

# Investment Option Summary

## ANZ Smart Choice - Cash

31 December 2025

### Description

This investment option is designed for conservative investors who want very low levels of risk and to preserve their capital.

### Investment return objective

Aims to provide investors with a high level of capital security while achieving returns generally in line with the Reserve Bank of Australia Cash Rate Target (after fees and before tax) by investing in bank deposits.

### Investment strategy

Aims to meet its objectives by having exposure to a portfolio of cash held at ANZ.

### Minimum time horizon

No minimum

### Inception dates

ANZ Smart Choice Super 5 Dec 2011

Fund Code: MMF2091AU

ANZ Smart Choice Pension\* 5 Dec 2011

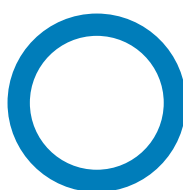
Fund Code: MMF2101AU

## Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
ANZ Smart Choice Super Cash	0.28	0.84	1.72	3.64	3.70	2.48
ANZ Smart Choice Pension Cash*	0.33	0.99	2.03	4.29	4.37	2.92

Past performance is not indicative of future performance.

## Actual asset allocation



■ Cash 100.00%

## 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.