ANZ GUIDE TO COMPLETING YOUR TAX RETURN USING MYTAX

This guide provides assistance in completing the managed funds section of your tax return, using the new web based online tool myTax provided by the Australian Taxation Office (ATO). This myTax guide should be used in conjunction with the Tax Guide 2016 and your 2016 Consolidated Taxation Statement (CTS) to complete your tax return relating to your ANZ investment. myTax can be accessed online via https://ato.gov.au/lodgeonline

This guide is only to be used by Australian resident taxpayers preparing individual tax returns. If you have any questions in relation to using myTax please contact the ATO.

You will be required to personalise your return in order to generate the managed fund distributions section of your tax return.

Using the information under 'Tax Return Information' on your CTS, input the amounts into the corresponding boxes contained in the Managed Funds distributions section of myTax. For example, insert the amount shown at Non-primary production income 13U on your CTS into the 13U box. The 'Tax Return Information' section of your CTS contains the details of all your ANZ investments.

If an amount is shown on your CTS at Total current year capital gains 18H and Net capital gain 18A, input these amounts as described above, in this section.

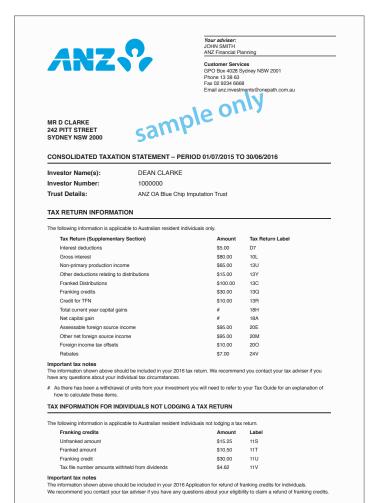
If a # is displayed, you have withdrawn units during the financial year. You will need to review the 'Taxable capital gains/loss on redemption of units' section of your CTS and follow the instructions in the 'Taxable capital gain/loss on redemption of units' section of the Tax Guide, to calculate the Total current year capital gains 18H and Net capital gain 18A amounts.

Include the Rebates 24V amount from your CTS at label 24V – Total other income, in the managed fund distributions section. Please refer to the Tax Guide 2016 for more information in relation to this item.

Include gross interest 10L amount from your CTS in the 'Interest' section of myTax.

If you have Interest deductions D7 on your CTS, this will need to be included in the 'deductions or tax losses from earlier income year' section of myTax.

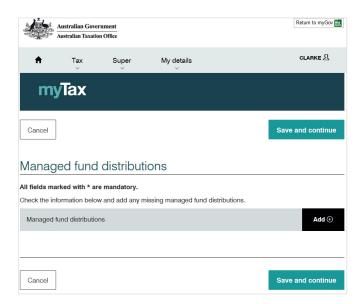
CONSOLIDATED TAXATION STATEMENT



THIS GUIDE DOES NOT TAKE
INTO ACCOUNT YOUR PERSONAL
CIRCUMSTANCES AND DOES NOT
CONSTITUTE TAX ADVICE AND
SHOULD NOT BE RELIED UPON AS
A SUBSTITUTE FOR TAX ADVICE.
WE RECOMMEND YOU SEEK YOUR
OWN INDEPENDENT TAX ADVICE
TO ADDRESS YOUR PERSONAL
CIRCUMSTANCES.

MYTAX MANAGED FUND DISTRIBUTIONS SECTION

Step 1 – Personalise your return by by selecting managed fund distributions.

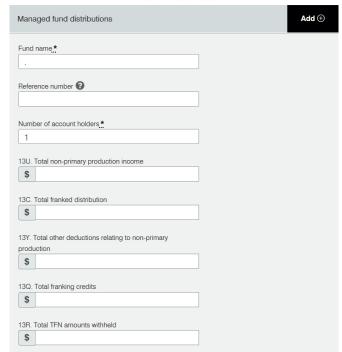


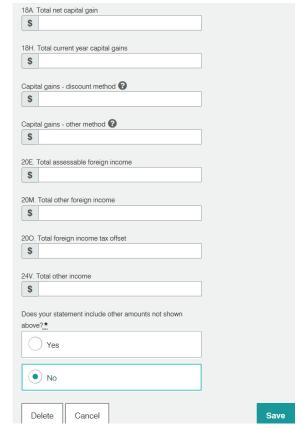
Step 2 – Insert amounts from Consolidated Tax Statement

Managed fund distributions

All fields marked with * are mandatory.

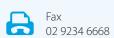
Check the information below and add any missing managed fund distributions.





Customer Services







OnePath Funds Management Limited (ABN 21 003 002 800), (AFSL 238342) is the issuer of this document.

The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the issuer is owned by ANZ it is not a Bank. Except as described in the relevant Product Disclosure Statement (PDS), an investment with the issuer is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital and performance of your investment. Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

The information is current at 30 June 2016, but is subject to change. Read our Financial Services Guide for information about our services, including the fees and benefits that related companies and their representatives may receive in relation to products and services provided to you. Contact us on 13 38 63 for a copy of our Financial Services Guide.

The information provided is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives.

This document also sets out general information as to the possible taxation consequences relating to your investment with the issuer. This information is based on our views of the current interpretations of tax law, which may change over time, and may affect your taxation considerations. OnePath Funds Management Limited is not a registered tax (financial) adviser. If you intend to rely on the information provided in this guide for tax purposes, we recommend that you seek independent tax advice from a registered tax (financial) adviser or registered tax agent. The case study used in this document is hypothetical and is not meant to illustrate the circumstances of any particular individual.

You should read the PDS available at anz.com and consider whether a particular product is right for you before making a decision to acquire or continue to hold the product.

anz.com