

Investment Option Summary

ANZ Smart Choice - International Equities (Unhedged)

31 December 2025

Description

This investment option is designed for investors who want to invest over the longer term with a high level of risk. This investment option invests in international share markets.

Investment return objective

This investment option seeks to match the return of the MSCI World ex-Australia Net Total Return Index in Australian dollars less fees, charges and taxes.

Investment strategy

Provides exposure to most of the shares in the index, allowing for individual share weightings to vary marginally from the index from time to time. This investment option may invest in shares that have been or are expected to be included in the index. Derivatives are not utilised to leverage the portfolio.

Minimum time horizon

7 years

Inception dates

ANZ Smart Choice Super 25 May 2015

Fund Code: MMF2148AU

ANZ Smart Choice Pension* 18 Feb 2017

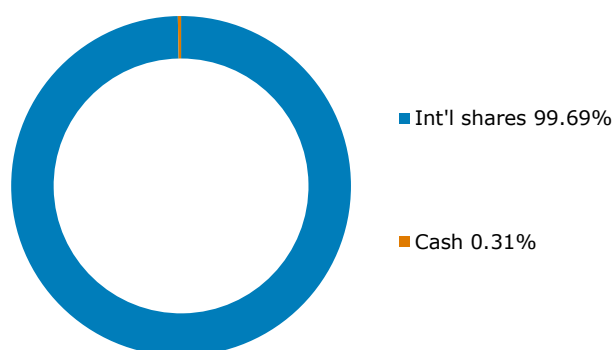
Fund Code: MMF2251AU

Fund performance

	1 mth	3 mth	6 mth	1 yr	3 yrs	5 yrs
	%	%	%	pa %	pa %	pa %
ANZ Smart Choice Super International Equities (Unhedged)	-0.83	2.25	8.01	11.17	19.65	13.90
ANZ Smart Choice Pension International Equities (Unhedged)*	-0.91	2.50	8.58	11.88	21.40	15.18

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.