Investment Option Summary

ANZ Smart Choice 1960s

30 June 2026

Description

This investment option is designed for investors born in the 1960s. It will adjust the allocation between growth and defensive asset classes to become more conservative over the longer term. Additionally, an active asset allocation process is employed as described in 'Investment strategy' below.

Investment return objective

Aims to generate retirement capital through returns (after fees, charges and taxes) that on average exceed inflation by at least 3.0% p.a.#, over rolling ten year periods, and preserve capital. The emphasis changes from capital growth to capital preservation as you get older.

Investment strategy

Provides exposure to a mix of growth, defensive and alternative asset classes. The allocation to these classes will become more conservative over time. Additionally, an active asset allocation process is used to increase or decrease your exposure to relevant asset classes within permitted ranges. This process is designed to optimise investment performance by adjusting allocations to markets/asset classes we believe will perform strongly or poorly in the future.

Minimum time horizon

10 years

Inception dates

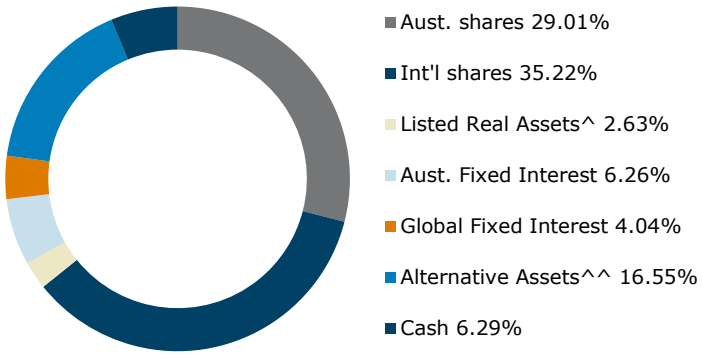
ANZ Smart Choice Super	5 Dec 2011
Fund Code: MMF2080AU	
ANZ Smart Choice Pension*	18 Feb 2017
Fund Code: MMF2295AU	

Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
ANZ Smart Choice Super 1960s	0.97	6.20	4.51	10.37	10.92	7.31
ANZ Smart Choice Pension 1960s*	1.08	6.88	5.00	11.50	12.06	8.03

Past performance is not indicative of future performance.

Actual asset allocation



Standard Risk Measure

The Standard Risk Measure (SRM) is based on industry guidance to allow investors to compare funds that are expected to deliver a similar number of negative annual returns over any 20 year period. The SRM for this fund is shown below:

*ANZ Smart Choice Pension investment options are only offered through ANZ Smart Choice Super and Pension. Investment Earnings tax does not apply to Pension investment options and returns will differ from the equivalent Super investment options.
Please note that this percentage will vary over time as the investment option becomes more conservative.
^ Listed Real Assets will include allocations to global listed property and listed infrastructure securities.
^^ The Alternative assets portfolio may include investments such as alternative credit, hedge funds, infrastructure, private equity and real estate. These assets may require a longer period of time to liquidate (i.e. greater than 90 days).