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

AS AT 1 OCTOBER 2023

ANZ SMART CHOICE SUPER – QBE – 1940s

RETURN TARGET¹

CPI plus 2.26% per annum

RETURN²

Return for the year ended 30 June 2023 was 6.31%.

LEVEL OF INVESTMENT RISK³

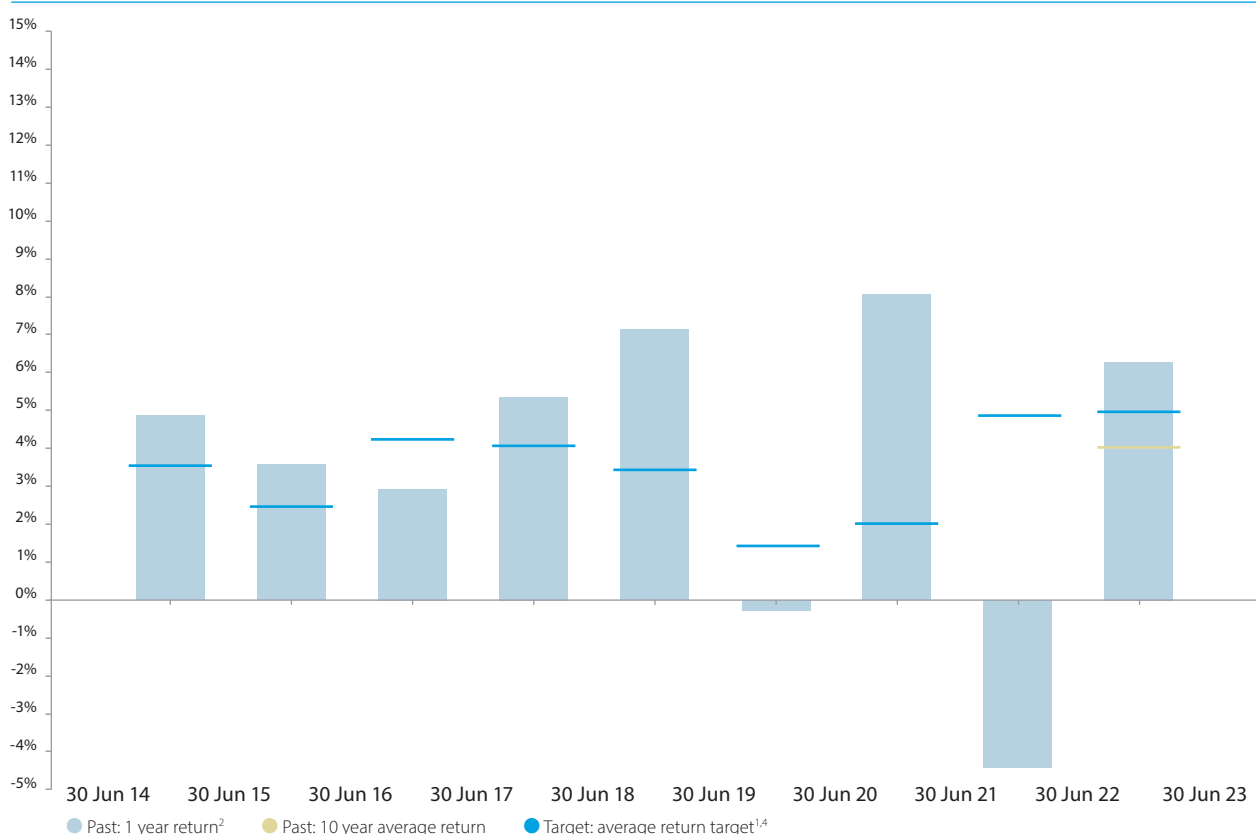
Medium to high

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$465.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



On 13 April 2019 the members and assets of the OnePath MasterFund were transferred to the Retirement Portfolio Service superannuation fund. Information in relation to Returns and Return Targets shown up to and including periods to 13 April 2019 are for the OnePath MasterFund. From 13 April 2019 this information will apply to the Retirement Portfolio Service. Please note that past performance is not indicative of future performance and the value of investments can rise or fall.

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2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only. A 'representative member' is fully invested in the given investment option, does not incur any activity fees during a financial year and has an account balance of \$50,000 for the full financial year.
3. The fees and other costs are based on a 'representative member' and are inclusive of the Investment fee (inclusive of any performance fee), Administration fee and costs and transaction costs applicable to the investment option. The transaction costs have been estimated for the financial year ending 30 June 2023. Refer to the Product Disclosure Statement (PDS) and any material incorporated by reference for details of other fees and costs which may apply, including Insurance fees, Buy-Sell Spread and Member Advice Fees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (ANZ Smart Choice Super) is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), (OPC), the trustee of the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986). OPC is a part of the Insignia Financial group of companies, comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS. The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and members of the Insignia Financial Group are not related bodies corporate. ANZ does not stand behind or guarantee the issuer or this product. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested. A copy of the PDS, and any material incorporated by reference, Target Market Determination and ANZ Financial Services Guide are available by visiting anz.com/smartchoicesuper > Downloads – important documents or by calling Customer Services. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider whether the information is appropriate for you. You should read the PDS before deciding to continue to hold ANZ Smart Choice Super. The data displayed is based on information provided to ANZ by OPC and is subject to change in the event of an error.
4. The Return target for the financial year 2014/2015 is a pro rata target that reflects the commencement date of the investment option (1 October 2014).

ANZ SMART CHOICE SUPER - QBE - 1950s

RETURN TARGET¹

CPI plus 2.99% per annum

RETURN²

Return for the year ended 30 June 2023 was 7.75%.

LEVEL OF INVESTMENT RISK³

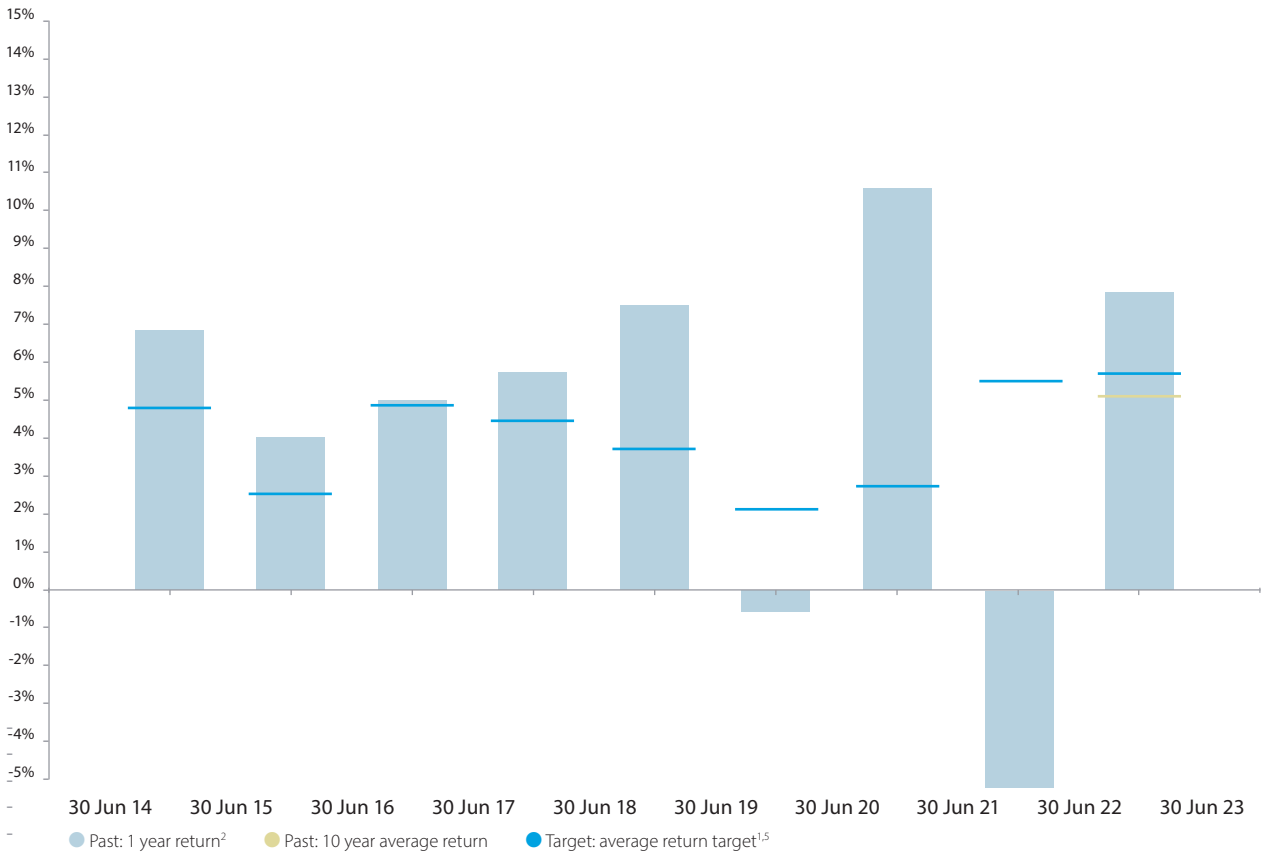
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$465.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1960s

RETURN TARGET¹

CPI plus 3.60% per annum

RETURN²

Return for the year ended 30 June 2023 was 10.21%.

LEVEL OF INVESTMENT RISK³

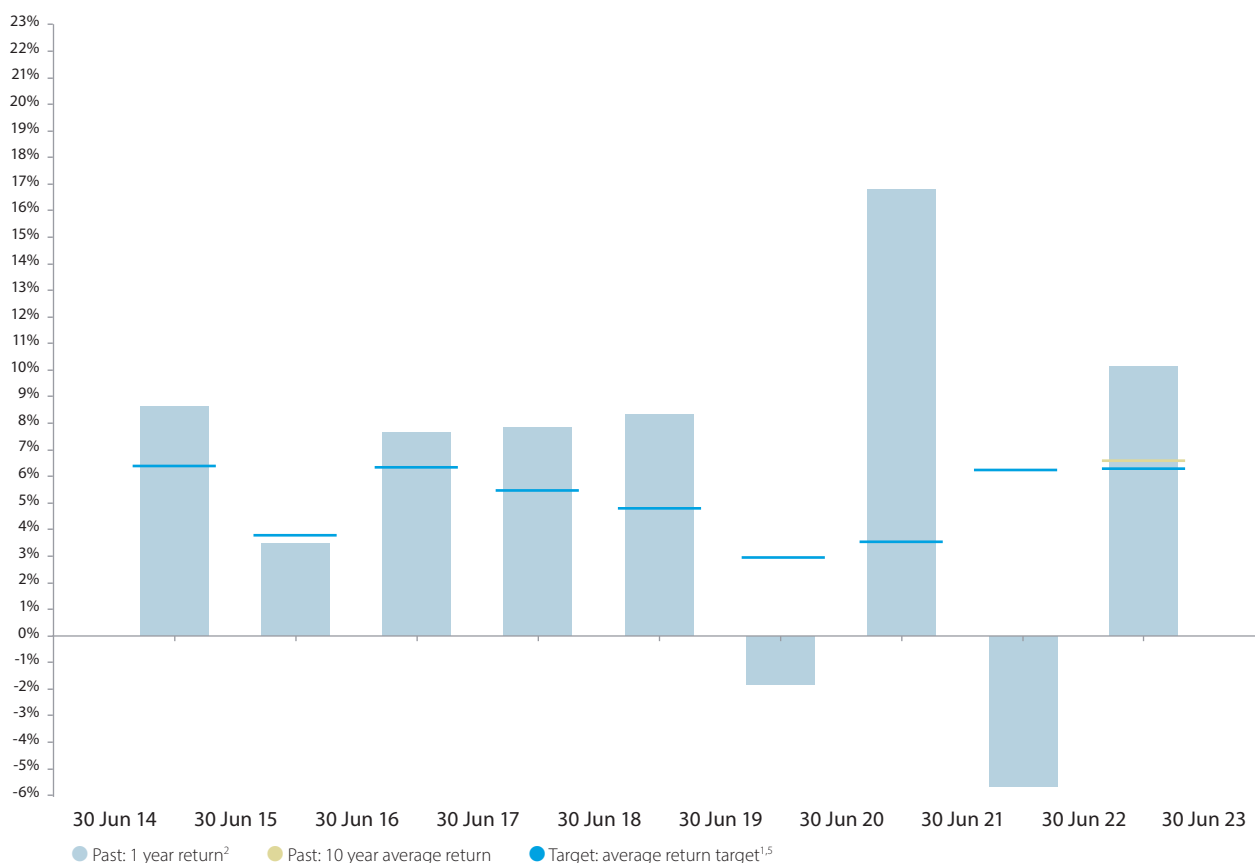
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$470.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1970s

RETURN TARGET¹

CPI plus 3.57% per annum

RETURN²

Return for the year ended 30 June 2023 was 10.25%.

LEVEL OF INVESTMENT RISK³

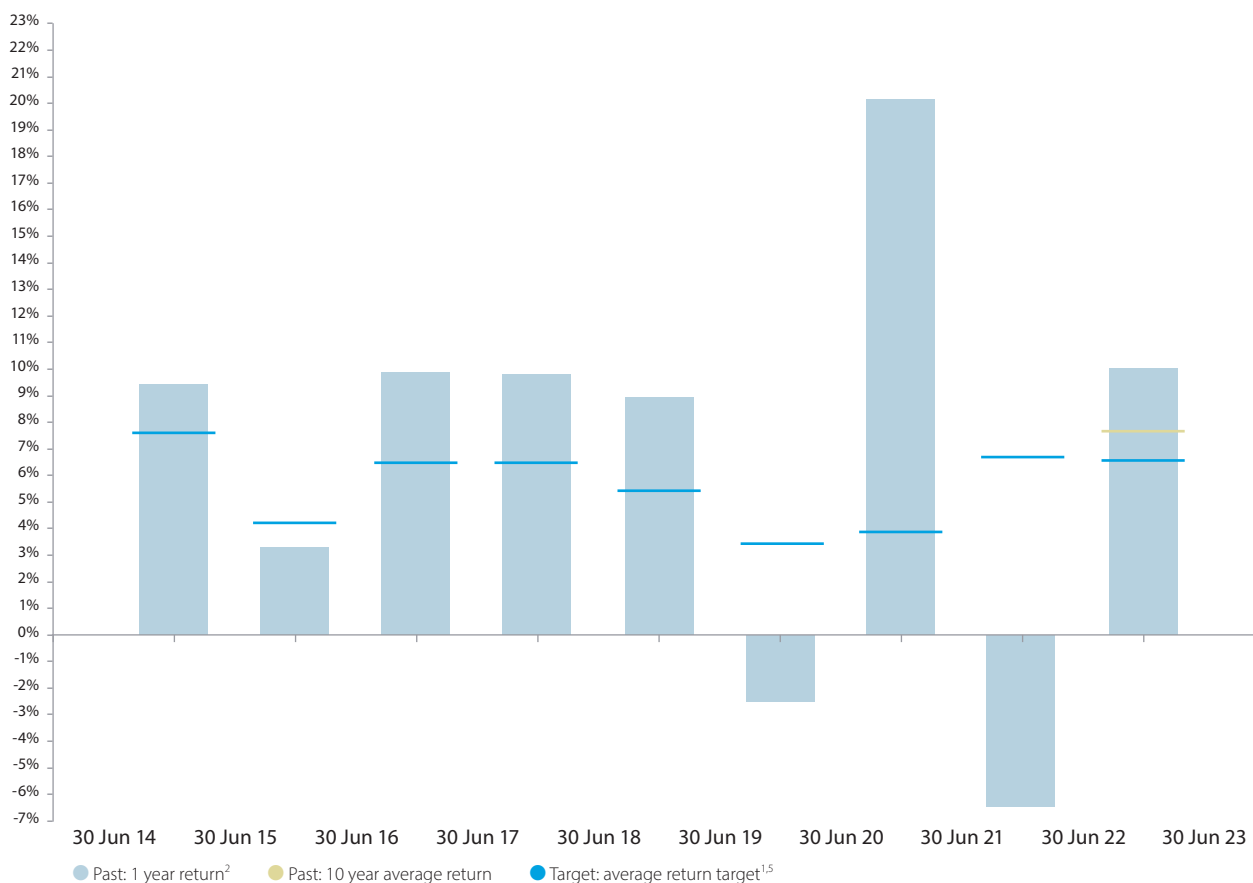
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$500.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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

ANZ SMART CHOICE SUPER – QBE – 1980s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2023 was 10.88%.

LEVEL OF INVESTMENT RISK³

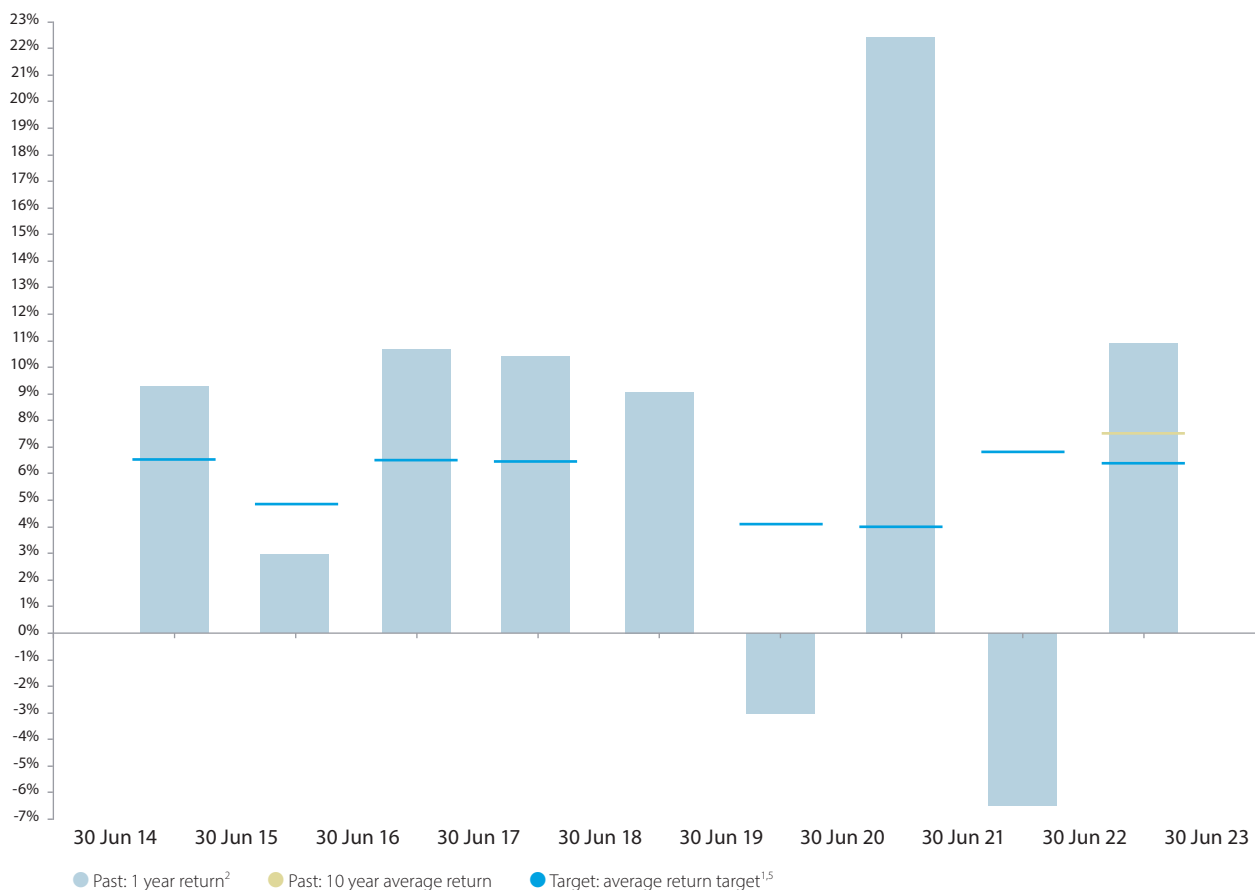
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$500.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1990s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2023 was 10.84%.

LEVEL OF INVESTMENT RISK³

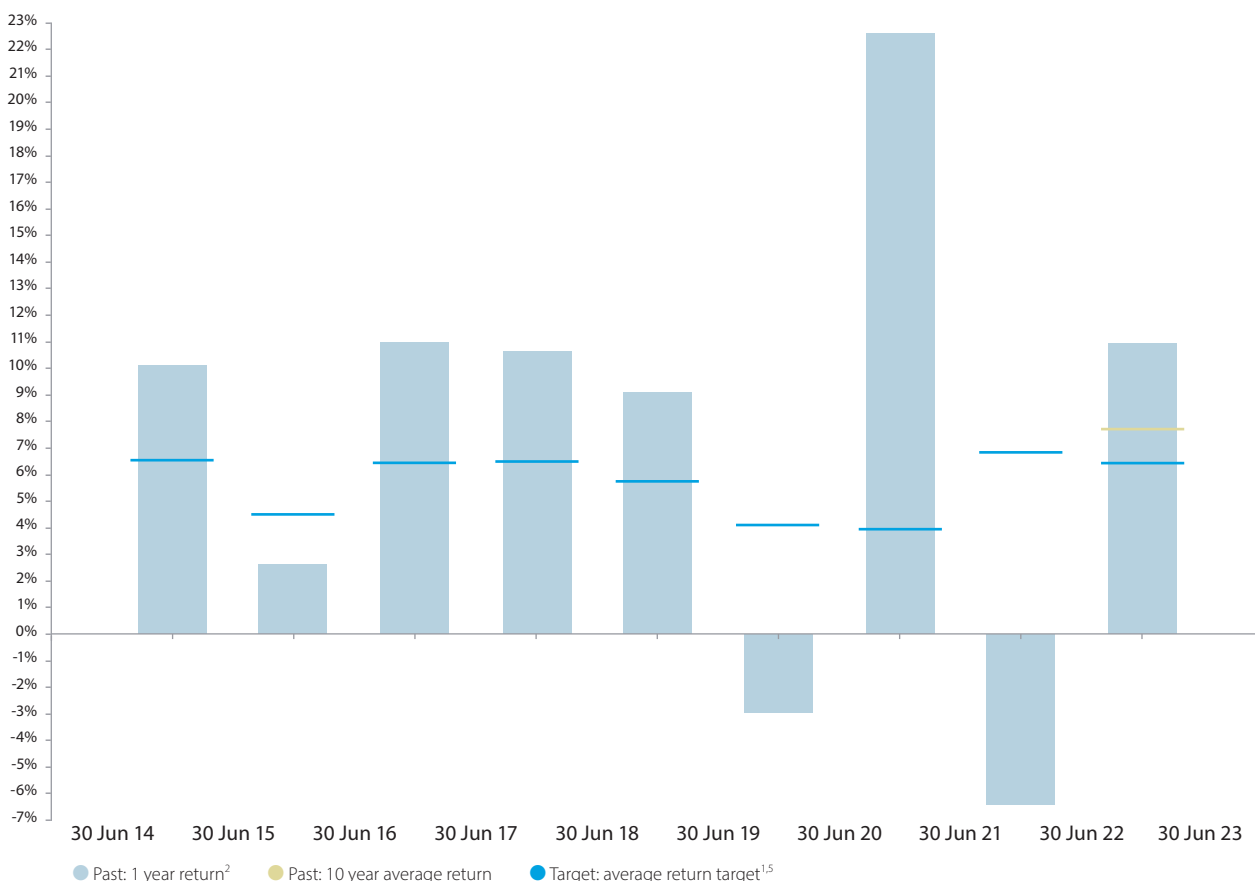
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$500.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 2000s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2023 was 10.81%

LEVEL OF INVESTMENT RISK⁴

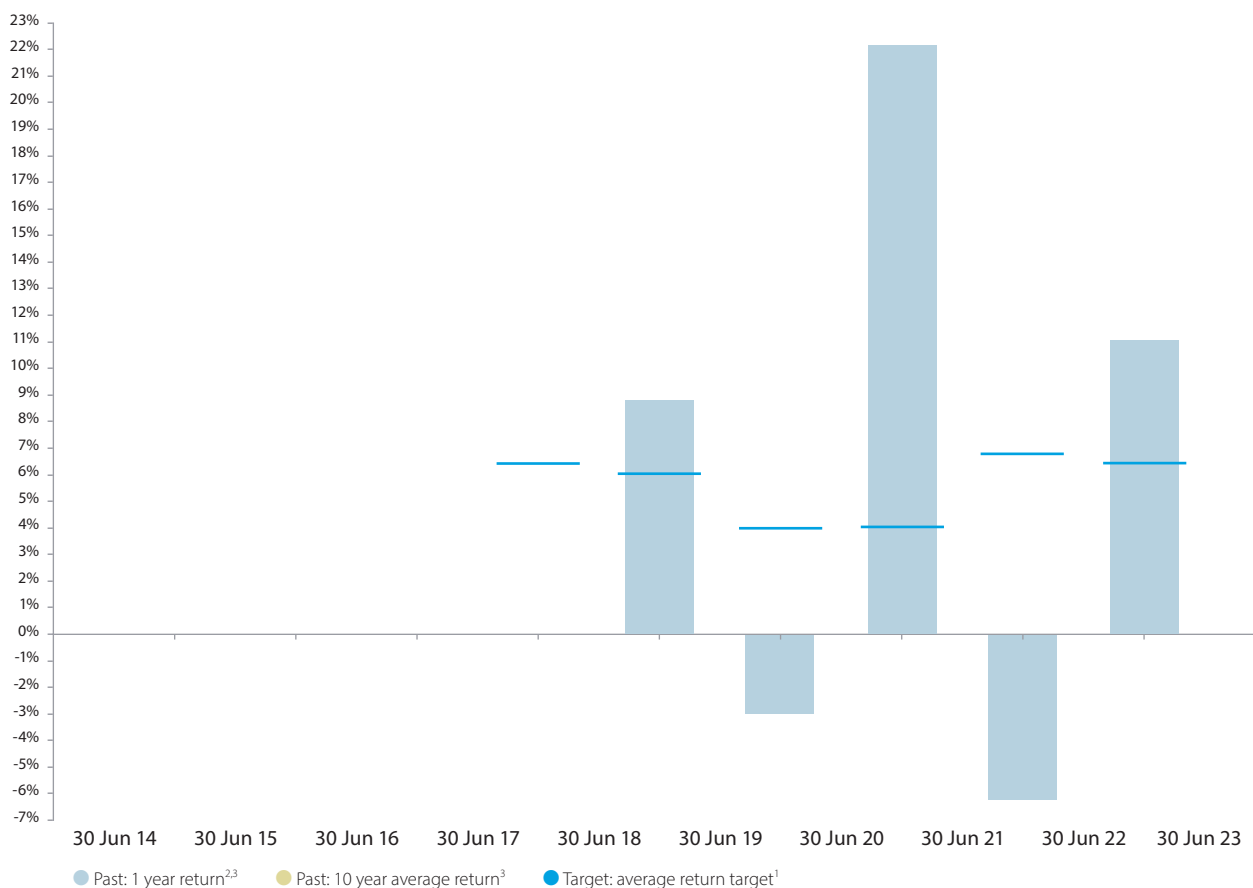
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$495.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



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