



ANZ Smart Choice Super

2023 Your Future Your Super – Performance Test Outcomes

This flyer is to notify you of the 2023 annual performance test outcomes.

Annual Performance Test

The performance test has been introduced by the Australian Government and is intended to hold trustees accountable for performance of investment options offered to members.

For 2023, the test has compared the returns of selected investment options held within super products (after deduction of fees) with the returns of a comparable product, over a period of up to 9 years to 30 June 2023.

It is important to note that the test is an assessment of an investment option over the full period and is based on a standard set of investment benchmarks, account balance (\$50,000) and fee parameters (generally the highest fee applicable for any member). As a consequence, it may not be a measure of your individual experience with the investment option/s.

The test started on 1 July 2021 for default investment options known as MySuper, and for 2023 has been extended by the Government to include certain other investment options.

What are the outcomes of the 2023 performance test?

Super products included in the test	
Products	Super services for: <ul style="list-style-type: none">• ANZ Smart Choice Super and Pension• ANZ Smart Choice Super for employers and their employees• ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees Collectively ('ANZ Smart Choice Super')
Trustee	<ul style="list-style-type: none">• OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 RSE L0000673
Superannuation fund	<ul style="list-style-type: none">• Retirement Portfolio Service ABN 61 808 189 263

Investment option that failed the performance test for the first time

Investment option	Product
OnePath Managed Growth (closed to new members)	ANZ Smart Choice Super for employers and their employees

Investment options that passed the performance test¹

Investment options	Products
ANZ Smart Choice Super - My Super	ANZ Smart Choice Super for employers and their employees
ANZ Smart Choice Super - My Super	ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees
ANZ Smart Choice Conservative	ANZ Smart Choice Super
ANZ Smart Choice Moderate	ANZ Smart Choice Super
ANZ Smart Choice Growth	ANZ Smart Choice Super

If you hold an investment option that has failed the 2023 performance test, what should you do?

Before acting on the performance test result, you should consider your personal situation, objectives and needs. We suggest you speak to your financial adviser who can assist you in determining any action you should or could take. You can also call us on 13 12 87 between 8.30 am and 6.30 pm (AEST/AEDT) Monday to Friday for information about your account.

¹ Not all investment options in ANZ Smart Choice Super were assessed.

Important Information:

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (Collectively 'ANZ Smart Choice Super'). OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

The information in this letter is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) for relevant products have to be available for consideration by distributors/members. A copy of the PDS (or other disclosure documents) and TMD are available upon request by phoning 13 12 87 or by searching for the applicable product at www.anz.com

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