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# ANZ SMART CHOICE SUPER FOR QBE MANAGEMENT SERVICES PTY LTD AND THEIR EMPLOYEES

AS AT 1 DECEMBER 2024

## ANZ SMART CHOICE SUPER – QBE – 1940s

### RETURN TARGET<sup>1</sup>

CPI plus 2.26% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 7.81%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

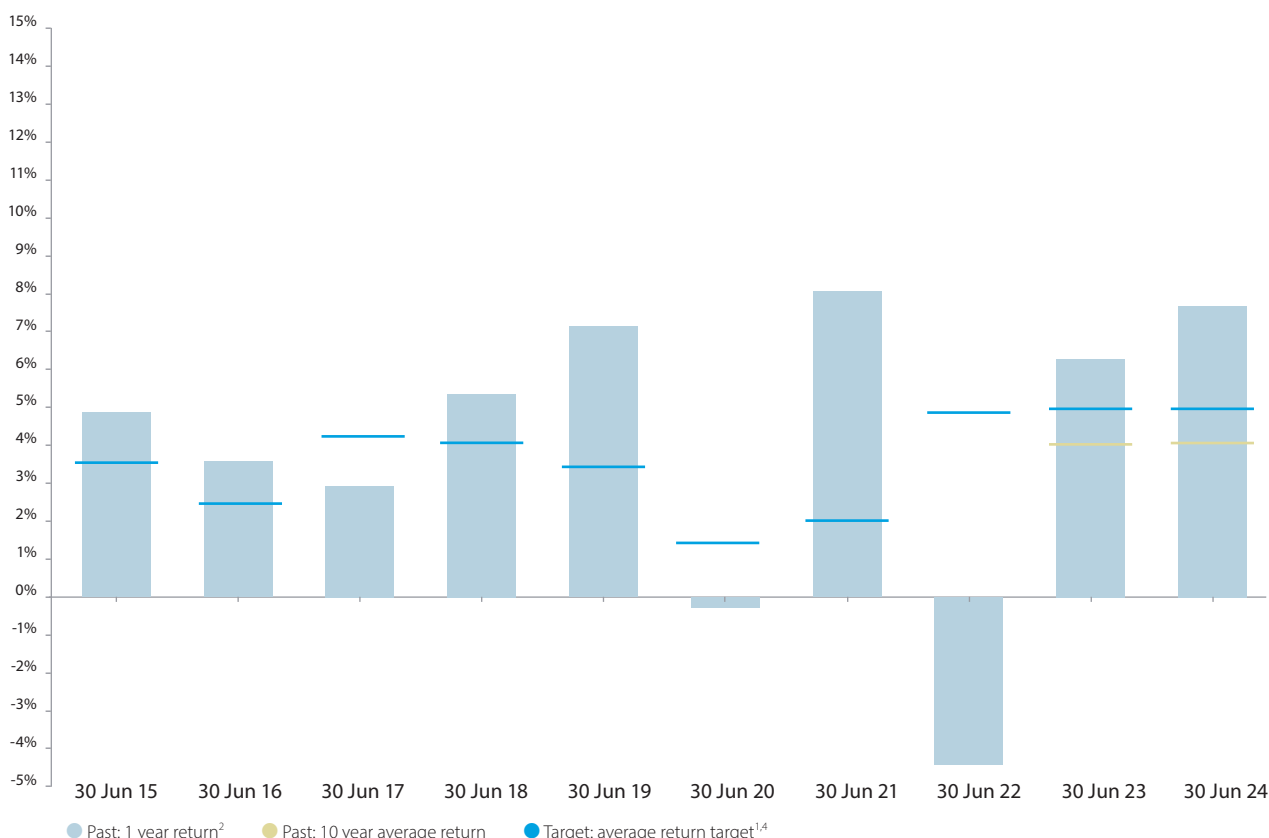
Medium

Negative returns expected in 2 to less than 3 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$495.00 per annum

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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A 'representative member' is fully invested in the given investment option, does not incur any activity fees during a financial year and has an account balance of \$50,000 for the full financial year.

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5. The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

## ANZ SMART CHOICE SUPER - QBE - 1950s

### RETURN TARGET<sup>1</sup>

CPI plus 2.99% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 9.13%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

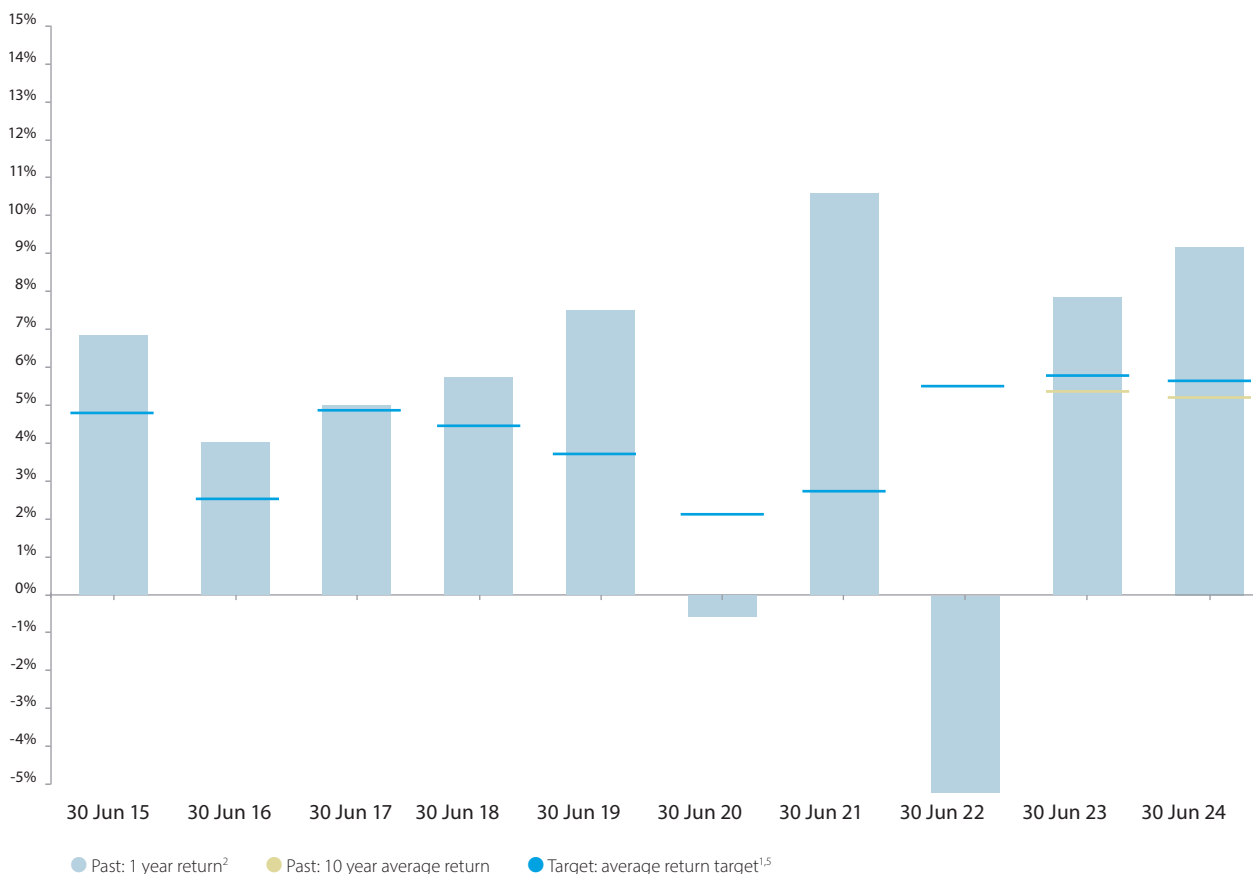
Medium to high

Negative returns expected in 3 to less than 4 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$495.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - QBE - 1960s

### RETURN TARGET<sup>1</sup>

CPI plus 3.60% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 10.72%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

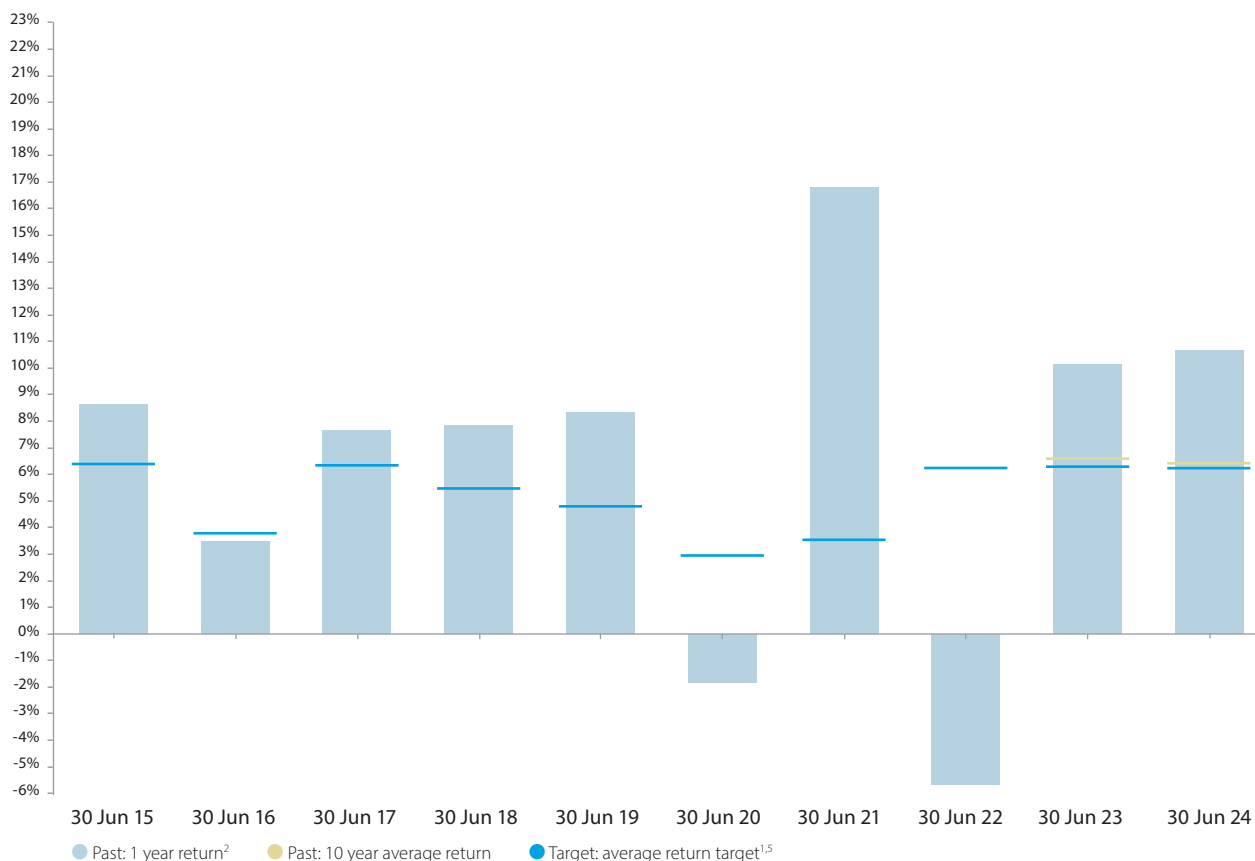
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$505.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - QBE - 1970s

### RETURN TARGET<sup>1</sup>

CPI plus 3.57% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 10.41%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

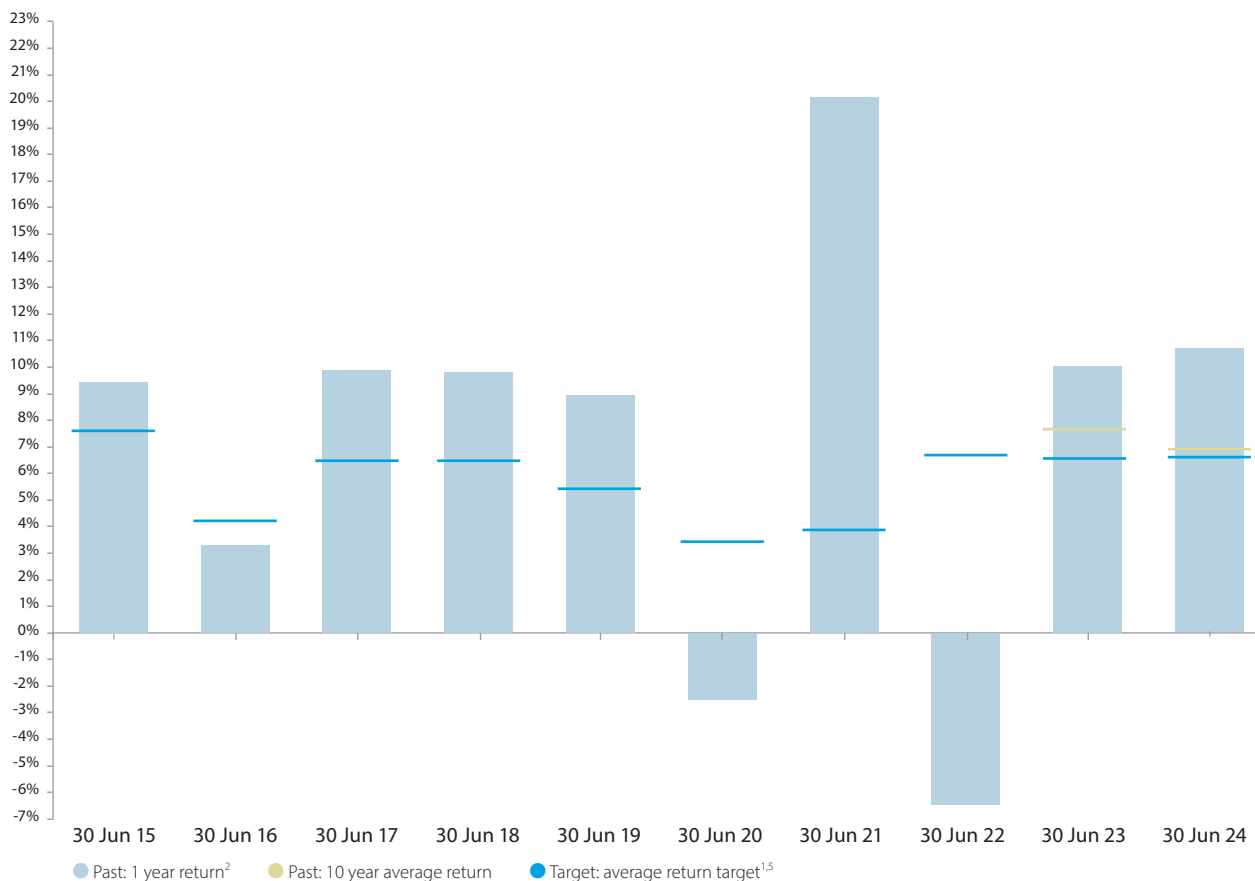
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$530.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - QBE - 1980s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 10.90%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

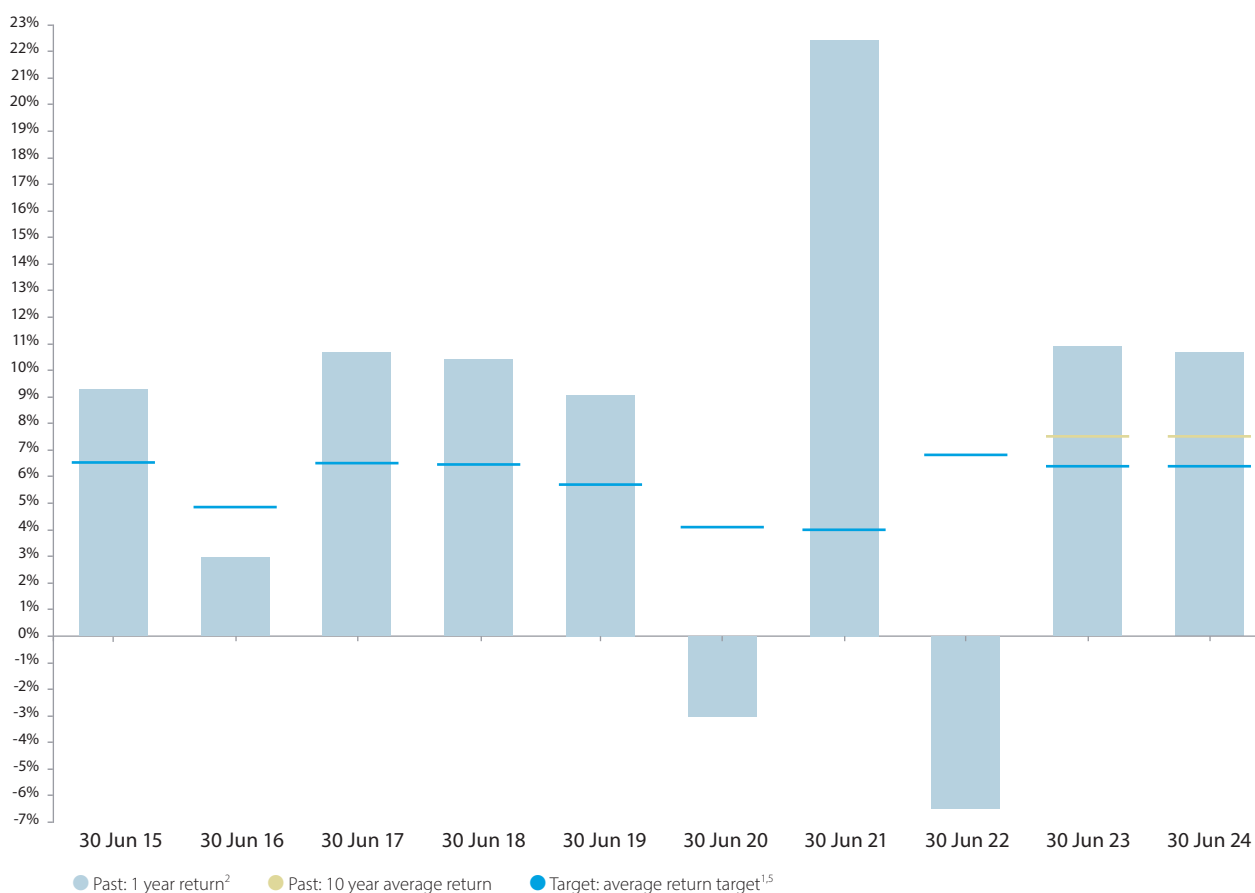
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$525.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - QBE - 1990s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 10.87%.

### LEVEL OF INVESTMENT RISK<sup>3</sup>

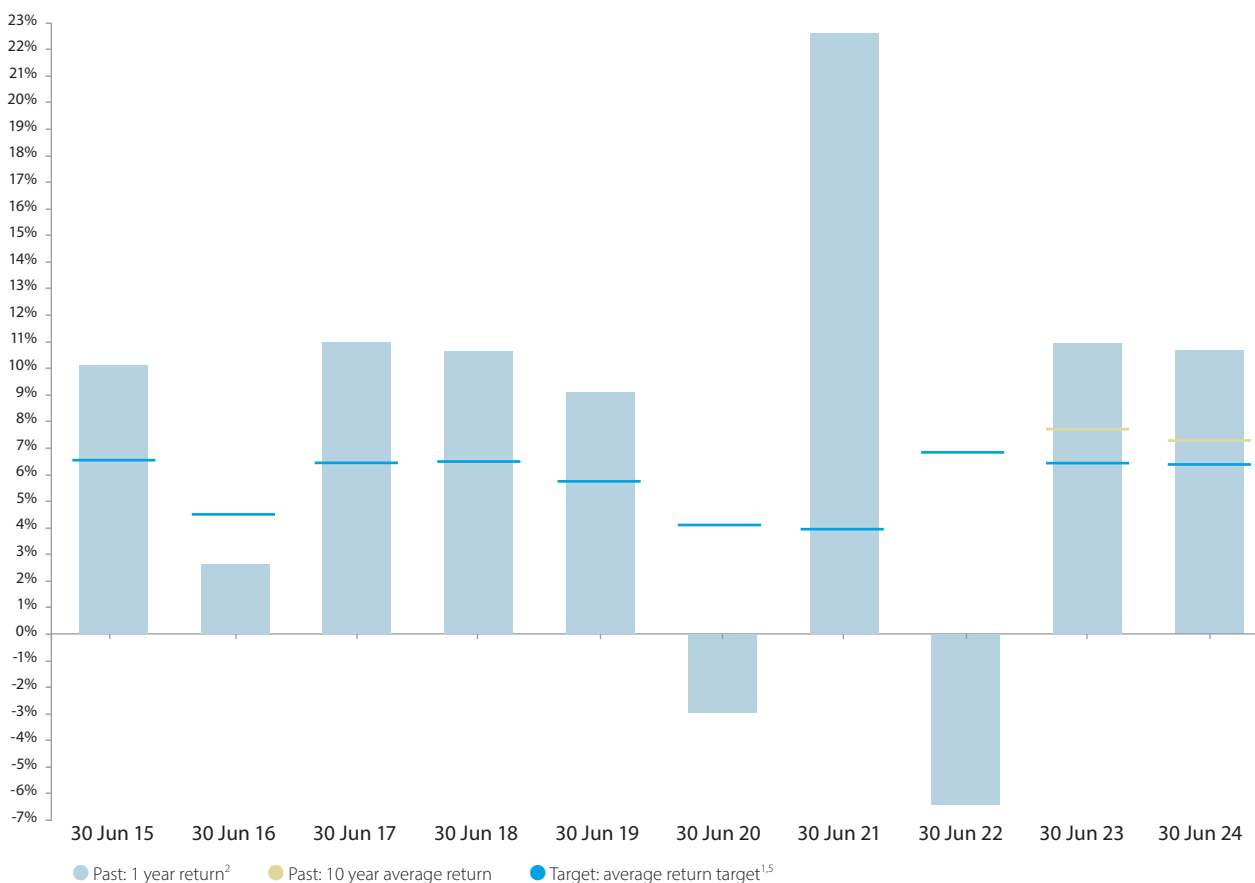
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>4</sup>

\$525.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN



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## ANZ SMART CHOICE SUPER - QBE - 2000s

### RETURN TARGET<sup>1</sup>

CPI plus 3.72% per annum

### RETURN<sup>2</sup>

Return for the year ended 30 June 2024 was 10.76%

### LEVEL OF INVESTMENT RISK<sup>4</sup>

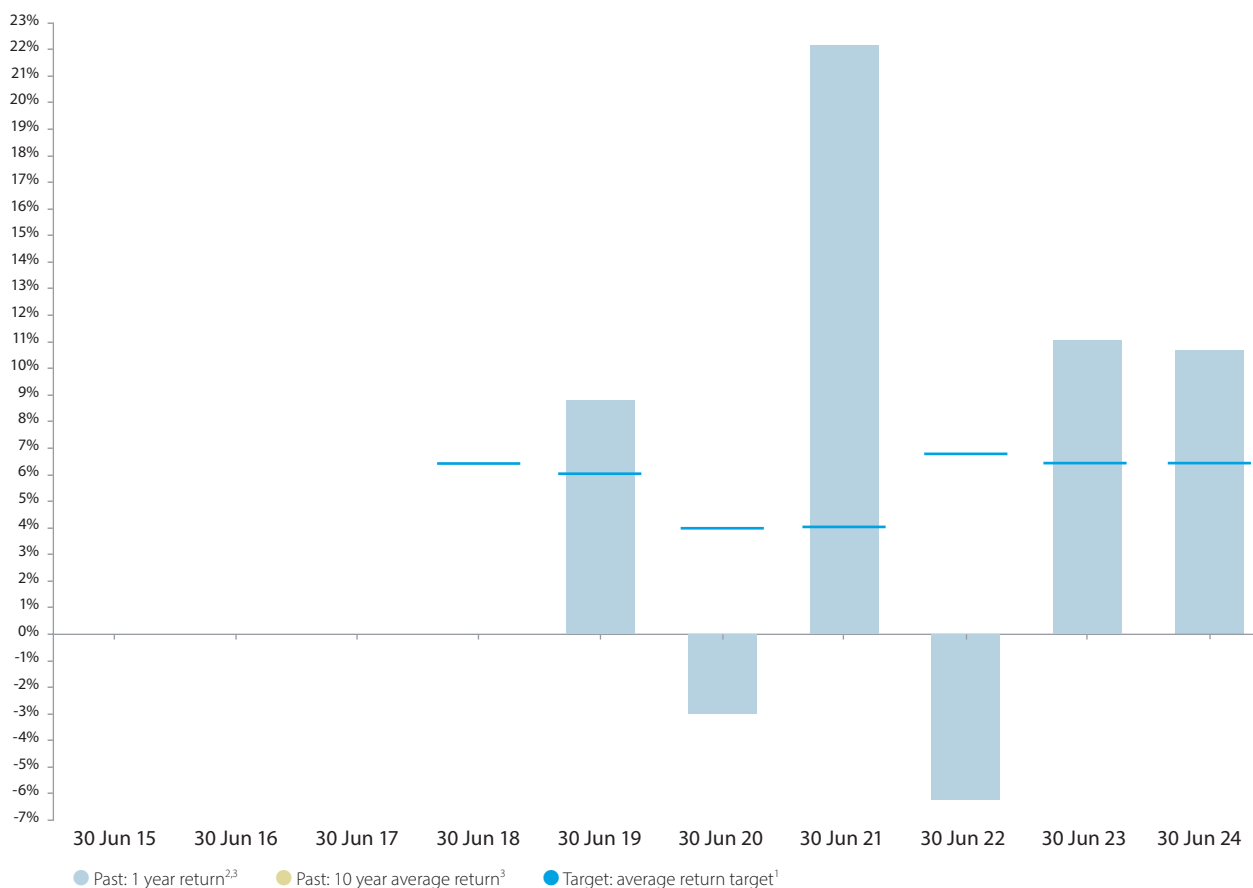
High

Negative returns expected in 4 to less than 6 out of every 20 years.

### STATEMENT OF FEES AND OTHER COSTS<sup>5</sup>

\$525.00 per annum

### COMPARISON BETWEEN RETURN TARGET AND RETURN<sup>3</sup>



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- As the investment option has not been in existence for 10 full financial years, the 10 year average return for previous years is not available.
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