Investment Option Summary

ANZ Smart Choice Super - Schroder Real Return

30 June 2026

Description

This investment option is suitable for investors seeking exposure to a diversified range of assets and who can accept some variability in returns.

Investment return objective

To achieve a return of CPI plus 4% to 5% p.a. before fees over rolling three-year periods while minimising the incidence and size of negative returns in doing so.

Investment strategy

Diversified portfolio of assets drawn across the three broad types of investments according to the likely returns and the risk:

- Defensive assets – those which are relatively secure with low volatility such as government issued debt and cash.
- Diversifying assets – those offering higher potential returns usually with an income generating focus which assist in diversifying the portfolio's sources of return e.g. high yielding corporate bonds.
- Growth assets – offering potentially the highest returns but also higher volatility e.g. Australian and international equities and property trusts.

Minimum time horizon

3 years

Inception date

25 May 2015

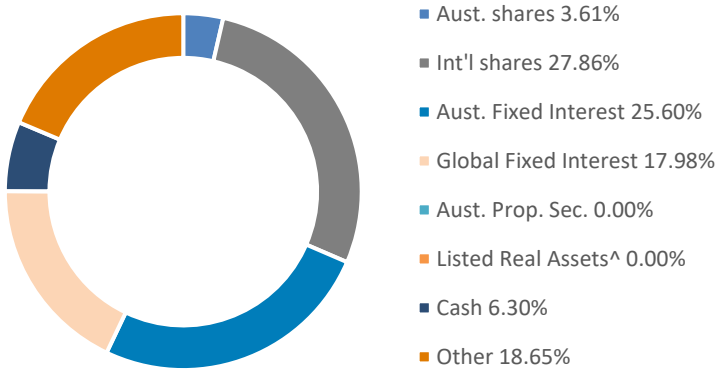
Fund Code: MMF2173AU

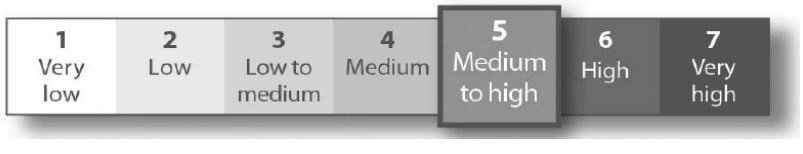
Fund performance

	1 mth %	3 mth %	6 mth %	1 yr pa %	3 yrs pa %	5 yrs pa %
Schroder Real Return	0.15	2.30	3.05	10.36	9.44	5.44

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: