



Details of capital payment for Challenger Howard Mortgages Fund for September 2013 quarter

OCTOBER 2013

ANZ OneAnswer Investment Portfolio

In the September 2013 quarter, we returned a portion of capital to investors in the OneAnswer Challenger Howard Mortgage Fund. Approximately 22% of clients' balances were paid equating to 0.52722 cents per unit. The return of capital for Investment Portfolio clients was processed early October 2013 with an effective date of 9 October 2013, therefore it will appear as a distribution on the December quarter transaction statement.

Unit price/ Account balance impact

The above payments are a return of unit holders' capital. Immediately after the payments are made, the unit price of each fund falls by the value of the cents per unit paid out to investors. The clients' account balance also falls by a corresponding amount.

ANZ OneAnswer Personal Super and Pension

For Personal Super and Pension clients, payments are processed as a switch into ANZ Cash Advantage* or to an alternative investment fund for clients if they have nominated one. Clients are then free to switch the proceeds to an alternate fund(s) of their choice or withdraw (subject to preservation rules and exit fees if they are within an exit fee period).

Details of the payments are outlined in the tables below. Unit balances in the Challenger Howard Mortgage Fund reduce after the switch processing. Unit prices are not affected.

Challenger Howard Mortgages Fund	Expected pro rata payment	Approximate date of processing
OneAnswer Personal Super	20%	28 October 2013
OneAnswer Pension and Term Allocated Pension	20%	28 October 2013

Switch confirmations will be mailed to clients during November 2013.

* For Term Allocated Pension the payments will be made to the OnePath Cash fund.

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