ANZ Smart Choice Super for employers and their employees

Investment Returns and Asset Allocation - As at 30 June 2026

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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 30 June 2026

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	0.91	3.78	2.88	6.39	7.56	7.73	7.44	5.02	4.73
ANZ Smart Choice Super 1950s	5/12/2011	1.02	5.24	3.94	8.65	9.36	9.38	9.03	6.10	5.80
ANZ Smart Choice Super 1960s	5/12/2011	0.97	6.20	4.51	10.37	10.88	10.92	10.80	7.31	7.28
ANZ Smart Choice Super 1970s	5/12/2011	0.99	6.59	4.72	10.74	11.21	11.04	10.90	7.18	7.55
ANZ Smart Choice Super 1980s	5/12/2011	1.02	6.94	4.99	11.31	11.64	11.49	11.39	7.59	8.00
ANZ Smart Choice Super 1990s	5/12/2011	1.02	6.86	4.95	11.22	11.56	11.42	11.33	7.57	8.02
ANZ Smart Choice Super 2000s	18/02/2017	1.01	6.79	4.94	11.15	11.49	11.34	11.27	7.56	7.97
Choose Your Own investment mix										
Diversified – Risk based										
MultiSeries 30	25/07/2022	0.78	3.58	2.99	5.50	5.98	5.68			
MultiSeries 50	25/07/2022	1.02	5.05	3.60	6.86	7.22	7.02			
MultiSeries 70	25/07/2022	1.17	6.35	4.18	8.50	8.79	8.96			
MultiSeries 90	25/07/2022	1.26	7.15	4.35	9.11	9.34	9.75			
Schroder Real Return	25/05/2015	0.15	2.30	3.05	10.36	9.79	9.44	8.22	5.44	5.18
Cash										
ANZ Smart Choice Super - Cash	5/12/2011	0.32	0.95	1.80	3.55	3.74	3.81	3.43	2.80	2.16
Fixed interest										
ANZ Smart Choice Super - Global Fixed Interest	5/12/2011	0.41	1.24	0.88	1.87	3.18	2.87	1.85	-0.49	0.17
ANZ Smart Choice Super - Australian Fixed Interest	18/02/2017	0.83	2.23	1.85	0.91	3.27	3.16	2.52	-0.11	0.22
Bentham Global Income	25/05/2015	0.79	1.80	0.62	0.84	3.31	4.77	3.83	2.72	3.07
OnePath Diversified Fixed Interest[#]	25/05/2015	0.74	2.08	1.67	2.65	4.26	4.07	3.35	0.65	0.87
Schroder Fixed Income	25/05/2015	1.06	2.34	2.00	1.84	3.91	3.90	3.01	-0.01	0.56
Absolute return fixed income										
Kapstream Absolute Return Income	25/05/2015	0.49	1.24	1.68	4.43	4.98	5.08	4.28	3.10	2.41
Australian property										
SG Hiscock Property Securities	25/05/2015	1.07	8.07	-6.84	-3.51	5.36	9.81	9.30	5.41	3.43
International property										
ANZ Smart Choice Super - Global Property	5/12/2011	2.13	8.67	10.25	12.85	9.92	7.64	4.17	1.12	1.82
Australian equities										
Alphinity Australian Shares[µ]	25/5/2015	-0.11	2.71	3.05	5.66	10.61	10.84	11.30	8.31	8.53
Alphinity Select Leaders[≡]	25/5/2015	-0.76	1.16	1.62	4.04	9.72	10.14	10.63	7.81	8.00
Alphinity Sustainable Investments Australian Shares[≈]	25/5/2015	0.63	5.45	4.71	6.11	11.14	11.42	11.57	7.42	8.72
ANZ Smart Choice Super - Australian Equities	5/12/2011	0.50	3.92	2.04	6.08	9.19	9.78	10.77	7.44	7.72
Fidelity Australian Equities	25/5/2015	-0.99	4.25	1.27	4.01	7.50	7.23	8.51	5.93	7.35
OnePath Emerging Companies[>]	25/5/2015	-2.45	4.30	-3.48	14.88	14.61	15.10	13.19	5.46	6.36
OnePath Geared Australian Shares Index[^]	25/5/2015	0.43	5.46	-0.45	5.18	10.44	11.93	14.24	8.36	9.53

The MultiSeries investment options replicate the investment strategy of the IOOF MultiSeries Trusts (to the extent possible). For reasons of investment efficiency, the fund may gain its exposure to each sector by holding units in other Insignia Financial Group unit trusts and/or through direct investment holdings. Therefore the performance returns differ from the underlying IOOF MultiSeries funds which they replicate.

Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

Total Returns (%) - As at 30 June 2026

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 (cont'd)										
Pendal Wholesale Smaller Companies±	25/5/2015	0.50	5.47	-6.17	4.77	7.56	10.12	11.03	5.30	6.9
Perpetual Australian Shares	25/5/2015	1.24	5.15	2.35	4.17	5.07	5.43	7.34	5.43	7.21
Schroder Australian Equity	25/5/2015	1.40	1.95	3.87	10.12	10.09	9.61	10.50	8.61	8.03
Australian equity income										
Merlon Australian Share Income	25/5/2015	3.27	2.72	4.82	8.73	6.70	7.34	9.75	8.88	7.31
Tyndall Blue Chip Imputation≠	25/5/2015	0.98	2.25	0.54	8.32	9.08	8.35	9.08	7.52	6.86
International equities										
ANZ Smart Choice Super – Global Smaller Companies	25/5/2015	5.08	12.28	11.11	21.00	17.81	14.28	14.36	8.23	10.00
ANZ Smart Choice Super – International Equities (Hedged)	5/12/2011	-0.05	12.63	9.17	20.31	16.16	16.66	16.09	9.91	11.36
ANZ Smart Choice Super – International Equities (Unhedged)	25/5/2015	2.82	11.27	4.99	13.40	15.02	15.93	16.91	11.97	12.55
Arrowstreet Global Equity (Hedged)	25/5/2015	1.10	18.78	18.64	32.03	21.76	21.73	19.81	13.25	14.63
Magellan Global	25/5/2015	1.93	6.14	-5.91	-5.45	3.62	7.77	10.27	5.68	6.55
MFS Global Equity	25/5/2015	2.53	7.75	-3.86	-0.78	5.22	5.07	7.86	4.31	6.29
OnePath Global Shares#	25/5/2015	3.95	13.04	6.38	8.11	11.16	11.38	13.34	8.00	9.79
Emerging market equities										
OnePath Global Emerging Markets Shares~	25/5/2015	3.59	25.83	23.33	42.16	28.51	23.06	17.97	8.01	8.06
Alternatives										
Clearbridge Global Infrastructure Value Hedged^^	25/5/2015	2.00	2.12	9.96	14.64	16.01	10.76	8.64	8.27	7.23
Closed										
ANZ Capital Guaranteed	25/5/2015	-	-	-	-	-	-	-	-	-
OnePath Capital Guaranteed	25/5/2015	-	-	-	-	-	-	-	-	-
OnePath Capital Stable	25/5/2015	-	-	-	-	-	-	-	-	-
OnePath Cash	25/5/2015	-	-	-	-	-	-	-	-	-
OptiMix Conservative<	25/5/2015	-	-	-	-	-	-	-	-	-
OptiMix Moderate<	25/5/2015	-	-	-	-	-	-	-	-	-
OptiMix Balanced<	25/5/2015	-	-	-	-	-	-	-	-	-
OptiMix Growth<	25/5/2015	-	-	-	-	-	-	-	-	-
OptiMix High Growth<	25/5/2015	-	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - Conservative	5/12/2011	-	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - Moderate	5/12/2011	-	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - Growth	5/12/2011	-	-	-	-	-	-	-	-	-
Martin Currie Diversified Growth*	25/05/2015	-	-	-	-	-	-	-	-	-
UBS Balanced	25/05/2015	-	-	-	-	-	-	-	-	-
UBS Defensive	25/05/2015	-	-	-	-	-	-	-	-	-
Bennelong Australian Equities	25/5/2015	-	-	-	-	-	-	-	-	-
Platinum International	25/5/2015	-	-	-	-	-	-	-	-	-
Walter Scott Global Equity (Hedged)	25/5/2015	-	-	-	-	-	-	-	-	-
Platinum Asia	25/5/2015	-	-	-	-	-	-	-	-	-
OnePath Alternatives Growth	25/5/2015	-	-	-	-	-	-	-	-	-

μ Prior 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 25/7/2022, this option was known as "Nikko AM Blue Chip Imputation".
^^Prior to 31/3/2021, this option was known as "RARE Infrastructure Value".
^^Prior to 05/12/2025, this option was known as "Clearbridge RARE Infrastructure Value Hedged".
*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".
>Prior to 2/9/2022, this option was known as "Karara Capital Emerging Companies".
#Prior to 5/12/2025, this option was known as "Vontobel Global Shares".
<The option was terminated from ANZ Smart Choice Super in August 2022 and members were switched to an equivalent MultiSeries option.
Investment returns shown are net of investment related fees, costs and taxes but exclude fees charged to a member's account, such as administration fees. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

Asset Allocation (%) - As at 30 June 2026

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	14.22	20.69	2.68	**37.59**	35.10	10.07	**45.16**	17.25
ANZ Smart Choice Super 1950s	Medium to high	21.08	28.54	3.81	**53.43**	22.37	6.34	**28.71**	17.87
ANZ Smart Choice Super 1960s	High	29.01	35.22	2.63	**66.86**	10.30	6.29	**16.59**	16.55
ANZ Smart Choice Super 1970s	High	28.02	39.29	3.72	**71.03**	8.99	3.43	**12.42**	16.55
ANZ Smart Choice Super 1980s	High	30.05	41.96	4.20	**76.21**	5.15	3.51	**8.66**	15.13
ANZ Smart Choice Super 1990s	High	29.90	41.90	4.14	**75.93**	5.11	4.04	**9.16**	14.91
ANZ Smart Choice Super 2000s	High	29.83	41.64	4.20	**75.67**	5.06	4.77	**9.83**	14.50
Choose Your Own investment mix									
Diversified – Risk based									
MultiSeries 30	Medium	7.93	12.15	6.27	**26.35**	49.64	18.65	**68.29**	5.36
MultiSeries 50	Medium to high	14.67	22.05	8.28	**45.00**	40.68	9.17	**49.84**	5.16
MultiSeries 70	High	23.62	30.93	8.36	**62.90**	27.08	4.97	**32.05**	5.05
MultiSeries 90	High	30.84	37.59	8.11	**76.54**	11.58	3.67	**15.24**	8.22
Schroder Real Return	Medium to high	3.61	27.86	0.00	**31.47**	43.58	6.30	**49.89**	18.65
Cash									
ANZ Smart Choice Super - Cash	Very 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	Medium	0.00	0.00	0.00	**0.00**	99.58	0.42	**100.00**	0.00
ANZ Smart Choice Super - Australian Fixed Interest	Medium	0.00	0.00	0.00	**0.00**	99.65	0.35	**100.00**	0.00
Bentham Global Income	Medium to high	0.00	0.00	0.00	**0.00**	87.64	12.36	**100.00**	0.00
OnePath Diversified Fixed Interest[#]	Medium to high	0.00	0.00	0.00	**0.00**	99.65	0.35	**100.00**	0.00
Schroder Fixed Income	Medium to high	0.00	0.00	0.00	**0.00**	92.36	7.64	**100.00**	0.00
Absolute Return fixed income									
Kapstream Absolute Return Income	Medium to high	0.00	0.00	0.00	**0.00**	100.00	0.00	**100.00**	0.00
Australian property									
SG Hiscock Property Securities	Very High	0.00	0.00	98.13	**98.13**	0.00	1.87	**1.87**	0.00
International property									
ANZ Smart Choice Super - Global Property	Very High	0.00	0.00	99.64	**99.64**	0.00	0.36	**0.36**	0.00
Australian equities									
Alphinity Australian Shares[µ]	Very High	98.76	0.00	0.00	**98.76**	0.00	1.24	**1.24**	0.00
Alphinity Select Leaders[≡]	Very High	99.55	0.00	0.00	**99.55**	0.00	0.45	**0.45**	0.00
Alphinity Sustainable Investments Australian Shares[≈]	Very High	97.51	0.00	0.00	**97.51**	0.00	2.49	**2.49**	0.00
ANZ Smart Choice Super - Australian Equities	Very High	99.07	0.00	0.00	**99.07**	0.00	0.93	**0.93**	0.00
Fidelity Australian Equities	Very High	98.88	0.00	0.00	**98.88**	0.00	1.12	**1.12**	0.00

Asset Allocation (%) - As at 30 June 2026

Investment Option	SRM*	Growth Assets				Defensive Assets			Alternative Assets
		Australian Shares	International Shares	Property	Growth Total	Fixed Interest	Cash	Defensive Total	
Australian equities (cont'd)									
OnePath Emerging Companies[>]	Very High	99.22	0.00	0.00	**99.22**	0.00	0.78	**0.78**	0.00
OnePath Geared Australian Shares Index[^]	Very High	98.77	0.00	0.00	**98.77**	0.00	1.23	**1.23**	0.00
Pendal Wholesale Smaller Companies[±]	Very High	87.93	0.00	0.00	**87.93**	0.00	12.07	**12.07**	0.00
Perpetual Australian Shares	Very High	97.58	0.00	0.00	**97.58**	0.00	2.42	**2.42**	0.00
Schroder Australian Equity	High	97.60	0.00	0.00	**97.60**	0.00	2.40	**2.40**	0.00
Australian equity income									
Merlon Australian Share Income	High	94.16	0.00	0.00	**94.16**	0.00	5.84	**5.84**	0.00
Tyndall Blue Chip Imputation[≠]	Very High	97.04	0.00	0.00	**97.04**	0.00	2.96	**2.96**	0.00
International equities									
ANZ Smart Choice Super – Global Smaller Companies	High	0.00	99.52	0.00	**99.52**	0.00	0.48	**0.48**	0.00
ANZ Smart Choice Super – International Equities (Hedged)	Very High	0.00	99.80	0.00	**99.80**	0.00	0.20	**0.20**	0.00
ANZ Smart Choice Super – International Equities (Unhedged)	High	0.00	99.80	0.00	**99.80**	0.00	0.20	**0.20**	0.00
Arrowstreet Global Equity (Hedged)	Very High	0.00	96.94	0.00	**96.94**	0.00	3.06	**3.06**	0.00
Magellan Global	High	0.00	94.19	0.00	**94.19**	0.00	5.81	**5.81**	0.00
MFS Global Equity	High	0.00	99.20	0.00	**99.20**	0.00	0.80	**0.80**	0.00
OnePath Global Shares[#]	Very High	0.00	98.09	0.00	**98.09**	0.00	1.91	**1.91**	0.00
Emerging market equities									
OnePath Global Emerging Markets Shares[~]	Very high	0.00	95.96	0.00	**95.96**	0.00	4.04	**4.04**	0.00
Alternatives									
ClearBridge Global Infrastructure Value Hedged^^	High	0.00	0.00	96.63	**96.63**	0.00	3.37	**3.37**	0.00
Closed									
ANZ Capital Guaranteed	Medium to high	-	-	-	**-**	-	-	**-**	-
OnePath Capital Guaranteed	Medium to high	-	-	-	**-**	-	-	**-**	-
OnePath Capital Stable	Medium	-	-	-	**-**	-	-	**-**	-
OnePath Cash	Low to medium	-	-	-	**-**	-	-	**-**	-
Platinum International	High	-	-	-	**-**	-	-	**-**	-
Walter Scott Global Equity (Hedged)	Very High	-	-	-	**-**	-	-	**-**	-
Platinum Asia	High	-	-	-	**-**	-	-	**-**	-
OnePath Alternatives Growth	High	-	-	-	**-**	-	-	**-**	-
Bennelong Australian Equities	Very High	-	-	-	**-**	-	-	**-**	-
OptiMix Conservative[<]	Medium to high	-	-	-	**-**	-	-	**-**	-
OptiMix Moderate[<]	Medium to high	-	-	-	**-**	-	-	**-**	-
OptiMix Balanced[<]	High	-	-	-	**-**	-	-	**-**	-
OptiMix Growth[<]	High	-	-	-	**-**	-	-	**-**	-
OptiMix High Growth[<]	High	-	-	-	**-**	-	-	**-**	-
ANZ Smart Choice Super - Conservative	Medium to high	-	-	-	**-**	-	-	**-**	-
ANZ Smart Choice Super - Moderate	Medium to high	-	-	-	**-**	-	-	**-**	-
ANZ Smart Choice Super - Growth	High	-	-	-	**-**	-	-	**-**	-
Martin Currie Diversified Growth[*]	High	-	-	-	**-**	-	-	**-**	-
UBS Balanced	High	-	-	-	**-**	-	-	**-**	-
UBS Defensive	Medium to high	-	-	-	**-**	-	-	**-**	-

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^Prior to 18/2/2017, this option was known as "OptiMix Geared Australian Shares".
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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".
[>]Prior to 2/9/2022, this option was known as "Karara Capital Emerging Companies".
#Prior to 5/12/2025, this option was known as "Vontobel Global Shares".
[<]The option was terminated from ANZ Smart Choice Super in August 2022 and members were switched to an equivalent MultiSeries option.

*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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