

FINANCIAL REPORTS

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2016
BOOKLET 1



FINANCIAL REPORTS FOR THE FINANCIAL YEAR ENDED JUNE 2016.

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Directors' Report for the financial year ended 30 June 2016

The Directors of OnePath Funds Management Limited, the Responsible Entity of the following Managed Investment Schemes (the 'Schemes'), present their report together with the financial report of the Schemes for the financial year ended 30 June 2016, and the report of the auditor on the Schemes.

1. ANZ Australian Cash Fund
2. ANZ Australian Industrial Equities Fund
3. ANZ Cash Plus Fund
4. ANZ Enhanced Yield Fund
5. ANZ Fixed Income Fund
6. ANZ Listed Property Trust Fund
7. ANZ Private Global Equities (Actively Hedged) Fund
8. ANZ Private Global Equities Trust
9. Blue Chip Pool
10. OneAnswer - ANZ Cash Advantage
11. OneAnswer - ANZ Flexible Term Deposit Fund
12. OneAnswer - OnePath Global Property Securities Fund
13. OnePath Diversified High Yield Pool
14. OnePath Global Emerging Markets Pool
15. OnePath Low Volatility Global Equities Index Pool
16. OnePath Sustainable Investments - Wholesale Australian Share Trust
17. OnePath Wholesale Protected Aus 50 Trust
18. OptiMix Wholesale Australian Fixed Interest Trust
19. OptiMix Wholesale Australian Share Trust
20. OptiMix Wholesale Enhanced Cash Trust
21. OptiMix Wholesale Global Emerging Markets Share Trust
22. OptiMix Wholesale Global Share Trust
23. OptiMix Wholesale Global Smaller Companies Share Trust
24. OptiMix Wholesale International Fixed Interest Trust
25. OptiMix Wholesale International Property Securities Trust
26. OptiMix Wholesale Property Securities Trust
27. Small Companies Pool
28. Tax Effective Income Trust

Responsible Entity

The registered office and principal place of business of the Responsible Entity and the Schemes is Level 23, 242 Pitt Street, Sydney, NSW 2000.

The Directors of OnePath Funds Management Limited during or since the end of the financial year are:

Name	Position Held	Date Appointed
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015
P G Mullin	Executive Director	Appointed 1 March 2015
S C Brentnall	Executive Director	Appointed 1 March 2013
S J Chapman	Non-Executive Director	Appointed 1 August 2011
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011

Principal activities

The Schemes are registered Managed Investment Schemes domiciled in Australia.

The investment activities of the Schemes continued to be in accordance with the investment policies of the Schemes, as outlined in the Product Disclosure Statements (PDSs) or investment mandates, and investments in each class of asset were maintained within the stated asset allocation ranges. The key asset categories are cash, equities, interest bearing securities, derivatives, Exchange Traded Funds and unit trusts.

The Schemes did not have any employees during the year.

Review of operations and results

The Schemes continue to invest in accordance with target asset allocations as set out in the governing documents of the Schemes and in accordance with the provisions of each Scheme's Constitution.

The results of operations of the Schemes are disclosed in the Statements of Comprehensive Income.

The income distributions payable by each of the Schemes are disclosed in the Statements of Financial Position.

The income distributions paid and payable by each of the Schemes are disclosed in the Statements of Comprehensive Income.

Fees paid to and investments held by the Responsible Entity or its associates

Fees paid and payable to the Responsible Entity and its associates out of the Schemes' property during the year are disclosed in Note 12.4 Responsible Entity fees.

No fees were paid out of the Schemes' property to the Directors of the Responsible Entity during the year. Related party investments held in the Schemes as at the end of the financial year are disclosed in Note 12 Related parties.

Directors' Report for the financial year ended 30 June 2016

Significant changes in the state of affairs

Restructure by OnePath Life Limited:

OnePath Life Limited (a related party of Australia and New Zealand Banking Group Limited) invests into the Schemes. During the financial year, OnePath Life Limited restructured its investments into the Schemes to comply with the latest MySuper product requirements as part of the Stronger Super reforms initiated by the Australian government. As a consequence of the investment restructure, assets and units were transferred between the Schemes and disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

Appointment of investment manager:

During the financial year, OnePath Funds Management Limited appointed Vanguard Investments Australia Ltd (Vanguard) as the sole investment manager for a number of Schemes. As a consequence of this appointment, assets previously invested through external Vanguard trusts were transitioned into the Schemes' related parties with Vanguard managing these assets. Due to the change of investment manager, assets and units were transferred between the Schemes and disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

Name change of Scheme:

The following Scheme had its name changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
ANZ Private Bank Global Equities (Hedged) Fund	ANZ Private Global Equities (Actively Hedged) Fund

The name changes were effective 1 July 2015 after a board resolution on 28 May 2015.

Change of custodian:

There was a change in custodians for OptiMix Wholesale Australian Share Trust as indicated in the following table:

Previous Custodian	Sole Custodian
JPMorgan Chase Bank, N.A. (Sydney Branch) & UBS Nominees Pty Ltd	JPMorgan Chase Bank, N.A. (Sydney Branch)

Other than what have been disclosed above, there have been no significant changes in the Schemes' state of affairs for the financial year end 30 June 2016.

Likely developments and expected results of operations

The Schemes will continue to pursue their investment policy as outlined in the PDSs or investment mandates. The results of the Schemes will be affected by a number of factors, including the performance of investment markets in which the Schemes invest. Investment performance is not guaranteed and future returns may differ from past returns. As investment conditions change over time, past returns should not be used to predict future returns.

OnePath Life Limited (a related party of Australia and New Zealand Banking Group Limited) invests into the Schemes. During the financial year, OnePath Life Limited restructured its investments as part of the Stronger Super reforms initiated by the Australian government. The restructure of OnePath Life Limited's investments into the Schemes will continue which will impact the relevant Schemes' applications and redemptions during the year.

Further information about the likely developments regarding the operations of the Schemes and the expected results of those operations in future financial periods has not been included in this report because disclosure of the information would be likely to result in unreasonable prejudice to the Schemes.

Environmental regulation

The operations of the Schemes were not subject to any significant environmental regulation under either Commonwealth, State or Territory legislation.

Events subsequent to balance date

No significant events have occurred since the end of the reporting period which would impact on the financial position of the Schemes disclosed in the Statements of Financial Position as at 30 June 2016 or on the results and cash flows of the Schemes for the financial year ended on that date.

Indemnities and insurance premiums for officers and auditors

Indemnification:

Under the Schemes' Constitutions the Responsible Entity, including its officers and employees, is indemnified out of the Schemes' assets for any loss, damage, expense or other liability incurred by it in properly performing or exercising any of its powers, duties or rights in relation to the Schemes.

The Responsible Entity has not indemnified any auditor of the Schemes.

Insurance premiums:

No insurance premiums are paid out of the assets of the Schemes in relation to insurance cover for the Responsible Entity, its officers and employees or the auditors of the Schemes.

True and fair view

The Financial Statements have been prepared in accordance with applicable accounting standards to give a true and fair view of the state of affairs of the Schemes at reporting date.

**Directors' Report
for the financial year ended 30 June 2016**

Lead auditor's independence declaration

The lead auditor's independence declaration is set out on page 119 and forms part of the directors' report for the financial year ended 30 June 2016.

This report is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.

A handwritten signature in black ink, appearing to read "John Drew", written in a cursive style.

Director

Sydney

8 September 2016

Statements of Financial Position as at 30 June 2016

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		62,450,081	64,486,269	36,033,232	27,500,722	62,136,135	25,807,960	25,226,354	17,736,593
Receivables	5	83,961	78,937	7,155,993	7,983,900	504,295	2,096,167	185,059	300,361
Financial assets held at fair value through profit or loss	6.1	2,052,783,685	1,229,518,151	584,446,214	687,540,152	143,282,222	66,035,395	30,287,487	112,958,450
Loans and receivables	7	-	-	-	-	29,500,000	-	-	-
Total assets		2,115,317,727	1,294,083,357	627,635,439	723,024,774	235,422,652	93,939,522	55,698,900	130,995,404
Liabilities									
Payables	8	-	-	1,411,808	1,720,442	35,277	28,126	-	-
Distribution payable		8,192,120	3,694,665	4,999,695	5,776,530	546,427	273,653	260,774	556,058
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	54,825	-	-	-	-
Total liabilities (excluding net assets attributable to unitholders)		8,192,120	3,694,665	6,411,503	7,551,797	581,704	301,779	260,774	556,058
Net assets attributable to unitholders		2,107,125,607	1,290,388,692	621,223,936	715,472,977	234,840,948	93,637,743	55,438,126	130,439,346
Represented by:									
Net assets attributable to unitholders at redemption price		2,107,301,911	1,290,492,955	622,190,692	716,048,870	234,882,479	93,665,932	55,455,074	130,573,156
Adjustment arising from different unit pricing and accounting valuation		(176,304)	(104,263)	(966,756)	(575,893)	(41,531)	(28,189)	(16,948)	(133,810)
Total net assets attributable to unitholders	4	2,107,125,607	1,290,388,692	621,223,936	715,472,977	234,840,948	93,637,743	55,438,126	130,439,346

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

	Note	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		4,427,183	8,442,582	3,783,712	641,639	3,381,784	6	24,524,020	35,467,658
Receivables	5	2,059,197	6,196,517	3,853,407	5,212,801	295,367	1	5,362,713	11,547,920
Financial assets held at fair value through profit or loss	6.1	237,746,961	242,854,109	267,305,580	238,470,962	37,335,808	-	293,325,145	212,728,243
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		244,233,341	257,493,208	274,942,699	244,325,402	41,012,959	7	323,211,878	259,743,821
Liabilities									
Payables	8	4,715	4,715	-	-	24,032	-	2,324,668	3,846,681
Distribution payable		5,562,148	3,989,653	4,212,569	1,383,028	276,018	-	-	14,793,704
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	214,715	-	995,978	804,454
Total liabilities (excluding net assets attributable to unitholders)		5,566,863	3,994,368	4,212,569	1,383,028	514,765	-	3,320,646	19,444,839
Net assets attributable to unitholders		238,666,478	253,498,840	270,730,130	242,942,374	40,498,194	7	319,891,232	240,298,982
Represented by:									
Net assets attributable to unitholders at redemption price		238,940,385	253,661,494	271,285,797	243,124,912	40,504,579	7	319,951,736	240,336,648
Adjustment arising from different unit pricing and accounting valuation		(273,907)	(162,654)	(555,667)	(182,538)	(6,385)	-	(60,504)	(37,666)
Total net assets attributable to unitholders	4	238,666,478	253,498,840	270,730,130	242,942,374	40,498,194	7	319,891,232	240,298,982

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		29,101,010	13,886,883	312,787,219	212,245,858	6,423,894	7,547,336	3,989,770	1,839,964
Receivables	5	6,139,178	11,768,848	1,579,707	600,248	12,489	12,981	1,977,314	3,134,540
Financial assets held at fair value through profit or loss	6.1	477,480,324	617,962,434	-	-	-	-	266,679,302	247,236,942
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		512,720,512	643,618,165	314,366,926	212,846,106	6,436,383	7,560,317	272,646,386	252,211,446
Liabilities									
Payables	8	3,691,409	3,129,343	3,838,383	1,467,757	1,800	2,038	2,616,866	197,894
Distribution payable		5,985,225	9,386,020	482,857	357,041	13,793	10,596	24,366,566	14,864,764
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	1,180,943	1,096,965
Total liabilities (excluding net assets attributable to unitholders)		9,676,634	12,515,363	4,321,240	1,824,798	15,593	12,634	28,164,375	16,159,623
Net assets attributable to unitholders		503,043,878	631,102,802	310,045,686	211,021,308	6,420,790	7,547,683	244,482,011	236,051,823
Represented by:									
Net assets attributable to unitholders at redemption price		503,853,340	631,584,864	310,045,686	211,021,308	6,420,790	7,547,683	244,531,936	236,187,848
Adjustment arising from different unit pricing and accounting valuation		(809,462)	(482,062)	-	-	-	-	(49,925)	(136,025)
Total net assets attributable to unitholders	4	503,043,878	631,102,802	310,045,686	211,021,308	6,420,790	7,547,683	244,482,011	236,051,823

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

		13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		10,937,626	7,574,013	3,571,727	1,108,172	1,271,028	3,072,372	1,171,843	1,736,838
Receivables	5	1,940,850	1,445,075	2,907,049	3,210,748	3,222,967	3,313,849	303,029	442,565
Financial assets held at fair value through profit or loss	6.1	60,112,016	59,992,334	179,085,958	201,223,467	490,116,403	1,008,201,984	25,482,853	31,578,884
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		72,990,492	69,011,422	185,564,734	205,542,387	494,610,398	1,014,588,205	26,957,725	33,758,287
Liabilities									
Payables	8	1,156,290	648,930	589,429	1,243,041	-	1,955,137	430	455
Distribution payable		1,280,783	-	1,812,885	2,556,358	50,508,931	126,199,642	502,078	552,289
Financial liabilities held at fair value through profit or loss	6.2	837,441	474,701	4,759	3,024	11,705	-	-	9,750
Total liabilities (excluding net assets attributable to unitholders)		3,274,514	1,123,631	2,407,073	3,802,423	50,520,636	128,154,779	502,508	562,494
Net assets attributable to unitholders		69,715,978	67,887,791	183,157,661	201,739,964	444,089,762	886,433,426	26,455,217	33,195,793
Represented by:									
Net assets attributable to unitholders at redemption price		69,792,022	67,959,437	183,396,822	202,109,701	444,303,809	886,992,869	26,491,020	33,221,614
Adjustment arising from different unit pricing and accounting valuation		(76,044)	(71,646)	(239,161)	(369,737)	(214,047)	(559,443)	(35,803)	(25,821)
Total net assets attributable to unitholders	4	69,715,978	67,887,791	183,157,661	201,739,964	444,089,762	886,433,426	26,455,217	33,195,793

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

	Note	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		443,326	17,909,580	18,850,172	23,053,346	51,480,169	37,103,048	4,611,617	10,921,922
Receivables	5	179,420	747,829	11,078,189	17,178,143	25,676,107	36,358,663	167,647	133,057
Financial assets held at fair value through profit or loss	6.1	20,812,649	10,945,408	780,667,196	1,042,822,913	1,871,605,618	2,869,870,777	70,763,308	83,903,210
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		21,435,395	29,602,817	810,595,557	1,083,054,402	1,948,761,894	2,943,332,488	75,542,572	94,958,189
Liabilities									
Payables	8	53,645	45,103	3,214,880	5,524,307	5,634,549	5,096,928	321	3,259
Distribution payable		408,872	1,127,264	26,002,365	39,731,718	20,376,074	33,254,064	426,573	603,962
Financial liabilities held at fair value through profit or loss	6.2	-	2,350	951,268	535,746	-	71,364,494	57,572	-
Total liabilities (excluding net assets attributable to unitholders)		462,517	1,174,717	30,168,513	45,791,771	26,010,623	109,715,486	484,466	607,221
Net assets attributable to unitholders		20,972,878	28,428,100	780,427,044	1,037,262,631	1,922,751,271	2,833,617,002	75,058,106	94,350,968
Represented by:									
Net assets attributable to unitholders at redemption price		20,979,323	28,434,752	781,349,390	1,038,321,555	1,924,040,407	2,836,230,927	75,085,815	94,373,859
Adjustment arising from different unit pricing and accounting valuation		(6,445)	(6,652)	(922,346)	(1,058,924)	(1,289,136)	(2,613,925)	(27,709)	(22,891)
Total net assets attributable to unitholders	4	20,972,878	28,428,100	780,427,044	1,037,262,631	1,922,751,271	2,833,617,002	75,058,106	94,350,968

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		13,250,993	16,012,747	57,486,360	30,047,594	6,826,767	9,325,724	20,166,341	12,491,247
Receivables	5	5,744,328	9,234,509	14,166,206	35,141,503	8,232,832	6,204,171	26,498,312	8,894,576
Financial assets held at fair value through profit or loss	6.1	312,479,383	428,207,710	1,181,732,481	1,501,726,625	215,255,125	355,471,719	743,374,186	1,118,579,997
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		331,474,704	453,454,966	1,253,385,047	1,566,915,722	230,314,724	371,001,614	790,038,839	1,139,965,820
Liabilities									
Payables	8	2,482,522	3,346,687	1,884,755	9,464,532	9,048,811	7,951,553	33,045,387	31,651,392
Distribution payable		6,790,384	15,534,030	116,812,761	263,251,054	1,588,147	78,992,177	55,952,813	-
Financial liabilities held at fair value through profit or loss	6.2	840	6,631	973,619	195,832	11,451	8,866	6,735,690	3,339,543
Total liabilities (excluding net assets attributable to unitholders)		9,273,746	18,887,348	119,671,135	272,911,418	10,648,409	86,952,596	95,733,890	34,990,935
Net assets attributable to unitholders		322,200,958	434,567,618	1,133,713,912	1,294,004,304	219,666,315	284,049,018	694,304,949	1,104,974,885
Represented by:									
Net assets attributable to unitholders at redemption price		322,532,857	435,337,722	1,134,179,190	1,294,308,164	219,853,074	284,307,736	694,648,434	1,105,422,702
Adjustment arising from different unit pricing and accounting valuation		(331,899)	(770,104)	(465,278)	(303,860)	(186,759)	(258,718)	(343,485)	(447,817)
Total net assets attributable to unitholders	4	322,200,958	434,567,618	1,133,713,912	1,294,004,304	219,666,315	284,049,018	694,304,949	1,104,974,885

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Financial Position
as at 30 June 2016**

	Note	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Assets									
Cash and cash equivalents		6,517,534	2,624,136	1,498,318	1,074,325	27,068,242	25,706,847	14,500,401	10,287,190
Receivables	5	2,158,555	4,078,684	987,406	1,161,412	1,439,384	1,507,516	5,873,543	15,241,223
Financial assets held at fair value through profit or loss	6.1	288,078,738	355,597,196	70,242,607	70,514,871	288,630,349	260,547,183	415,155,296	467,013,336
Loans and receivables	7	-	-	-	-	-	-	-	-
Total assets		296,754,827	362,300,016	72,728,331	72,750,608	317,137,975	287,761,546	435,529,240	492,541,749
Liabilities									
Payables	8	4,359,734	-	959	182,189	3,288,887	8,492	971,244	2,838,597
Distribution payable		36,992,792	54,076,302	1,135,415	1,110	2,205,223	2,899,613	2,932,402	3,217,710
Financial liabilities held at fair value through profit or loss	6.2	1,278,868	1,580,282	-	1,465	-	-	-	1,448
Total liabilities (excluding net assets attributable to unitholders)		42,631,394	55,656,584	1,136,374	184,764	5,494,110	2,908,105	3,903,646	6,057,755
Net assets attributable to unitholders		254,123,433	306,643,432	71,591,957	72,565,844	311,643,865	284,853,441	431,625,594	486,483,994
Represented by:									
Net assets attributable to unitholders at redemption price		254,178,875	306,838,958	71,677,282	72,607,966	312,622,844	285,611,257	432,172,193	486,780,199
Adjustment arising from different unit pricing and accounting valuation		(55,442)	(195,526)	(85,325)	(42,122)	(978,979)	(757,816)	(546,599)	(296,205)
Total net assets attributable to unitholders	4	254,123,433	306,643,432	71,591,957	72,565,844	311,643,865	284,853,441	431,625,594	486,483,994

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Comprehensive Income for the financial year ended 30 June 2016

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		-	-	25,117,016	31,889,140	-	-	610,619	998,183
Interest income		1,429,135	1,496,204	928,030	573,098	3,524,691	2,114,250	2,523,434	1,561,967
Unit trust distribution income		-	-	1,549,069	141,416	-	6,818	648	743
Net change in fair value of investments		39,663,037	30,919,783	(49,465,459)	3,659,728	(102,096)	(411,566)	(508,918)	(1,665,611)
Security lending income		-	-	6,058	173,840	-	-	-	-
Other income		-	-	1	-	193	-	81	33
Net investment income/(loss)		41,092,172	32,415,987	(21,865,285)	36,437,222	3,422,788	1,709,502	2,625,864	895,315
Expenses									
Responsible Entity fees	12.4	-	-	-	-	236,967	103,450	-	-
Interest expenses		-	-	-	-	-	1	-	-
Other expenses		-	-	1,482,540	866,657	23	-	43,331	51,821
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		-	-	1,482,540	866,657	236,990	103,451	43,331	51,821
Profit/(loss) from operating activities		41,092,172	32,415,987	(23,347,825)	35,570,565	3,185,798	1,606,051	2,582,533	843,494
Finance costs									
Distributions to unitholders		41,164,211	32,444,156	28,271,879	30,957,932	3,256,033	1,663,863	2,801,693	2,367,840
Change in net assets attributable to unitholders/ Total comprehensive income	4	(72,039)	(28,169)	(51,619,704)	4,612,633	(70,235)	(57,812)	(219,160)	(1,524,346)

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Comprehensive Income
for the financial year ended 30 June 2016**

	Note	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		-	-	342,651	249,580	-	-	2,975,085	2,233,084
Interest income		8,611,277	9,126,184	4,350	46,482	34,553	13	83,797	85,425
Unit trust distribution income		7,155	82,571	12,554,321	10,782,022	607,298	-	1,565,540	-
Net change in fair value of investments		8,342,619	1,777,152	39,307,684	31,207,135	(698,196)	-	(43,466,424)	38,220,264
Security lending income		-	-	7,042	10,271	-	-	-	-
Other income		-	-	-	-	3,013	-	4,787	-
Net investment income/(loss)		16,961,051	10,985,907	52,216,048	42,295,490	(53,332)	13	(38,837,215)	40,538,773
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	1,774,629	873,354
Interest expenses		-	-	-	126	-	-	63,569	6,170
Other expenses		-	-	122,155	189,982	9,840	-	220,753	122,115
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		-	-	122,155	190,108	9,840	-	2,058,951	1,001,639
Profit/(loss) from operating activities		16,961,051	10,985,907	52,093,893	42,105,382	(63,172)	13	(40,896,166)	39,537,134
Finance costs									
Distributions to unitholders		11,807,327	13,964,073	11,091,806	8,082,505	276,018	-	-	15,337,374
Change in net assets attributable to unitholders/ Total comprehensive income	4	5,153,724	(2,978,166)	41,002,087	34,022,877	(339,190)	13	(40,896,166)	24,199,760

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Comprehensive Income
for the financial year ended 30 June 2016**

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		27,457,140	32,125,075	-	-	-	-	346,485	582,579
Interest income		658,236	379,768	5,434,291	4,279,848	123,757	172,046	40,279	83,855
Unit trust distribution income		526,078	74,669	-	-	-	-	8,372,815	7,148,441
Net change in fair value of investments		(77,340,414)	(11,507,813)	-	-	-	-	27,988,440	14,445,485
Security lending income		14,317	66,918	-	-	-	-	-	-
Other income		-	-	-	-	-	-	12,050	63,330
Net investment income/(loss)		(48,684,643)	21,138,617	5,434,291	4,279,848	123,757	172,046	36,760,069	22,323,690
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	597,114	583,121
Interest expenses		-	-	-	-	-	-	28	1,946
Other expenses		1,141,721	730,422	-	-	-	-	234,855	282,774
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		1,141,721	730,422	-	-	-	-	831,997	867,841
Profit/(loss) from operating activities		(49,826,364)	20,408,195	5,434,291	4,279,848	123,757	172,046	35,928,072	21,455,849
Finance costs									
Distributions to unitholders		28,047,176	31,886,415	5,434,291	4,279,848	123,757	172,046	24,366,566	14,864,764
Change in net assets attributable to unitholders/ Total comprehensive income	4	(77,873,540)	(11,478,220)	-	-	-	-	11,561,506	6,591,085

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Comprehensive Income for the financial year ended 30 June 2016

	Note	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		-	-	4,220,107	4,705,659	13,109,846	21,993,577	1,144,758	1,363,264
Interest income		2,190,103	2,137,143	18,100	23,587	2,709	64,750	25,381	32,820
Unit trust distribution income		-	-	75,353	38,383	3,665,813	5,030,522	125,557	48,227
Net change in fair value of investments		(430,529)	(333,448)	(14,696,513)	14,618,121	91,868,760	175,016,367	(3,264,958)	741,341
Security lending income		-	-	-	-	-	-	302	11,320
Other income		-	813	10	2,599	1,448	34,954	17	-
Net investment income/(loss)		1,759,574	1,804,508	(10,382,943)	19,388,349	108,648,576	202,140,170	(1,968,943)	2,196,972
Expenses									
Responsible Entity fees	12.4	8,503	8,993	-	-	-	-	4,330	4,165
Interest expenses		928	500	405	1,958	3,992	1,601	33	35
Other expenses		-	-	292,447	410,502	128,374	324,002	38,652	29,331
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		9,431	9,493	292,852	412,460	132,366	325,603	43,015	33,531
Profit/(loss) from operating activities		1,750,143	1,795,015	(10,675,795)	18,975,889	108,516,210	201,814,567	(2,011,958)	2,163,441
Finance costs									
Distributions to unitholders		1,280,783	509,171	4,365,537	3,993,892	139,820,122	139,332,021	1,357,300	1,318,635
Change in net assets attributable to unitholders/ Total comprehensive income	4	469,360	1,285,844	(15,041,332)	14,981,997	(31,303,912)	62,482,546	(3,369,258)	844,806

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Comprehensive Income
for the financial year ended 30 June 2016**

	Note	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		357,155	786,991	-	-	72,358,427	121,516,116	-	-
Interest income		236,737	300,867	36,580,269	52,500,416	1,310,618	3,034,523	856,363	1,573,173
Unit trust distribution income		172,840	39,495	3,061,527	1,841,284	29,070,695	13,822,732	-	-
Net change in fair value of investments		(954,632)	(445,714)	16,189,368	6,974,708	(111,975,835)	7,203,947	1,131,022	1,218,686
Security lending income		-	-	-	-	199,084	-	-	-
Other income		7	-	1,812	2,350	371,323	124,624	-	719
Net investment income/(loss)		(187,893)	681,639	55,832,976	61,318,758	(8,665,688)	145,701,942	1,987,385	2,792,578
Expenses									
Responsible Entity fees	12.4	379,296	471,054	19,431	22,723	25,906	42,736	4,961	6,095
Interest expenses		-	-	15,306	75,553	402	1	62	1
Other expenses		12,199	34,690	-	15	2,367,081	3,883,855	22	215
Stock borrowing expenses		-	-	-	-	635,695	5,531,635	-	-
Operating expenses before finance costs		391,495	505,744	34,737	98,291	3,029,084	9,458,227	5,045	6,311
Profit/(loss) from operating activities		(579,388)	175,895	55,798,239	61,220,467	(11,694,772)	136,243,715	1,982,340	2,786,267
Finance costs									
Distributions to unitholders		408,872	1,127,264	56,893,445	75,000,642	114,469,999	133,077,055	1,920,396	2,748,064
Change in net assets attributable to unitholders/ Total comprehensive income	4	(988,260)	(951,369)	(1,095,206)	(13,780,175)	(126,164,771)	3,166,660	61,944	38,203

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Comprehensive Income for the financial year ended 30 June 2016

	Note	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		7,955,023	9,282,171	23,089,280	24,545,328	3,439,448	6,045,517	-	-
Interest income		257,917	401,517	402,927	789,993	46,014	114,624	12,903,380	17,533,683
Unit trust distribution income		3,194,614	2,913,784	13,512,454	21,201,122	703,955	766,558	17,806,105	9,997,971
Net change in fair value of investments		(31,881,608)	58,996,450	(7,707,276)	346,769,991	(11,175,330)	89,529,180	44,895,526	44,364,770
Security lending income		-	-	-	-	-	-	-	-
Other income		120	2,158	7,847	194,037	17,359	399,556	6,161	11,868
Net investment income/(loss)		(20,473,934)	71,596,080	29,305,232	393,500,471	(6,968,554)	96,855,435	75,611,172	71,908,292
Expenses									
Responsible Entity fees	12.4	-	-	34,705	50,766	76,804	75,668	-	-
Interest expenses		69,932	28,206	94,353	153,073	5,293	1,725	24,953	12,126
Other expenses		603,161	1,354,985	562,880	1,823,415	448,928	696,173	20,060	9,227
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		673,093	1,383,191	691,938	2,027,254	531,025	773,566	45,013	21,353
Profit/(loss) from operating activities		(21,147,027)	70,212,889	28,613,294	391,473,217	(7,499,579)	96,081,869	75,566,159	71,886,939
Finance costs									
Distributions to unitholders		11,958,413	15,534,030	168,232,704	291,622,035	29,958,700	83,188,045	67,560,349	10,364,441
Change in net assets attributable to unitholders/ Total comprehensive income	4	(33,105,440)	54,678,859	(139,619,410)	99,851,182	(37,458,279)	12,893,824	8,005,810	61,522,498

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Comprehensive Income for the financial year ended 30 June 2016

	Note	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Investment income									
Dividend income		370,456	931,862	28,179	41,956	7,018,920	8,161,100	6,932,898	9,031,764
Interest income		62,458	161,977	25,564	25,594	554,277	577,095	6,630,708	8,252,803
Unit trust distribution income		9,224,323	12,085,407	3,167,688	2,903,686	273,799	104,600	6,925,872	6,226,843
Net change in fair value of investments		36,725,723	26,226,618	12,721,167	9,643,339	48,044,918	15,293,287	1,883,472	17,226,220
Security lending income		-	-	-	-	11,621	70,032	21,237	129,153
Other income		10,766	156,210	-	-	12,447	21,938	21,114	-
Net investment income/(loss)		46,393,726	39,562,074	15,942,598	12,614,575	55,915,982	24,228,052	22,415,301	40,866,783
Expenses									
Responsible Entity fees	12.4	-	-	11,353	15,553	-	-	5,877,813	6,840,281
Interest expenses		346	1	58	-	-	-	-	-
Other expenses		291,897	664,202	47,287	53,889	399,937	443,693	610,747	316,168
Stock borrowing expenses		-	-	-	-	-	-	-	-
Operating expenses before finance costs		292,243	664,203	58,698	69,442	399,937	443,693	6,488,560	7,156,449
Profit/(loss) from operating activities		46,101,483	38,897,871	15,883,900	12,545,133	55,516,045	23,784,359	15,926,741	33,710,334
Finance costs									
Distributions to unitholders		36,992,792	57,555,727	2,940,447	1,908,647	7,970,470	9,085,322	11,516,213	12,904,848
Change in net assets attributable to unitholders/ Total comprehensive income	4	9,108,691	(18,657,856)	12,943,453	10,636,486	47,545,575	14,699,037	4,410,528	20,805,486

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Changes in Equity
for the financial year ended 30 June 2016**

The Schemes' net assets attributable to unitholders are classified as a liability under AASB 132 *Financial Instruments: Presentation*. As such the Schemes have no equity, and no items of changes in equity have been presented for the current or comparative year.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		-	-	27,001,630	31,917,513	-	-	628,975	979,827
Interest received		1,424,111	1,536,052	920,894	568,440	3,524,168	1,610,528	2,620,253	1,280,197
Unit trust distribution received		-	-	940,836	141,416	-	-	-	-
Other income received		-	-	-	139,427	-	-	197	-
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	-	-
Interest paid		-	-	-	-	-	(1)	-	-
Operating expenses paid		-	-	(1,701,489)	(866,657)	(229,647)	(89,815)	(43,331)	(51,933)
Proceeds from sale of investments		5,594,484,706	4,655,013,088	444,887,645	355,987,804	121,204,701	50,656,846	99,948,138	62,230,097
Purchase of investments		(6,378,087,205)	(4,766,605,481)	(391,838,958)	(268,420,017)	(227,044,513)	(115,255,930)	(17,785,432)	(176,823,464)
Net cash flows from/(used in) operating activities	9	(782,178,388)	(110,056,341)	80,210,558	119,467,926	(102,545,291)	(63,078,372)	85,368,800	(112,385,276)
Cash flows from financing activities:									
Proceeds from issue of units		2,667,216,305	1,213,480,807	31,776,487	7,036,328	157,443,778	95,710,087	12,965,342	137,361,018
Payments for redemption of units		(1,887,074,105)	(1,099,281,294)	(103,454,535)	(116,295,193)	(15,607,571)	(5,642,566)	(87,768,175)	(5,518,192)
Distributions paid		-	-	-	-	(2,962,741)	(1,205,604)	(3,076,206)	(1,720,957)
Net cash flows from/(used in) financing activities		780,142,200	114,199,513	(71,678,048)	(109,258,865)	138,873,466	88,861,917	(77,879,039)	130,121,869
Net increase/(decrease) in cash and cash equivalents		(2,036,188)	4,143,172	8,532,510	10,209,061	36,328,175	25,783,545	7,489,761	17,736,593
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		64,486,269	60,343,097	27,500,722	17,291,661	25,807,960	24,415	17,736,593	-
Cash and cash equivalents at the end of the financial year		62,450,081	64,486,269	36,033,232	27,500,722	62,136,135	25,807,960	25,226,354	17,736,593

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

**Statements of Cash Flows
for the financial year ended 30 June 2016**

	Note	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		-	-	342,651	249,580	-	-	3,259,094	1,865,687
Interest received		9,265,210	10,048,750	6,788	45,583	34,553	15	85,811	80,697
Unit trust distribution received		-	-	12,787,352	13,266,650	607,298	-	1,404,063	-
Other income received		-	6,775	6,631	12,370	3,014	-	-	-
Realised foreign exchange gains/(losses)		-	-	-	-	(390,831)	-	329,879	2,688,879
Interest paid		-	-	-	(126)	-	-	(63,569)	(6,170)
Operating expenses paid		(124)	-	(122,155)	(189,982)	(9,840)	-	(2,003,015)	(899,642)
Proceeds from sale of investments		218,727,898	186,468,469	55,019,431	86,062,723	1,350,095	-	148,717,812	79,166,681
Purchase of investments		(202,679,918)	(209,304,940)	(43,422,028)	(50,538,979)	(38,938,979)	-	(268,714,119)	(261,955,879)
Net cash flows from/(used in) operating activities	9	25,313,066	(12,780,946)	24,618,670	48,907,819	(37,344,690)	15	(116,984,044)	(179,059,747)
Cash flows from financing activities:									
Proceeds from issue of units		116,805,699	127,490,048	12,068,314	1,369,677	41,922,638	-	143,178,893	219,186,857
Payments for redemption of units		(135,899,332)	(101,077,722)	(33,544,911)	(53,977,432)	(1,190,876)	(949)	(21,895,966)	(4,445,250)
Distributions paid		(10,234,832)	(11,710,967)	-	-	-	(103)	(14,793,704)	(543,671)
Net cash flows from/(used in) financing activities		(29,328,465)	14,701,359	(21,476,597)	(52,607,755)	40,731,762	(1,052)	106,489,223	214,197,936
Net increase/(decrease) in cash and cash equivalents		(4,015,399)	1,920,413	3,142,073	(3,699,936)	3,387,072	(1,037)	(10,494,821)	35,138,189
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	(5,294)	-	(448,817)	329,469
Cash and cash equivalents at the beginning of the financial year		8,442,582	6,522,169	641,639	4,341,575	6	1,043	35,467,658	-
Cash and cash equivalents at the end of the financial year		4,427,183	8,442,582	3,783,712	641,639	3,381,784	6	24,524,020	35,467,658

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		28,043,049	33,771,901	-	-	-	-	361,626	567,436
Interest received		643,719	370,637	5,324,099	4,212,663	126,830	178,404	41,294	86,949
Unit trust distribution received		208,649	74,669	-	-	-	-	8,095,647	6,914,766
Other income received		15,878	53,944	-	46,253	-	191	-	52,028
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	(13,279,862)	(30,677,959)
Interest paid		-	-	-	-	-	-	(28)	(1,946)
Operating expenses paid		(1,141,721)	(730,422)	(88,185)	-	(6,894)	-	(906,836)	(863,586)
Proceeds from sale of investments		355,986,143	274,937,301	-	-	-	-	177,691,074	171,934,826
Purchase of investments		(286,908,236)	(202,089,172)	-	-	-	-	(151,765,245)	(168,265,775)
Net cash flows from/(used in) operating activities	9	96,847,481	106,388,858	5,235,914	4,258,916	119,936	178,595	20,237,670	(20,253,261)
Cash flows from financing activities:									
Proceeds from issue of units		37,212,331	2,835,484	251,683,814	218,636,700	22,098	200,075	10,006,123	37,134,557
Payments for redemption of units		(118,845,685)	(99,226,695)	(156,117,420)	(145,493,893)	(1,240,626)	(1,876,114)	(27,877,138)	(17,815,015)
Distributions paid		-	-	(260,947)	(237,788)	(24,850)	(37,713)	(217,475)	(126,865)
Net cash flows from/(used in) financing activities		(81,633,354)	(96,391,211)	95,305,447	72,905,019	(1,243,378)	(1,713,752)	(18,088,490)	19,192,677
Net increase/(decrease) in cash and cash equivalents		15,214,127	9,997,647	100,541,361	77,163,935	(1,123,442)	(1,535,157)	2,149,180	(1,060,584)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	626	58
Cash and cash equivalents at the beginning of the financial year		13,886,883	3,889,236	212,245,858	135,081,923	7,547,336	9,082,493	1,839,964	2,900,490
Cash and cash equivalents at the end of the financial year		29,101,010	13,886,883	312,787,219	212,245,858	6,423,894	7,547,336	3,989,770	1,839,964

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		-	-	4,099,329	3,716,924	13,341,748	21,202,528	1,225,148	1,349,266
Interest received		2,244,575	2,083,996	17,430	23,316	2,904	68,483	26,099	32,154
Unit trust distribution received		-	-	75,353	38,383	3,931,259	4,712,497	94,069	48,979
Other income received		8	804	15,098	1	-	-	801	10,761
Realised foreign exchange gains/(losses)		(566,373)	(3,184,305)	(26,087)	310,841	63,313	401,598	-	-
Interest paid		(928)	(500)	(405)	(1,958)	(3,992)	(1,601)	(33)	(35)
Operating expenses paid		(8,536)	(9,199)	(292,447)	(455,133)	(414,178)	(857,593)	(43,006)	(33,293)
Proceeds from sale of investments		67,085,822	64,785,602	273,237,348	434,596,769	971,554,217	651,668,317	15,254,864	11,804,771
Purchase of investments		(66,750,018)	(72,251,862)	(266,008,615)	(525,308,531)	(650,679,395)	(646,032,173)	(12,344,109)	(8,270,803)
Net cash flows from/(used in) operating activities	9	2,004,550	(8,575,464)	11,117,004	(87,079,388)	337,795,876	31,162,056	4,213,833	4,941,800
Cash flows from financing activities:									
Proceeds from issue of units		6,914,479	17,305,343	2,792,391	113,956,984	104,148,039	515,478,042	2,720,135	4,581,645
Payments for redemption of units		(5,555,654)	(4,933,967)	(11,442,372)	(26,215,668)	(443,740,748)	(549,603,784)	(7,490,298)	(8,867,859)
Distributions paid		-	(40,749)	-	-	-	-	(8,665)	(7,273)
Net cash flows from/(used in) financing activities		1,358,825	12,330,627	(8,649,981)	87,741,316	(339,592,709)	(34,125,742)	(4,778,828)	(4,293,487)
Net increase/(decrease) in cash and cash equivalents		3,363,375	3,755,163	2,467,023	661,928	(1,796,833)	(2,963,686)	(564,995)	648,313
Effect of exchange rate fluctuations on cash and cash equivalents		238	282	(3,468)	366	(4,511)	1,951	-	-
Cash and cash equivalents at the beginning of the financial year		7,574,013	3,818,568	1,108,172	445,878	3,072,372	6,034,107	1,736,838	1,088,525
Cash and cash equivalents at the end of the financial year		10,937,626	7,574,013	3,571,727	1,108,172	1,271,028	3,072,372	1,171,843	1,736,838

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		389,550	830,504	-	-	82,141,669	121,934,640	-	-
Interest received		251,216	289,534	38,233,933	55,412,598	1,306,102	3,100,506	921,573	1,674,667
Unit trust distribution received		45,850	59,069	-	-	5,004,450	6,207,465	-	-
Other income received		-	-	2,383	2,086	500,612	-	-	1,273
Realised foreign exchange gains/(losses)		-	-	(108,052)	45,146	-	-	8,850	929
Interest paid		-	-	(15,306)	(75,553)	(402)	(1)	(62)	(1)
Operating expenses paid		(404,878)	(509,794)	(20,359)	(22,157)	(3,373,491)	(9,420,091)	(5,317)	(6,156)
Proceeds from sale of investments		29,052,755	61,544,472	458,099,051	1,636,099,888	1,805,661,116	1,470,911,703	215,380,975	334,448,776
Purchase of investments		(39,205,034)	(54,781,466)	(354,857,471)	(1,449,602,351)	(1,491,862,290)	(979,307,444)	(201,159,482)	(334,101,322)
Net cash flows from/(used in) operating activities	9	(9,870,541)	7,432,319	141,334,179	241,859,657	399,377,766	613,426,778	15,146,537	2,018,166
Cash flows from financing activities:									
Proceeds from issue of units		996,226	4,089,492	19,590,496	35,199,107	97,794,997	92,467,447	1,518,540	121,240,432
Payments for redemption of units		(8,440,369)	(6,002,375)	(164,844,442)	(260,977,314)	(482,634,636)	(730,607,367)	(22,953,298)	(125,585,323)
Distributions paid		(151,570)	(274,857)	(275,827)	(191,521)	(161,006)	(186,089)	(20,093)	(32,492)
Net cash flows from/(used in) financing activities		(7,595,713)	(2,187,740)	(145,529,773)	(225,969,728)	(385,000,645)	(638,326,009)	(21,454,851)	(4,377,383)
Net increase/(decrease) in cash and cash equivalents		(17,466,254)	5,244,579	(4,195,594)	15,889,929	14,377,121	(24,899,231)	(6,308,314)	(2,359,217)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	(7,580)	7,433	-	-	(1,991)	641
Cash and cash equivalents at the beginning of the financial year		17,909,580	12,665,001	23,053,346	7,155,984	37,103,048	62,002,279	10,921,922	13,280,498
Cash and cash equivalents at the end of the financial year		443,326	17,909,580	18,850,172	23,053,346	51,480,169	37,103,048	4,611,617	10,921,922

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		7,991,071	9,637,726	23,490,543	24,768,607	3,418,066	6,147,342	-	-
Interest received		255,026	459,522	395,862	844,200	46,803	123,500	13,936,828	18,632,136
Unit trust distribution received		320,724	383,098	31,672	199	686,565	709,020	-	-
Other income received		130,162	-	-	1,224,990	15,889	377,570	7,491	-
Realised foreign exchange gains/(losses)		234,114	1,238,398	5,449,222	4,992,893	148,952	1,134,533	(20,592,588)	(46,533,751)
Interest paid		(69,932)	(28,206)	(94,353)	(153,073)	(5,293)	(1,725)	(24,953)	(12,126)
Operating expenses paid		(603,161)	(1,506,020)	(770,779)	(1,875,661)	(527,308)	(767,852)	(20,060)	(43,231)
Proceeds from sale of investments		277,010,603	818,047,943	2,064,780,537	2,093,119,265	470,152,629	749,693,583	826,006,872	1,138,357,089
Purchase of investments		(202,887,596)	(676,847,497)	(1,762,165,616)	(1,636,115,431)	(389,947,316)	(680,208,740)	(586,077,278)	(922,302,310)
Net cash flows from/(used in) operating activities	9	82,381,011	151,384,964	331,117,088	486,805,989	83,988,987	77,207,231	233,236,312	188,097,807
Cash flows from financing activities:									
Proceeds from issue of units		4,415,048	26,253,333	182,499,523	517,339,546	10,020,635	64,561,566	8,980,001	70,000,001
Payments for redemption of units		(89,484,656)	(214,056,461)	(485,141,874)	(1,025,455,266)	(93,933,966)	(145,878,269)	(234,541,254)	(271,079,922)
Distributions paid		-	-	(924,128)	(505,792)	(2,546,503)	(1,583,309)	-	-
Net cash flows from/(used in) financing activities		(85,069,608)	(187,803,128)	(303,566,479)	(508,621,512)	(86,459,834)	(82,900,012)	(225,561,253)	(201,079,921)
Net increase/(decrease) in cash and cash equivalents		(2,688,597)	(36,418,164)	27,550,609	(21,815,523)	(2,470,847)	(5,692,781)	7,675,059	(12,982,114)
Effect of exchange rate fluctuations on cash and cash equivalents		(73,157)	90,884	(111,843)	361,443	(28,110)	25,499	35	(35)
Cash and cash equivalents at the beginning of the financial year		16,012,747	52,340,027	30,047,594	51,501,674	9,325,724	14,993,006	12,491,247	25,473,396
Cash and cash equivalents at the end of the financial year		13,250,993	16,012,747	57,486,360	30,047,594	6,826,767	9,325,724	20,166,341	12,491,247

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Statements of Cash Flows for the financial year ended 30 June 2016

	Note	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Cash flows from operating activities:									
Dividends received		392,140	910,178	28,179	41,956	6,743,032	7,109,446	7,525,358	9,090,576
Interest received		64,164	176,379	24,395	26,403	552,985	584,886	6,940,902	8,288,899
Unit trust distribution received		9,249,672	12,370,691	2,647,756	3,399,160	51,495	50,980	5,157,765	7,697,057
Other income received		-	69,596	230	1,425	25,933	95,874	-	125,560
Realised foreign exchange gains/(losses)		(19,219,174)	(54,235,493)	(14,666)	(142,473)	-	-	(132,679)	(1,522,267)
Interest paid		(346)	(1)	(58)	-	-	-	-	-
Operating expenses paid		(376,583)	(664,202)	(59,092)	(69,215)	(399,937)	(443,693)	(6,599,963)	(7,239,613)
Proceeds from sale of investments		227,375,830	574,479,266	24,390,571	22,577,163	132,528,358	130,682,253	274,750,194	246,012,886
Purchase of investments		(178,085,274)	(356,097,613)	(10,866,573)	(14,940,549)	(108,720,461)	(101,529,098)	(212,202,226)	(157,761,045)
Net cash flows from/(used in) operating activities	9	39,400,429	177,008,801	16,150,742	10,893,870	30,781,405	36,550,648	75,439,351	104,692,053
Cash flows from financing activities:									
Proceeds from issue of units		500,001	120,354,563	5,909,015	3,650,142	1,316,795	1,723,574	8,163,487	9,445,714
Payments for redemption of units		(36,007,930)	(299,895,671)	(21,603,115)	(15,631,793)	(30,736,805)	(33,894,897)	(77,228,326)	(112,839,916)
Distributions paid		-	-	(32,639)	(106,309)	-	-	(2,161,301)	(3,411,153)
Net cash flows from/(used in) financing activities		(35,507,929)	(179,541,108)	(15,726,739)	(12,087,960)	(29,420,010)	(32,171,323)	(71,226,140)	(106,805,355)
Net increase/(decrease) in cash and cash equivalents		3,892,500	(2,532,307)	424,003	(1,194,090)	1,361,395	4,379,325	4,213,211	(2,113,302)
Effect of exchange rate fluctuations on cash and cash equivalents		898	1,530	(10)	163	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		2,624,136	5,154,913	1,074,325	2,268,252	25,706,847	21,327,522	10,287,190	12,400,492
Cash and cash equivalents at the end of the financial year		6,517,534	2,624,136	1,498,318	1,074,325	27,068,242	25,706,847	14,500,401	10,287,190

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 28 to 115.

Notes to the Financial Statements for the financial year ended 30 June 2016

1. Reporting entity

The Schemes included in these financial statements are registered Managed Investment Schemes under the *Corporations Act 2001*. The financial statements of the Schemes are for the financial year ended 30 June 2016.

2. Basis of preparation

2.1 Statement of compliance

The financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards adopted by the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The financial statements of the Schemes comply with International Financial Reporting Standards (IFRS) and interpretations adopted by the International Accounting Standards Board (IASB).

The financial statements were approved by the Board of Directors of the Responsible Entity on 8 September 2016.

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except for financial instruments at fair value through profit or loss, which are measured at fair value and loans and receivables and financial liabilities other than those at fair value through profit or loss which are measured at amortised cost.

2.3 Functional and presentation currency

The financial statements are presented in Australian dollars, which is the Schemes' functional currency.

2.4 Use of estimates and judgements

The preparation of the financial statements which are in conformity with IFRS, requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and the disclosure of contingent assets and liabilities. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgement about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

Note 10.5 Valuation of financial instruments contains information about the estimation of fair values of financial instruments.

The Schemes have been re-assessed as at 30 June 2016 and continued to meet the definition of the investment entities under the definition of AASB 10 *Consolidated Financial Statements* as the following criteria are met:

- The Schemes obtain and manage funds for the purpose of providing investors of the Schemes with investment management services;
- The Schemes have committed to their investors that their business purposes are to invest funds solely for return from capital appreciation and investment income; and
- The Schemes measure and evaluate the performance of their investments on a fair value basis.

2.5 Going concern

The financial statements have been prepared on a going concern basis.

2.6 Changes in accounting policies

There were no changes in the accounting policies of the Schemes during the financial year.

Notes to the Financial Statements for the financial year ended 30 June 2016

3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

The Schemes have not early adopted any accounting standard.

3.1 Foreign currency translation

Foreign currency transactions are translated to Australian dollars at the rates of exchange prevailing at the dates of the transactions. Assets and liabilities denominated in foreign currencies are translated at the rates of exchange prevailing at the reporting date. Unrealised foreign exchange gains or losses, arising in translation of assets and liabilities denominated in foreign currencies at reporting date, are recognised as part of the 'Net change in fair value of investments' in the Statements of Comprehensive Income. Realised gains and losses on amounts denominated in foreign currencies are also brought to account as part of 'Net change in fair value of investments' in the Statements of Comprehensive Income and as part of 'Realised foreign exchange gains/(losses)' in the Statements of Cash Flows.

3.2 Financial instruments

3.2.1 Recognition and initial measurement

Financial assets and liabilities held at fair value through profit or loss are recognised initially on the trade date at which the Schemes become a party to the contractual provisions of the instrument. Other financial assets and liabilities are recognised on the due date they originated.

Financial assets and financial liabilities held at fair value through the profit or loss are measured initially at fair value, with transaction costs recognised in the Statements of Comprehensive Income. Financial assets or liabilities not held at fair value through profit or loss are measured initially at fair value plus transaction costs that are directly attributable to its acquisition or issue.

3.2.2 Derecognition

The Schemes derecognise financial assets when the contractual rights to the cash flows from the financial assets expire or they transfer the financial assets and the transfer qualifies for derecognition in accordance with AASB 139 *Financial Instruments: Recognition and Measurement*.

A financial liability is derecognised when the obligation specified in the contract is discharged, cancelled or expired.

3.2.3 Classification

Financial assets and financial liabilities held at fair value through profit or loss are classified as held for trading. These include investments in equity instruments, interest bearing securities, derivatives and units in Exchange Traded Funds (ETFs), listed and unlisted unit trusts.

Financial assets measured at amortised cost include cash and cash equivalents, accounts receivable and loans and receivables. Financial liabilities measured at amortised cost include balances due to brokers and accounts payable.

3.2.4 Measurement

Subsequent to initial recognition, all instruments classified at fair value through profit or loss are measured at fair value with changes in their fair value recognised in the Statements of Comprehensive Income.

Financial liabilities, other than those at fair value through profit or loss, are measured at amortised cost using the effective interest rate method.

Financial liabilities arising from the redeemable units issued by the Schemes are carried at the redemption amount representing the investors' rights to the residual interest in the Schemes' assets, which is the fair value at the reporting date.

Refer to Note 10.5 Valuation of financial instruments for additional disclosures.

Notes to the Financial Statements for the financial year ended 30 June 2016

3.2.5 Fair value measurement principles

The Schemes have adopted AASB 13 *Fair Value Measurement* and as a result the Schemes have adopted the definition of fair value, as set out below.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal, or in its absence, the most advantageous market to which the Schemes have access at that date. The fair value of a liability reflects its non - performance risk.

The prices used to value investments include, but are not limited to:

- independent prices obtained for each security;
- quoted 'bid' prices on long securities and quoted 'ask' prices on securities sold short;
- redemption prices published by the relevant Responsible Entity, for investments into unlisted unit trusts.

In accordance with the Constitutions, the Schemes are contractually obliged to redeem units at redemption price, which includes an allowance for transaction costs that would be incurred by the Schemes on disposal of assets required to fund the redemptions. Where a transaction cost factor has been incurred, there will be a difference between the carrying amount of the net assets of the Schemes (excluding the unitholders' funds classified as a financial liability) and the contractual amount payable to unitholders which is based on the redemption price. The 'Adjustment arising from different unit pricing and accounting valuation' is presented in the Statements of Financial Position as part of the 'Net assets attributable to unitholders'.

When applicable, the Schemes measure the fair value of an instrument using the quoted prices in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

When there is no quoted price in an active market, the Schemes use valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all the factors that market participants would take into account in pricing a transaction.

3.2.6 Offsetting

Financial assets and liabilities are offset and the net amount presented in the Statements of Financial Position when, and only when, the Schemes have a legal right to offset the amounts and they intend either to settle on a net basis or realise the asset and settle the liability simultaneously.

Refer to Note 10.2.11 Offsetting financial assets and financial liabilities for additional disclosures.

Income and expenses are presented on a net basis only when permitted under AASBs, e.g. for gains and losses arising from a group of similar transactions, such as gains and losses from financial instruments at fair value through profit or loss.

3.2.7 Derivative financial instruments

The Schemes use derivative financial instruments to hedge their exposure to foreign exchange and interest rate risks arising from investment activities. In accordance with their investment strategy, the Schemes hold or issue derivative financial instruments for hedging purposes.

Derivative financial instruments are recognised initially at cost. Subsequent to initial recognition, derivative financial instruments are stated at fair value. The gain or loss on remeasurement to fair value is recognised immediately in the Statements of Comprehensive Income.

3.3 Net assets attributable to unitholders

Units are redeemable at the unitholders' option, however, applications and redemptions may be suspended by the Responsible Entity if it is in the best interests of the unitholders. The units are classified as financial liabilities as the units can be put back to the Schemes at any time for cash based on the redemption price. The fair value of redeemable units is measured at the redemption amount that is payable (based on the redemption unit price) at the end of the reporting period if unitholders exercised their right to redeem units from the Schemes.

3.4 Terms and conditions of units

The Schemes included in these financial statements have between one and four classes of units.

Each unit issued within each class confers upon the unitholders an equal interest in the relevant class and is of equal value. The rights, obligations and restrictions attached to each unit in each class are identical in all respects. The classes in the Schemes differ in terms of the Responsible Entity fees charged.

Notes to the Financial Statements for the financial year ended 30 June 2016

A unit does not confer any interest in any particular asset or investment of the Schemes. Unitholders have various rights under the applicable Constitution and the *Corporations Act 2001*, including the right to have their units redeemed, receive income distributions and attend and vote at meetings of unitholders.

3.5 Cash and cash equivalents

For the purpose of presentation in the Statements of Cash Flows, cash and cash equivalents may include cash at bank, deposits held at call with financial institutions, other short term, highly liquid investments with original maturities of three months or less from the date of acquisition that are readily convertible to known amounts of cash which are subject to an insignificant risk of changes in value, and bank overdrafts.

3.6 Loans and receivables

Loans and receivables in the Statements of Financial Position comprise term deposits with an original maturity greater than 3 months. Term deposits are carried at amortised cost.

The Schemes recognise loans and receivables on the date the Schemes become party to the contractual agreement. Loans and receivables are derecognised when the right to receive cash flows from them expires.

3.7 Interest

Interest income is recognised in the Statements of Comprehensive Income as it accrues, using the effective interest method of the instrument calculated at the acquisition or origination date. Interest income includes the amortisation of any discount or premium, transaction costs or other differences between the initial carrying amount of an interest-bearing instrument and its amount at maturity calculated on an effective interest rate basis. Interest income is recognised on a gross basis, including withholding tax, if any.

3.8 Dividend income

Dividend income relating to exchange-traded equity investments is recognised in the Statements of Comprehensive Income on the ex-dividend date.

In some cases, the Schemes may receive or choose to receive dividends in the form of additional shares rather than cash. In such cases the Schemes recognise the dividend income for the amount of the cash dividend alternative with the corresponding debit treated as an additional investment.

Dividends declared on securities sold short is accrued on ex-dividend date and recognised as an expense in the Statements of Comprehensive Income.

3.9 Distribution income

Income distributions from ETFs, listed unit trusts and unlisted unit trusts are recognised in the Statements of Comprehensive Income as unit trust distribution income on a present entitlement basis.

3.10 Security lending income

Income earned from lending stocks to counterparties is accrued as earned and received on a monthly basis.

As at 30 June 2016, the Schemes no longer engaged in securities lending.

3.11 Expenses

All expenses, including Responsible Entity fees, are recognised in the Statements of Comprehensive Income on an accruals basis.

Interest expense is interest accrued on overdraft balances held during the financial year.

3.12 Foreign exchange gains and losses

Foreign exchange gains and losses on financial assets and financial liabilities held at fair value through profit or loss are recognised together with other changes in the fair value. Included in the profit or loss line item are net foreign exchange gains or losses on monetary financial assets and financial liabilities other than those classified at fair value through profit or loss.

Notes to the Financial Statements for the financial year ended 30 June 2016

3.13 Distribution and taxation

Under current legislation the Schemes are not subject to income tax as taxable income (including assessable realised capital gains) is distributed in full to the unitholders. The Schemes fully distribute their distributable income, calculated in accordance with the Schemes' Constitutions and applicable taxation legislation, to the unitholders who are presently entitled to the income under the Constitutions.

Financial instruments held at fair value may include unrealised capital gains. Should such a gain be realised, the portion of the gain that is subject to capital gains tax will be distributed so that the Schemes are not subject to capital gains tax.

3.14 Finance costs

Distributions paid and payable on units are recognised in the Statements of Comprehensive Income as finance costs and as a liability until paid. Distributions paid are included in cash flows from financing activities in the Statements of Cash Flows.

3.15 Receivables

Receivables are carried at amortised cost and may include amounts for unsettled sales, accrued income and other receivables such as Reduced Input Tax Credits (RITC).

Unsettled sales are amounts due from brokers for securities sold that have not been received at reporting date. Trades are recorded on trade date, and normally settle within three business days. Accrued income may include amounts for dividends, trust distributions, interest income and compensation income. Amounts are generally received within 30 days of being recorded as receivables. RITC is the amount of Goods and Service Tax (GST) recoverable from the Australian Taxation Office (ATO).

3.16 Payables

Payables may include amounts for unsettled purchases, accrued expenses and other payables such as GST.

Unsettled purchases are amounts due to brokers for securities purchased that have not been paid at reporting date. Trades are recorded on trade date and normally settle within three business days. Accrued expenses include Responsible Entity fees payable. Payables include any interest payable on long term investment loans.

3.17 Change in net assets attributable to unitholders

Income not distributed is included in net assets attributable to unitholders. Movements in net assets attributable to unitholders are recognised in the Statements of Comprehensive Income.

3.18 Goods and services tax

Expenses incurred by the Schemes are recognised net of the amount of GST recoverable from the ATO as RITC.

Payables are stated with the amount of GST included. The net amount of GST recoverable from the ATO is included in receivables in the Statements of Financial Position. Cash flows relating to GST are included in the Statements of Cash Flows on a gross basis.

3.19 New standards and interpretations not yet adopted

Certain new accounting standards and interpretations were available for early adoption but have not been applied by the Schemes in these Financial Statements:

- AASB 9 *Financial Instruments (and applicable amendments)* replacing AASB 139 *Financial Instruments: Recognition and Measurement*. AASB 9 is applicable for annual reporting periods beginning on or after 1 January 2018. AASB 9 addresses the classification, measurement and derecognition of financial assets and financial liabilities. The standard is not applicable until periods commencing 1 January 2018 but is available for early adoption. When adopted, there will be no impact of the standard on the Schemes' accounting for financial instruments as movements in the fair value of investments and derivatives will continue to be recognised in the Statements of Comprehensive Income in the periods in which they occur.
- AASB 15 *Revenue from Contracts with Customers*. AASB 15 is applicable for reporting periods beginning on or after 1 January 2018. The standard contains a single model that applies to contracts with customers and two approaches to recognising revenue; at a point in time and over time. The model features a contract based five-step analysis of transactions to determine whether, how much and when revenue is recognised. This is likely to have a minimal impact to the Schemes if any, due to the nature of the revenue (investment) not falling within the scope of the standard.

Management is continuing to assess the impact of the above accounting standards.

Notes to the Financial Statements for the financial year ended 30 June 2016

4. Net assets attributable to unitholders

The Schemes consider their net assets attributable to unitholders as capital, notwithstanding net assets attributable to unitholders are classified as a liability.

The amount of net assets attributable to unitholders can change significantly on a daily basis as the Schemes are subject to daily applications and redemptions at the discretion of unitholders.

Daily applications and redemptions are reviewed relative to the liquidity of the Schemes' underlying assets on a daily basis by the Responsible Entity. Under the terms of each Scheme's Constitution, the Responsible Entity has the discretion to reject an application for units and to defer or adjust a redemption of units if the exercise of such discretion is in the best interests of unitholders.

Movements in the number of units and net assets attributable to unitholders of the Schemes during the year are as follows:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942
Applications	3,235,802,507	1,245,819,034	60,825,198	41,357,609	156,881,011	96,487,398	12,986,115	137,451,942
Redemptions	(2,418,993,553)	(1,099,281,294)	(103,454,535)	(116,295,193)	(15,607,571)	(5,642,566)	(87,768,175)	(5,518,192)
Change in net assets attributable to unitholders	(72,039)	(28,169)	(51,619,704)	4,612,633	(70,235)	(57,812)	(219,160)	(1,524,346)
Closing balance	2,107,125,607	1,290,388,692	621,223,936	715,472,977	234,840,948	93,637,743	55,438,126	130,439,346
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	1,267,110,392	1,133,551,156	510,701,552	563,247,635	93,563,592	2,868,983	133,265,738	30,000
Applications	3,235,163,707	1,205,205,005	45,015,864	29,319,150	157,961,611	96,357,678	13,255,241	138,814,679
Redemptions	(2,412,282,419)	(1,071,645,769)	(77,533,034)	(81,865,233)	(15,657,420)	(5,663,069)	(89,636,777)	(5,578,941)
Closing balance	2,089,991,680	1,267,110,392	478,184,382	510,701,552	235,867,783	93,563,592	56,884,202	133,265,738
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	253,498,840	229,330,318	242,942,374	249,460,201	7	943	240,298,982	-
Applications	115,913,246	127,924,475	20,717,971	13,436,728	42,028,253	-	142,384,382	220,544,472
Redemptions	(135,899,332)	(100,777,787)	(33,932,302)	(53,977,432)	(1,190,876)	(949)	(21,895,966)	(4,445,250)
Change in net assets attributable to unitholders	5,153,724	(2,978,166)	41,002,087	34,022,877	(339,190)	13	(40,896,166)	24,199,760
Closing balance	238,666,478	253,498,840	270,730,130	242,942,374	40,498,194	7	319,891,232	240,298,982
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	237,671,110	214,483,745	295,169,924	345,300,435	248	40,332	197,152,483	-
Applications	107,995,420	117,098,863	24,379,374	17,510,123	43,628,651	-	119,374,210	201,089,334
Redemptions	(126,019,476)	(93,911,498)	(39,002,552)	(67,640,634)	(1,269,255)	(40,084)	(19,231,423)	(3,936,851)
Closing balance	219,647,054	237,671,110	280,546,746	295,169,924	42,359,644	248	297,295,270	197,152,483

Notes to the Financial Statements for the financial year ended 30 June 2016

4. Net assets attributable to unitholders

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754	236,051,823	198,688,229
Applications	72,811,726	40,536,499	257,600,609	221,994,668	115,533	343,043	38,812,262	48,548,014
Redemptions	(122,997,110)	(99,226,695)	(158,576,231)	(146,710,137)	(1,242,426)	(1,876,114)	(41,943,580)	(17,775,505)
Change in net assets attributable to unitholders	(77,873,540)	(11,478,220)	-	-	-	-	11,561,506	6,591,085
Closing balance	503,043,878	631,102,802	310,045,686	211,021,308	6,420,790	7,547,683	244,482,011	236,051,823
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	560,938,097	611,128,373	210,048,953	135,617,032	7,532,940	9,066,010	161,224,695	141,692,058
Applications	68,620,111	35,204,355	256,144,579	221,142,058	130,276	343,044	26,597,892	33,055,608
Redemptions	(121,471,977)	(85,394,631)	(158,576,231)	(146,710,137)	(1,242,426)	(1,876,114)	(27,425,967)	(13,522,971)
Closing balance	508,086,231	560,938,097	307,617,301	210,048,953	6,420,790	7,532,940	160,396,620	161,224,695
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221	33,195,793	35,162,390
Applications	6,914,481	18,849,094	7,901,401	122,709,802	927,559,289	549,203,443	13,927,233	6,056,456
Redemptions	(5,555,654)	(4,933,967)	(11,442,372)	(26,215,668)	(1,338,599,041)	(549,603,784)	(17,298,551)	(8,867,859)
Change in net assets attributable to unitholders	469,360	1,285,844	(15,041,332)	14,981,997	(31,303,912)	62,482,546	(3,369,258)	844,806
Closing balance	69,715,978	67,887,791	183,157,661	201,739,964	444,089,762	886,433,426	26,455,217	33,195,793
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	67,712,333	53,877,113	264,216,221	130,345,858	284,907,335	276,689,164	23,145,747	25,100,939
Applications	6,934,735	18,991,032	10,860,243	170,424,842	311,158,777	166,515,401	10,231,700	4,225,955
Redemptions	(5,523,763)	(5,155,812)	(16,313,886)	(36,554,479)	(440,902,707)	(158,297,230)	(12,771,515)	(6,181,147)
Closing balance	69,123,305	67,712,333	258,762,578	264,216,221	155,163,405	284,907,335	20,605,932	23,145,747

Notes to the Financial Statements for the financial year ended 30 June 2016

4. Net assets attributable to unitholders

	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341	94,350,968	95,508,945
Applications	1,973,407	5,746,094	288,039,564	93,972,760	786,612,065	219,837,784	22,040,620	124,391,402
Redemptions	(8,440,369)	(6,002,375)	(543,779,945)	(260,978,288)	(1,571,313,025)	(730,616,783)	(41,395,426)	(125,587,582)
Change in net assets attributable to unitholders	(988,260)	(951,369)	(1,095,206)	(13,780,175)	(126,164,771)	3,166,660	61,944	38,203
Closing balance	20,972,878	28,428,100	780,427,044	1,037,262,631	1,922,751,271	2,833,617,002	75,058,106	94,350,968
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	26,907,571	27,119,514	982,373,547	1,135,956,803	2,656,320,730	3,122,232,889	94,565,415	95,691,504
Applications	1,838,910	5,195,148	271,146,299	85,701,981	773,395,059	200,717,085	22,091,055	124,386,976
Redemptions	(8,106,268)	(5,407,091)	(510,194,363)	(239,285,237)	(1,546,754,018)	(666,629,244)	(41,420,603)	(125,513,065)
Closing balance	20,640,213	26,907,571	743,325,483	982,373,547	1,882,961,771	2,656,320,730	75,235,867	94,565,415
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264	1,104,974,885	1,153,337,184
Applications	123,930,894	41,210,196	1,322,399,503	679,562,663	212,618,196	176,945,443	251,350,863	161,195,125
Redemptions	(203,192,114)	(219,847,853)	(1,343,070,485)	(1,025,455,280)	(239,542,620)	(145,879,513)	(670,026,609)	(271,079,922)
Change in net assets attributable to unitholders	(33,105,440)	54,678,859	(139,619,410)	99,851,182	(37,458,279)	12,893,824	8,005,810	61,522,498
Closing balance	322,200,958	434,567,618	1,133,713,912	1,294,004,304	219,666,315	284,049,018	694,304,949	1,104,974,885
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	434,430,086	617,170,002	1,193,258,888	1,462,626,524	283,734,091	237,631,709	1,042,636,586	1,146,707,253
Applications	130,721,971	44,714,946	1,201,980,764	654,404,673	221,790,218	173,079,009	232,580,260	158,761,260
Redemptions	(213,737,524)	(227,454,862)	(1,222,584,746)	(923,772,309)	(258,826,908)	(126,976,627)	(618,269,542)	(262,831,927)
Closing balance	351,414,533	434,430,086	1,172,654,906	1,193,258,888	246,697,401	283,734,091	656,947,304	1,042,636,586

Notes to the Financial Statements for the financial year ended 30 June 2016

4. Net assets attributable to unitholders

	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Opening balance	306,643,432	468,288,535	72,565,844	69,614,370	284,853,441	293,555,380	486,483,994	555,914,233
Applications	133,742,448	156,908,424	7,682,519	7,950,037	9,981,654	10,493,921	17,805,063	22,474,617
Redemptions	(195,371,138)	(299,895,671)	(21,599,859)	(15,635,049)	(30,736,805)	(33,894,897)	(77,073,991)	(112,710,342)
Change in net assets attributable to unitholders	9,108,691	(18,657,856)	12,943,453	10,636,486	47,545,575	14,699,037	4,410,528	20,805,486
Closing balance	254,123,433	306,643,432	71,591,957	72,565,844	311,643,865	284,853,441	431,625,594	486,483,994
	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units	30 June 2016 Units	30 June 2015 Units
Opening balance	400,667,091	566,717,566	103,638,584	114,937,110	456,195,219	493,116,998	325,574,796	386,615,736
Applications	167,671,552	176,839,665	9,954,996	12,112,112	15,485,174	16,546,283	12,519,545	15,613,577
Redemptions	(238,046,683)	(342,890,140)	(29,472,587)	(23,410,638)	(47,952,647)	(53,468,062)	(52,566,462)	(76,654,517)
Closing balance	330,291,960	400,667,091	84,120,993	103,638,584	423,727,746	456,195,219	285,527,879	325,574,796

Notes to the Financial Statements for the financial year ended 30 June 2016

5. Receivables

The tables below detail the receivables held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	4,543,695	6,452,392	-	-	-	18,356
Unit trust distributions receivable	-	-	608,232	-	-	-	78	90
Interest receivable	83,961	78,937	57,065	49,930	504,295	503,772	184,952	281,770
Outstanding settlements receivable	-	-	-	-	-	1,009,110	-	-
Future and swap deposits receivable	-	-	1,675,237	1,434,822	-	-	-	-
Applications receivable	-	-	-	-	-	583,285	-	-
Other receivables	-	-	271,764	46,756	-	-	29	145
Total receivables	83,961	78,937	7,155,993	7,983,900	504,295	2,096,167	185,059	300,361

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	-	-	83,387	367,397
Unit trust distributions receivable	-	12,784	3,850,954	4,083,986	-	-	161,478	-
Interest receivable	1,732,380	2,386,313	266	2,703	-	-	2,714	4,728
Outstanding settlements receivable	-	2,578,275	-	1,124,336	-	-	2,384,656	2,714,018
Future and swap deposits receivable	-	-	-	-	189,753	-	2,070,397	7,064,588
Applications receivable	326,693	1,219,145	-	-	105,614	-	563,106	1,357,617
Other receivables	124	-	2,187	1,776	-	1	96,975	39,572
Total receivables	2,059,197	6,196,517	3,853,407	5,212,801	295,367	1	5,362,713	11,547,920

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	4,351,650	4,937,560	-	-	-	-	-	15,143
Unit trust distributions receivable	317,429	-	-	-	-	-	1,071,634	873,431
Interest receivable	47,053	32,536	467,246	357,054	7,633	10,706	1,012	2,027
Outstanding settlements receivable	-	4,667,345	-	-	-	-	512,729	2,042,585
Future and swap deposits receivable	1,407,149	2,113,950	-	-	-	-	-	-
Applications receivable	-	-	1,112,461	243,194	-	2,275	109,239	13,219
Other receivables	15,897	17,457	-	-	4,856	-	282,700	188,135
Total receivables	6,139,178	11,768,848	1,579,707	600,248	12,489	12,981	1,977,314	3,134,540

	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	1,103,573	1,181,089	1,006,697	1,473,028	199,443	279,834
Unit trust distributions receivable	-	-	-	-	330,436	627,521	55,602	24,114
Interest receivable	437,218	491,689	1,416	746	1	195	1,970	2,688
Outstanding settlements receivable	180	-	1,662,717	1,874,483	59,539	102,294	-	-
Future and swap deposits receivable	1,503,452	953,380	-	-	428,231	-	45,731	135,164
Applications receivable	-	-	-	-	-	-	-	-
Other receivables	-	6	139,343	154,430	1,398,063	1,110,811	283	765
Total receivables	1,940,850	1,445,075	2,907,049	3,210,748	3,222,967	3,313,849	303,029	442,565

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

5. Receivables

	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	73,051	106,631	-	-	9,844,728	19,857,400	-	-
Unit trust distributions receivable	71,330	12,964	551,630	-	6,060,699	6,771,987	-	-
Interest receivable	19,340	33,819	7,352,155	10,717,273	65,252	60,735	57,604	122,814
Outstanding settlements receivable	-	573,485	-	1,566,000	6,694,187	6,794,313	-	-
Future and swap deposits receivable	12,519	19,616	3,173,758	4,893,653	2,607,685	2,541,444	109,985	10,209
Applications receivable	1,487	-	-	-	1,135	158	-	-
Other receivables	1,693	1,314	646	1,217	402,421	332,626	58	34
Total receivables	179,420	747,829	11,078,189	17,178,143	25,676,107	36,358,663	167,647	133,057

	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	1,104,922	1,525,947	1,102,798	1,542,648	151,977	175,905	-	-
Unit trust distributions receivable	1,212,491	1,631,128	4,569,653	20,272,149	141,464	124,074	12,005,132	3,470,663
Interest receivable	14,042	11,151	24,214	17,149	771	1,560	2,496,663	4,422,850
Outstanding settlements receivable	856,591	3,450,220	459,505	1,065,280	7,736,546	5,710,698	11,111,052	-
Future and swap deposits receivable	2,250,081	2,179,821	5,054,570	9,468,236	-	-	435,143	549,412
Applications receivable	-	-	-	-	34,334	25,664	-	-
Other receivables	306,201	436,242	2,955,466	2,776,041	167,740	166,270	450,322	451,651
Total receivables	5,744,328	9,234,509	14,166,206	35,141,503	8,232,832	6,204,171	26,498,312	8,894,576

	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	21,684	-	-	149,495	248,902	1,458,446	2,050,906
Unit trust distributions receivable	1,147,135	1,252,654	984,051	1,139,001	173,954	-	2,083,016	2,326,897
Interest receivable	3,012	4,718	2,576	1,406	38,854	37,562	1,757,216	2,067,410
Outstanding settlements receivable	602,238	2,488,910	-	46	1,072,148	1,214,254	-	8,602,765
Future and swap deposits receivable	-	-	-	19,950	-	-	375,115	67,882
Applications receivable	-	-	-	-	-	-	18,434	17,080
Other receivables	406,170	310,718	779	1,009	4,933	6,798	181,316	108,283
Total receivables	2,158,555	4,078,684	987,406	1,161,412	1,439,384	1,507,516	5,873,543	15,241,223

Notes to the Financial Statements for the financial year ended 30 June 2016

6. Financial assets and liabilities

The tables below detail the categories of the financial assets and liabilities held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	584,298,239	687,540,152	-	-	-	43,495,275	-	-	265,624,331	238,470,962
Interest bearing securities	2,052,783,685	1,229,518,151	-	-	143,282,222	66,035,395	30,255,984	69,432,407	237,746,960	239,852,143	-	-
Unlisted unit trusts	-	-	-	-	-	-	31,503	30,768	1	3,001,966	1,681,249	-
Derivative assets	-	-	147,975	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	2,052,783,685	1,229,518,151	584,446,214	687,540,152	143,282,222	66,035,395	30,287,487	112,958,450	237,746,961	242,854,109	267,305,580	238,470,962
Comprising:												
Listed securities												
Listed equities	-	-	558,776,592	683,667,224	-	-	-	43,495,275	-	-	7,123,741	8,127,631
Exchange traded funds/Listed unit trusts	-	-	25,521,647	3,872,928	-	-	-	-	-	-	258,500,590	230,343,331
Total listed securities	-	-	584,298,239	687,540,152	-	-	-	43,495,275	-	-	265,624,331	238,470,962
Interest bearing securities												
Government securities	-	-	-	-	-	16,112,422	-	-	155,524,787	187,602,181	-	-
Corporate bonds	-	-	-	-	-	6,426,707	-	-	46,757,648	33,741,874	-	-
Floating rate notes	2,684,324	3,609,057	-	-	81,459,913	43,496,266	30,255,984	69,432,407	35,464,525	18,508,088	-	-
Bank accepted bills	2,050,099,361	1,225,909,094	-	-	61,822,309	-	-	-	-	-	-	-
Total interest bearing securities	2,052,783,685	1,229,518,151	-	-	143,282,222	66,035,395	30,255,984	69,432,407	237,746,960	239,852,143	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	31,503	30,768	1	3,001,966	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	1,681,249	-
Total unlisted unit trusts	-	-	-	-	-	-	31,503	30,768	1	3,001,966	1,681,249	-
Derivative assets												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	147,975	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	-	-	147,975	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	2,052,783,685	1,229,518,151	584,446,214	687,540,152	143,282,222	66,035,395	30,287,487	112,958,450	237,746,961	242,854,109	267,305,580	238,470,962
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	-	-	-	54,825	-	-	-	-	-	-	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	54,825	-	-	-	-	-	-	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	-	54,825	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	-	-	54,825	-	-	-	-	-	-	-	-
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	54,825	-	-	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

6. Financial assets and liabilities

	7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	35,895,405	-	276,101,271	208,044,204	477,419,974	617,962,434	-	-	-	-	258,559,945	246,188,191
Interest bearing securities	-	-	-	-	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	14,919,346	4,653,516	-	-	-	-	-	-	-	-
Derivative assets	1,440,403	-	2,304,528	30,523	60,350	-	-	-	-	-	8,119,357	1,048,751
Total financial assets held at fair value through profit or loss	37,335,808	-	293,325,145	212,728,243	477,480,324	617,962,434	-	-	-	-	266,679,302	247,236,942
Comprising:												
Listed securities												
Listed equities	-	-	182,117,587	208,044,204	465,372,466	615,217,258	-	-	-	-	15,523,751	27,372,927
Exchange traded funds/Listed unit trusts	35,895,405	-	93,983,684	-	12,047,508	2,745,176	-	-	-	-	243,036,194	218,815,264
Total listed securities	35,895,405	-	276,101,271	208,044,204	477,419,974	617,962,434	-	-	-	-	258,559,945	246,188,191
Interest bearing securities												
Government securities	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Floating rate notes	-	-	-	-	-	-	-	-	-	-	-	-
Bank accepted bills	-	-	-	-	-	-	-	-	-	-	-	-
Total interest bearing securities	-	-	-	-	-	-	-	-	-	-	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	14,919,346	4,653,516	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	14,919,346	4,653,516	-	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	1,424,372	-	2,304,528	30,523	-	-	-	-	-	-	8,119,357	1,048,751
Futures	16,031	-	-	-	60,350	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	1,440,403	-	2,304,528	30,523	60,350	-	-	-	-	-	8,119,357	1,048,751
Total financial assets held at fair value through profit or loss	37,335,808	-	293,325,145	212,728,243	477,480,324	617,962,434	-	-	-	-	266,679,302	247,236,942
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	214,715	-	995,978	804,454	-	-	-	-	-	-	1,180,943	1,096,965
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	214,715	-	995,978	804,454	-	-	-	-	-	-	1,180,943	1,096,965
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	199,683	-	289,615	256,601	-	-	-	-	-	-	1,180,943	1,096,965
Futures	15,032	-	706,363	547,853	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	214,715	-	995,978	804,454	-	-	-	-	-	-	1,180,943	1,096,965
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	214,715	-	995,978	804,454	-	-	-	-	-	-	1,180,943	1,096,965

Notes to the Financial Statements for the financial year ended 30 June 2016

6. Financial assets and liabilities

	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust		17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	178,294,058	198,744,163	490,086,331	1,008,201,982	25,479,053	31,578,884	6,721,444	10,945,408	-	-
Interest bearing securities	59,580,474	59,795,601	-	-	-	-	-	-	-	-	703,513,914	949,624,777
Unlisted unit trusts	-	-	-	-	-	-	-	-	14,090,605	-	76,169,177	92,273,154
Derivative assets	531,542	196,733	791,900	2,479,304	30,072	2	3,800	-	600	-	984,105	924,982
Total financial assets held at fair value through profit or loss	60,112,016	59,992,334	179,085,958	201,223,467	490,116,403	1,008,201,984	25,482,853	31,578,884	20,812,649	10,945,408	780,667,196	1,042,822,913
Comprising:												
Listed securities												
Listed equities	-	-	174,961,839	196,428,951	423,057,518	892,120,456	23,306,266	30,755,001	5,728,478	10,116,728	-	-
Exchange traded funds/Listed unit trusts	-	-	3,332,219	2,315,212	67,028,813	116,081,526	2,172,787	823,883	992,966	828,680	-	-
Total listed securities	-	-	178,294,058	198,744,163	490,086,331	1,008,201,982	25,479,053	31,578,884	6,721,444	10,945,408	-	-
Interest bearing securities												
Government securities	5,603,050	4,919,154	-	-	-	-	-	-	-	-	399,066,891	487,828,138
Corporate bonds	30,984,114	28,098,226	-	-	-	-	-	-	-	-	260,997,667	396,223,150
Floating rate notes	15,020,893	18,809,891	-	-	-	-	-	-	-	-	43,449,356	65,573,489
Bank accepted bills	7,972,417	7,968,330	-	-	-	-	-	-	-	-	-	-
Total interest bearing securities	59,580,474	59,795,601	-	-	-	-	-	-	-	-	703,513,914	949,624,777
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	14,090,208	-	21,586,423	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	397	-	54,582,754	92,273,154
Total unlisted unit trusts	-	-	-	-	-	-	-	-	14,090,605	-	76,169,177	92,273,154
Derivative assets												
Foreign currency forward contracts	476,846	16,195	93	118	-	2	-	-	-	-	24,059	-
Futures	12,983	74,939	-	-	30,072	-	3,800	-	600	-	885,168	924,982
Options	-	947	791,807	2,479,186	-	-	-	-	-	-	-	-
Interest rate swaps	26,090	70,062	-	-	-	-	-	-	-	-	-	-
Credit default swaps	15,623	34,590	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	74,878	-
Total derivative assets	531,542	196,733	791,900	2,479,304	30,072	2	3,800	-	600	-	984,105	924,982
Total financial assets held at fair value through profit or loss	60,112,016	59,992,334	179,085,958	201,223,467	490,116,403	1,008,201,984	25,482,853	31,578,884	20,812,649	10,945,408	780,667,196	1,042,822,913
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	837,441	474,701	4,759	3,024	11,705	-	-	9,750	-	2,350	951,268	535,746
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	837,441	474,701	4,759	3,024	11,705	-	-	9,750	-	2,350	951,268	535,746
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	176,192	333,332	4,759	3,024	-	-	-	-	-	-	184	-
Futures	492,710	58,440	-	-	11,705	-	-	9,750	-	2,350	951,084	442,693
Options	21,173	7,925	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	141,642	75,004	-	-	-	-	-	-	-	-	-	-
Credit default swaps	5,724	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	93,053
Total derivative liabilities	837,441	474,701	4,759	3,024	11,705	-	-	9,750	-	2,350	951,268	535,746
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	837,441	474,701	4,759	3,024	11,705	-	-	9,750	-	2,350	951,268	535,746

Notes to the Financial Statements for the financial year ended 30 June 2016

6. Financial assets and liabilities

	19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	1,141,481,915	2,729,338,667	-	-	190,382,015	297,932,845	786,781,217	1,105,784,941	215,253,059	355,466,822	-	-
Interest bearing securities	-	-	70,746,326	83,897,467	-	-	-	-	-	-	381,175,623	565,267,733
Unlisted unit trusts	729,736,825	140,532,110	-	-	122,096,454	128,400,534	393,851,388	395,790,419	-	-	360,999,041	551,733,742
Derivative assets	386,878	-	16,982	5,743	914	1,874,331	1,099,876	151,265	2,066	4,897	-	-
Total financial assets held at fair value through profit or loss	1,871,605,618	2,869,870,777	70,763,308	83,903,210	312,479,383	428,207,710	1,181,732,481	1,501,726,625	215,255,125	355,471,719	743,374,186	1,118,579,997
Comprising:												
Listed securities												
Listed equities	1,040,389,172	2,588,380,246	-	-	183,741,552	296,569,245	786,781,217	1,105,784,941	199,057,616	343,869,516	-	-
Exchange traded funds/Listed unit trusts	101,092,743	140,958,421	-	-	6,640,463	1,363,600	-	-	16,195,443	11,597,306	-	-
Total listed securities	1,141,481,915	2,729,338,667	-	-	190,382,015	297,932,845	786,781,217	1,105,784,941	215,253,059	355,466,822	-	-
Interest bearing securities												
Government securities	-	-	2,881,512	3,578,795	-	-	-	-	-	-	173,287,233	244,145,844
Corporate bonds	-	-	-	1,014,813	-	-	-	-	-	-	150,178,513	235,261,114
Floating rate notes	-	-	15,054,076	24,409,989	-	-	-	-	-	-	57,709,877	85,860,775
Bank accepted bills	-	-	52,810,738	54,893,870	-	-	-	-	-	-	-	-
Total interest bearing securities	-	-	70,746,326	83,897,467	-	-	-	-	-	-	381,175,623	565,267,733
Unlisted unit trusts												
Related unlisted unit trusts	729,690,696	140,532,110	-	-	122,096,454	128,400,534	393,851,388	395,790,419	-	-	360,999,041	551,733,742
Unrelated unlisted unit trusts	46,129	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	729,736,825	140,532,110	-	-	122,096,454	128,400,534	393,851,388	395,790,419	-	-	360,999,041	551,733,742
Derivative assets												
Foreign currency forward contracts	-	-	-	-	914	2,651	200,770	119,460	2,066	2,194	459,734	1,229,248
Futures	386,878	-	16,982	5,743	-	899,106	899,106	31,805	-	-	635,489	44,421
Options	-	-	-	-	-	1,871,680	-	-	-	2,703	6,890	17,465
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	42,845	279,382
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	54,564	8,006
Total derivative assets	386,878	-	16,982	5,743	914	1,874,331	1,099,876	151,265	2,066	4,897	1,199,522	1,578,522
Total financial assets held at fair value through profit or loss	1,871,605,618	2,869,870,777	70,763,308	83,903,210	312,479,383	428,207,710	1,181,732,481	1,501,726,625	215,255,125	355,471,719	743,374,186	1,118,579,997
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	-	558,178	57,572	-	840	6,631	973,619	195,832	11,451	8,866	2,450,867	1,382,470
Securities held on short position	-	70,806,316	-	-	-	-	-	-	-	-	4,284,823	1,957,073
Total financial liabilities held at fair value through profit or loss	-	71,364,494	57,572	-	840	6,631	973,619	195,832	11,451	8,866	6,735,690	3,339,543
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	840	6,631	926,840	24,520	11,451	8,866	2,085,061	1,042,919
Futures	-	558,178	57,572	-	-	-	46,779	171,312	-	-	318,268	44,507
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	47,538	187,532
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	107,512
Total derivative liabilities	-	558,178	57,572	-	840	6,631	973,619	195,832	11,451	8,866	2,450,867	1,382,470
Securities held on short position												
Equity Securities	-	70,806,316	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	4,284,823	1,957,073
Total securities held on short position	-	70,806,316	-	-	-	-	-	-	-	-	4,284,823	1,957,073
Total financial liabilities held at fair value through profit or loss	-	71,364,494	57,572	-	840	6,631	973,619	195,832	11,451	8,866	6,735,690	3,339,543

Notes to the Financial Statements for the financial year ended 30 June 2016

6. Financial assets and liabilities

	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
6.1 Financial assets held at fair value through profit or loss								
Held for trading								
Listed securities	279,397,883	354,093,879	68,240,927	70,510,730	288,630,349	260,547,183	291,320,018	325,735,811
Interest bearing securities	-	-	-	-	-	-	123,169,301	141,260,785
Unlisted unit trusts	-	-	2,001,680	-	-	-	636,646	-
Derivative assets	8,680,855	1,503,317	-	4,141	-	-	29,331	16,740
Total financial assets held at fair value through profit or loss	288,078,738	355,597,196	70,242,607	70,514,871	288,630,349	260,547,183	415,155,296	467,013,336
Comprising:								
Listed securities								
Listed equities	16,538,606	39,245,712	426,909	777,142	276,860,591	257,356,333	156,849,421	183,166,874
Exchange traded funds/Listed unit trusts	262,859,277	314,848,167	67,814,018	69,733,588	11,769,758	3,190,850	134,470,597	142,568,937
Total listed securities	279,397,883	354,093,879	68,240,927	70,510,730	288,630,349	260,547,183	291,320,018	325,735,811
Interest bearing securities								
Government securities	-	-	-	-	-	-	48,286,490	51,258,683
Corporate bonds	-	-	-	-	-	-	69,350,661	88,466,556
Floating rate notes	-	-	-	-	-	-	1,550,730	1,535,546
Bank accepted bills	-	-	-	-	-	-	3,981,420	-
Total interest bearing securities	-	-	-	-	-	-	123,169,301	141,260,785
Unlisted unit trusts								
Related unlisted unit trusts	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	2,001,680	-	-	-	636,646	-
Total unlisted unit trusts	-	-	2,001,680	-	-	-	636,646	-
Derivative assets								
Foreign currency forward contracts	8,680,855	1,503,317	-	4,141	-	-	-	13,367
Futures	-	-	-	-	-	-	29,331	3,373
Options	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-
Total derivative assets	8,680,855	1,503,317	-	4,141	-	-	29,331	16,740
Total financial assets held at fair value through profit or loss	288,078,738	355,597,196	70,242,607	70,514,871	288,630,349	260,547,183	415,155,296	467,013,336
6.2 Financial liabilities held at fair value through profit or loss								
Held for trading								
Derivative liabilities	1,278,868	1,580,282	-	1,465	-	-	-	1,448
Securities held on short position	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	1,278,868	1,580,282	-	1,465	-	-	-	1,448
Comprising:								
Derivative liabilities								
Foreign currency forward contracts	1,278,868	1,580,282	-	65	-	-	-	413
Futures	-	-	-	1,400	-	-	-	1,035
Options	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-
Total derivative liabilities	1,278,868	1,580,282	-	1,465	-	-	-	1,448
Securities held on short position								
Equity Securities	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	1,278,868	1,580,282	-	1,465	-	-	-	1,448

Notes to the Financial Statements for the financial year ended 30 June 2016

7. Loans and receivables

The following table details the loans and receivables held by the Scheme at the reporting date:

	3. ANZ Cash Plus Fund	
	30 June 2016 \$	30 June 2015 \$
Term deposits between 3 months and 6 months	29,500,000	-
Total loans and receivables	29,500,000	-

8. Payables

The tables below detail the payables held by the Schemes at the reporting date:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	-	-	1,411,808	1,720,442	-	-	-	-
Responsible Entity fees payable	-	-	-	-	30,209	12,253	-	-
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	-	-	-	-	5,068	15,873	-	-
Total payables	-	-	1,411,808	1,720,442	35,277	28,126	-	-

	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	-	-	-	-	-	-	1,827,496	3,622,229
Responsible Entity fees payable	-	-	-	-	-	-	148,258	117,140
Future and swap deposits payable	-	-	-	-	24,032	-	316,790	89,053
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	4,715	4,715	-	-	-	-	32,124	18,259
Total payables	4,715	4,715	-	-	24,032	-	2,324,668	3,846,681

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	3,691,409	3,129,343	-	-	-	-	2,553,358	145,645
Responsible Entity fees payable	-	-	-	-	-	-	48,793	48,502
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	-	-	3,729,546	1,270,735	1,800	-	5,985	2,373
Other payables	-	-	108,837	197,022	-	2,038	8,730	1,374
Total payables	3,691,409	3,129,343	3,838,383	1,467,757	1,800	2,038	2,616,866	197,894

Notes to the Financial Statements for the financial year ended 30 June 2016

8. Payables

	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	634,700	500,001	589,429	1,243,041	-	1,955,137	-	-
Responsible Entity fees payable	649	695	-	-	-	-	357	374
Future and swap deposits payable	520,787	148,094	-	-	-	-	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	154	140	-	-	-	-	73	81
Total payables	1,156,290	648,930	589,429	1,243,041	-	1,955,137	430	455
	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	21,553	-	3,213,489	4,479,701	5,631,312	4,740,600	-	-
Responsible Entity fees payable	25,620	36,745	1,079	1,914	1,676	2,847	239	522
Future and swap deposits payable	-	-	-	1,041,315	-	-	-	368
Redemptions payable	-	-	-	974	1,135	9,417	-	2,259
Other payables	6,472	8,358	312	403	426	344,064	82	110
Total payables	53,645	45,103	3,214,880	5,524,307	5,634,549	5,096,928	321	3,259
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	205,840	1,154,603	332,466	556,580	9,041,212	7,941,133	32,909,403	31,578,279
Responsible Entity fees payable	-	-	2,467	3,758	6,293	7,687	-	-
Future and swap deposits payable	2,276,682	2,192,084	1,549,247	8,903,280	-	-	135,984	73,113
Redemptions payable	-	-	-	14	-	1,245	-	-
Other payables	-	-	575	900	1,306	1,488	-	-
Total payables	2,482,522	3,346,687	1,884,755	9,464,532	9,048,811	7,951,553	33,045,387	31,651,392

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

8. Payables

	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Outstanding settlements payable	4,359,734	-	-	177,522	3,288,887	8,492	426,000	2,058,297
Responsible Entity fees payable	-	-	767	1,111	-	-	448,580	529,301
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	-	-	-	3,256	-	-	96,664	250,999
Other payables	-	-	192	300	-	-	-	-
Total payables	4,359,734	-	959	182,189	3,288,887	8,492	971,244	2,838,597

Notes to the Financial Statements for the financial year ended 30 June 2016

9. Reconciliation of cash flows from operating activities

The tables below detail the reconciliation of cash flows from operating activities for the year as follows:

	1. ANZ Australian Cash Fund [†]		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	41,092,172	32,415,987	(23,347,825)	35,570,565	3,185,798	1,606,051	2,582,533	843,494
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(39,663,037)	(30,919,783)	49,465,459	(3,659,728)	102,096	411,566	508,918	1,665,611
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	5,594,484,706	4,655,013,088	444,887,645	355,987,804	121,204,700	50,656,846	99,948,138	62,230,097
Purchase of investments	(6,378,087,205)	(4,766,605,481)	(391,838,958)	(268,420,017)	(227,044,513)	(115,255,930)	(17,785,432)	(176,823,464)
Net change in receivables	(5,024)	39,848	1,068,321	677,389	(523)	(494,808)	115,302	(300,262)
Net change in payables	-	-	-	-	7,151	13,635	-	-
Income reinvested	-	-	(24,084)	(688,087)	-	(15,732)	(659)	(752)
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	(782,178,388)	(110,056,341)	80,210,558	119,467,926	(102,545,291)	(63,078,372)	85,368,800	(112,385,276)
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	36,666,755	32,338,227	29,048,714	34,321,281	20,519	194,026	20,771	90,924
Trust income reinvested	-	-	24,084	688,087	-	15,732	659	752
Other non-cash activities (in-specie assets purchase)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	(531,919,448)	-	-	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	531,919,448	-	-	-	-	-	-	-
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund [†]		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	16,961,051	10,985,907	52,093,893	42,105,382	(63,172)	13	(40,896,166)	39,537,134
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(8,342,619)	(1,777,152)	(39,307,684)	(31,207,135)	698,196	-	43,466,424	(38,220,264)
Realised foreign exchange gains/(losses)	-	-	-	-	(390,831)	-	329,879	2,688,879
Changes in operating assets and liabilities:								
Proceeds from sale of investments	218,727,899	186,468,468	55,019,431	86,062,723	1,350,095	-	148,717,812	79,166,681
Purchase of investments	(202,679,918)	(209,304,940)	(43,422,028)	(50,538,979)	(38,938,979)	-	(268,714,119)	(261,955,879)
Net change in receivables	666,593	911,842	235,058	2,485,828	1	2	67,143	(411,697)
Net change in payables	-	4,715	-	-	-	-	44,983	135,399
Income reinvested	(19,940)	(69,786)	-	-	-	-	-	-
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	25,313,066	(12,780,946)	24,618,670	48,907,819	(37,344,690)	15	(116,984,044)	(179,059,747)
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	-	15,266	8,262,264	12,067,051	-	-	-	-
Trust income reinvested	19,940	69,786	-	-	-	-	-	-
Other non-cash activities (in-specie assets purchase)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	-	-	(387,391)	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	-	-	387,391	-	-	-	-	-

[†] The Scheme has been impacted by asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing and investing activities.

Notes to the Financial Statements for the financial year ended 30 June 2016

9. Reconciliation of cash flows from operating activities

	9. Blue Chip Pool [†]		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund [†]	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(49,826,364)	20,408,195	5,434,291	4,279,848	123,757	172,046	35,928,072	21,455,849
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	77,340,414	11,507,813	-	-	-	-	(27,988,440)	(14,445,485)
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	(13,279,862)	(30,677,959)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	355,986,143	274,937,301	-	-	-	-	177,691,074	171,934,826
Purchase of investments	(286,908,236)	(202,089,172)	-	-	-	-	(151,765,245)	(168,265,775)
Net change in receivables	255,524	1,944,868	(110,192)	(67,185)	(1,783)	6,358	(276,611)	(235,430)
Net change in payables	-	-	(88,185)	46,253	(2,038)	191	7,647	2,308
Income reinvested	-	(320,147)	-	-	-	-	(78,965)	(21,595)
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	96,847,481	106,388,858	5,235,914	4,258,916	119,936	178,595	20,237,670	(20,253,261)
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	31,447,970	37,701,015	5,047,528	3,973,865	95,710	140,693	14,647,289	11,541,328
Trust income reinvested	-	320,147	-	-	-	-	78,965	21,595
Other non-cash activities (in-specie assets purchase)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	(4,151,424)	-	-	-	-	-	(14,062,830)	-
Other non-cash activities (in-specie redemptions)	4,151,424	-	-	-	-	-	14,062,830	-

	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool [†]		16. OnePath Sustainable Investments - Wholesale Australian Share Trust [†]	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	1,750,143	1,795,015	(10,675,795)	18,975,889	108,516,210	201,814,567	(2,011,958)	2,163,441
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	430,529	333,448	14,696,513	(14,618,121)	(91,868,760)	(175,016,367)	3,264,958	(741,341)
Realised foreign exchange gains/(losses)	(566,373)	(3,184,305)	(26,087)	310,841	63,313	401,598	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	67,085,823	64,785,602	273,237,348	434,596,769	971,554,216	651,668,317	15,254,865	11,804,770
Purchase of investments	(66,750,018)	(72,251,862)	(266,008,615)	(525,308,531)	(650,679,395)	(646,032,173)	(12,344,109)	(8,270,803)
Net change in receivables	54,478	(53,153)	91,933	(1,036,235)	476,358	(1,093,147)	50,102	13,099
Net change in payables	(32)	(209)	-	-	-	(86)	(25)	202
Income reinvested	-	-	(198,293)	-	(266,066)	(580,653)	-	(27,568)
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	2,004,550	(8,575,464)	11,117,004	(87,079,388)	337,795,876	31,162,056	4,213,833	4,941,800
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	-	1,543,750	5,109,010	2,961,428	215,510,833	33,725,400	1,398,846	1,539,810
Trust income reinvested	-	-	198,293	-	266,066	580,653	-	27,568
Other non-cash activities (in-specie assets purchase)	-	-	-	5,791,392	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	-	-	(286,957,878)	-	-	-
Other non-cash activities (in-specie applications)	-	-	-	(5,791,392)	(607,900,416)	-	(9,808,252)	-
Other non-cash activities (in-specie redemptions)	-	-	-	-	894,858,294	-	9,808,252	-

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing and investing activities.

Notes to the Financial Statements for the financial year ended 30 June 2016

9. Reconciliation of cash flows from operating activities

	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust [†]		19. OptiMix Wholesale Australian Share Trust [†]		20. OptiMix Wholesale Enhanced Cash Trust [†]	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(579,388)	175,895	55,798,239	61,220,467	(11,694,772)	136,243,715	1,982,340	2,786,267
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	954,632	445,714	(16,189,368)	(6,974,708)	111,975,835	(7,203,947)	(1,131,022)	(1,218,686)
Realised foreign exchange gains/(losses)	-	-	(108,052)	45,146	-	-	8,850	929
Changes in operating assets and liabilities:								
Proceeds from sale of investments	29,052,756	61,544,472	458,099,051	1,636,099,888	1,805,661,114	1,470,911,703	215,380,975	334,448,776
Purchase of investments	(39,205,034)	(54,781,466)	(354,857,471)	(1,449,602,351)	(1,491,862,290)	(979,307,444)	(201,159,482)	(334,101,322)
Net change in receivables	(10,685)	54,025	2,814,058	2,911,919	10,649,648	3,154,687	65,186	102,047
Net change in payables	(13,012)	(2,983)	(927)	580	(344,809)	42,817	(310)	155
Income reinvested	(69,810)	(3,338)	(2,509,899)	(1,841,284)	(25,006,960)	(10,414,753)	-	-
Interest purchased/(sold) (in-specie transfers)	-	-	(1,711,452)	-	-	-	-	-
Net cash flows from/(used in) operating activities	(9,870,541)	7,432,319	141,334,179	241,859,657	399,377,766	613,426,778	15,146,537	2,018,166
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	975,693	1,656,602	70,346,970	58,773,653	127,186,982	127,370,180	2,077,692	3,150,971
Trust income reinvested	69,810	3,338	2,509,899	1,841,284	25,006,960	10,414,753	-	-
Other non-cash activities (in-specie assets purchase)	-	-	-	-	1,871,867,813	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	(180,834,377)	-	(2,398,925,378)	-	-	-
Other non-cash activities (in-specie applications)	-	-	(198,102,100)	-	(561,629,106)	-	(18,444,386)	-
Other non-cash activities (in-specie redemptions)	-	-	378,936,477	-	1,088,686,671	-	18,444,386	-
	21. OptiMix Wholesale Global Emerging Markets Share Trust [†]		22. OptiMix Wholesale Global Share Trust [†]		23. OptiMix Wholesale Global Smaller Companies Share Trust [†]		24. OptiMix Wholesale International Fixed Interest Trust [†]	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(21,147,027)	70,212,889	28,613,294	391,473,217	(7,499,579)	96,081,869	75,566,159	71,886,939
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	31,881,608	(58,996,450)	7,707,276	(346,769,991)	11,175,330	(89,529,180)	(44,895,526)	(44,364,770)
Realised foreign exchange gains/(losses)	234,114	1,238,398	5,449,222	4,992,893	148,952	1,134,533	(20,592,588)	(46,533,751)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	277,010,605	818,047,943	2,064,780,537	2,093,119,265	470,152,627	749,693,582	826,006,872	1,138,357,089
Purchase of investments	(202,887,596)	(676,847,497)	(1,762,165,616)	(1,636,115,431)	(389,947,316)	(680,208,740)	(586,077,278)	(922,302,310)
Net change in receivables	966,811	(1,144,021)	15,955,856	(674,993)	5,858	40,307	(6,606,954)	13,915,093
Net change in payables	-	-	(1,616)	(1,574)	(1,576)	3,935	-	-
Income reinvested	(3,677,504)	(1,126,298)	(29,221,865)	(19,217,397)	(45,309)	(9,075)	(9,271,635)	(22,860,483)
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	(892,738)	-
Net cash flows from/(used in) operating activities	82,381,011	151,384,964	331,117,088	486,805,989	83,988,987	77,207,231	233,236,312	188,097,807
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	20,702,059	14,956,862	313,746,868	162,223,250	104,816,226	112,372,469	11,607,536	91,195,124
Trust income reinvested	3,677,504	1,126,298	29,221,865	19,217,397	45,309	9,075	9,271,635	22,860,483
Other non-cash activities (in-specie assets purchase)	-	-	123,315,036	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	(14,893,669)	(5,791,392)	(155,090,549)	-	(47,837,235)	-	(204,722,029)	-
Other non-cash activities (in-specie applications)	(98,813,789)	-	(826,153,112)	-	(97,772,664)	-	(230,763,327)	-
Other non-cash activities (in-specie redemptions)	113,707,458	5,791,392	857,928,625	-	145,609,899	-	435,485,356	-

[†] The Scheme has been impacted by asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing and investing activities.

Notes to the Financial Statements for the financial year ended 30 June 2016

9. Reconciliation of cash flows from operating activities

	25. OptiMix Wholesale International Property Securities Trust [†]		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
9.1 Profit/(Loss) from operating activities	46,101,483	38,897,871	15,883,900	12,545,133	55,516,045	23,784,359	15,926,741	33,710,334
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(36,725,723)	(26,226,618)	(12,721,167)	(9,643,339)	(48,044,918)	(15,293,287)	(1,883,472)	(17,226,220)
Realised foreign exchange gains/(losses)	(19,219,174)	(54,235,493)	(14,666)	(142,473)	-	-	(132,679)	(1,522,267)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	227,375,832	574,479,266	24,390,572	22,577,163	132,528,358	130,682,253	274,750,193	246,012,887
Purchase of investments	(178,085,274)	(356,097,613)	(10,866,573)	(14,940,549)	(108,720,461)	(101,529,098)	(212,202,226)	(157,761,045)
Net change in receivables	33,457	232,522	154,010	688,889	(73,974)	162,253	1,073,501	2,404,074
Net change in payables	-	-	(453)	227	-	-	(80,721)	(61,705)
Income reinvested	(80,172)	(41,134)	(674,881)	(191,181)	(423,645)	(1,255,832)	(2,011,986)	(864,005)
Interest purchased/(sold) (in-specie transfers)	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	39,400,429	177,008,801	16,150,742	10,893,870	30,781,405	36,550,648	75,439,351	104,692,053
9.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	54,076,302	36,553,861	1,773,503	4,299,895	8,664,860	8,770,347	9,640,220	13,072,659
Trust income reinvested	80,172	41,134	674,881	191,181	423,645	1,255,832	2,011,986	864,005
Other non-cash activities (in-specie assets purchase)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	(80,197,061)	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	(79,166,146)	-	-	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	159,363,207	-	-	-	-	-	-	-

† The Scheme has been impacted by asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited. Any in-specie transfers as a result of asset restructuring are disclosed in Note 9.2 Non-cash financing and investing activities.

Notes to the Financial Statements for the financial year ended 30 June 2016

10. Financial risk management

10.1 Introduction and overview

The Schemes are exposed to a variety of financial risks from investments in financial instruments. These risks include:

- credit risk
- liquidity risk
- market risk

This note presents information about the Schemes' exposure to each of the above risks, the Schemes' objectives, policies and processes for measuring and managing risks, and the Schemes' management of unitholder funds.

10.1.1 Risk management framework

The Schemes maintain positions in a variety of derivative and non-derivative financial instruments in accordance with the PDSs or investment mandates. The Schemes' investment portfolios comprise cash, equities, interest bearing securities, derivatives, Exchange Traded Funds and unit trusts.

The Schemes' investment managers have been given a discretionary authority to manage the assets in line with the Schemes' investment objectives. Compliance with the target asset allocations and the composition of the portfolio is monitored on a daily basis. In instances where the portfolio has diverged from target asset allocations, the investment managers are obliged to take action to rebalance the portfolio in line with the established targets, within prescribed time limits.

10.2 Credit risk

Credit risk is the risk that a counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the Schemes, resulting in a financial loss to the Schemes. It arises principally from interest bearing securities held, derivative instruments, cash and cash equivalents and equities held by the custodian under any stock lending arrangements.

10.2.1 Management of credit risk

The Schemes' policy over credit risk is to minimise its exposure to counterparties with higher risk of default by dealing only with counterparties meeting the credit standards set out in the Schemes' PDSs and by taking collateral. Credit risk is further minimised by managing the assets of the Schemes within credit rating limits.

Credit risk is monitored by the investment managers in accordance with the policies and procedures in place, including assessing the credit rating and quality of interest bearing instruments relative to their price and yield.

10.2.2 Investments in interest bearing securities

Credit risk on interest bearing securities is mitigated by investing primarily in investment grade rated instruments as determined by Standard & Poor's or Moody's. The investment managers review monthly rating updates from the rating agencies and rebalances the portfolio where necessary.

Investments in interest bearing securities that are non investment grade rated are either in accordance with the Schemes' mandates or a result of a decline in the credit quality of the security. Investments in non investment rated securities could result in a loss of capital in the event that the interest bearing security was sold prior to its maturity and at a discount to its redemption price. To manage credit risk of non investment grade rated securities, an active process of monitoring the investment is in place to ensure the security performs in line with expectations and meets portfolio requirements.

The credit quality of the interest bearing securities invested into by the Schemes, if any, is disclosed in Note 10.2.10 Credit risk exposure.

10.2.3 Derivative financial instruments

The Schemes may enter into two types of derivative transactions: exchange-traded derivatives and over-the-counter (OTC) derivatives. Credit risk arising from exchange-traded derivatives is mitigated by margin requirements. OTC derivatives expose the Schemes to the risk that the counterparties to the derivative financial instruments might default on their obligations to the Schemes.

Derivative financial instruments are transacted with counterparties on arm's length bases and within predetermined limits.

Notes to the Financial Statements for the financial year ended 30 June 2016

The fair value of the over-the-counter derivatives assets held by the Schemes is disclosed in Note 10.2.10 Credit risk exposure.

10.2.4 Securities lending

Securities lending involves the Schemes' custodian lending securities from the Schemes' assets to a third party. The fair value of securities lent is disclosed in Note 10.2.10 Credit risk exposure.

As at 30 June 2016, the Schemes no longer engaged in securities lending.

10.2.5 Cash and cash equivalents

The Schemes' cash and cash equivalents are held mainly by Australia and New Zealand Banking Group Limited (ANZ) or JPMorgan Chase Bank, N.A. (Sydney Branch). The short term credit rating of these banking institutions as determined by Standard & Poor's are A-1+ (2015: A-1+) and A-1 (2015: A-1), respectively, as at reporting date. Maximum credit risk exposure from cash and cash equivalents is represented by the carrying amount on the Statements of Financial Position.

10.2.6 Loans and receivables

The Scheme's term deposits are held by the following banking institutions and their corresponding long term credit ratings as determined by Standard & Poor's as at reporting date are disclosed in the following table:

Banking Institutions	Credit Ratings
Australia and New Zealand Banking Group Limited	AA-
Bankwest (a division of the Commonwealth Bank of Australia)	AA-
National Australia Bank Limited	AA-
Westpac Banking Corporation	AA-

10.2.7 Settlement risk

The Schemes' activities may give rise to risk at the time of settlement of transactions. Settlement risk is the risk of loss due to the failure of an entity to honour its obligations to deliver cash, securities or other assets as contractually agreed.

For the majority of transactions the Schemes mitigate this risk by conducting settlements through a broker to ensure that a trade is settled only when both parties have fulfilled their contractual settlement obligations. Settlement limits form part of the credit approval and monitoring processes described earlier.

10.2.8 Capital guarantee

OnePath Wholesale Protected AUS 50 Trust's exposure to credit risk from its underlying investment is minimised by a protection mechanism which guarantees capital at 80% of the highest ever historic redemption price. The provider of the capital guarantee is Barclays Bank PLC. The long term credit rating of Barclays Bank PLC is A- as determined by Standard & Poor's.

10.2.9 Past due and impaired assets

No financial assets carried at amortised cost were past due or impaired either at 30 June 2016 or 30 June 2015.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.10 Credit risk exposure

The Schemes' maximum credit risk exposure (without taking into account collateral and other credit enhancements) is represented by the respective carrying amounts of the relevant financial securities in the Statements of Financial Position at reporting date.

The tables below detail the maximum exposure to credit risk for the assets held by the Schemes.

	1. ANZ Australian Cash Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund		5. ANZ Fixed Income Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Fixed interest securities	2,050,099,361	1,225,909,094	61,822,309	22,539,129	-	-	202,282,435	221,344,055
Floating interest securities	2,684,324	3,609,057	81,459,914	43,496,266	30,255,984	69,432,407	35,464,525	18,508,088
Derivatives	-	-	-	-	-	-	-	-
Securities lent	-	-	-	-	-	-	-	-
Total	2,052,783,685	1,229,518,151	143,282,223	66,035,395	30,255,984	69,432,407	237,746,960	239,852,143

Credit quality of interest bearing securities

	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV
AAA	0.13%	0.28%	0.00%	9.87%	0.00%	0.00%	64.77%	63.40%
AA+ to AA-	60.30%	56.46%	47.52%	42.20%	41.55%	34.32%	28.15%	31.22%
A+ to A-	35.11%	36.22%	13.50%	18.45%	13.02%	18.91%	6.70%	0.00%
BBB+ to BBB-	1.89%	2.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		12. OneAnswer - OnePath Global Property Securities Fund		13. OnePath Diversified High Yield Pool	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Fixed interest securities	-	-	-	-	-	-	44,559,581	40,985,710
Floating interest securities	-	-	-	-	-	-	15,020,893	18,809,891
Derivatives	1,424,372	-	2,304,528	30,523	8,119,357	1,048,751	518,559	120,847
Securities lent	-	-	-	-	-	-	-	-
Total	1,424,372	-	2,304,528	30,523	8,119,357	1,048,751	60,099,033	59,916,448

Credit quality of interest bearing securities

	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV
AAA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.58%	9.21%
AA+ to AA-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.94%	13.03%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.69%	36.42%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.76%	25.04%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.01%	3.68%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.71%

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.10 Credit risk exposure

	14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	-	-	660,064,558	884,051,288	-	-
Floating interest securities	-	-	-	-	43,449,356	65,573,489	-	-
Derivatives	93	118	-	2	98,937	-	-	-
Securities lent	-	-	-	-	-	-	-	97,440,687
Total	93	118	-	2	703,612,851	949,624,777	-	97,440,687

Credit quality of interest bearing securities

	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	0.00%	0.00%	48.80%	44.06%	0.00%	0.00%
AA+ to AA-	0.00%	0.00%	0.00%	0.00%	16.35%	18.20%	0.00%	0.00%
A+ to A-	0.00%	0.00%	0.00%	0.00%	14.99%	21.11%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	10.01%	8.17%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	55,692,250	59,487,478	-	-	-	-	-	-
Floating interest securities	15,054,076	24,409,989	-	-	-	-	-	-
Derivatives	-	-	914	2,651	200,770	119,460	2,066	2,194
Securities lent	-	-	-	-	-	-	-	-
Total	70,746,326	83,897,467	914	2,651	200,770	119,460	2,066	2,194

Credit quality of interest bearing securities

	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	10.55%	10.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AA+ to AA-	62.47%	57.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
A+ to A-	19.90%	18.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BBB+ to BBB-	1.33%	2.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.10 Credit risk exposure

	24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Fixed interest securities	323,465,746	479,406,958	-	-	-	-	121,618,571	139,725,239
Floating interest securities	57,709,877	85,860,775	-	-	-	-	1,550,730	1,535,546
Derivatives	557,143	1,516,636	8,680,855	1,503,317	-	4,141	-	13,367
Securities lent	-	-	-	-	-	-	-	-
Total	381,732,766	566,784,369	8,680,855	1,503,317	-	4,141	123,169,301	141,274,152

Credit quality of interest bearing securities

	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV	30 June 2016 % of NAV	30 June 2015 % of NAV
AAA	8.01%	9.27%	0.00%	0.00%	0.00%	0.00%	10.77%	8.22%
AA+ to AA-	14.66%	14.05%	0.00%	0.00%	0.00%	0.00%	9.54%	11.40%
A+ to A-	17.41%	14.28%	0.00%	0.00%	0.00%	0.00%	5.57%	6.55%
BBB+ to BBB-	13.69%	12.33%	0.00%	0.00%	0.00%	0.00%	2.66%	2.87%
BB+ to BB-	0.53%	1.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

Financial assets and liabilities are offset and the net amount reported in the Statements of Financial Position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. The gross and net positions of foreign currency forward contracts and swaps that have been offset in the Statements of Financial Position are disclosed in the following tables:

7. ANZ Private Global Equities (Actively Hedged) Fund						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	1,424,372	-	1,424,372	(199,683)	-	1,224,689
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(199,683)	-	(199,683)	199,683	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
8. ANZ Private Global Equities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	2,304,528	-	2,304,528	(289,615)	-	2,014,913
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(289,615)	-	(289,615)	289,615	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	30,523	-	30,523	(30,523)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(256,601)	-	(256,601)	30,523	-	(226,078)
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

12. OneAnswer - OnePath Global Property Securities Fund						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	8,119,357	-	8,119,357	(1,180,943)	-	6,938,414
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(1,180,943)	-	(1,180,943)	1,180,943	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	1,048,751	-	1,048,751	(1,048,751)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,096,965)	-	(1,096,965)	1,048,751	-	(48,214)
Securities lending	-	-	-	-	-	-
13. OnePath Diversified High Yield Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	518,559	-	518,559	(323,558)	-	195,001
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(323,558)	-	(323,558)	323,558	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	120,848	-	120,848	(120,848)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(408,337)	-	(408,337)	120,848	287,489	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

14. OnePath Global Emerging Markets Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	93	-	93	(93)	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(4,759)	-	(4,759)	93	-	(4,666)
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	118	-	118	(118)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(3,024)	-	(3,024)	118	-	(2,906)
Securities lending	-	-	-	-	-	-
15. OnePath Low Volatility Global Equities Index Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	2	-	2	-	-	2
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

18. OptiMix Wholesale Australian Fixed Interest Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	98,937	-	98,937	(184)	-	98,753
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(184)	-	(184)	184	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
19. OptiMix Wholesale Australian Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	97,440,687	-	97,440,687	-	-	97,440,687
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

21. OptiMix Wholesale Global Emerging Markets Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	914	-	914	(840)	-	74
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(840)	-	(840)	840	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	2,651	-	2,651	(2,651)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(6,631)	-	(6,631)	2,651	-	(3,980)
Securities lending	-	-	-	-	-	-
22. OptiMix Wholesale Global Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	200,770	-	200,770	(200,770)	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(926,840)	-	(926,840)	200,770	-	(726,070)
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	119,460	-	119,460	(24,520)	-	94,940
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(24,520)	-	(24,520)	24,520	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

23. OptiMix Wholesale Global Smaller Companies Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	2,066	-	2,066	(2,066)	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(11,451)	-	(11,451)	2,066	-	(9,385)
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	2,194	-	2,194	(2,194)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(8,866)	-	(8,866)	2,194	-	(6,672)
Securities lending	-	-	-	-	-	-
24. OptiMix Wholesale International Fixed Interest Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	557,144	-	557,144	(557,144)	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(2,132,600)	-	(2,132,600)	557,144	-	(1,575,456)
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	1,516,635	-	1,516,635	(1,337,963)	-	178,672
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,337,963)	-	(1,337,963)	1,337,963	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

25. OptiMix Wholesale International Property Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	8,680,855	-	8,680,855	(1,278,868)	-	7,401,987
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	(1,278,868)	-	(1,278,868)	1,278,868	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	1,503,317	-	1,503,317	(1,503,317)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,580,282)	-	(1,580,282)	1,503,317	-	(76,965)
Securities lending	-	-	-	-	-	-
26. OptiMix Wholesale Property Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	4,141	-	4,141	(65)	-	4,076
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(65)	-	(65)	65	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.2.11 Offsetting financial assets and financial liabilities

28. Tax Effective Income Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2016						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2016						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial assets						
Derivative financial instruments	13,367	-	13,367	(412)	-	12,955
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(412)	-	(412)	412	-	-
Securities lending	-	-	-	-	-	-

The Schemes did not have any arrangement that significantly reduces the credit risk associated with financial assets not offset against financial liabilities with the same counterparty.

10.3 Liquidity risk

Liquidity risk is the risk that the Schemes will encounter difficulty in meeting obligations arising from its financial liabilities that are settled by delivering cash or another financial asset, or that such obligations will have to be settled in a manner disadvantageous to the Schemes.

10.3.1 Management of liquidity risk

The Schemes' policy and the investment managers' approaches to managing liquidity is to have sufficient liquidity to meet their liabilities, including estimated redemptions of units, as and when they fall due, without incurring undue losses.

The Schemes' PDSs allow for the daily creation and cancellation of units and they are therefore exposed to the liquidity risk of meeting unitholder redemptions at each redemption date.

The Schemes' listed securities are considered to be readily realisable as they are exchange traded.

The Schemes hold investments in unlisted unit trusts, which may be subject to redemption restrictions. As a result, the Schemes may not be able to liquidate some of their investments in these instruments in due time in order to meet their liquidity requirements.

The Schemes' liquidity risk is managed on a daily basis and the investment managers' approaches are in accordance with their investment mandates. Daily monitoring of cash flow and liquidity levels is conducted to ensure appropriate and timely action which is in the best interests of the unitholders. In addition to monitoring daily cash flows, the Schemes' portfolio of assets are maintained within defined mandate limits and monitoring these positions is part of liquidity risk management.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.3.2 Liquidity risk exposure

The tables below detail the financial instruments currently in a liability position based on a contractual basis.

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	8,192,120	3,694,665	6,411,503	7,496,972	581,704	301,779	260,774	556,058
Total payables	8,192,120	3,694,665	6,411,503	7,496,972	581,704	301,779	260,774	556,058
Amounts payable to unitholders								
On call amounts	2,107,125,607	1,290,388,692	621,223,936	715,472,977	234,840,948	93,637,743	55,438,126	130,439,346
Total amounts payable to unitholders	2,107,125,607	1,290,388,692	621,223,936	715,472,977	234,840,948	93,637,743	55,438,126	130,439,346
Derivative financial liabilities								
Fair value < 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	-	-	-	54,825	-	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	54,825	-	-	-	-
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	5,566,863	3,994,368	4,212,569	1,383,028	300,050	-	2,324,668	18,640,385
Total payables	5,566,863	3,994,368	4,212,569	1,383,028	300,050	-	2,324,668	18,640,385
Amounts payable to unitholders								
On call amounts	238,666,478	253,498,840	270,730,130	242,942,374	40,498,194	7	319,891,232	240,298,982
Total amounts payable to unitholders	238,666,478	253,498,840	270,730,130	242,942,374	40,498,194	7	319,891,232	240,298,982
Derivative financial liabilities								
Fair value < 1 month	-	-	-	-	193,300	-	278,147	256,601
> 1 month but < 3 months	-	-	-	-	21,415	-	717,831	547,853
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	214,715	-	995,978	804,454

Notes to the Financial Statements for the financial year ended 30 June 2016

10.3.2 Liquidity risk exposure

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	9,676,634	12,515,363	4,321,240	1,824,798	15,593	12,634	26,983,432	15,062,658
Total payables	9,676,634	12,515,363	4,321,240	1,824,798	15,593	12,634	26,983,432	15,062,658
Amounts payable to unitholders								
On call amounts	503,043,878	631,102,802	310,045,686	211,021,308	6,420,790	7,547,683	244,482,011	236,051,823
Total amounts payable to unitholders	503,043,878	631,102,802	310,045,686	211,021,308	6,420,790	7,547,683	244,482,011	236,051,823
Derivative financial liabilities								
Fair value < 1 month	-	-	-	-	-	-	1,056,578	1,073,397
> 1 month but < 3 months	-	-	-	-	-	-	124,365	23,568
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	-	1,180,943	1,096,965
	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	2,437,073	648,930	2,402,314	3,799,399	50,508,931	128,154,779	502,508	552,744
Total payables	2,437,073	648,930	2,402,314	3,799,399	50,508,931	128,154,779	502,508	552,744
Amounts payable to unitholders								
On call amounts	69,715,978	67,887,791	183,157,661	201,739,964	444,089,762	886,433,426	26,455,217	33,195,793
Total amounts payable to unitholders	69,715,978	67,887,791	183,157,661	201,739,964	444,089,762	886,433,426	26,455,217	33,195,793
Derivative financial liabilities								
Fair value < 1 month	147,952	92,424	4,759	3,024	-	-	-	-
> 1 month but < 3 months	370,989	293,922	-	-	11,705	-	-	9,750
> 3 months but < 12 months	163,914	243	-	-	-	-	-	-
> 1 year	154,586	88,112	-	-	-	-	-	-
Total derivative financial liabilities	837,441	474,701	4,759	3,024	11,705	-	-	9,750

Notes to the Financial Statements for the financial year ended 30 June 2016

10.3.2 Liquidity risk exposure

	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust [†]		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	462,517	1,172,367	29,217,245	45,256,025	26,010,623	109,157,308	426,894	607,221
Total payables	462,517	1,172,367	29,217,245	45,256,025	26,010,623	109,157,308	426,894	607,221
Amounts payable to unitholders								
On call amounts	20,972,878	28,428,100	780,427,044	1,037,262,631	1,922,751,271	2,833,617,002	75,058,106	94,350,968
Total amounts payable to unitholders	20,972,878	28,428,100	780,427,044	1,037,262,631	1,922,751,271	2,833,617,002	75,058,106	94,350,968
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	-	2,350	574,039	307,645	-	558,178	57,572	-
> 3 months but < 12 months	-	-	377,229	135,048	-	-	-	-
> 1 year	-	-	-	93,053	-	-	-	-
Total derivative financial liabilities	-	2,350	951,268	535,746	-	558,178	57,572	-
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust [‡]	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	9,272,906	18,880,717	118,697,516	272,715,586	10,636,958	86,943,730	93,283,023	33,608,465
Total payables	9,272,906	18,880,717	118,697,516	272,715,586	10,636,958	86,943,730	93,283,023	33,608,465
Amounts payable to unitholders								
On call amounts	322,200,958	434,567,618	1,133,713,912	1,294,004,304	219,666,315	284,049,018	694,304,949	1,104,974,885
Total amounts payable to unitholders	322,200,958	434,567,618	1,133,713,912	1,294,004,304	219,666,315	284,049,018	694,304,949	1,104,974,885
Derivative financial liabilities								
Fair value								
< 1 month	840	6,631	171	24,520	11,451	8,866	2,085,061	407
> 1 month but < 3 months	-	-	973,448	171,312	-	-	197,118	1,087,019
> 3 months but < 12 months	-	-	-	-	-	-	121,150	-
> 1 year	-	-	-	-	-	-	47,538	295,044
Total derivative financial liabilities	840	6,631	973,619	195,832	11,451	8,866	2,450,867	1,382,470

[†] As at 30 June 2016, OptiMix Wholesale Australian Share Trust no longer engaged in securities short selling. As at 30 June 2015, the Payable amount included securities held on short position.

[‡] The Payables amount for OptiMix Wholesale International Fixed Interest Trust includes securities held on short position.

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

10.3.2 Liquidity risk exposure

	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	41,352,526	54,076,302	1,136,374	183,299	5,494,110	2,908,105	3,903,646	6,056,307
Total payables	41,352,526	54,076,302	1,136,374	183,299	5,494,110	2,908,105	3,903,646	6,056,307
Amounts payable to unitholders								
On call amounts	254,123,433	306,643,432	71,591,957	72,565,844	311,643,865	284,853,441	431,625,594	486,483,994
Total amounts payable to unitholders	254,123,433	306,643,432	71,591,957	72,565,844	311,643,865	284,853,441	431,625,594	486,483,994
Derivative financial liabilities								
Fair value < 1 month	1,144,313	1,546,153	-	4	-	-	-	24
> 1 month but < 3 months	134,555	34,129	-	1,461	-	-	-	1,424
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	1,278,868	1,580,282	-	1,465	-	-	-	1,448

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4 Market risk

Market risk is the risk that changes in market prices, such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) will affect the Schemes' income or the fair value of their holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

10.4.1 Management of market risk

The Schemes' strategy for the management of market risk is driven by each Scheme's investment objectives. The Schemes' market risk is managed on a daily basis by the investment managers in accordance with the investment guidelines of each Scheme's investment mandate.

The Schemes use derivatives to manage their exposure to foreign currency, interest rate and other price risks. The instruments used include interest rate swaps, credit default swaps, forward contracts, futures and options. The Schemes do not apply hedge accounting.

10.4.2 Interest rate risk

The Schemes are exposed to the risk that the fair value or future cash flows of their financial instruments will fluctuate as a result of changes in market interest rates. Financial instruments that would be impacted by changes in market interest rates include cash and cash equivalents, interest bearing securities, interest rate futures and deposits with brokers.

The Schemes' interest rate risk is managed on a daily basis by the investment managers in accordance with the defined investment process and within the guidelines and restrictions outlined in the Schemes' investment mandates.

The Schemes are monitored for mandate compliance. Where the interest rate risk exposure moves outside the Schemes' mandate restrictions or guidelines, the investment managers will rebalance the portfolios.

10.4.3 Exposure and sensitivity analysis - interest rate risk

Direct interest rate risk exposure at reporting date is disclosed in Note 10.4.4 Interest rate risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management have determined that a fluctuation in interest rates of 100 basis points is reasonably possible, considering the economic environment in which the Schemes operate.

The tables at Note 10.4.4 Interest rate risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and 'Change in net assets attributable to unitholders/Total comprehensive income' of a reasonably possible increase or reduction of 100 basis points in interest rates at 30 June 2016 (2015: 100 basis points).

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

The tables below detail the assets and liabilities exposed to, and sensitivity analysis on, interest rate risk.

	1. ANZ Australian Cash Fund			2. ANZ Australian Industrial Equities Fund			3. ANZ Cash Plus Fund			4. ANZ Enhanced Yield Fund		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	62,450,081	62,450,081	-	36,033,232	36,033,232	-	62,136,135	62,136,135	-	25,226,354	25,226,354
Future and swap deposits	-	-	-	-	1,675,237	1,675,237	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	2,050,099,361	2,684,324	2,052,783,685	-	-	-	61,822,309	81,459,914	143,282,223	-	30,255,984	30,255,984
Loans and receivables	-	-	-	-	-	-	29,500,000	-	29,500,000	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	2,050,099,361	65,134,405	2,115,233,766	-	37,708,469	37,708,469	91,322,309	143,596,049	234,918,358	-	55,482,338	55,482,338
30 June 2015												
Financial assets												
Cash and cash equivalents	-	64,486,269	64,486,269	-	27,500,722	27,500,722	-	25,807,960	25,807,960	-	17,736,593	17,736,593
Future and swap deposits	-	-	-	-	1,434,822	1,434,822	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	1,225,909,094	3,609,057	1,229,518,151	-	-	-	22,539,129	43,496,266	66,035,395	-	69,432,407	69,432,407
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	1,225,909,094	68,095,326	1,294,004,420	-	28,935,544	28,935,544	22,539,129	69,304,226	91,843,355	-	87,169,000	87,169,000
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	(2,677,002)	680,953		377,085	289,355		1,160,775	627,962		554,823	871,690	
Interest rate risk - decrease of 100bp (2015 100bp)	2,716,904	(680,953)		(377,085)	(289,355)		(1,159,740)	(627,076)		(554,823)	(871,690)	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	5. ANZ Fixed Income Fund			6. ANZ Listed Property Trust Fund			7. ANZ Private Global Equities (Actively Hedged) Fund			8. ANZ Private Global Equities Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	4,427,183	4,427,183	-	3,783,712	3,783,712	-	3,381,784	3,381,784	-	24,524,020	24,524,020
Future and swap deposits	-	-	-	-	-	-	-	189,753	189,753	-	2,070,397	2,070,397
Financial assets held at fair value through profit or loss	202,282,435	35,464,525	237,746,960	-	-	-	-	-	-	-	-	-
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(24,032)	(24,032)	-	(316,790)	(316,790)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	202,282,435	39,891,708	242,174,143	-	3,783,712	3,783,712	-	3,547,505	3,547,505	-	26,277,627	26,277,627
30 June 2015												
Financial assets												
Cash and cash equivalents	-	8,442,582	8,442,582	-	641,639	641,639	-	6	6	-	35,467,658	35,467,658
Future and swap deposits	-	-	-	-	-	-	-	-	-	-	7,064,588	7,064,588
Financial assets held at fair value through profit or loss	221,344,055	18,508,088	239,852,143	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	(89,053)	(89,053)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	221,344,055	26,950,670	248,294,725	-	641,639	641,639	-	6	6	-	42,443,193	42,443,193
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	(11,048,644)	(11,080,171)		37,837	6,416		35,475	-		262,776	424,432	
Interest rate risk - decrease of 100bp (2015 100bp)	12,148,928	11,986,686		(37,837)	(6,416)		(35,475)	-		(262,776)	(424,432)	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	9. Blue Chip Pool			10. OneAnswer - ANZ Cash Advantage			11. OneAnswer - ANZ Flexible Term Deposit Fund			12. OneAnswer - OnePath Global Property Securities Fund		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	29,101,010	29,101,010	-	312,787,219	312,787,219	-	6,423,894	6,423,894	-	3,989,770	3,989,770
Future and swap deposits	-	1,407,149	1,407,149	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	30,508,159	30,508,159	-	312,787,219	312,787,219	-	6,423,894	6,423,894	-	3,989,770	3,989,770
30 June 2015												
Financial assets												
Cash and cash equivalents	-	13,886,883	13,886,883	-	212,245,858	212,245,858	-	7,547,336	7,547,336	-	1,839,964	1,839,964
Future and swap deposits	-	2,113,950	2,113,950	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	16,000,833	16,000,833	-	212,245,858	212,245,858	-	7,547,336	7,547,336	-	1,839,964	1,839,964
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	305,082	160,008		-	2,122,459		-	75,473		39,898	18,400	
Interest rate risk - decrease of 100bp (2015 100bp)	(305,082)	(160,008)		-	(2,122,459)		-	(75,473)		(39,898)	(18,400)	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	13. OnePath Diversified High Yield Pool			14. OnePath Global Emerging Markets Pool			15. OnePath Low Volatility Global Equities Index Pool			16. OnePath Sustainable Investments - Wholesale Australian Share Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	10,937,626	10,937,626	-	3,571,727	3,571,727	-	1,271,028	1,271,028	-	1,171,843	1,171,843
Future and swap deposits	-	1,503,452	1,503,452	-	-	-	-	428,231	428,231	-	45,731	45,731
Financial assets held at fair value through profit or loss	44,601,295	15,033,876	59,635,171	-	-	-	-	-	-	-	-	-
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(520,787)	(520,787)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(141,928)	(509,617)	(651,545)	-	-	-	-	-	-	-	-	-
Net exposure	44,459,367	26,444,550	70,903,917	-	3,571,727	3,571,727	-	1,699,259	1,699,259	-	1,217,574	1,217,574
30 June 2015												
Financial assets												
Cash and cash equivalents	-	7,574,013	7,574,013	-	1,108,172	1,108,172	-	3,072,372	3,072,372	-	1,736,838	1,736,838
Future and swap deposits	-	953,380	953,380	-	-	-	-	-	-	-	135,164	135,164
Financial assets held at fair value through profit or loss	41,024,144	18,951,995	59,976,139	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(148,094)	(148,094)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(71,576)	(69,792)	(141,368)	-	-	-	-	-	-	-	-	-
Net exposure	40,952,568	27,261,502	68,214,070	-	1,108,172	1,108,172	-	3,072,372	3,072,372	-	1,872,002	1,872,002
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	(95,594)	(174,142)		35,717	11,082		16,993	30,724		12,176	18,720	
Interest rate risk - decrease of 100bp (2015 100bp)	(615,176)	(791,319)		(35,717)	(11,082)		(16,993)	(30,724)		(12,176)	(18,720)	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	17. OnePath Wholesale Protected Aus 50 Trust			18. OptiMix Wholesale Australian Fixed Interest Trust			19. OptiMix Wholesale Australian Share Trust			20. OptiMix Wholesale Enhanced Cash Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	443,326	443,326	-	18,850,172	18,850,172	-	51,480,169	51,480,169	-	4,611,617	4,611,617
Future and swap deposits	-	12,519	12,519	-	3,173,758	3,173,758	-	2,607,685	2,607,685	-	109,985	109,985
Financial assets held at fair value through profit or loss	-	-	-	660,064,557	44,409,403	704,473,960	-	-	-	55,692,249	15,071,059	70,763,308
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	(951,084)	(951,084)	-	-	-	-	(57,572)	(57,572)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	455,845	455,845	660,064,557	65,482,249	725,546,806	-	54,087,854	54,087,854	55,692,249	19,735,089	75,427,338
30 June 2015												
Financial assets												
Cash and cash equivalents	-	17,909,580	17,909,580	-	23,053,346	23,053,346	-	37,103,048	37,103,048	-	10,921,922	10,921,922
Future and swap deposits	-	19,616	19,616	-	4,893,653	4,893,653	-	2,541,444	2,541,444	-	10,209	10,209
Financial assets held at fair value through profit or loss	-	-	-	884,051,288	66,498,471	950,549,759	-	-	-	59,487,478	24,415,732	83,903,210
Financial liabilities												
Future and swap payable	-	-	-	-	(1,041,315)	(1,041,315)	-	-	-	-	(368)	(368)
Financial liabilities held at fair value through profit or loss	-	-	-	(93,053)	(442,693)	(535,746)	-	-	-	-	-	-
Net exposure	-	17,929,196	17,929,196	883,958,235	92,961,462	976,919,697	-	39,644,492	39,644,492	59,487,478	35,347,495	94,834,973
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	4,558	179,292		(27,791,227)	(38,469,739)		540,879	396,445		(201,164)	250,450	
Interest rate risk - decrease of 100bp (2015 100bp)	(4,558)	(179,292)		30,417,937	42,311,308		(540,879)	(396,445)		247,286	(234,567)	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	21. OptiMix Wholesale Global Emerging Markets Share Trust			22. OptiMix Wholesale Global Share Trust			23. OptiMix Wholesale Global Smaller Companies Share Trust			24. OptiMix Wholesale International Fixed Interest Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	13,250,993	13,250,993	-	57,486,360	57,486,360	-	6,826,767	6,826,767	-	20,166,341	20,166,341
Future and swap deposits	-	2,250,081	2,250,081	-	5,054,570	5,054,570	-	-	-	-	435,143	435,143
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	323,508,592	58,406,820	381,915,412
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(2,276,682)	(2,276,682)	-	(1,549,247)	(1,549,247)	-	-	-	-	(135,984)	(135,984)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(4,332,361)	(318,268)	(4,650,629)
Net exposure	-	13,224,392	13,224,392	-	60,991,683	60,991,683	-	6,826,767	6,826,767	319,176,231	78,554,052	397,730,283
30 June 2015												
Financial assets												
Cash and cash equivalents	-	16,012,747	16,012,747	-	30,047,594	30,047,594	-	9,325,724	9,325,724	-	12,491,247	12,491,247
Future and swap deposits	-	2,179,821	2,179,821	-	9,468,236	9,468,236	-	-	-	-	549,412	549,412
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	479,430,302	86,186,705	565,617,007
Financial liabilities												
Future and swap payable	-	(2,192,084)	(2,192,084)	-	(8,903,280)	(8,903,280)	-	-	-	-	(73,113)	(73,113)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(1,964,563)	(332,060)	(2,296,623)
Net exposure	-	16,000,484	16,000,484	-	30,612,550	30,612,550	-	9,325,724	9,325,724	477,465,739	98,822,191	576,287,930
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	132,244	160,005		609,917	306,126		68,268	93,257		(22,513,130)	(34,084,322)	
Interest rate risk - decrease of 100bp (2015 100bp)	(132,244)	(160,005)		(609,917)	(306,126)		(68,268)	(93,257)		6,216,321	7,448,502	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.4 Interest rate risk exposure and sensitivity analysis

	25. OptiMix Wholesale International Property Securities Trust			26. OptiMix Wholesale Property Securities Trust			27. Small Companies Pool			28. Tax Effective Income Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2016												
Financial assets												
Cash and cash equivalents	-	6,517,534	6,517,534	-	1,498,318	1,498,318	-	27,068,242	27,068,242	-	14,500,401	14,500,401
Future and swap deposits	-	-	-	-	-	-	-	-	-	-	375,115	375,115
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	121,618,572	1,557,561	123,176,133
Loans and receivables	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	6,517,534	6,517,534	-	1,498,318	1,498,318	-	27,068,242	27,068,242	121,618,572	16,433,077	138,051,649
30 June 2015												
Financial assets												
Cash and cash equivalents	-	2,624,136	2,624,136	-	1,074,325	1,074,325	-	25,706,847	25,706,847	-	10,287,190	10,287,190
Future and swap deposits	-	-	-	-	19,950	19,950	-	-	-	-	67,882	67,882
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	139,725,239	1,538,919	141,264,158
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	(1,035)	(1,035)
Net exposure	-	2,624,136	2,624,136	-	1,094,275	1,094,275	-	25,706,847	25,706,847	139,725,239	11,892,956	151,618,195
Sensitivity analysis												
	2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$		2016 \$	2015 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2015 100bp)	65,175	26,241		14,983	10,943		270,682	257,068		(1,288,963)	(2,030,697)	
Interest rate risk - decrease of 100bp (2015 100bp)	(65,175)	(26,241)		(14,983)	(10,943)		(270,682)	(257,068)		1,330,830	2,103,982	

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.5 Currency risk

The Schemes invest in financial instruments and may enter into transactions that are denominated in currencies other than their functional currency. Consequently, the Schemes are exposed to risk that the exchange rate of their currency relative to other foreign currencies may change in a manner that has an adverse effect on the fair value or future cash flows of that portion of the Schemes' financial assets or liabilities denominated in currencies other than the Australian dollar.

The Schemes' currency risk is actively managed on a regular basis by the investment managers in accordance with its defined currency management process, and within the guidelines and constraints of the Schemes' investment mandates in order to enhance total returns. The investment managers may use derivative contracts such as options, futures, swaps and forward contracts as permitted by the mandates in managing currency risk.

10.4.6 Exposure and sensitivity analysis - currency risk

The Schemes' total net direct exposure to fluctuations in foreign currency exchange rates as at the reporting date is shown in Note 10.4.7 Currency risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management has determined that a movement in the Australian dollar of 10% is reasonably possible, considering the current economic environment in which the Schemes operate.

The tables at Note 10.4.7 Currency risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and the 'Change in net assets attributable to unitholders/Total comprehensive income' of a possible strengthening or weakening of the Australian dollar of 10% as at 30 June 2016 (2015: 20%).

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.7 Currency risk exposure and sensitivity analysis

At reporting date the value of the Schemes' net foreign currency exposure expressed in Australian dollars and the currency risk sensitivity analysis is detailed in the tables below.

	6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$
United States Dollar	-	-	62,056,871	-	236,442,420	171,781,046	353,817,009	331,311,210
Euro	1,681,249	-	5,685,018	-	50,818,419	30,559,681	57,341,760	49,343,374
Pound Sterling	-	-	2,592,974	-	22,954,066	28,806,916	30,257,994	41,544,872
Japanese Yen	-	-	2,632,481	-	21,976,326	20,894,050	45,313,832	38,324,705
Hong Kong Dollar	-	-	-	-	4,359,276	4,047,714	11,589,786	12,850,806
Swedish Krona	-	-	-	-	4,539,471	-	5,211,214	5,510,909
Swiss Franc	-	-	-	-	8,876,454	5,219,880	-	-
Korean Won	-	-	-	-	-	-	-	-
Other Currencies*	-	-	(6,309)	-	29,820,762	17,305,955	7,949,620	11,362,632
Foreign currency exposure	1,681,249	-	72,961,035	-	379,787,194	278,615,242	511,481,215	490,248,508
Australian Dollar	-	-	(35,167,505)	-	(64,553,168)	(29,718,081)	(246,494,098)	(240,551,182)
Net foreign currency exposure	1,681,249	-	37,793,531	-	315,234,025	248,897,160	264,987,117	249,697,327
Sensitivity analysis	2016	2015	2016	2015	2016	2015	2016	2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2015 20%)*	(168,125)	-	(3,779,353)	-	(31,523,403)	(49,779,432)	(26,498,712)	(49,939,465)

	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		17. OnePath Wholesale Protected Aus 50 Trust	
	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$
United States Dollar	54,167,089	45,895,833	38,876,929	35,903,297	277,310,812	544,413,727	-	-
Euro	13,861,015	14,064,776	888,784	931,320	24,819,806	48,585,560	397	-
Pound Sterling	2,313,604	6,142,993	612,018	5,028,720	18,445,194	38,616,403	-	-
Japanese Yen	52	21,795	-	2,378,170	55,444,597	133,327,538	-	-
Hong Kong Dollar	-	-	40,351,379	47,122,133	17,515,500	40,118,245	-	-
Swedish Krona	-	-	-	-	3,394,623	9,718,633	-	-
Swiss Franc	-	-	1,802,713	-	35,170,673	74,142,397	-	-
Korean Won	-	-	18,053,458	23,354,708	-	-	-	-
Other Currencies*	78,380	91,832	83,199,917	89,186,937	62,233,185	121,105,545	-	-
Foreign currency exposure	70,420,140	66,217,229	183,785,198	203,905,285	494,334,390	1,010,028,048	397	-
Australian Dollar	(35,026,467)	(33,005,895)	(988,426)	(702,004)	-	1,295,002	-	-
Net foreign currency exposure	35,393,674	33,211,334	182,796,772	203,203,280	494,334,390	1,011,323,050	397	-
Sensitivity analysis	2016	2015	2016	2015	2016	2015	2016	2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2015 20%)*	(3,539,367)	(6,642,267)	(18,279,677)	(40,640,656)	(49,433,439)	(202,264,610)	(40)	-

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

#Other Currencies can include Canadian Dollar, Taiwan Dollar, South African Rand, Indian Rupee, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Norwegian Krone, Malaysian Ringgit, Thai Baht, Singapore Dollar, Indonesian Rupiah, Philippine Peso, Israeli New Shekel, Turkish Lira, Chilean Peso, Polish Zloty, New Zealand Dollar, Qatari Rial, Arab Emirates Dirham, Czech Koruna, Hungarian Forint, Colombian Peso, Egyptian Pound, Argentine Peso.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.7 Currency risk exposure and sensitivity analysis

	18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$
United States Dollar	3,322,086	(768,998)	-	-	59,049	154,689	13,337,851	37,156,025
Euro	(16,655)	(170,160)	46,129	-	9,324	2,783	989	961
Pound Sterling	2,358	(22,517)	-	-	-	-	-	286
Japanese Yen	-	-	-	-	-	-	-	-
Hong Kong Dollar	-	-	-	-	-	-	31,411,499	77,136,165
Swedish Krona	-	-	-	-	-	-	-	-
Swiss Franc	-	-	-	-	-	-	-	-
Korean Won	-	-	-	-	-	-	20,653,368	31,249,897
Other Currencies*	-	-	-	-	-	-	132,243,849	165,974,198
Foreign currency exposure	3,307,789	(961,675)	46,129	-	68,373	157,472	197,647,556	311,517,532
Australian Dollar	(1,631,875)	-	-	-	-	-	(753,879)	(1,788,694)
Net foreign currency exposure	1,675,914	(961,675)	46,129	-	68,373	157,471	196,893,677	309,728,838
Sensitivity analysis	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2015 20%)*	(167,591)	192,335	(4,613)	-	(6,837)	(31,494)	(19,689,368)	(61,945,768)

	22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale International Property Securities Trust	
	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$
United States Dollar	460,933,439	651,578,384	126,703,511	185,906,958	360,076,447	524,586,658	379,465,499	480,142,099
Euro	101,971,800	144,895,503	16,581,138	49,779,278	168,399,926	306,757,140	62,194,268	70,648,859
Pound Sterling	58,451,072	86,973,704	13,153,118	10,048,863	35,705,490	62,694,703	32,863,821	59,635,654
Japanese Yen	42,907,517	86,837,579	14,084,301	56,392,012	104,880,379	98,589,749	48,677,230	55,641,338
Hong Kong Dollar	8,054,759	30,259,444	1,032,490	2,092,734	(44,398)	-	12,503,123	18,443,373
Swedish Krona	9,292,043	11,076,681	7,983,139	15,166,074	3,507,221	5,454,677	5,568,806	7,907,280
Swiss Franc	41,213,453	59,149,332	2,970,080	6,116,280	5,040,400	4,796,165	-	-
Korean Won	-	1,398,697	8,819,624	3,817,637	11,109,555	13,146,209	-	-
Other Currencies*	32,208,010	52,398,142	27,637,595	27,266,078	38,456,485	60,342,022	8,641,123	16,314,071
Foreign currency exposure	755,032,093	1,124,567,466	218,964,994	356,585,914	727,131,505	1,076,367,323	549,913,870	708,732,674
Australian Dollar	42,208,280	10,765,184	-	-	(365,006,925)	(539,837,332)	(265,131,176)	(349,811,428)
Net foreign currency exposure	797,240,373	1,135,332,649	218,964,994	356,585,914	362,124,580	536,529,990	284,782,693	358,921,246
Sensitivity analysis	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2015 20%)*	(79,724,037)	(227,066,530)	(21,896,499)	(71,317,183)	(36,212,458)	(107,305,998)	(28,478,269)	(71,784,249)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

#Other Currencies can include Canadian Dollar, Taiwan Dollar, South African Rand, Indian Rupee, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Norwegian Krone, Malaysian Ringgit, Thai Baht, Singapore Dollar, Indonesian Rupiah, Philippine Peso, Israeli New Shekel, Turkish Lira, Chilean Peso, Polish Zloty, New Zealand Dollar, Qatari Rial, Arab Emirates Dirham, Czech Koruna, Hungarian Forint, Colombian Peso, Egyptian Pound, Argentine Peso.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.7 Currency risk exposure and sensitivity analysis

	26. OptiMix Wholesale Property Securities Trust		28. Tax Effective Income Trust	
	30 June 2016 Fair value \$	30 June 2015 Fair value \$	30 June 2016 Fair value \$	30 June 2015 Fair value \$
United States Dollar	-	-	-	2,085,993
Euro	2,001,680	-	636,646	-
Pound Sterling	-	-	-	-
Japanese Yen	-	-	-	-
Hong Kong Dollar	-	677,326	-	-
Swedish Krona	-	-	-	-
Swiss Franc	-	-	-	-
Korean Won	-	-	-	-
Other Currencies*	-	6,176	-	-
Foreign currency exposure	2,001,680	683,502	636,646	2,085,993
Australian Dollar	-	(315,319)	-	(2,073,039)
Net foreign currency exposure	2,001,680	368,183	636,646	12,954
Sensitivity analysis	2016 \$	2015 \$	2016 \$	2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders				
Currency risk - 10% upward movement in AUD (2015 20%)*	(200,168)	(73,637)	(63,665)	(2,591)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

#Other Currencies can include Canadian Dollar, Taiwan Dollar, South African Rand, Indian Rupee, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Norwegian Krone, Malaysian Ringgit, Thai Baht, Singapore Dollar, Indonesian Rupiah, Philippine Peso, Israeli New Shekel, Turkish Lira, Chilean Peso, Polish Zloty, New Zealand Dollar, Qatari Rial, Arab Emirates Dirham, Czech Koruna, Hungarian Forint, Colombian Peso, Egyptian Pound, Argentine Peso.

10.4.8 Other price risk

At reporting date other price risk is the risk that the fair value of the financial instrument will fluctuate as a result of changes in market prices (other than those arising from interest rate risk or currency risk), whether caused by factors specific to an individual investment, its issuer or factors affecting all instruments traded in the market. Other price risk is managed by the investment managers by diversifying the portfolio and economically hedging using derivative financial instruments such as options and future contracts, in accordance with the PDSs or information memorandum.

The Schemes' financial instruments which are carried at fair value have any change in the fair value of investments recognised in the Statements of Comprehensive Income in the line item 'Net change in fair value of investments'.

The downward risk relating to the OnePath Wholesale Protected AUS 50 Trust's underlying investment is minimised by a protection mechanism which guarantees capital at 80% of its highest ever historic redemption price, adjusted downwards for accumulative distributions paid. A 10% decrease in unit value would activate the guarantee since the price would potentially drop below the protection value. The provider of the capital guarantee is Barclays Bank PLC. As at 30 June 2016 the price was \$1.034 (2015: \$1.098). The maximum loss the Scheme would be exposed to at 30 June 2016 is \$589,072 (2015: \$2,471,191).

10.4.9 Exposure and Sensitivity analysis - other price risk

The other price risk exposure of financial instruments is equal to the fair value of financial instruments as reported in the Statements of Financial Position and in Note 6 Financial assets and liabilities.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management has determined that a movement in market prices of 10% is possible, considering the economic environment in which the Schemes operate.

Notes to the Financial Statements for the financial year ended 30 June 2016

The tables at Note 10.4.10 Other price risk - sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and the 'Change in net assets attributable to unitholders/Total Comprehensive Income' of a possible increase or decrease in market prices of 10% (2015: 10%).

10.4.10 Other price risk - sensitivity analysis

At reporting date the Schemes' other price risk sensitivity analysis is detailed in the tables below:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	205,278,369	122,951,815	58,444,621	68,748,533	14,328,222	6,603,540	3,028,749	11,295,845
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	23,774,696	24,285,411	26,730,558	23,847,096	3,712,109	-	29,232,917	21,192,379
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	47,748,032	61,796,243	-	-	-	-	26,549,836	24,613,998
	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	5,927,458	5,951,763	17,908,120	20,122,044	49,010,470	100,820,198	2,548,285	3,156,913

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.4.10 Other price risk - sensitivity analysis

	17. OnePath Wholesale Protected Aus 50 Trust [†]		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	2,081,265	1,094,306	77,971,593	104,228,717	187,160,562	279,850,628	7,070,574	8,390,321
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	31,247,854	42,820,108	118,075,886	150,153,079	21,524,367	35,546,285	73,663,850	111,524,045
	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	28,679,987	35,401,691	7,024,261	7,051,341	28,863,035	26,054,718	41,515,530	46,701,189

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

† Price sensitivity of this Scheme should be read in conjunction with the Note 10.4.8 Other price risk.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5 Valuation of financial instruments

The Schemes' accounting policy on fair value measurement is discussed in Note 3.2.5 Fair value measurement principles.

The Schemes measure financial assets and financial liabilities held at fair value through profit or loss using the following fair value hierarchy:

Level 1 - Quoted price (unadjusted) in an active market for an identical instrument.

The quoted market price used for financial assets is the current bid price. The quoted market price used for financial liabilities is the current ask price.

Level 2 - Valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

This category includes instruments valued using: quoted prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques for which all significant inputs are directly or indirectly observable from market data.

Level 3 - Valuation techniques using significant unobservable inputs.

This category includes all instruments that use a valuation technique which includes inputs not based on observable data and the unobservable inputs have a significant effect on the instruments valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

The level in the fair value hierarchy within which the fair value measurement is categorised in its entirety is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. For this purpose, the significance of an input is assessed against the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement. Assessing the significance of a particular input to the fair value measurement in its entirety requires judgement, considering factors specific to the asset or liability.

The determination of what constitutes 'observable' requires significant judgement by the Responsible Entity. The Responsible Entity considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market.

The valuation of Level 2 equities which are subject to transfer restrictions may be adjusted to reflect illiquidity and/or non-transferability, which are generally based on available market information.

The Schemes determine Level 2 fair values for corporate bonds using either a price, credit spread or spread basis evaluation as determined by the observed market data including quoted prices for similar assets, benchmark yield curves and market corroborated inputs.

The valuation of managed investment schemes included in Level 2 and Level 3 is based on the daily net asset value of the managed investment scheme provided by the investment managers.

Level 2 fair values for simple, over the counter derivative financial instruments are based on broker quotes. Those quotes are tested for reasonableness by discounting expected future cash flows using a market interest rate for a similar instrument at the measurement date. Fair values reflect the credit risk of the instrument and include an adjustment to take account of the credit risk of the Schemes and counterparty where appropriate.

The Schemes recognise transfers between levels of the fair value hierarchy as of the end of the reporting period during which the transfer has occurred. Changes in Level 2 and 3 fair values are analysed at each reporting date and the reasons for the fair value movements are explained. There were no transfers between Level 1 to Level 2 of the fair value hierarchy during the financial year ended 30 June 2016. Transfers between Level 1 or Level 2 and Level 3 are disclosed in Note 10.5.2 Movements of Level 3 securities.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.1 Financial instruments hierarchy

10.5.1.1 Recurring fair value measurements

The tables below detail financial instruments measured at fair value at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	582,570,695	687,540,152	-	-	-	43,495,275
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	1,727,544	-	-	-	-	-
Interest bearing securities:									
Level 1		2,050,099,361	1,225,909,094	-	-	61,822,309	16,112,422	-	-
Level 2		2,684,324	3,609,057	-	-	81,459,913	49,922,973	30,255,984	69,432,407
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	31,503	30,768
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	147,975	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	2,052,783,685	1,229,518,151	584,446,214	687,540,152	143,282,222	66,035,395	30,287,487	112,958,450
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	54,825	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	54,825	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

10.5.1.1 Recurring fair value measurements

	Note	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
		30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	265,624,331	238,470,371	35,895,405	-	276,101,271	208,044,204
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	591	-	-	-	-
Interest bearing securities:									
Level 1		155,524,787	187,602,181	-	-	-	-	-	-
Level 2		82,222,173	52,249,962	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		1	3,001,966	-	-	-	-	14,919,346	4,653,516
Level 3		-	-	1,681,249	-	-	-	-	-
Derivative assets:									
Level 1		-	-	-	-	16,031	-	-	-
Level 2		-	-	-	-	1,424,372	-	2,304,528	30,523
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	237,746,961	242,854,109	267,305,580	238,470,962	37,335,808	-	293,325,145	212,728,243
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	15,032	-	706,363	547,853
Level 2		-	-	-	-	199,683	-	289,615	256,601
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	214,715	-	995,978	804,454

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

10.5.1.1 Recurring fair value measurements

		9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		477,419,974	617,962,434	-	-	-	-	258,559,945	246,188,191
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		60,350	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	8,119,357	1,048,751
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	477,480,324	617,962,434	-	-	-	-	266,679,302	247,236,942
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	1,180,943	1,096,965
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	1,180,943	1,096,965

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

10.5.1.1 Recurring fair value measurements

		13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	178,294,058	198,744,163	490,086,331	1,008,201,982	25,479,053	31,578,884
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		13,575,468	12,887,484	-	-	-	-	-	-
Level 2		46,005,006	46,908,117	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		12,983	75,886	791,807	2,479,186	30,072	-	3,800	-
Level 2		502,936	86,257	93	118	-	2	-	-
Level 3		15,623	34,590	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	60,112,016	59,992,334	179,085,958	201,223,467	490,116,403	1,008,201,984	25,482,853	31,578,884
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		513,883	66,364	-	-	11,705	-	-	9,750
Level 2		317,834	408,337	4,759	3,024	-	-	-	-
Level 3		5,724	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	837,441	474,701	4,759	3,024	11,705	-	-	9,750

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.1.1 Recurring fair value measurements

		17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		6,721,444	10,945,408	-	-	1,141,481,915	2,729,338,667	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	399,066,890	487,828,136	-	-	55,692,249	58,472,665
Level 2		-	-	304,447,024	461,796,641	-	-	15,054,077	25,424,802
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		14,090,208	-	76,169,177	92,273,154	729,690,696	140,532,110	-	-
Level 3		397	-	-	-	46,129	-	-	-
Derivative assets:									
Level 1		600	-	885,168	924,982	386,878	-	16,982	5,743
Level 2		-	-	98,937	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	20,812,649	10,945,408	780,667,196	1,042,822,913	1,871,605,618	2,869,870,777	70,763,308	83,903,210
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	70,806,316	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	2,350	951,084	442,693	-	558,178	57,572	-
Level 2		-	-	184	93,053	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	2,350	951,268	535,746	-	71,364,494	57,572	-

**Notes to the Financial Statements
for the financial year ended 30 June 2016**

10.5.1.1 Recurring fair value measurements

		21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		190,363,637	297,839,743	786,781,217	1,105,784,941	214,914,256	355,466,822	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		18,378	93,102	-	-	338,803	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	-	-	173,287,233	244,145,845
Level 2		-	-	-	-	-	-	207,888,390	321,121,888
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		122,096,454	128,400,534	393,851,388	395,790,419	-	-	360,999,041	551,733,742
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	1,866,045	899,106	31,805	-	2,703	642,379	61,887
Level 2		914	2,651	200,770	119,460	2,066	2,194	502,579	1,516,635
Level 3		-	5,635	-	-	-	-	54,564	-
Total financial assets held at fair value through profit or loss	6.1	312,479,383	428,207,710	1,181,732,481	1,501,726,625	215,255,125	355,471,719	743,374,186	1,118,579,997
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	2,812,990	1,957,073
Level 2		-	-	-	-	-	-	1,471,833	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	46,779	171,312	-	-	318,267	44,507
Level 2		840	6,631	926,840	24,520	11,451	8,866	2,132,600	1,337,963
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	840	6,631	973,619	195,832	11,451	8,866	6,735,690	3,339,543

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.1.1 Recurring fair value measurements

		25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	Note	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$	30 June 2016 \$	30 June 2015 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		279,397,883	354,093,879	68,240,927	70,510,730	288,630,349	260,547,183	291,320,018	325,735,811
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	-	-	52,267,910	51,258,683
Level 2		-	-	-	-	-	-	70,901,391	90,002,102
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	2,001,680	-	-	-	636,646	-
Derivative assets:									
Level 1		-	-	-	-	-	-	29,331	3,373
Level 2		8,680,855	1,503,317	-	4,141	-	-	-	13,367
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	288,078,738	355,597,196	70,242,607	70,514,871	288,630,349	260,547,183	415,155,296	467,013,336
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	1,400	-	-	-	1,036
Level 2		1,278,868	1,580,282	-	65	-	-	-	412
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	1,278,868	1,580,282	-	1,465	-	-	-	1,448

10.5.1.2 Non - recurring fair value measurements

The Schemes have no assets or liabilities measured at fair value on a non - recurring basis in the current reporting period.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

Level 3 securities held are securities valued by using inputs not derived from observable market data. Inputs are prices derived from external sources which use various valuation techniques that include unobservable inputs. Transfers are considered when the underlying conditions of the financial instruments change.

During the year, one equity security were reclassified from Level 1 to Level 3 and certain credit index swaps from Level 2 to Level 3 as they were stale priced at reporting date.

There were no transfers between Level 1 to Level 2 of the fair value hierarchy during the financial year ended 30 June 2016.

The following tables detail a reconciliation of opening balances to the closing balances for fair value measurements in Level 3 of the fair value hierarchy:

		2. ANZ Australian Industrial Equities Fund									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		187,833	-	-	-	187,833	-	-	-	-	-
Purchases		1,539,711	-	-	-	1,539,711	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	1,727,544	-	-	-	1,727,544	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		187,833	-	-	-	187,833	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		6. ANZ Listed Property Trust Fund [†]									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		591	-	-	-	591	591	-	-	-	591
Total gains or losses in profit or loss*		(591)	-	1,681,249	-	1,680,658	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	1,681,249	-	1,681,249	591	-	-	-	591
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	1,681,249	-	1,681,249	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

† The Scheme held units with zero value. The units were revalued during the year.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

		13. OnePath Diversified High Yield Pool									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	34,590	34,590	-	-	-	24,768	24,768
Total gains or losses in profit or loss*		-	-	-	(26)	(26)	-	-	-	9,822	9,822
Purchases		-	-	-	(7,769)	(7,769)	-	-	-	-	-
Sales		-	-	-	(16,896)	(16,896)	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	9,899	9,899	-	-	-	34,590	34,590
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	(1,881)	(1,881)	-	-	-	9,822	9,822

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		17. OnePath Wholesale Protected Aus 50 Trust†									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	397	-	397	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	397	-	397	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	397	-	397	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

† The Scheme held units with zero value. The units were revalued during the year.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

		18. OptiMix Wholesale Australian Fixed Interest Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	(304,089)	(304,089)
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	(49,810)	(49,810)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	275,754	275,754
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	78,145	78,145
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	-	-	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		19. OptiMix Wholesale Australian Share Trust [†]									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	46,129	-	46,129	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	46,129	-	46,129	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	46,129	-	46,129	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

† The Scheme held units with zero value. The units were revalued during the year.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

21. OptiMix Wholesale Global Emerging Markets Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
		Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		93,102	-	-	5,635	98,737	378,025	-	-	6,467	384,492
Total gains or losses in profit or loss*		(30,026)	-	-	(5,635)	(35,661)	40,180	-	-	(832)	39,348
Purchases		-	-	-	-	-	1,286,032	-	-	-	1,286,032
Sales		(44,698)	-	-	-	(44,698)	(1,611,135)	-	-	-	(1,611,135)
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	18,378	-	-	-	18,378	93,102	-	-	5,635	98,737
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		(5,500)	-	-	-	(5,500)	32,900	-	-	(832)	32,068

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

23. OptiMix Wholesale Global Smaller Companies Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
		Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		(272,040)	-	-	-	(272,040)	-	-	-	-	-
Purchases		880,912	-	-	-	880,912	-	-	-	-	-
Sales		(906,929)	-	-	-	(906,929)	-	-	-	-	-
Transfers in/out of Level 3		636,860	-	-	-	636,860	-	-	-	-	-
Closing balance	10.5.1.1	338,803	-	-	-	338,803	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		(164,883)	-	-	-	(164,883)	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

		24. OptiMix Wholesale International Fixed Interest Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	(2,203,740)	(2,203,740)
Total gains or losses in profit or loss*		-	-	-	(131,992)	(131,992)	-	-	-	-	-
Purchases		-	-	-	37,407	37,407	-	-	-	-	-
Sales		-	-	-	1,715,435	1,715,435	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	(1,566,286)	(1,566,286)	-	-	-	2,203,740	2,203,740
Closing balance	10.5.1.1	-	-	-	54,564	54,564	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	356	356	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		26. OptiMix Wholesale Property Securities Trust [†]									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	2,001,680	-	2,001,680	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	2,001,680	-	2,001,680	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	2,001,680	-	2,001,680	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

[†] The Scheme held units with zero value. The units were revalued during the year.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.2 Movements of Level 3 securities

		28. Tax Effective Income Trust [†]									
		Financial assets & liabilities at fair value through profit or loss 30 June 2016					Financial assets & liabilities at fair value through profit or loss 30 June 2015				
	Note	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Interest bearing securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	636,646	-	636,646	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	636,646	-	636,646	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	636,646	-	636,646	-	-	-	-	-

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

† The Scheme held units with zero value. The units were revalued during the year.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.3 Inputs used for Level 3 fair value measurement

The tables below summarise the quantitative information about the significant unobservable inputs used in Level 3 fair value measurements.

Type	Valuation Approach	Key Unobservable Inputs	Range	2. ANZ Australian Industrial Equities Fund		6. ANZ Listed Property Trust Fund	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2016	30 June 2015	30 June 2016	30 June 2015
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	1,727,544	-	1,681,249	591
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	-	-

Type	Valuation Approach	Key Unobservable Inputs	Range	13. OnePath Diversified High Yield Pool		17. OnePath Wholesale Protected Aus 50 Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2016	30 June 2015	30 June 2016	30 June 2015
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	-	397	-
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	9,899	34,590	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.3 Inputs used for Level 3 fair value measurement

Type	Valuation Approach	Key Unobservable Inputs	Range	19. OptiMix Wholesale Australian Share Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
				Fair Value \$	Fair Value \$	Fair Value \$	Fair Value \$
				30 June 2016	30 June 2015	30 June 2016	30 June 2015
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	46,129	-	18,378	93,102
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	5,635
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	-	-

Type	Valuation Approach	Key Unobservable Inputs	Range	23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
				Fair Value \$	Fair Value \$	Fair Value \$	Fair Value \$
				30 June 2016	30 June 2015	30 June 2016	30 June 2015
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	338,803	-	-	-
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	54,564	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.3 Inputs used for Level 3 fair value measurement

Type	Valuation Approach	Key Unobservable Inputs	Range	26. OptiMix Wholesale Property Securities Trust		28. Tax Effective Income Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2016	30 June 2015	30 June 2016	30 June 2015
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	2,001,680	-	636,646	-
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	-	-

There were no significant inter-relationships between unobservable inputs that materially affect fair values.

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.4 Level 3 sensitivity analysis of unobservable inputs

Although the Responsible Entity of the Schemes believes that its estimates of fair value are appropriate, the use of different methodologies or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3, changing one or more of the assumptions used as reasonably possible alternative assumptions by 10% upwards (favourable) or downwards (unfavourable) would have the following effects on profit or loss:

Impact on fair value of Level 3 securities	2. ANZ Australian Industrial Equities Fund		6. ANZ Listed Property Trust Fund		13. OnePath Diversified High Yield Pool		17. OnePath Wholesale Protected Aus 50 Trust	
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$
30 June 2016								
Listed securities	172,754	(172,754)	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	168,125	(168,125)	-	-	40	(40)
Derivative financial instruments	-	-	-	-	990	(990)	-	-
30 June 2015								
Listed securities	-	-	59	(59)	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	-	-	3,459	(3,459)	-	-
Impact on fair value of Level 3 securities	19. OptiMix Wholesale Australian Share Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$
30 June 2016								
Listed securities	-	-	1,838	(1,838)	33,880	(33,880)	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	4,613	(4,613)	-	-	-	-	-	-
Derivative financial instruments	-	-	-	-	-	-	5,456	(5,456)
30 June 2015								
Listed securities	-	-	9,310	(9,310)	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	564	(564)	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2016

10.5.4 Level 3 sensitivity analysis of unobservable inputs

Impact on fair value of Level 3 securities	26. OptiMix Wholesale Property Securities Trust		28. Tax Effective Income Trust	
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$
30 June 2016				
Listed securities	-	-	-	-
Interest bearing securities	-	-	-	-
Unlisted unit trusts	200,168	(200,168)	63,665	(63,665)
Derivative financial instruments	-	-	-	-
30 June 2015				
Listed securities	-	-	-	-
Interest bearing securities	-	-	-	-
Unlisted unit trusts	-	-	-	-
Derivative financial instruments	-	-	-	-

10.5.5 Valuation processes

The Responsible Entity's Wealth Investment Governance Forum reviews monthly valuations of the financial instruments.

Notes to the Financial Statements for the financial year ended 30 June 2016

11. Auditor's remuneration

During the year the following fees were paid or payable for services provided by the auditor of the Schemes:

	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	3,912	3,947	3,912	3,947	3,912	3,947
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	4,696	4,727	4,696	4,727	4,696	4,727
	5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		7. ANZ Private Global Equities (Actively Hedged) Fund		8. ANZ Private Global Equities Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	5,100	5,000	3,912	3,947	3,912	3,947	3,912	3,947
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	5,884	5,780	4,696	4,727	4,696	4,727	4,696	4,727
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OneAnswer - OnePath Global Property Securities Fund	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	4,819	4,806	4,819	4,806	4,819	4,806
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	5,603	5,586	5,603	5,586	5,603	5,586
	13. OnePath Diversified High Yield Pool		14. OnePath Global Emerging Markets Pool		15. OnePath Low Volatility Global Equities Index Pool		16. OnePath Sustainable Investments - Wholesale Australian Share Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	3,912	3,947	3,912	3,947	3,912	3,947
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	4,696	4,727	4,696	4,727	4,696	4,727

Notes to the Financial Statements for the financial year ended 30 June 2016

11. Auditor's remuneration

	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	3,912	3,947	3,912	3,947	3,912	3,947
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	4,696	4,727	4,696	4,727	4,696	4,727
	21. OptiMix Wholesale Global Emerging Markets Share Trust		22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	3,912	3,947	3,912	3,947	3,912	3,947
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	4,696	4,727	4,696	4,727	4,696	4,727
	25. OptiMix Wholesale International Property Securities Trust		26. OptiMix Wholesale Property Securities Trust		27. Small Companies Pool		28. Tax Effective Income Trust	
	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015	30 June 2016	30 June 2015
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
– Financial statement audit Paid by Responsible Entity	3,912	3,947	3,912	3,947	3,912	3,947	4,819	4,806
– Compliance and regulatory Paid by Responsible Entity	784	780	784	780	784	780	784	780
Total audit fees paid	4,696	4,727	4,696	4,727	4,696	4,727	5,603	5,586

Notes to the Financial Statements for the financial year ended 30 June 2016

12. Related parties

12.1 Responsible Entity

The Responsible Entity of the Schemes is OnePath Funds Management Limited (ABN 21 003 002 800). OnePath Funds Management Limited is a subsidiary of Australia and New Zealand Banking Group Limited (ANZ).

12.2 Key management personnel

The Schemes do not employ personnel in their own right. However, the Schemes are required to have an incorporated Responsible Entity to manage the activities and this is considered to be key management personnel. The directors of the Responsible Entity, which are key management personnel, during or since the end of the financial year are:

Name	Position Held	Date Appointed
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015
P G Mullin	Executive Director	Appointed 1 March 2015
S C Brentnall	Executive Director	Appointed 1 March 2013
S J Chapman	Non-Executive Director	Appointed 1 August 2011
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the key management personnel at any time during the reporting period.

No director has entered into a material contract with the Schemes since the end of the previous financial year and there were no material contracts involving directors' interests existing at financial year end.

12.3 Related party transactions

All related party transactions are conducted on commercial terms and conditions.

The Directors of the Responsible Entity may also be directors of other companies owned by ANZ. The Responsible Entity may also be involved in activities other than the business of managed investment schemes.

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the Responsible Entity at any time during the reporting period.

No compensation is paid to the Directors of the Responsible Entity by the Schemes. From time to time the Directors of OnePath Funds Management Limited may invest or withdraw from the Schemes. These investments or withdrawals are on the same terms and conditions as those entered into by other unitholders in the Schemes.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.4 Responsible Entity fees

The Responsible Entity is entitled to management fees which are calculated as a proportion of net assets attributable to unitholders. All transactions with related parties are conducted on normal commercial terms and conditions. Management fees are reflected as 'Responsible Entity fees' in the Statements of Comprehensive Income. Fees received by the Responsible Entity for the year ended 30 June 2016 are as follows:

	Total management fees paid and payable to the RE during the financial year	
	2016 \$	2015 \$
3. ANZ Cash Plus Fund	236,967	103,450
8. ANZ Private Global Equity Trust	1,774,629	873,354
12. OneAnswer - OnePath Global Property Securities Fund - Pool Class [†]	-	-
12. OneAnswer - OnePath Global Property Securities Fund - Retail Class	464,408	491,176
12. OneAnswer - OnePath Global Property Securities Fund - Select Class	132,706	91,945
13. OnePath Diversified High Yield Pool - Pool Class [†]	-	-
13. OnePath Diversified High Yield Pool - Wholesale Class	8,503	8,993
16. OnePath Sustainable Investments - Wholesale Australian Share Trust - Pool Class [†]	-	-
16. OnePath Sustainable Investments - Wholesale Australian Share Trust - Wholesale Class	4,330	4,165
17. OnePath Wholesale Protected Aus 50 Trust - Pool Class [†]	-	-
17. OnePath Wholesale Protected Aus 50 Trust - Wholesale Class	379,296	471,054
18. OptiMix Wholesale Australian Fixed Interest Trust - Class A	292	338
18. OptiMix Wholesale Australian Fixed Interest Trust - Class B	19,139	22,385
18. OptiMix Wholesale Australian Fixed Interest Trust - Class C [†]	-	-
19. OptiMix Wholesale Australian Share Trust - Class A	8,148	15,692
19. OptiMix Wholesale Australian Share Trust - Class B	17,758	27,044
19. OptiMix Wholesale Australian Share Trust - Class C [†]	-	-
20. OptiMix Wholesale Enhanced Cash Trust - Class B	4,961	6,095
20. OptiMix Wholesale Enhanced Cash Trust - Class C [†]	-	-
22. OptiMix Wholesale Global Share Trust - Class A	2,878	10,823
22. OptiMix Wholesale Global Share Trust - Class B	31,827	39,943
22. OptiMix Wholesale Global Share Trust - Class C [†]	-	-
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class A	5,140	13,262
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class B	71,664	62,406
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class C [†]	-	-
26. OptiMix Wholesale Property Securities Trust - Class A	787	2,525
26. OptiMix Wholesale Property Securities Trust - Class B	10,566	13,028
26. OptiMix Wholesale Property Securities Trust - Class C [†]	-	-
28. Tax Effective Income Trust - Pool Class [†]	-	-
28. Tax Effective Income Trust - Retail Class	5,609,706	6,540,217
28. Tax Effective Income Trust - Select Class	15,998	17,733
28. Tax Effective Income Trust - Wholesale Class	252,109	282,331

[†] This is a feeless class/scheme and any fees charged are indirect.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.5 Related party investments held by the Schemes

The Schemes may purchase and sell units in other schemes managed by OnePath Funds Management Limited in the ordinary course of business at application and redemption prices calculated in accordance with the Constitutions of the Schemes.

Details of the Schemes' investments in other schemes operated by OnePath Funds Management Limited are set out in the table below:

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions received/receivable (including Return of Capital)		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
3. ANZ Cash Plus Fund												
ANZ Australian Cash Fund	-	-	-	-	-	15,899	-	2,858,469	-	6,818	-	-
4. ANZ Enhanced Yield Fund												
ANZ Cash Plus Fund	31,503	30,768	0.01	0.03	710	788	-	-	648	743	31,640	30,926
5. ANZ Fixed Income Fund												
ANZ Cash Plus Fund	1	1	-	-	-	1	-	-	-	-	1	1
ANZ Enhanced Yield Fund	-	3,001,965	-	2.30	19,938	5,069,789	3,029,804	2,000,000	7,155	82,572	-	3,063,769
17. OnePath Wholesale Protected Aus 50 Trust												
ANZ Australian Cash Fund	14,090,208	-	0.67	-	20,481,942	-	6,362,770	-	124,909	-	13,977,366	-
18. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ Australian Cash Fund	21,586,423	-	1.02	-	47,615,311	-	26,000,000	-	359,229	-	21,411,264	-
19. OptiMix Wholesale Australian Share Trust												
ANZ Australian Cash Fund	4,410,602	-	0.21	-	166,005,536	-	161,718,600	-	522,682	-	4,374,813	-
OnePath Australian Shares – Imputation Index Pool [†]	625,227,628	-	25.72	-	853,472,659	-	218,552,961	-	19,816,960	-	570,192,686	-
OptiMix Australian Smaller Companies Trust [†]	100,052,466	140,532,110	87.01	87.93	7,649,199	9,706,823	57,758,691	37,000,000	3,688,286	8,646,479	92,196,158	142,684,348
21. OptiMix Wholesale Global Emerging Markets Share Trust												
OnePath Global Emerging Markets Pool	122,096,454	128,400,534	66.88	63.81	3,292,527	120,331,952	-	7,000,000	2,873,890	2,516,372	173,065,186	168,587,659
OptiMix China Share Trust	-	-	-	-	-	514,314	-	1,397,101	-	391,833	-	-
22. OptiMix Wholesale Global Share Trust												
ANZ Australian Cash Fund	4,136,121	-	0.20	-	179,627,727	-	175,500,000	-	643,806	-	4,102,559	-
International Share Pool	325,160,870	337,462,130	68.93	72.44	7,515,973	17,835,015	44,800,000	-	5,823,823	4,123,285	247,401,566	276,117,868
OptiMix Wholesale Global Emerging Markets Share Trust	462,801	481,187	0.14	0.11	22,975	24,651,888	-	50,000,000	15,504	17,240	505,530	482,131
OptiMix Wholesale Global Smaller Companies Share Trust [†]	64,091,595	57,847,100	29.36	20.47	23,692,322	51,730,494	8,500,000	31,271,000	6,997,650	17,060,598	72,427,091	58,068,073
24. OptiMix Wholesale International Fixed Interest Trust												
ANZ Australian Cash Fund	1,016	-	-	-	1,017	-	-	-	21	-	1,008	-
Global Credit Pool [†]	360,998,029	551,733,742	42.87	55.40	9,331,619	22,848,986	218,470,558	100,000,000	17,806,084	9,997,971	358,622,400	570,083,587
OptiMix Wholesale International Inflation Linked Bonds Trust	-	-	-	-	-	11,496	-	64,739	-	-	-	-

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Details of unit holdings in the Schemes by OnePath Life Limited and other schemes operated by OnePath Funds Management Limited are set out in the table below:

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
1. ANZ Australian Cash Fund												
ANZ Cash Plus Fund	-	-	-	-	-	15,899	-	2,858,469	-	6,818	-	-
ANZ OA OnePath Active Growth Trust	13,640,149	5,079,885	0.65	0.41	18,499,345	16,264,571	9,920,000	11,240,000	177,827	178,925	13,529,468	5,190,448
ANZ OA OnePath Cash Trust	57,742,748	68,829,183	2.74	5.39	4,556,766	14,184,097	15,704,530	24,122,286	1,407,520	1,964,642	57,274,205	68,315,756
ANZ OA OnePath Conservative Trust	24,040,407	28,861,728	1.14	2.28	20,129,902	18,036,777	24,982,000	22,635,000	570,729	858,207	23,845,336	28,844,377
ANZ OA OnePath Income Plus Trust	-	485,633	-	0.04	3,278	237,314	489,285	3,407,664	1,888	37,869	-	482,011
ANZ OA OnePath Income Trust	4,819,544	6,577,183	0.23	0.52	2,359,636	3,773,135	4,125,000	3,700,000	130,541	171,557	4,829,839	6,528,121
Income Plus Trust	-	100,964	-	0.01	685	94,397	101,727	705,340	396	7,781	-	100,211
Mortgage Pool	-	-	-	-	-	575,231	-	1,023,215	-	16,456	-	-
OneAnswer - Vanguard Conservative Index Trust [†]	89,719,026	-	4.26	-	90,072,721	-	119,853	-	642,161	-	88,991,018	-
OnePath Capital Guaranteed Trust	144,272,855	172,380,846	6.85	13.50	71,179,867	62,836,694	99,400,000	72,595,000	3,247,205	4,758,949	143,102,181	171,094,981
OnePath Cash Trust	18,283,894	32,125,458	0.87	2.52	8,138,734	10,758,186	22,013,811	30,353,091	520,195	1,008,724	18,135,881	31,885,820
OnePath Wholesale Balanced Trust [†]	12,991,985	3,823,776	0.62	0.30	105,508,311	114,291,221	96,365,124	153,745,403	247,870	666,586	12,886,564	3,795,253
OnePath Wholesale Capital Stable Trust [†]	220,670,275	255,081,189	10.56	19.98	110,817,374	93,937,906	145,381,616	111,880,000	4,844,938	7,211,910	220,677,930	253,178,427
OnePath Wholesale High Growth Trust [†]	1,480,330	2,662,873	0.07	0.21	3,935,708	5,380,676	5,119,958	3,020,000	40,839	37,349	1,468,318	2,643,009
OnePath Wholesale Index Balanced Trust	6,751,450	8,180,712	0.33	0.64	2,314,415	1,698,512	3,750,504	2,043,000	162,360	227,193	6,854,790	8,119,688
OnePath Wholesale Index Conservative Trust	3,960,150	4,404,952	0.19	0.35	694,462	629,260	1,142,624	865,600	93,486	119,612	3,928,022	4,398,816
OnePath Wholesale Index Moderate Trust	1,964,049	2,376,731	0.09	0.19	478,351	513,031	893,176	629,000	48,366	65,207	1,984,230	2,359,002
OnePath Wholesale Managed Growth Trust [†]	2,193,842	13,198,766	0.10	1.50	208,596,596	179,062,799	219,710,150	188,690,000	567,337	1,029,024	2,176,041	19,038,553
OnePath Wholesale Protected Aus 50 Trust	14,090,208	-	0.67	-	20,481,942	-	6,362,770	-	124,909	-	13,977,366	-
OptiMix Wholesale Australian Fixed Interest Trust	21,586,423	-	1.02	-	47,615,311	-	26,000,000	-	359,229	-	21,411,264	-
OptiMix Wholesale Australian Share Trust	4,410,602	-	0.21	-	166,005,536	-	161,718,600	-	522,682	-	4,374,813	-
OptiMix Wholesale Balanced Trust [†]	325,352	8,365,465	0.02	1.20	165,106,825	40,000,001	173,216,433	31,670,000	334,140	23,950	322,712	15,231,012
OptiMix Wholesale Conservative Trust [†]	12,323,998	748,574	0.58	0.06	47,059,821	1,000,001	35,477,374	250,000	180,587	2,143	12,223,998	742,990
OptiMix Wholesale Global Share Trust	4,136,121	-	0.20	-	179,627,727	-	175,500,000	-	643,806	-	4,102,559	-
OptiMix Wholesale Growth Trust [†]	739,566	15,990,013	0.04	1.33	28,665,740	24,000,001	43,951,810	8,000,000	122,836	45,779	733,565	16,860,443
OptiMix Wholesale High Growth Trust [†]	3,591,509	3,896,535	0.17	0.32	12,612,185	5,400,001	12,917,000	1,500,000	47,037	11,156	3,562,366	4,065,411
OptiMix Wholesale International Fixed Interest Trust	1,016	-	-	-	1,017	-	-	-	21	-	1,008	-
OptiMix Wholesale Moderate Trust [†]	683,096	13,998,345	0.03	1.33	39,789,314	24,000,001	53,135,052	10,000,000	121,892	40,077	677,553	16,863,046
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	1,440,340,105	613,538,313	68.36	47.93	1,916,865,270	604,797,617	1,087,715,151	419,642,738	26,003,413	13,954,241	1,428,920,653	607,373,016
2. ANZ Australian Industrial Equities Fund												
ANZ Equity Trust No 1	30,371,545	31,682,678	4.89	4.44	1,334,588	1,424,605	330,090	997,385	1,322,901	1,318,279	23,386,934	22,651,533
ANZ OA OnePath Australian Share Trust	89,543,048	102,007,708	14.42	14.28	4,384,121	4,853,650	9,630,757	13,649,663	4,066,139	4,396,738	68,950,636	72,930,420
Australian Share Trust	110,864,008	117,090,800	17.85	16.39	4,901,296	5,265,776	2,665,010	4,345,683	4,846,985	4,865,547	85,368,368	83,714,078
OnePath Wholesale Australian Share Trust	390,217,660	463,536,579	62.84	64.89	50,205,196	29,813,578	90,828,678	97,302,462	18,035,854	20,377,370	300,478,444	331,405,520
3. ANZ Cash Plus Fund												
ANZ Enhanced Yield Fund	31,503	30,768	0.01	0.03	710	788	-	-	648	743	31,640	30,926
ANZ Fixed Income Fund	1	1	-	-	-	1	-	-	-	-	1	1
ANZ Private International Fixed Interest Fund	2,247,582	-	0.96	-	4,049,858	-	1,800,000	-	25,406	-	2,257,374	-

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

[‡] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of change of investment manager as disclosed in Note 12.8.2 Appointment of investment manager.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
4. ANZ Enhanced Yield Fund												
ANZ Fixed Income Fund	-	3,001,965	-	2.30	19,938	5,069,789	3,029,804	2,000,000	7,155	82,572	-	3,063,769
OnePath Wholesale Managed Growth Trust	30,884	30,208	0.06	0.02	833	823	-	-	849	852	31,682	30,830
6. ANZ Listed Property Trust Fund												
ANZ OA OnePath Income Trust	545,769	557,981	0.20	0.23	18,536	24,128	120,000	-	23,849	17,246	565,767	679,003
ANZ OA OnePath Property Securities Trust	228,218,690	204,601,502	84.33	84.35	19,026,107	11,567,573	30,242,009	46,977,432	9,343,593	6,804,167	236,580,772	248,978,277
OnePath Capital Guaranteed Trust	36,267,794	32,410,935	13.40	13.36	1,117,237	1,629,263	2,800,000	7,000,000	1,496,972	1,106,871	37,596,669	39,440,662
OnePath Wholesale Capital Stable Trust [†]	5,598,407	4,989,738	2.07	2.06	168,698	215,764	387,391	-	227,391	154,221	5,803,536	6,071,980
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	1	1	-	-	387,392	1	382,902	-	-	-	1	1
7. ANZ Private Global Equities (Actively Hedged) Fund												
OnePath Wholesale Capital Stable Trust	-	248	-	100.00	-	-	232	950	-	-	-	248
8. ANZ Private Global Equities Trust												
OnePath Wholesale Managed Growth Trust	-	-	-	-	-	100	-	100	-	-	-	-
9. Blue Chip Pool												
ANZ OA OnePath Blue Chip Imputation Trust	426,452,344	500,652,913	84.80	79.48	62,553,989	33,350,463	76,491,854	96,034,195	22,957,466	25,623,954	430,881,783	445,830,366
ANZ OA OnePath Income Trust	684,916	880,701	0.14	0.14	44,216	137,105	135,300	620,000	39,246	47,312	692,030	784,263
OnePath Capital Guaranteed Trust	46,815,129	71,178,654	9.31	11.30	3,469,653	3,890,820	18,722,505	572,500	2,966,266	3,446,619	47,301,385	63,384,442
OnePath Passive Defensive Pool [†]	1	1	-	-	4,151,425	1	4,037,028	-	-	-	1	1
OnePath Wholesale Capital Stable Trust [†]	28,910,744	57,202,859	5.75	9.08	2,592,442	3,158,111	23,610,422	2,000,000	2,084,198	2,768,531	29,211,032	50,939,025
OnePath Life Limited (wholly owned subsidiary of ANZ)	-	1	-	-	-	1	1	-	-	-	-	1
10. OneAnswer - ANZ Cash Advantage												
OnePath Life Limited (wholly owned subsidiary of ANZ)	191,004,600	111,741,062	62.19	53.20	104,624,704	58,123,249	25,052,631	10,173,863	3,235,802	2,270,525	191,313,135	111,741,062
12. OneAnswer - OnePath Global Property Securities Fund												
ANZ OA OnePath Income Trust	727,047	712,363	0.27	0.28	45,028	49,837	64,000	200,000	74,586	45,028	435,254	445,040
OnePath Capital Guaranteed Trust	30,313,909	32,226,027	11.31	12.49	2,036,978	2,030,631	5,500,000	4,500,000	3,109,844	2,036,978	18,147,725	20,132,800
OnePath Wholesale Capital Stable Trust [†]	7,495,630	8,460,707	2.80	3.28	534,794	543,889	1,921,650	1,400,000	768,962	534,794	4,487,334	5,285,719
Residual Asset Pool - CLO's [†]	1	1	-	-	621,651	1	640,399	-	-	-	1	1
OnePath Life Limited (wholly owned subsidiary of ANZ)	178,833,647	181,516,311	66.77	66.17	34,841,320	44,685,926	34,931,600	14,525,844	18,353,574	10,808,921	107,103,634	106,677,706
13. OnePath Diversified High Yield Pool												
OnePath Diversified High Yield Trust	2,304,035	2,980,275	3.28	4.36	-	122,377	699,007	1,096,871	42,437	32,701	2,266,904	2,951,644
OnePath Wholesale Diversified Fixed Interest Trust	60,330,278	56,593,432	85.87	82.78	6,260,167	17,538,337	2,919,280	553,879	1,111,326	395,807	59,358,134	56,049,750
OnePath Life Limited (wholly owned subsidiary of ANZ)	5,916,453	7,002,766	8.42	10.24	616,733	1,249,570	1,754,537	3,131,360	108,974	70,116	5,821,105	6,935,492
14. OnePath Global Emerging Markets Pool												
ANZ OA OnePath Global Emerging Markets Share Trust	60,458,997	72,833,079	33.12	36.19	4,608,874	2,399,645	11,442,372	19,215,668	1,491,647	1,477,520	85,697,392	95,628,562
OptiMix Wholesale Global Emerging Markets Share Trust	122,096,454	128,400,534	66.88	63.81	3,292,527	120,331,952	-	7,000,000	2,873,890	2,516,372	173,065,186	168,587,659
15. OnePath Low Volatility Global Equities Index Pool												
ANZ OA OnePath Conservative Trust	-	7,840,084	-	0.89	1,794,572	3,620,860	9,575,143	4,607,295	677,782	1,223,027	-	2,523,909
OnePath Wholesale Balanced Trust [†]	-	118,609,961	-	13.40	25,808,714	55,014,626	143,748,349	57,450,227	8,913,173	18,513,646	-	38,183,364
OnePath Wholesale High Growth Trust [†]	-	3,232,244	-	0.37	752,396	1,107,446	3,918,553	1,103,987	291,975	502,498	-	1,040,536
OnePath Wholesale Managed Growth Trust [†]	-	211,022,716	-	23.84	46,606,559	83,151,402	255,408,408	79,583,072	16,547,169	32,929,223	-	67,933,224

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
15. OnePath Low Volatility Global Equities Index Pool												
OptiMix India Share Trust [†]	10	1	-	-	194,307,653	1	195,789,430	-	1	-	4	0
OptiMix Wholesale Balanced Trust [†]	-	178,486,740	-	20.17	39,437,026	69,595,823	216,093,097	78,621,611	14,012,263	27,903,586	-	57,459,121
OptiMix Wholesale Conservative Trust [†]	-	15,148,105	-	1.71	3,510,073	6,956,949	18,429,197	8,243,315	1,352,282	2,362,627	-	4,876,535
OptiMix Wholesale Growth Trust [†]	-	56,918,837	-	6.43	12,954,703	30,332,075	69,190,060	33,164,687	4,846,830	8,941,071	-	18,323,525
OptiMix Wholesale High Growth Trust [†]	-	12,146,665	-	1.37	3,262,070	4,751,437	15,167,444	6,775,409	1,184,798	1,907,664	-	3,910,300
OptiMix Wholesale Moderate Trust [†]	-	57,872,624	-	6.54	12,739,541	26,450,108	70,142,849	26,485,670	4,495,804	9,027,081	-	18,630,572
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	443,744,019	255,557,344	100.00	25.28	588,903,843	271,078,619	342,541,539	255,762,445	87,498,045	36,021,598	155,163,402	72,026,248
16. OnePath Sustainable Investments - Wholesale Australian Share Trust												
ANZ OA OnePath Sustainable Investments - Australian Share Trust	5,388,607	8,549,533	20.44	25.81	944,850	417,705	3,242,681	176,357	309,994	333,643	4,212,878	5,973,344
OnePath Sustainable Investments - Australian Share Trust	5,133,633	5,229,329	19.42	15.79	1,326,989	951,048	870,689	1,445,614	253,395	214,007	4,002,156	3,653,601
OnePath Life Limited (wholly owned subsidiary of ANZ)	15,453,290	19,215,775	58.47	57.05	11,672,333	4,570,190	13,225,721	7,261,390	776,918	759,385	12,047,313	13,203,996
17. OnePath Wholesale Protected Aus 50 Trust												
OneAnswer - OnePath Protected AUS 50 Trust	2,253,662	3,542,597	10.76	12.47	152,692	671,836	1,324,117	1,210,110	43,980	140,595	2,221,446	3,355,678
OnePath Life Limited (wholly owned subsidiary of ANZ)	15,770,587	21,877,216	75.43	74.08	1,385,331	4,877,523	5,925,405	4,337,311	308,454	835,098	15,568,540	19,931,866
18. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	2,853,761	2,002,600	0.37	0.19	1,079,525	1,925,116	211,000	4,380,000	167,723	84,465	2,714,872	1,895,410
ANZ OA OnePath Conservative Trust	27,793,566	30,054,642	3.56	2.90	2,133,219	1,622,080	4,309,900	3,988,649	1,906,541	2,134,095	26,440,896	28,445,954
ANZ OA OptiMix Australian Fixed Interest Trust	2,874,796	4,510,834	0.37	0.43	389,873	397,793	2,026,575	1,139,994	239,289	327,037	2,734,884	4,269,389
OnePath Passive Growth Pool [†]	1	1	-	-	198,102,100	1	198,520,312	-	-	-	1	1
OnePath Wholesale Balanced Trust [†]	151,936,030	181,697,169	19.45	17.51	12,895,319	10,745,097	42,104,631	51,381,610	10,990,017	13,333,624	144,541,534	171,971,742
OnePath Wholesale Managed Growth Trust [†]	80,435,829	131,234,821	10.29	12.64	8,592,964	20,649,342	59,370,277	46,425,124	6,242,740	9,372,650	76,521,139	124,210,415
OptiMix Australian Fixed Interest Trust	7,765,385	7,625,253	0.99	0.73	2,078,357	2,046,062	1,904,382	1,809,439	536,081	534,205	7,387,455	7,217,108
OptiMix Wholesale Balanced Trust [†]	179,193,364	257,653,890	22.93	24.82	16,916,331	13,862,412	95,282,274	34,636,915	13,009,277	18,236,354	170,472,295	243,862,843
OptiMix Wholesale Conservative Trust [†]	74,668,220	83,149,017	9.56	8.01	5,851,637	4,464,202	14,112,960	10,441,945	5,150,539	5,889,393	71,034,231	78,698,426
OptiMix Wholesale Growth Trust [†]	35,576,774	35,168,232	4.55	3.39	3,528,156	7,354,942	2,949,522	17,250,000	2,424,439	2,615,160	33,845,306	33,285,836
OptiMix Wholesale Moderate Trust [†]	128,465,681	158,008,620	16.44	15.22	10,982,603	9,360,036	40,162,435	41,015,517	9,203,977	11,681,620	122,213,451	149,551,134
OnePath Life Limited (wholly owned subsidiary of ANZ)	87,227,072	148,066,780	11.17	13.74	27,523,337	44,380,650	82,844,565	71,941,508	6,783,634	10,521,145	83,061,299	134,974,275
19. OptiMix Wholesale Australian Share Trust												
ANZ OA OptiMix Australian Share Trust	12,279,154	16,164,552	0.64	0.57	901,280	831,651	4,212,941	4,134,480	667,362	790,363	12,031,576	15,161,228
OnePath Passive Defensive Pool [†]	1	1	-	-	557,825,012	1	559,394,922	-	-	-	1	1
OptiMix Australian Share Trust	16,925,544	19,999,400	0.88	0.71	1,220,418	1,400,999	3,485,504	4,269,134	879,337	971,784	16,584,284	18,758,050
OptiMix Wholesale Balanced Trust [†]	499,969,330	826,980,719	26.02	29.20	36,007,765	37,963,316	326,260,109	238,570,300	31,596,157	39,155,507	489,888,743	775,650,547
OptiMix Wholesale Conservative Trust [†]	44,081,249	57,959,117	2.29	2.05	2,791,841	2,508,115	13,872,822	5,500,000	2,578,525	2,680,942	43,192,465	54,361,632
OptiMix Wholesale Geared Australian Share Trust	96,933,363	112,496,373	5.04	4.01	98,631,306	89,789,623	107,770,000	112,420,000	4,917,878	5,603,640	94,978,953	106,440,836
OptiMix Wholesale Growth Trust [†]	296,651,864	348,219,936	15.44	12.30	16,684,137	15,330,712	53,150,416	53,840,743	15,739,867	16,209,324	290,670,647	326,606,144
OptiMix Wholesale High Growth Trust [†]	122,238,890	127,785,617	6.36	4.51	10,101,707	5,528,644	10,085,725	16,104,198	6,092,952	5,879,370	119,774,259	119,854,044
OptiMix Wholesale Moderate Trust [†]	156,529,948	239,114,471	8.15	8.44	10,715,660	10,784,680	82,473,669	51,340,000	9,566,996	11,268,170	153,373,927	224,272,786
Pooled Australian Share Fund [†]	555,839,911	905,675,965	28.92	31.98	40,585,711	42,744,324	350,379,972	201,110,759	35,519,335	42,052,131	544,632,838	849,461,228
OnePath Life Limited (wholly owned subsidiary of ANZ)	117,896,664	174,740,784	6.14	6.10	12,073,185	30,494,354	59,532,970	58,378,086	6,775,687	8,275,037	115,581,800	161,992,013

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
20. OptiMix Wholesale Enhanced Cash Trust												
OptiMix Enhanced Cash Trust	655,957	795,707	0.87	0.84	30,263	61,435	171,128	163,763	16,735	21,684	657,180	797,720
OptiMix Wholesale Balanced Trust [†]	19,327,452	30,772,408	25.74	32.62	824,014	85,430,487	12,281,707	60,000,000	535,468	819,674	19,363,462	30,850,228
OptiMix Wholesale Conservative Trust [†]	35,569,122	37,325,067	47.36	39.57	895,995	3,409,892	2,675,494	30,750,000	857,353	1,246,712	35,635,392	37,419,458
OptiMix Wholesale Growth Trust [†]	1,103,594	1,168,922	1.47	1.24	27,944	8,029,969	94,003	7,000,000	26,675	36,073	1,105,650	1,171,878
OptiMix Wholesale High Growth Trust [†]	253,146	239,592	0.34	0.25	13,387	1,608,328	-	1,450,000	5,923	8,951	253,618	240,198
OptiMix Wholesale Moderate Trust [†]	9,646,357	12,755,113	12.85	13.52	277,974	28,358,604	3,393,182	27,000,000	250,544	316,874	9,664,330	12,787,369
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	7,896,974	10,097,240	10.55	10.64	19,954,708	2,012,836	22,113,663	3,859,707	207,776	272,602	7,940,955	10,058,014
21. OptiMix Wholesale Global Emerging Markets Share Trust												
OnePath Wholesale Balanced Trust [†]	28,425,575	35,510,650	8.84	8.19	1,695,511	1,404,246	5,894,181	23,314,000	1,023,233	1,272,254	31,050,011	35,580,290
OnePath Wholesale High Growth Trust [†]	2,112,595	3,033,558	0.66	0.70	144,842	97,462	828,375	1,050,000	80,748	108,684	2,307,644	3,039,507
OnePath Wholesale Managed Growth Trust [†]	62,402,070	96,811,616	19.40	22.33	5,622,419	3,581,611	32,613,367	53,700,000	2,471,026	3,468,507	68,163,441	97,001,473
OptiMix China Share Trust [†]	10	1	-	-	98,087,805	1	100,029,024	-	-	-	10	1
OptiMix Global Emerging Markets Share Trust	2,931,593	3,359,586	0.91	0.77	557,645	308,394	693,341	1,201,854	99,127	120,365	3,202,257	3,366,174
OptiMix Wholesale Balanced Trust [†]	103,285,901	152,963,253	32.11	35.28	8,303,466	4,931,546	46,115,812	54,000,000	4,003,237	5,480,273	112,821,936	153,263,229
OptiMix Wholesale Global Share Trust	462,801	481,187	0.14	0.11	22,975	24,651,888	-	50,000,000	15,504	17,240	505,530	482,131
OptiMix Wholesale Growth Trust [†]	50,759,680	57,325,719	15.78	13.22	2,737,105	1,817,594	4,502,412	19,000,000	1,754,653	2,053,831	55,446,148	57,438,140
OptiMix Wholesale High Growth Trust [†]	23,990,269	24,209,763	7.46	5.58	1,881,926	726,858	-	6,300,000	794,920	867,372	26,205,209	24,257,241
OptiMix Wholesale Moderate Trust [†]	32,097,569	42,324,981	9.98	9.76	2,020,871	1,164,667	8,859,640	6,636,000	1,181,958	1,516,393	35,061,028	42,407,984
OnePath Life Limited (wholly owned subsidiary of ANZ)	15,243,858	18,172,676	4.74	4.05	3,465,404	4,359,716	4,251,227	6,493,317	534,007	629,110	16,651,319	17,593,916
22. OptiMix Wholesale Global Share Trust												
ANZ OA OnePath Active Growth Trust	8,709,224	12,074,948	0.77	0.93	3,155,398	3,697,189	5,374,065	8,682,703	1,356,160	2,729,224	9,023,303	11,107,251
ANZ OA OnePath Conservative Trust	5,026,431	8,179,561	0.44	0.63	2,608,649	3,067,197	5,293,330	7,006,321	764,125	1,870,298	5,207,698	7,524,044
ANZ OA OptiMix Global Share Trust	6,601,387	8,535,963	0.58	0.66	2,139,328	958,819	3,318,155	1,389,120	960,628	1,915,971	6,839,451	7,851,884
OnePath Wholesale Balanced Trust [†]	76,369,907	109,363,016	6.75	8.62	106,469,104	51,539,740	131,940,184	95,377,925	12,204,278	24,816,761	79,124,016	102,890,569
OnePath Wholesale High Growth Trust [†]	3,128,177	5,341,286	0.28	0.41	3,481,937	2,150,524	5,342,870	2,398,012	521,125	1,198,257	3,240,987	4,913,231
OnePath Wholesale Managed Growth Trust [†]	83,505,216	159,656,755	7.38	12.44	154,455,501	84,139,651	222,569,391	123,270,207	14,576,530	36,057,918	86,516,644	148,389,725
OptiMix Global Share Trust	7,313,209	7,633,758	0.65	0.59	1,936,350	1,367,707	1,308,472	2,085,560	1,060,294	1,716,465	7,576,943	7,021,982
OptiMix India Share Trust [†]	9	-	-	-	235,232,361	-	241,635,342	-	1	-	9	-
OptiMix Wholesale Balanced Trust [†]	199,492,371	257,252,544	17.63	19.83	171,147,232	101,002,249	202,680,186	163,338,352	30,305,150	58,159,910	206,686,615	236,636,101
OptiMix Wholesale Conservative Trust [†]	21,903,313	22,672,301	1.94	1.75	18,649,218	8,514,553	16,680,326	16,483,646	3,115,957	5,165,336	22,693,207	20,855,323
OptiMix Wholesale Global (Hedged) Share Trust [†]	421,818,679	377,949,777	37.27	29.14	368,724,122	373,423,736	268,939,066	461,563,951	59,943,324	85,451,473	437,030,622	347,660,553
OptiMix Wholesale Growth Trust [†]	116,670,135	105,428,875	10.31	8.26	75,231,529	33,243,068	48,709,784	52,114,657	16,415,399	23,818,775	120,877,582	98,507,714
OptiMix Wholesale High Growth Trust [†]	42,942,655	39,452,405	3.79	3.04	24,218,078	13,976,761	15,076,394	18,302,910	6,062,826	8,894,060	44,491,285	36,290,655
OptiMix Wholesale Moderate Trust [†]	80,109,565	97,813,158	7.08	7.62	64,363,509	31,365,245	71,524,102	53,713,813	12,073,278	22,104,453	82,998,536	90,967,527
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	55,295,271	90,381,555	4.89	5.79	233,473,664	21,299,663	244,971,931	26,728,678	8,453,643	16,848,639	57,303,083	69,051,535
23. OptiMix Wholesale Global Smaller Companies Share Trust												
ANZ OA OptiMix Global Smaller Companies Share Trust	2,610,578	2,442,317	1.20	0.86	965,606	1,058,871	453,295	716,303	281,799	715,158	2,950,083	2,451,647
OnePath Wholesale Balanced Trust	142,729	-	0.07	-	150,000	-	-	-	1,030	-	161,290	-
OnePath Wholesale High Growth Trust [†]	1,484,448	2,294,036	0.68	0.81	860,619	1,183,292	1,394,269	1,147,407	231,597	674,902	1,677,500	2,302,799

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
23. OptiMix Wholesale Global Smaller Companies Share Trust												
OnePath Wholesale Managed Growth Trust [†]	16,380,477	43,341,338	7.50	15.33	16,454,996	31,229,691	38,058,730	33,588,241	4,216,702	12,769,919	18,510,754	43,506,899
OptiMix Global Smaller Companies Share Trust	3,507,547	3,641,552	1.61	1.29	1,556,602	1,681,925	1,208,371	1,000,275	392,562	1,065,377	3,963,702	3,655,463
OptiMix India Share Trust [†]	-	-	-	-	48,687,346	-	49,043,416	-	-	-	-	-
OptiMix Wholesale Balanced Trust [†]	48,621,693	80,498,500	22.27	28.48	32,744,762	44,789,758	54,648,861	44,519,488	8,047,143	23,659,777	54,944,931	80,805,999
OptiMix Wholesale Global Share Trust [†]	64,091,595	57,847,100	29.36	20.47	23,692,322	51,730,494	8,500,000	31,271,000	6,997,650	17,060,598	72,427,091	58,068,073
OptiMix Wholesale Growth Trust [†]	38,374,511	45,824,078	17.58	16.21	17,221,834	21,653,810	18,677,739	18,023,663	4,719,837	13,440,351	43,365,105	45,999,123
OptiMix Wholesale High Growth Trust [†]	18,281,630	18,306,493	8.37	6.48	7,560,745	8,275,937	5,080,000	7,192,572	1,956,344	5,372,610	20,659,150	18,376,422
OptiMix Wholesale Moderate Trust	-	-	-	-	100,000	-	-	99,505	-	-	-	-
OnePath Life Limited (wholly owned subsidiary of ANZ) [†]	17,865,623	28,106,653	8.22	7.83	59,580,493	14,814,000	60,970,256	10,544,812	2,481,061	6,429,266	20,268,923	22,208,015
24. OptiMix Wholesale International Fixed Interest Trust												
ANZ OA OnePath Conservative Trust	27,383,760	30,461,292	3.94	2.76	444,329	4,683,906	3,579,018	10,122,066	2,650,379	296,674	25,901,444	28,742,491
OnePath Wholesale Balanced Trust [†]	162,886,737	253,342,274	23.46	22.93	2,709,867	33,335,657	94,719,399	64,439,304	15,832,108	2,373,042	154,069,483	239,047,248
OnePath Wholesale Managed Growth Trust [†]	93,234,507	170,144,894	13.42	15.40	2,122,542	35,023,713	80,294,166	52,156,929	9,003,563	1,578,923	88,187,612	160,544,342
OptiMix Wholesale Australian Inflation Linked Bonds Trust [†]	1	1	-	-	230,763,327	1	231,656,057	-	-	-	1	1
OptiMix Wholesale Balanced Trust [†]	161,188,654	292,785,354	23.21	26.50	4,102,780	42,381,101	138,156,402	73,778,491	15,738,223	2,807,916	152,463,320	276,264,723
OptiMix Wholesale Conservative Trust [†]	76,067,507	96,483,701	10.95	8.73	8,254,126	10,726,876	28,941,223	10,597,043	7,382,165	825,800	71,949,882	91,039,536
OptiMix Wholesale Growth Trust [†]	37,812,836	49,185,205	5.44	4.45	635,871	11,620,819	12,231,526	17,455,000	3,682,093	481,233	35,765,982	46,409,893
OptiMix Wholesale Moderate Trust [†]	135,969,786	212,583,534	19.58	19.24	2,318,021	23,423,053	80,448,818	42,531,089	13,271,818	2,000,853	128,609,579	200,588,350
25. OptiMix Wholesale International Property Securities Trust												
ANZ OA OnePath Active Growth Trust	1,656,531	1,604,718	0.65	0.52	283,657	585,754	250,000	1,462,452	241,862	306,544	2,159,473	2,101,697
ANZ OA OnePath Conservative Trust	5,396,019	4,976,617	2.13	1.63	879,689	1,800,725	500,000	3,723,786	787,845	938,774	7,034,313	6,517,869
OnePath Wholesale Balanced Trust [†]	42,210,955	48,768,763	16.66	15.94	8,620,580	21,159,103	16,187,465	40,978,834	6,163,004	9,196,000	55,026,686	63,872,391
OnePath Wholesale High Growth Trust [†]	1,144,987	1,502,675	0.45	0.49	265,619	732,288	664,444	1,021,901	167,174	283,052	1,492,619	1,968,052
OnePath Wholesale Managed Growth Trust [†]	46,828,698	67,197,017	18.48	21.97	12,378,039	36,809,844	34,762,541	69,302,110	6,837,217	12,661,475	61,046,429	88,007,852
OptiMix Wholesale Balanced Trust [†]	70,537,577	93,704,319	27.85	30.63	16,563,586	51,094,622	42,239,042	100,781,734	10,298,828	17,617,116	91,953,595	122,724,434
OptiMix Wholesale Conservative Trust [†]	12,655,132	12,112,018	4.99	3.96	2,140,973	4,511,187	1,717,865	10,260,899	1,847,711	2,278,088	16,497,375	15,863,096
OptiMix Wholesale Growth Trust [†]	32,226,005	32,089,187	12.72	10.49	5,672,225	18,311,765	5,935,152	31,100,446	4,705,153	6,015,069	42,010,190	42,027,169
OptiMix Wholesale High Growth Trust [†]	10,718,257	9,543,475	4.23	3.12	2,020,004	5,291,099	900,000	9,062,034	1,564,918	1,790,521	13,972,443	12,499,078
OptiMix Wholesale Moderate Trust [†]	29,992,707	34,424,290	11.84	11.25	6,084,988	16,612,035	11,200,753	32,201,475	4,379,081	6,469,087	39,098,837	45,085,451
Residual Asset Pool - CLO's [†]	1	1	-	-	78,833,089	1	81,013,874	-	-	-	1	1
OnePath Life Limited (wholly owned subsidiary of ANZ)	-	1	-	-	-	1	1	-	-	-	-	1
26. OptiMix Wholesale Property Securities Trust												
ANZ OA OptiMix Property Securities Trust	4,246,973	5,037,445	5.96	6.97	338,669	359,808	2,006,046	1,050,723	207,221	136,068	5,009,489	7,219,141
OptiMix Property Securities Trust	6,206,066	5,679,414	8.70	7.85	321,765	466,070	961,268	791,926	252,199	145,856	7,320,324	8,139,143
OnePath Life Limited (wholly owned subsidiary of ANZ)	59,699,715	59,983,047	83.71	82.94	7,171,163	13,360,936	18,137,881	19,597,542	2,424,879	1,583,943	70,420,477	85,960,228
27. Small Companies Pool												
Emerging Companies Trust	311,438,054	284,548,994	100.00	100.00	9,981,655	10,493,921	30,736,805	33,894,897	7,970,470	9,085,322	423,727,746	456,195,218
28. Tax Effective Income Trust												
ANZ OA OnePath Tax Effective Income Trust	55,161,755	64,288,832	14.11	14.59	2,391,426	3,419,552	12,134,812	18,528,516	2,308,139	2,607,474	40,288,823	47,504,981

[†] The Scheme has had related party transactions with the disclosing Scheme (Scheme in bold) as a result of asset restructuring as disclosed in Note 12.8.1 Restructure by OnePath Life Limited.

Notes to the Financial Statements for the financial year ended 30 June 2016

12.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2016 \$	2015 \$	2016 %	2015 %	2016 \$	2015 \$	2016 \$	2015 \$	2016 \$	2015 \$	2016	2015
28. Tax Effective Income Trust												
OnePath Life Limited (wholly owned subsidiary of ANZ)	147,230,773	166,720,419	37.70	37.48	11,479,549	13,121,549	30,896,586	47,445,472	5,876,984	6,693,810	107,633,011	122,041,646

12.7 ANZ Securities - Related party investments

OnePath Funds Management Limited is a subsidiary of ANZ. As such investments in securities or accounts issued by ANZ are classified as related party transactions.

The Schemes' holdings in ANZ issued securities, investments or accounts and income received from such investments are set out in the table below:

Name of entity	2016		2015	
	Value as at	Income received/ receivable	Value as at	Income received/ receivable
	30 June 2016 \$	30 June 2016 \$	30 June 2015 \$	30 June 2015 \$
1. ANZ Australian Cash Fund				
Interest bearing securities	298,960,174	-	155,488,227	-
2. ANZ Australian Industrial Equities Fund				
Listed equities	44,151,754	1,385,223	43,506,588	3,030,566
3. ANZ Cash Plus Fund				
Cash and cash equivalents	7,250,677	133,217	7,161,487	173,209
Interest bearing securities	23,684,534	377,631	9,431,795	169,137
Loans and receivables	5,000,000	9,256	-	-
4. ANZ Enhanced Yield Fund				
Interest bearing securities	5,396,616	412,991	12,443,880	211,600
Listed equities	-	175,705	8,167,815	122,682
5. ANZ Fixed Income Fund				
Interest bearing securities	10,322,775	559,975	22,234,398	677,132
9. Blue Chip Pool				
Listed equities	42,158,877	1,948,723	43,957,248	3,040,466
10. OneAnswer - ANZ Cash Advantage				
Cash and cash equivalents	312,787,219	5,434,290	212,245,858	4,279,849
11. OneAnswer - ANZ Flexible Term Deposit Fund				
Cash and cash equivalents	6,423,894	123,756	7,547,336	172,046
13. OnePath Diversified High Yield Pool				
Interest bearing securities	3,444,647	92,678	2,990,088	72,315
16. OnePath Sustainable Investments - Wholesale Australian Share Trust				
Listed equities	1,792,365	94,859	2,137,319	151,345
17. OnePath Wholesale Protected Aus 50 Trust				
Listed equities	430,812	37,892	839,322	74,586
18. OptiMix Wholesale Australian Fixed Interest Trust				
Cash and cash equivalents	2,279,369	36,128	588,514	19,463
Interest bearing securities	2,733,080	190,424	5,680,177	689,759
19. OptiMix Wholesale Australian Share Trust				
Listed equities	74,606,346	5,467,868	197,732,708	10,990,412
20. OptiMix Wholesale Enhanced Cash Trust				
Interest bearing securities	6,468,344	34,994	13,965,274	89,595
28. Tax Effective Income Trust				
Interest bearing securities	6,044,767	113,580	4,111,934	214,305
Listed equities	13,066,056	-	21,108,914	1,411,062

Notes to the Financial Statements for the financial year ended 30 June 2016

12.8 Assets and units transfers between related parties

12.8.1 Restructure by OnePath Life Limited

OnePath Life Limited (a related party of Australia and New Zealand Banking Group Limited) invests into the Schemes. During the financial year, OnePath Life Limited restructured its investments as part of the Stronger Super reforms initiated by the Australian government. As a consequence of the investment restructure, assets and units were transferred between Schemes and disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

12.8.2 Appointment of investment manager

During the financial year, OnePath Funds Management Limited appointed Vanguard Investments Australia Ltd (Vanguard) as the sole investment manager for a number of Schemes. As a consequence of this appointment, assets previously invested through external Vanguard trusts were transitioned into the Schemes' related parties with Vanguard managing these assets. Assets and units transferred between Schemes are disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

Notes to the Financial Statements for the financial year ended 30 June 2016

13. Investment assets and liabilities of unconsolidated structured entities

The tables below describe the types of the investments of the underlying assets of the unconsolidated structured entities.

Investment Asset	Financial Statement Caption	4. ANZ Enhanced Yield Fund		5. ANZ Fixed Income Fund		6. ANZ Listed Property Trust Fund		8. ANZ Private Global Equities Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2016									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	8,332	26.45%	-	-	-	-	894,383	5.99%
Equity	Financial assets held at fair value through profit or loss	-	-	-	-	1,681,249	100.00%	14,024,963	94.01%
Fixed Interest	Financial assets held at fair value through profit or loss	23,171	73.55%	1	100.00%	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		31,503	100.00%	1	100.00%	1,681,249	100.00%	14,919,346	100.00%
30 June 2015									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	8,883	28.87%	407,967	13.59%	-	-	465,352	10.00%
Equity	Financial assets held at fair value through profit or loss	-	-	998,912	33.28%	-	-	4,188,164	90.00%
Fixed Interest	Financial assets held at fair value through profit or loss	21,885	71.13%	1,595,087	53.13%	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		30,768	100.00%	3,001,966	100.00%	-	-	4,653,516	100.00%
Investment Asset	Financial Statement Caption	17. OnePath Wholesale Protected Aus 50 Trust		18. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2016									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	416,007	2.96%	637,330	0.84%	12,733,103	1.74%	3,886,590	3.17%
Equity	Financial assets held at fair value through profit or loss	397	-	-	-	649,679,461	89.03%	117,256,722	96.04%
Fixed Interest	Financial assets held at fair value through profit or loss	13,674,201	97.04%	75,531,847	99.16%	4,280,381	0.59%	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	62,992,112	8.63%	433,557	0.36%
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	51,768	0.01%	519,585	0.43%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		14,090,605	100.00%	76,169,177	100.00%	729,736,825	100.00%	122,096,454	100.00%
30 June 2015									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	66,609,279	72.19%	7,113,219	5.06%	1,932,751	1.51%
Equity	Financial assets held at fair value through profit or loss	-	-	-	-	128,923,998	91.74%	123,456,313	96.15%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	25,663,875	27.81%	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	4,521,633	3.22%	1,455,119	1.13%
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	(26,740)	(0.02%)	1,556,351	1.21%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		-	-	92,273,154	100.00%	140,532,110	100.00%	128,400,534	100.00%

Notes to the Financial Statements for the financial year ended 30 June 2016

13. Investment assets and liabilities of unconsolidated structured entities

Investment Asset	Financial Statement Caption	22. OptiMix Wholesale Global Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		26. OptiMix Wholesale Property Securities Trust		28. Tax Effective Income Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2016									
Cash and Enhanced Cash Equity	Financial assets held at fair value through profit or loss	12,576,648	3.19%	(47,145,944)	(13.06%)	-	-	-	-
Fixed Interest	Financial assets held at fair value through profit or loss	365,930,813	92.91%	-	-	2,001,680	100.00%	636,646	100.00%
Mortgage Property	Financial assets held at fair value through profit or loss	4,014,004	1.02%	396,708,943	109.89%	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	11,331,908	2.88%	-	-	-	-	-	-
	Financial assets held at fair value through profit or loss	(1,985)	-	11,436,042	3.17%	-	-	-	-
Total		393,851,388	100.00%	360,999,041	100.00%	2,001,680	100.00%	636,646	100.00%
30 June 2015									
Cash and Enhanced Cash Equity	Financial assets held at fair value through profit or loss	10,151,897	2.57%	(12,107,088)	(2.19%)	-	-	-	-
Fixed Interest	Financial assets held at fair value through profit or loss	377,364,326	95.34%	-	-	-	-	-	-
Mortgage Property	Financial assets held at fair value through profit or loss	-	-	569,080,886	103.14%	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	8,274,982	2.09%	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	(786)	-	(5,240,056)	(0.95%)	-	-	-	-
Total		395,790,419	100.00%	551,733,742	100.00%	-	-	-	-

The above tables list the fair value and the percentage exposure to each investment asset as at 30 June 2016. The exposure has been classified at the underlying asset level of each unconsolidated structured entity. The maximum exposure to loss is limited to the fair value of each investment asset as at 30 June 2016. The fair value of the exposure will change on a daily basis throughout the period and in subsequent periods and will cease once the investments are disposed.

The investments of the Schemes are managed in accordance with the investment mandates with the respective underlying investment managers. The investment decisions of the Schemes are made by the investment managers based on their analysis. The return of the Schemes is exposed to the variability of the performance of the underlying investment assets. The underlying investment managers receive a management fee for undertaking the management of these investments.

14. Securities lending

The fair value of securities lent as at reporting date are disclosed in the table below. During the period, the Scheme ceased security lending activities.

	Fair value of securities	
	2016 \$	2015 \$
19. OptiMix Wholesale Australian Share Trust	-	97,440,687

OptiMix Wholesale Australian Share Trust conducted prime broking with UBS Nominees Pty Ltd (UBS) (ABN 32 001 450 522) under a Prime Brokerage Agreement. During the year the agreement was terminated and accordingly no margin requirement (2015: \$131,778,036) is held with UBS as at 30 June 2016.

15. Custodian

JPMorgan Chase Bank, N.A. (Sydney Branch) (JPMorgan) (ABN 43 074 112 011) is the custodian of the Schemes, except for OneAnswer - ANZ Cash Advantage and OneAnswer - ANZ Flexible Term Deposit Fund, whose custodian is OnePath Funds Management Limited (ABN 21 003 002 800).

Notes to the Financial Statements for the financial year ended 30 June 2016

16. Commitments and contingencies

There were no commitments or contingencies for the Schemes as at the reporting date (30 June 2015: Nil).

17. Significant events during the financial period

Restructure by OnePath Life Limited:

OnePath Life Limited (a related party of Australia and New Zealand Banking Group Limited) invests into the Schemes. During the financial year, OnePath Life Limited restructured its investments into the Schemes to comply with the latest MySuper product requirements as part of the Stronger Super reforms initiated by the Australian government. As a consequence of the investment restructure, assets and units were transferred between the Schemes and disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

Appointment of investment manager:

During the financial year, OnePath Funds Management Limited appointed Vanguard Investments Australia Ltd (Vanguard) as the sole investment manager for a number of Schemes. As a consequence of this appointment, assets previously invested through external Vanguard trusts were transitioned into the Schemes' related parties with Vanguard managing these assets. Due to the change of investment manager, assets and units were transferred between the Schemes and disclosed in Note 9.2 Non-cash financing and investing activities, Note 12.5 Related party investment held by the Schemes and Note 12.6 Units in the Schemes held by related parties.

Name change of Scheme:

The following Scheme had its name changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
ANZ Private Bank Global Equities (Hedged) Fund	ANZ Private Global Equities (Actively Hedged) Fund

The name changes were effective 1 July 2015 after a board resolution on 28 May 2015.

Change of custodian:

There was a change in custodians for OptiMix Wholesale Australian Share Trust as indicated in the following table:

Previous Custodian	Sole Custodian
JPMorgan Chase Bank, N.A. (Sydney Branch) & UBS Nominees Pty Ltd	JPMorgan Chase Bank, N.A. (Sydney Branch)

Other than what have been disclosed above, there have been no significant changes in the Schemes' state of affairs for the financial year end 30 June 2016.

18. Events subsequent to reporting date

There are no significant events that have occurred since the financial year ended 30 June 2016 which have a material effect on these financial statements or the Schemes' results and operations.

Directors' Declaration

OnePath Funds Management Limited presents the Directors' Declaration in respect of the following Schemes:

1. ANZ Australian Cash Fund
2. ANZ Australian Industrial Equities Fund
3. ANZ Cash Plus Fund
4. ANZ Enhanced Yield Fund
5. ANZ Fixed Income Fund
6. ANZ Listed Property Trust Fund
7. ANZ Private Global Equities (Actively Hedged) Fund
8. ANZ Private Global Equities Trust
9. Blue Chip Pool
10. OneAnswer - ANZ Cash Advantage
11. OneAnswer - ANZ Flexible Term Deposit Fund
12. OneAnswer - OnePath Global Property Securities Fund
13. OnePath Diversified High Yield Pool
14. OnePath Global Emerging Markets Pool
15. OnePath Low Volatility Global Equities Index Pool
16. OnePath Sustainable Investments - Wholesale Australian Share Trust
17. OnePath Wholesale Protected Aus 50 Trust
18. OptiMix Wholesale Australian Fixed Interest Trust
19. OptiMix Wholesale Australian Share Trust
20. OptiMix Wholesale Enhanced Cash Trust
21. OptiMix Wholesale Global Emerging Markets Share Trust
22. OptiMix Wholesale Global Share Trust
23. OptiMix Wholesale Global Smaller Companies Share Trust
24. OptiMix Wholesale International Fixed Interest Trust
25. OptiMix Wholesale International Property Securities Trust
26. OptiMix Wholesale Property Securities Trust
27. Small Companies Pool
28. Tax Effective Income Trust

In accordance with a resolution of the Directors of OnePath Funds Management Limited we state that:

In the opinion of the Directors:

1. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 115 are in accordance with the *Corporations Act 2001*, including:
 - 1.1 giving a true and fair view of the Schemes' financial positions as at 30 June 2016 and their performance, as represented by the results of their operations and cash flows for the financial year ended on that date.
 - 1.2 complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Regulation 2001*.
 - 1.3 complying with International Financial Reporting Standards as indicated in Note 2.1.

2. There are reasonable grounds to believe that the Schemes will be able to pay their debts as and when they become due and payable.
3. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 115 are prepared in accordance with the provisions of the Schemes' Constitutions.

This Declaration is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.



Director

Sydney

8 September 2016



Independent Auditor's Report

To the unitholders of the following Schemes ('the Schemes'):

ANZ Australian Cash Fund
ANZ Australian Industrial Equities Fund
ANZ Cash Plus Fund
ANZ Enhanced Yield Fund
ANZ Fixed Income Fund
ANZ Listed Property Trust Fund
ANZ Private Global Equities (Actively Hedged) Fund
ANZ Private Global Equities Trust
Blue Chip Pool
OneAnswer - ANZ Cash Advantage
OneAnswer - ANZ Flexible Term Deposit Fund
OneAnswer - OnePath Global Property Securities Fund
OnePath Diversified High Yield Pool
OnePath Global Emerging Markets Pool
OnePath Low Volatility Global Equities Index Pool
OnePath Sustainable Investments - Wholesale Australian Share Trust
OnePath Wholesale Protected Aus 50 Trust
OptiMix Wholesale Australian Fixed Interest Trust
OptiMix Wholesale Australian Share Trust
OptiMix Wholesale Enhanced Cash Trust
OptiMix Wholesale Global Emerging Markets Share Trust
OptiMix Wholesale Global Share Trust
OptiMix Wholesale Global Smaller Companies Share Trust
OptiMix Wholesale International Fixed Interest Trust
OptiMix Wholesale International Property Securities Trust
OptiMix Wholesale Property Securities Trust
Small Companies Pool
Tax Effective Income Trust

Report on the financial report

We have audited the accompanying financial report of the Schemes, which comprises the Statements of Financial Position as at 30 June 2016, and the Statements of Comprehensive Income, Statements of Changes in Equity and Statements of Cash Flows for the year ended on that date, Notes 1 to 18 comprising a summary of significant accounting policies and other explanatory information, and the Directors' Declaration.

Directors' responsibility for the financial report

The Directors of OnePath Funds Management Limited ('the Responsible Entity') are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001*, and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error. In Note 2.1, the Directors of the Responsible Entity also state, in accordance with Australian Accounting Standard AASB 101 *Presentation of Financial Statements*, that the financial statements comply with International Financial Reporting Standards.

Auditor's responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Schemes' preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Schemes' internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Directors, as well as evaluating the overall presentation of the financial report.

We performed the procedures to assess whether in all material respects the financial report presents fairly, in accordance with the *Corporations Act 2001* and Australian Accounting Standards, a true and fair view which is consistent with our understanding of the Schemes' financial positions, and of their performance.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*.



Independent Auditor's Report

Auditor's opinion

In our opinion:

(a) the financial report of the Schemes is in accordance with the *Corporations Act 2001*, including:

- (i) giving a true and fair view of the Schemes' financial positions as at 30 June 2016 and of their performance for the year ended on that date; and
- (ii) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

(b) the financial report also complies with International Financial Reporting Standards as disclosed in Note 2.1.

KPMG

Michael O Connell

Partner

Sydney

8 September 2016



Lead Auditor's Independence Declaration under Section 307C of the Corporations Act 2001

To the Directors of OnePath Funds Management Limited, the Responsible Entity for the Schemes:

I declare that, to the best of my knowledge and belief, in relation to the audit for the financial year ended 30 June 2016 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

KPMG

Michael O Connell

Partner

Sydney

8 September 2016

CONTACT DETAILS FOR THE SCHEMES

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