

ANZ Smart Choice Super for employers and their employees

Investment Returns and Asset Allocation - As at 31 December 2021

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To access the fund profile for each investment option, please click [here](#) and then click on **Choose your own investment mix**.



Total Returns (%) - As at 31 December 2021

Investment Option	Fund start date	1 month %	3 months %	6 months %	1 year %	2 years % p.a.	3 years % p.a.	4 years % p.a.	5 years % p.a.	7 years % p.a.
Lifestage investments										
ANZ Smart Choice Super 1940s	5/12/2011	1.26	2.11	3.22	7.68	4.37	6.40	5.15	5.17	4.59
ANZ Smart Choice Super 1950s	5/12/2011	1.55	2.51	3.44	9.25	5.34	7.54	5.87	5.96	5.58
ANZ Smart Choice Super 1960s	5/12/2011	1.86	3.13	4.38	13.04	7.42	10.15	7.42	7.69	7.09
ANZ Smart Choice Super 1970s	5/12/2011	2.09	3.60	5.03	15.53	8.69	11.84	8.43	8.88	8.16
ANZ Smart Choice Super 1980s	5/12/2011	2.19	3.81	5.29	16.70	9.21	12.60	8.89	9.42	8.66
ANZ Smart Choice Super 1990s	5/12/2011	2.17	3.79	5.27	16.71	9.30	12.71	8.96	9.52	8.75
ANZ Smart Choice Super 2000s	18/02/2017	2.13	3.73	5.32	16.59	9.26	12.49	8.78		
Choose Your Own investment mix										
Diversified – Risk based										
ANZ Smart Choice Super - Conservative	5/12/2011	0.97	1.35	2.03	5.21	3.31	5.07	4.17	4.22	3.88
ANZ Smart Choice Super - Moderate	5/12/2011	1.43	2.00	2.67	8.13	4.74	7.22	5.58	5.82	5.52
ANZ Smart Choice Super - Growth	5/12/2011	1.83	2.69	3.63	11.85	6.85	9.84	7.14	7.61	7.16
Martin Currie Diversified Growth*	25/5/2015	1.80	1.52	4.26	12.33	6.32	8.79	5.64	6.32	
OptiMix Conservative	25/5/2015	1.01	1.65	2.56	6.21	3.84	5.54	4.16	4.33	
OptiMix Moderate	25/5/2015	1.32	2.28	3.33	9.33	5.04	7.39	5.13	5.57	
OptiMix Balanced	25/5/2015	1.75	2.81	3.96	12.70	6.48	9.27	6.16	6.80	
OptiMix Growth	25/5/2015	2.09	3.28	4.70	15.77	7.78	11.12	7.23	7.99	
OptiMix High Growth	25/5/2015	2.22	3.44	4.75	17.54	8.34	12.41	7.88	8.83	
Schroder Real Return	25/5/2015	0.81	0.73	1.43	5.21	4.40	5.35	3.90	3.97	
UBS Balanced	25/5/2015	1.70	1.90	3.70	12.33	6.41	9.35	5.76	6.50	
UBS Defensive	25/5/2015	1.18	0.22	0.87	3.63	2.89	5.20	3.46	3.92	
Cash										
ANZ Smart Choice Super - Cash	5/12/2011	0.03	0.10	0.19	0.38	0.43	0.66	0.84	0.95	1.20
Fixed interest										
ANZ Smart Choice Super - Global Fixed Interest	5/12/2011	-0.48	-0.02	-0.90	-2.61	0.74	2.51	2.12	2.24	2.52
ANZ Smart Choice Super - Australian Fixed Interest	18/02/2017	0.04	-1.38	-1.62	-3.30	0.04	1.91	2.23		
Bentham Global Income	25/5/2015	0.58	0.45	0.82	3.45	3.66	3.39	2.57	3.43	
OnePath Diversified Fixed Interest [#]	25/5/2015	0.25	-0.99	-1.25	-2.89	0.36	2.20	2.03	2.25	
Schroder Fixed Income	25/5/2015	0.16	-1.78	-1.89	-3.03	0.81	2.55	2.70	2.60	
Absolute return fixed income										
Kapstream Absolute Return Income	25/5/2015	0.10	-0.30	-0.28	-0.46	0.20	1.04	1.15	1.48	
Australian property										
SG Hiscock Property Securities	25/5/2015	3.29	6.23	9.48	17.49	1.13	5.60	2.42	3.21	
International property										
ANZ Smart Choice Super - Global Property	5/12/2011	5.40	10.05	10.34	26.96	5.39	10.06	6.51	6.31	6.39

Returns are net of fees, taxes and charges. Past performance is not indicative of future performance. The value of investments may rise or fall with changes in the market and the repayment of subscribed capital is not guaranteed.

Total Returns (%) - As at 31 December 2021

Investment Option	Fund start date	1 month %	3 months %	6 months %	1 year %	2 years % p.a.	3 years % p.a.	4 years % p.a.	5 years % p.a.	7 years % p.a.
Australian equities										
Alphinity Australian Shares ^μ	25/5/2015	2.38	2.45	5.43	19.05	10.60	14.57	8.16	8.41	
Alphinity Select Leaders [≡]	25/5/2015	2.48	2.70	5.01	18.13	9.46	14.06	7.57	8.02	
Alphinity Sustainable Investments Australian Shares [≈]	25/5/2015	2.62	3.44	6.60	20.00	13.51	17.80	11.32	10.51	
ANZ Smart Choice Super - Australian Equities	5/12/2011	2.37	2.13	4.06	16.47	8.84	13.02	9.10	9.53	8.82
Bennelong Australian Equities	25/5/2015	-1.58	-0.53	8.66	23.91	22.38	23.44	17.77	17.77	
Fidelity Australian Equities	25/5/2015	2.94	1.97	7.09	21.29	12.94	15.91	11.01	11.04	
Karara Capital Emerging Companies	25/5/2015	2.95	4.25	4.76	11.96	10.62	12.06	8.15	10.13	
OnePath Geared Australian Shares Index [^]	25/5/2015	4.48	3.49	6.89	31.66	13.79	22.60	14.21	14.91	
Pendal Smaller Companies [±]	25/5/2015	2.56	3.35	7.30	16.52	13.89	13.69	8.43	9.89	
Perpetual Australian Shares	25/5/2015	3.54	0.90	3.56	19.78	11.66	13.48	8.39	8.77	
Schroder Australian Equity	25/5/2015	3.07	1.99	5.07	17.22	7.42	11.73	7.80	8.63	
Australian equity income										
Merlon Australian Share Income	25/5/2015	1.40	-2.62	2.14	5.85	2.50	6.17	3.10	4.29	
Nikko AM Blue Chip Imputation [‡]	25/5/2015	2.38	-0.42	1.93	14.67	4.27	9.24	4.18	4.90	
International equities										
ANZ Smart Choice Super – Global Smaller Companies	25/5/2015	0.93	1.14	3.68	20.65	12.25	15.87	10.63	10.84	
ANZ Smart Choice Super – International Equities (Hedged)	5/12/2011	3.52	6.93	7.38	21.03	14.75	17.65	10.94	12.23	10.49
ANZ Smart Choice Super – International Equities (Unhedged)	25/5/2015	1.54	6.44	10.58	26.46	15.21	18.41	13.89	13.49	
Arrowstreet Global Equity (Hedged)	25/5/2015	4.17	6.00	4.94	21.18	17.28	18.09	11.91	13.84	
Magellan Global	25/5/2015	2.79	5.69	6.16	17.03	8.06	13.47	12.29	12.40	
MFS Global Equity	25/5/2015	3.36	4.34	7.71	21.73	11.78	16.70	12.37	12.54	
Platinum International	25/5/2015	1.63	0.09	-0.62	8.47	4.78	8.29	4.02	7.52	
Vontobel Global Shares	25/5/2015	2.75	5.11	6.89	19.55	13.92	17.64	14.53	15.26	
Walter Scott Global Equity (Hedged)	25/5/2015	4.86	7.00	8.78	18.13	14.26	17.83	12.77	14.10	
Emerging market equities										
OnePath Global Emerging Markets Shares [~]	25/5/2015	-0.29	-2.24	-7.44	-0.95	0.66	6.69	4.12	7.80	
Platinum Asia	25/5/2015	-1.92	-2.16	-7.10	-3.15	9.64	11.70	5.98	10.64	
Alternatives										
OnePath Alternatives Growth	25/5/2015	1.18	0.72	-1.14	0.84	3.10	3.20	1.77	2.14	
Clearbridge RARE Infrastructure Value Hedged ^{^^}	25/5/2015	5.66	7.37	8.85	12.74	5.65	10.95	7.04	7.64	
Closed										
ANZ Capital Guaranteed	25/5/2015	0.00	0.00	0.00	-	-	-	-	-	-
OnePath Capital Guaranteed	25/5/2015	-	-	-	2.65	2.22	2.28	2.27	2.34	-
OnePath Capital Stable	25/5/2015	0.36	-0.26	-0.11	0.57	1.22	2.76	2.17	2.33	
OnePath Cash	25/5/2015	0.00	0.02	0.02	0.03	0.12	0.41	0.63	0.73	

^μPrior to 2/8/2018, this option was known as "UBS Australian Shares".

[≡]Prior to 2/8/2018, this option was known as "UBS Select Leaders".

[≈]Prior to 2/8/2018, this option was known as "UBS Sustainable Investments Australian Shares".

[^]Prior to 18/2/2017, this option was known as "OptiMix Geared Australian Shares".

[±]Prior to 26/11/2018, this option was known as "BT Smaller Companies".

[‡]Prior to 2/8/2018, this option was known as "UBS Blue Chip Imputation".

^{^^}Prior to 31/3/2021, this option was known as "RARE Infrastructure Value".

^{*}Prior to 4/12/2021, this option was known as "Legg Mason Diversified".

[#]Prior to 4/12/2021, this option was known as "PIMCO Diversified Fixed Interest".

[~]Prior to 4/12/2021, this option was known as "MFS Global Emerging Markets Shares".

Returns are net of fees, taxes and charges. Past performance is not indicative of future performance. The value of investments may rise or fall with changes in the market and the repayment of subscribed capital is not guaranteed.

Asset Allocation (%) - As at 31 December 2021

Investment Option	SRM*	Growth Assets				Defensive Assets			Alternative Assets
		Australian Shares	International Shares	Property	Growth Total	Fixed Interest	Cash	Defensive Total	
Lifestage investments									
ANZ Smart Choice Super 1940s	Medium to high	14.23	19.06	9.15	42.44	31.84	17.05	48.89	8.67
ANZ Smart Choice Super 1950s	Medium to high	21.36	27.00	9.20	57.55	21.71	11.89	33.60	8.84
ANZ Smart Choice Super 1960s	High	29.30	39.83	8.04	77.18	7.76	6.64	14.40	8.42
ANZ Smart Choice Super 1970s	High	31.94	43.31	11.06	86.31	8.51	1.60	10.11	3.58
ANZ Smart Choice Super 1980s	High	34.40	45.62	11.03	91.05	3.80	1.59	5.38	3.57
ANZ Smart Choice Super 1990s	High	34.37	45.16	10.84	90.37	3.75	2.29	6.04	3.59
ANZ Smart Choice Super 2000s	High	34.44	45.24	10.87	90.55	3.67	2.24	5.91	3.54
Choose Your Own investment mix									
Diversified – Risk based									
ANZ Smart Choice Super - Conservative	Medium	10.24	15.89	6.04	32.17	49.47	18.36	67.83	0.00
ANZ Smart Choice Super - Moderate	Medium to high	18.28	22.29	11.45	52.02	40.11	7.87	47.98	0.00
ANZ Smart Choice Super - Growth	High	26.25	34.24	11.38	71.87	25.78	2.35	28.13	0.00
Martin Currie Diversified Growth*	High	34.65	24.40	12.31	71.36	26.64	1.99	28.64	0.00
OptiMix Conservative	Medium to high	10.61	13.46	5.43	29.51	40.85	3.74	44.58	25.91
OptiMix Moderate	Medium to high	16.70	19.78	8.08	44.56	28.39	2.92	31.32	24.12
OptiMix Balanced	High	23.42	29.32	10.57	63.31	14.00	2.84	16.83	19.86
OptiMix Growth	High	32.28	37.76	10.26	80.30	6.12	0.49	6.61	13.09
OptiMix High Growth	High	37.11	42.36	11.33	90.80	0.00	2.21	2.21	6.99
Schroder Real Return	Medium to high	14.73	15.39	0.00	30.12	44.61	25.26	69.88	0.00
UBS Balanced	High	28.58	35.27	0.00	63.84	15.59	3.74	19.33	16.83
UBS Defensive	Medium to high	13.44	15.16	5.14	33.74	51.18	3.55	54.73	11.53
Cash									
ANZ Smart Choice Super - Cash	Low	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00
Fixed interest									
ANZ Smart Choice Super - Global Fixed Interest	High	0.00	0.00	0.00	0.00	99.74	0.26	100.00	0.00
ANZ Smart Choice Super - Australian Fixed Interest	Medium	0.00	0.00	0.00	0.00	99.80	0.20	100.00	0.00
Bentham Global Income	High	0.10	0.36	0.00	0.46	89.23	10.31	99.54	0.00
OnePath Diversified Fixed Interest [#]	Medium to high	0.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00
Schroder Fixed Income	Medium to high	0.00	0.00	0.00	0.00	89.44	10.56	100.00	0.00
Absolute Return fixed income									
Kapstream Absolute Return Income	Medium to high	0.00	0.00	0.00	0.00	91.79	8.21	100.00	0.00
Australian property									
SG Hiscock Property Securities	High	0.00	0.00	98.34	98.34	0.00	1.66	1.66	0.00
International property									
ANZ Smart Choice Super - Global Property	Very High	0.00	0.00	99.56	99.56	0.00	0.44	0.44	0.00

Asset Allocation (%) - As at 31 December 2021

Investment Option	SRM*	Growth Assets				Defensive Assets			Alternative Assets
		Australian Shares	International Shares	Property	Growth Total	Fixed Interest	Cash	Defensive Total	
Australian equities									
Alphinity Australian Shares ^µ	High	99.28	0.00	0.00	99.28	0.00	0.72	0.72	0.00
Alphinity Select Leaders [≡]	High	97.90	0.00	0.00	97.90	0.00	2.10	2.10	0.00
Alphinity Sustainable Investments Australian Shares [≈]	High	96.88	0.00	0.00	96.88	0.00	3.12	3.12	0.00
ANZ Smart Choice Super - Australian Equities	High	99.23	0.00	0.00	99.23	0.00	0.77	0.77	0.00
Bennelong Australian Equities	High	99.59	0.00	0.00	99.59	0.00	0.41	0.41	0.00
Fidelity Australian Equities	High	98.00	0.00	0.00	98.00	0.00	2.00	2.00	0.00
Karara Capital Emerging Companies	High	96.69	0.00	0.00	96.69	0.00	3.31	3.31	0.00
OnePath Geared Australian Shares Index [^]	High	99.36	0.00	0.00	99.36	0.00	0.64	0.64	0.00
Pendal Smaller Companies [±]	High	95.17	0.00	0.00	95.17	0.00	4.83	4.83	0.00
Perpetual Australian Shares	High	95.81	0.00	0.00	95.81	0.00	4.19	4.19	0.00
Schroder Australian Equity	High	99.05	0.00	0.00	99.05	0.00	0.95	0.95	0.00
Australian equity income									
Merlion Australian Share Income	High	98.43	0.00	0.00	98.43	0.00	1.57	1.57	0.00
Nikko AM Blue Chip Imputation [*]	High	97.22	0.00	0.00	97.22	0.00	2.78	2.78	0.00
International equities									
ANZ Smart Choice Super – Global Smaller Companies	High	0.00	99.58	0.00	99.58	0.00	0.42	0.42	0.00
ANZ Smart Choice Super – International Equities (Hedged)	High	0.00	99.53	0.00	99.53	0.00	0.47	0.47	0.00
ANZ Smart Choice Super – International Equities (Unhedged)	High	0.00	99.53	0.00	99.53	0.00	0.47	0.47	0.00
Arrowstreet Global Equity (Hedged)	High	0.00	96.67	0.00	96.67	0.00	3.33	3.33	0.00
Magellan Global	High	0.00	91.60	0.00	91.60	0.00	8.40	8.40	0.00
MFS Global Equity	High	0.00	98.72	0.00	98.72	0.00	1.28	1.28	0.00
Platinum International	High	0.00	64.54	0.00	64.54	0.00	33.21	33.21	2.25
Vontobel Global Shares	High	0.00	96.05	0.00	96.05	0.00	3.95	3.95	0.00
Walter Scott Global Equity (Hedged)	High	0.00	98.74	0.00	98.74	0.00	1.26	1.26	0.00
Emerging market equities									
OnePath Global Emerging Markets Shares [~]	Very high	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00
Platinum Asia	High	0.00	87.26	0.00	87.26	0.00	12.74	12.74	0.00
Alternatives									
OnePath Alternatives Growth	High	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Clearbridge RARE Infrastructure Value Hedged ^{^^}	Very high	0.00	0.00	95.64	95.64	0.00	4.36	4.36	0.00
Closed									
ANZ Capital Guaranteed	Medium to high	0.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00
OnePath Capital Guaranteed	Medium to high	9.96	4.99	11.34	26.28	53.02	15.15	68.17	5.55
OnePath Capital Stable	Medium	7.68	2.11	4.44	14.23	53.55	27.72	81.27	4.50
OnePath Cash	Low to medium	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00

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^{*}Prior to 4/12/2021, this option was known as "PIMCO Diversified Fixed Interest".

[~]Prior to 4/12/2021, this option was known as "MFS Global Emerging Markets Shares".

*Standard Risk Measure (SRM)

Each investment option will have a risk level attached to it. The risk level indicates historically the number of negative annual returns over any 20-year period. The seven risk levels are:

Risk Band	Risk Label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over a 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail the potential size of a negative return or that the potential for a positive return may still be less than an investor may require in order to meet their obligations. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

For more information about Standard Risk Measures, refer to the website at anz.com/smartchoicesuper

For further information on ANZ Smart Choice Super for employers and their employees including fees, costs and Buy-sell spreads, please visit the following links:

[ANZ Smart Choice Super Employer Product Disclosure Statement](#)

[ANZ Smart Choice Super Employer Additional Information Guide and Fees Guide](#)

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