Wholesale Enhanced Cash Trust
- OptiMix Wholesale Global Emerging Markets Share Trust
- OptiMix Wholesale Global Share Trust
- OptiMix Wholesale Global Smaller Companies Share Trust
- OptiMix Wholesale International Fixed Interest Trust
- OptiMix Wholesale Property Securities Trust
- Small Companies Pool
- Tax Effective Income Trust

For the purpose of this report, the term Scheme and Schemes denote the individual and distinct entity for which the financial information is prepared and upon which our audit is performed. Each is to be read as a singular subject matter.

Opinions

We have audited each of the **Financial Reports** of the Schemes.

In our opinion, the accompanying Financial Report of each Scheme is in accordance with the *Corporations Act 2001*, including:

- giving a true and fair view of the Scheme's financial position as at 30 June 2019 and of its financial performance for the year ended on that date; and
- complying with *Australian Accounting Standards* and the *Corporations Regulations 2001*.

The respective **Financial Reports** of the individual Schemes comprise:

- Statement of Financial Position as at 30 June 2019;
- Statement of Comprehensive Income for the year then ended;
- Statement of Changes in Equity for the year then ended;
- Statement of Cash Flows for the year then ended;
- Notes including a summary of significant accounting policies; and
- Directors' Declaration made by the Directors of OnePath Funds Management Limited (the Responsible Entity).

The *financial year* is the 12 months ended on 30 June 2019.

Basis for opinions

We conducted our audits in accordance with *Australian Auditing Standards*. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinions.

Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audits of the Financial Reports* section of our report.

We are independent of the Schemes and the Responsible Entity in accordance with the *Corporations Act 2001* and the ethical requirements of the *Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants* (the Code) that are relevant to our audits of the Financial Reports in Australia. We have fulfilled our other ethical responsibilities in accordance with the Code.

Other Information

Other Information is financial and non-financial information in the issuer of the respective Schemes' annual reporting which is provided in addition to the Financial Reports and the Auditor's Report. The Directors of the Responsible Entity are responsible for the Other Information.

Our opinions on the Financial Reports do not cover the Other Information and, accordingly, we do not and will not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audits of the Financial Reports, our responsibility is to read the Other Information. In doing so, we consider whether the Other Information is materially inconsistent with the Financial Reports or our knowledge obtained in the audits, or otherwise appears to be materially misstated.

We are required to report if we conclude that there is a material misstatement of this Other Information, and based on the work we have performed on the Other Information that we obtained prior to the date of this Auditor's Report we have nothing to report.



Independent Auditor's Report

Responsibilities of the Directors for the Financial Reports

The Directors of the Responsible Entity are responsible for:

- preparing the Financial Reports that give a true and fair view in accordance with *Australian Accounting Standards* and the *Corporations Act 2001*;
- implementing necessary internal control to enable the preparation of a Financial Report that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and
- assessing each Scheme's ability to continue as a going concern and whether the use of the going concern basis of accounting is appropriate. This includes disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless they either intend to liquidate the respective Scheme or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audits of the Financial Reports

Our objective is:

- to obtain reasonable assurance about whether each of the Financial Reports as a whole is free from material misstatement, whether due to fraud or error; and
- to issue an Auditor's Report that includes our opinions.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with *Australian Auditing Standards* will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error. They are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Financial Reports.

A further description of our responsibilities for the audits of the Financial Reports is located at the Auditing and Assurance Standards Board website at:

http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf. This description forms part of our Auditor's Report.

KPMG

Andrew Reeves

Partner

Sydney

10 September 2019



Lead Auditor's Independence Declaration under Section 307C of the Corporations Act 2001

To the Directors of OnePath Funds Management Limited, the Responsible Entity for the following Schemes:

- ANZ Australian Cash Fund
- ANZ Australian Industrial Equities Fund
- ANZ Cash Plus Fund
- ANZ Enhanced Yield Fund
- ANZ Fixed Income Fund
- ANZ Listed Property Trust Fund
- ANZ Private Global Equities (Actively Hedged) Fund
- ANZ Private Global Equities Trust
- Blue Chip Pool
- OneAnswer - ANZ Cash Advantage
- OneAnswer - ANZ Flexible Term Deposit Fund
- OnePath Global Emerging Markets Pool
- OnePath Low Volatility Global Equities Index Pool
- OnePath Sustainable Investments - Wholesale Australian Share Trust
- OnePath Wholesale Diversified Credit Trust
- OptiMix Global Listed Infrastructure Securities Trust
- OptiMix Wholesale Australian Fixed Interest Trust
- OptiMix Wholesale Australian Inflation Linked Bonds Trust
- OptiMix Wholesale Australian Share Trust
- OptiMix Wholesale Enhanced Cash Trust
- OptiMix Wholesale Global Emerging Markets Share Trust
- OptiMix Wholesale Global Share Trust
- OptiMix Wholesale Global Smaller Companies Share Trust
- OptiMix Wholesale International Fixed Interest Trust
- OptiMix Wholesale Property Securities Trust
- Small Companies Pool
- Tax Effective Income Trust

I declare that, to the best of my knowledge and belief, in relation to each of the audits of the Schemes for the financial year ended 30 June 2019 there have been:

- i. no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to each audit; and
- ii. no contraventions of any applicable code of professional conduct in relation to each audit.

KPMG

Andrew Reeves

Partner

Sydney
10 September 2019

CONTACT DETAILS FOR THE SCHEMES

CUSTOMER SERVICES

 13 38 63 weekdays between 8.30am and 6.30pm (AEST)

 customer@onepath.com.au

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