



ANZ Product Disclosure Statements and Annual Reports

The ANZ Product Disclosure Statements in the table below are issued by OnePath Custodians Pty Limited and can be downloaded from its listed website.

Document	URL
ANZ Smart Choice Super and Pension Product Disclosure Statement	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-pension-pds.pdf
ANZ Smart Choice Super and Pension Additional Information Guide (AIG), Fees Guide, Buy Sell Spread Guide and Electronic Terms and Conditions	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-pension-aig.pdf
ANZ Smart Choice Super Employer Product Disclosure Statement	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-employer-pds.pdf
ANZ Smart Choice Super Product Disclosure Statement for QBE and their employees	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-qbe-pds.pdf
ANZ Smart Choice Super Employer Additional Information Guide (AIG), Fees Guide and Buy Sell Spread Guide	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-employer-aig.pdf
ANZ Smart Choice Super Employer Additional Information Guide (AIG), Fees Guide and Buy Sell Spread Guide for QBE and their employees	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-qbe-aig.pdf
ANZ EasyTransact and the Super Clearing Service PDS	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/easytransact-pds.pdf
ANZ Smart Choice Super Insurance Guide - Standard Employer Plans	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-insurance-guide-standard-employer-plans.pdf
ANZ Smart Choice Super Insurance Guide - Tailored Employer Plans	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-insurance-guide-tailored-employer-plans.pdf

<p>ANZ Smart Choice Super AMP Life Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/AMP-Smith-and-Nephew-Insurance-Guide.pdf</p>
<p>ANZ Smart Choice Super MetLife Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/MetLife-Competitive-Foods.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/metlife-cisco-insurance-guide.pdf</p>
<p>ANZ Smart Choice Super MetLife Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p> <p>Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/MetLife-Death-TPD-Insurance-Guide-State-Street.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Metlife-Fiserv-Insurance-Guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Metlife-Microsoft-Insurance-Guide-Schedule.pdf</p>
<p>ANZ Smart Choice Super OnePath Life Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p> <p>Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/toll-insurance-guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/PACT-Guide-and-Schedule.pdf</p>
<p>ANZ Smart Choice Super OnePath Life Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/OnePath-Life-Carter-Holt-Harvey-Insurance-Guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/onepath-life-limited-ntt-insurance-guide.pdf</p>

<p>ANZ Smart Choice Super AIA Australia Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p> <p>Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/AIA-Fluor-Insurance-Guide.pdf</p>
<p>ANZ Smart Choice Super Hannover Life Re of Australasia Ltd Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p> <p>Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/hannover-FMG-Guide-and-Schedule.pdf</p>
<p>ANZ Smart Choice Super Hannover Life Re of Australasia Ltd Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Stihl-insurance-guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Colgate-insurance-guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/hannover-oji-insurance-guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Medtronic-insurance-guide.pdf</p>

ANZ Annual Reports

Document	URL
Retirement Portfolio Services Annual Report	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/retirement-portfolio-service-annual-report-2020.pdf

The products set out in the table are issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346). The issuer is a company within the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate (IOOF Group). IOOF is an alliance partner of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). The issuer is not a Bank. An investment in these products is neither a deposit nor other liability of either ANZ or IOOF, and none of them stands behind or guarantees the issuer or the capital performance of your investment. Investments made into the investment options are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.

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