

ANNUAL REPORTS

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2020
BOOKLET 1



ANNUAL REPORTS FOR THE FINANCIAL YEAR ENDED JUNE 2020

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Directors' Report for the financial year ended 30 June 2020

The Directors of OnePath Funds Management Limited (OPFM), 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 2020, and the report of 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
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. OnePath Global Emerging Markets Pool
13. OnePath Low Volatility Global Equities Index Pool
14. OnePath Sustainable Investments - Wholesale Australian Share Trust
15. OnePath Wholesale Diversified Credit Trust
16. OptiMix Global Listed Infrastructure Securities Trust
17. OptiMix Wholesale Australian Fixed Interest Trust
18. OptiMix Wholesale Australian Inflation Linked Bonds 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 Property Securities Trust
26. Small Companies Pool
27. Tax Effective Income Trust

Responsible Entity

The Responsible Entity of the Schemes is OnePath Funds Management Limited. As at reporting date, the registered office and principal place of business of the Responsible Entity and the Schemes is Level 6, 161 Collins Street, Melbourne, VIC 3000.

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

Name	Position Held	Date Appointed	Date Resigned
S J Chapman	Independent Non-Executive Director, Chairman	Appointed 1 August 2011	Resigned 31 January 2020
A H Chonowitz	Independent Non-Executive Director	Appointed 1 March 2015	Resigned 31 July 2019
M A Da Silva	Executive Director	Appointed 31 January 2020	
L M Fricke	Independent Non-Executive Director	Appointed 7 September 2017	Resigned 31 January 2020
P G Mullin	Independent Executive Director	Appointed 1 March 2015	Resigned 31 January 2020
J Selak	Independent Non-Executive Director, Chairman	Appointed 31 January 2020	
M A Somerville	Independent Non-Executive Director	Appointed 31 January 2020	

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 (ETFs) 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 distributions to unitholders by each of the Schemes are disclosed in the Statements of Changes in Equity.

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.

Directors' Report for the financial year ended 30 June 2020

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.

Interests in the Schemes

The movements in units on issue in the Schemes during the year are disclosed in Note 4 Net assets attributable to unitholders.

The value of the Schemes' assets and liabilities are disclosed in the Statements of Financial Position and derived using the basis set out in Note 2 Basis of preparation.

Significant changes in the state of affairs

Sale of OnePath P&I business:

On 17 October 2017, Australia and New Zealand Banking Group Limited (ANZ), the ultimate parent company of OnePath Funds Management Limited (OPFM) (the Responsible Entity of the Schemes) announced the proposed sale of the OnePath Pensions and Investments (OnePath P&I) business to IOOF Holdings Limited and Australian Wealth Management Limited (IOOF).

On 9 December 2019, the Australian Prudential Regulation Authority (APRA) issued its approval for the OnePath P&I sale to IOOF. The sale of OnePath Funds Management Limited and transfer of ownership of the Responsible Entity of the Schemes to IOOF was completed on 31 January 2020. As a result, new Directors were appointed to OPFM Board effective 31 January 2020. In addition, the registered office and principal place of business of the Responsible Entity and the Schemes were changed from Level 23, 242 Pitt Street, Sydney, NSW 2000 to Level 6, 161 Collins Street, Melbourne, VIC 3000.

Effective 1 February 2020, ANZ ceased to be a related party to the Schemes. Refer to Note 12 Related parties for further detail.

As at 30 June 2020, OPFM continued to operate the Schemes and there have been no changes to the operations of the Schemes.

This significant event did not impact individual unitholder balances or units.

Coronavirus (COVID-19) pandemic impacts:

The Coronavirus has created market volatility and uncertainty for the global economy.

During the outbreak, OPFM has been taking steps to ensure that the principle activities of the Schemes align to PDSs and mandates; Valuations are reviewed on a regular basis with the latest market updates; Liquidity is monitored for funding of redemptions and performance is measured in accordance with the Schemes' investment objectives. In addition, there is no change in the Schemes' distribution policy to support all attributed amounts to unitholders with cash. Since March 2020, OPFM increased buy/sell spreads for certain Schemes to cover increased transaction costs associated with fluctuating markets. This change was taken to protect unitholders. Market conditions are being monitored closely and the buy/sell spreads of the Schemes have been adjusted in the following months where appropriate.

OPFM continues to operate the Schemes in accordance with the provisions of each Scheme's Constitution.

Likely developments and expected results of operations

The Schemes will continue to pursue their investment policies 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, especially in current and unexpected macroeconomic conditions as a result of COVID-19, past returns should not be used to predict future returns.

Further information has not been included in this report to avoid the disclosure of information that may 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

Coronavirus (COVID-19) pandemic impacts:

Since 30 June 2020, the associated economic impacts of COVID-19, on macroeconomic conditions which may indirectly impact the Schemes, remain uncertain.

Market volatility:

Subsequent to the reporting date, market volatility has impacted the valuations of the Schemes. One Scheme has had an increase in valuation of more than 10 percent in a unit class from reporting date to 4 September 2020 as disclosed in Note 18 Events subsequent to reporting date.

No other significant event has 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 2020 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 auditor

Indemnification:

Under the Schemes' Constitutions, the Responsible Entity, including its officers and employees, is generally 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.

**Directors' Report
for the financial year ended 30 June 2020**

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 auditor 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 the reporting date.

Lead auditor's independence declaration

The lead auditor's independence declaration is set out on page 111 and forms part of the Directors' Report for the financial year ended 30 June 2020.

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



John Selak
Director

Melbourne

7 September 2020

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		87,656,106	93,429,619	15,598,351	27,088,553	6,452,453	10,313,704	24,535,114	12,524,058
Receivables	5	7,227	73,810	2,631,915	7,040,691	36,015	506,632	5,911,229	7,707,380
Financial assets held at fair value through profit or loss	6.1	1,000,554,624	1,520,983,309	387,310,477	465,908,066	94,302,777	197,942,725	671,253,836	761,567,044
Term deposits	7	-	-	-	-	-	8,500,000	-	-
Total assets		1,088,217,957	1,614,486,738	405,540,743	500,037,310	100,791,245	217,263,061	701,700,179	781,798,482
Liabilities									
Payables	8	4	4	1,648,861	1,261,170	168,158	27,594	3,883,995	1,626,860
Distribution payable		592,363	2,970,187	1,921,308	7,152,573	245,518	317,166	1,715,200	383,071
Financial liabilities held at fair value through profit or loss	6.2	-	-	47,925	-	-	-	455,915	744,107
Total liabilities		592,367	2,970,191	3,618,094	8,413,743	413,676	344,760	6,055,110	2,754,038
Represented by:									
Net assets attributable to unitholders at redemption price		1,087,724,841	1,611,667,757	402,177,655	491,923,295	100,401,874	216,957,354	696,884,853	779,780,301
Adjustment arising from different unit pricing and accounting valuation		(99,251)	(151,210)	(255,006)	(299,728)	(24,305)	(39,053)	(1,239,784)	(735,857)
Total net assets attributable to unitholders - Equity		1,087,625,590	1,611,516,547	401,922,649	491,623,567	100,377,569	216,918,301	695,645,069	779,044,444

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		7,619,466	7,587,941	2,521,129	1,330,652	5,749,765	3,508,862	25,702,682	3,955,856
Receivables	5	3,661,537	7,251,587	1,496,247	3,513,487	829,599	242,757	3,767,652	1,598,284
Financial assets held at fair value through profit or loss	6.1	398,927,551	337,813,117	127,120,293	206,841,989	61,199,277	105,597,879	341,871,771	377,316,471
Term deposits	7	-	-	-	-	-	-	-	-
Total assets		410,208,554	352,652,645	131,137,669	211,686,128	67,778,641	109,349,498	371,342,105	382,870,611
Liabilities									
Payables	8	88,085	2,044,749	5,890	388,490	715,237	60,169	2,669,713	481,558
Distribution payable		6,213,908	3,779,879	2,380,546	1,305,386	24,955,908	646,434	11,721,427	7,413,789
Financial liabilities held at fair value through profit or loss	6.2	134,685	89,449	-	-	83,762	122,666	124,745	149,409
Total liabilities		6,436,678	5,914,077	2,386,436	1,693,876	25,754,907	829,269	14,515,885	8,044,756
Represented by:									
Net assets attributable to unitholders at redemption price		404,289,668	346,975,570	129,013,977	210,387,606	42,033,687	108,534,426	356,979,430	375,042,273
Adjustment arising from different unit pricing and accounting valuation		(517,792)	(237,002)	(262,744)	(395,354)	(9,953)	(14,197)	(153,210)	(216,418)
Total net assets attributable to unitholders - Equity		403,771,876	346,738,568	128,751,233	209,992,252	42,023,734	108,520,229	356,826,220	374,825,855

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		13,839,018	5,544,389	1,002,606,723	748,845,177	2,513,725	2,996,636	2,384,564	37,665
Receivables	5	1,804,625	11,612,462	492,508	1,609,770	1,128	2,732	512,226	602,742
Financial assets held at fair value through profit or loss	6.1	352,155,206	481,339,933	-	-	-	-	124,533,659	155,004,861
Term deposits	7	-	-	-	-	-	-	-	-
Total assets		367,798,849	498,496,784	1,003,099,231	750,454,947	2,514,853	2,999,368	127,430,449	155,645,268
Liabilities									
Payables	8	-	-	222,664	578,264	-	59	79,195	-
Distribution payable		5,532,753	6,659,993	381,337	975,100	963	2,794	1,740,872	1,626,672
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	65	12
Total liabilities		5,532,753	6,659,993	604,001	1,553,364	963	2,853	1,820,132	1,626,684
Represented by:									
Net assets attributable to unitholders at redemption price		362,649,908	492,181,835	1,002,495,230	748,901,583	2,513,890	2,996,515	125,696,045	154,207,556
Adjustment arising from different unit pricing and accounting valuation		(383,812)	(345,044)	-	-	-	-	(85,728)	(188,972)
Total net assets attributable to unitholders - Equity		362,266,096	491,836,791	1,002,495,230	748,901,583	2,513,890	2,996,515	125,610,317	154,018,584

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	Note	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		1,985,040	2,910,359	1,077,798	756,996	1,321,895	2,483,531	1,854,758	6,555,046
Receivables	5	4,356,566	5,179,213	170,683	333,460	3,905,926	7,149,870	1,137,582	1,207,590
Financial assets held at fair value through profit or loss	6.1	1,051,978,555	1,160,878,047	19,711,436	21,398,838	51,245,571	60,524,754	129,554,522	149,241,117
Term deposits	7	-	-	-	-	-	-	-	-
Total assets		1,058,320,161	1,168,967,619	20,959,917	22,489,294	56,473,392	70,158,155	132,546,862	157,003,753
Liabilities									
Payables	8	5,156	-	181,795	97,697	4,800,482	9,049,633	732,010	-
Distribution payable		71,319,802	83,578,153	327,200	534,408	403,242	-	176,402	537,707
Financial liabilities held at fair value through profit or loss	6.2	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144
Total liabilities		71,351,010	83,581,660	510,045	632,368	6,232,460	9,720,733	4,434,132	2,593,851
Represented by:									
Net assets attributable to unitholders at redemption price		987,923,587	1,086,371,118	20,474,714	21,873,266	50,307,891	60,485,884	128,207,872	154,551,906
Adjustment arising from different unit pricing and accounting valuation		(954,436)	(985,159)	(24,842)	(16,340)	(66,959)	(48,462)	(95,142)	(142,004)
Total net assets attributable to unitholders - Equity		986,969,151	1,085,385,959	20,449,872	21,856,926	50,240,932	60,437,422	128,112,730	154,409,902

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	Note	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		4,138,401	1,426,356	1,557	1,546	17,815,015	15,793,354	1,339,971	2,500,581
Receivables	5	3,954,173	6,251,640	1	1	8,937,580	39,924,397	5,256	15,371
Financial assets held at fair value through profit or loss	6.1	359,806,606	442,775,241	-	-	894,534,187	1,090,585,730	21,042,301	20,458,678
Term deposits	7	-	-	-	-	-	-	-	-
Total assets		367,899,180	450,453,237	1,558	1,547	921,286,782	1,146,303,481	22,387,528	22,974,630
Liabilities									
Payables	8	1,357,161	965,608	-	-	3,807,906	4,903,953	151	164
Distribution payable		13,256,911	10,994,524	-	-	41,391,283	62,299,034	88,148	175,872
Financial liabilities held at fair value through profit or loss	6.2	721,309	382,487	-	-	-	41,300	-	-
Total liabilities		15,335,381	12,342,619	-	-	45,199,189	67,244,287	88,299	176,036
Represented by:									
Net assets attributable to unitholders at redemption price		353,062,303	438,421,849	1,558	1,547	877,067,839	1,079,998,984	22,301,800	22,801,218
Adjustment arising from different unit pricing and accounting valuation		(498,504)	(311,231)	-	-	(980,246)	(939,790)	(2,571)	(2,624)
Total net assets attributable to unitholders - Equity		352,563,799	438,110,618	1,558	1,547	876,087,593	1,079,059,194	22,299,229	22,798,594

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Financial Position
as at 30 June 2020

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets									
Cash and cash equivalents		5,729,518	6,988,554	7,493,323	3,063,123	1,708,244	2,204,044	7,334,400	2,611,656
Receivables	5	1,915,156	1,705,342	9,054,320	6,166,159	2,194,860	1,552,169	13,479,628	9,432,976
Financial assets held at fair value through profit or loss	6.1	176,085,683	206,670,736	697,548,394	910,787,831	110,836,228	117,980,671	266,735,091	318,078,207
Term deposits	7	-	-	-	-	-	-	-	-
Total assets		183,730,357	215,364,632	714,096,037	920,017,113	114,739,332	121,736,884	287,549,119	330,122,839
Liabilities									
Payables	8	477,615	412,972	3,124,312	672,278	2,862,807	1,182,144	14,229,225	15,804,458
Distribution payable		12,362,186	10,740,588	130,654,511	98,271,991	2,734,340	11,036,858	20,833,784	8,154,620
Financial liabilities held at fair value through profit or loss	6.2	203	99	92,380	142,594	3,802	344	1,800,563	2,234,055
Total liabilities		12,840,004	11,153,659	133,871,203	99,086,863	5,600,949	12,219,346	36,863,572	26,193,133
Represented by:									
Net assets attributable to unitholders at redemption price		171,002,775	204,425,718	580,432,296	821,315,979	109,273,484	109,660,474	250,816,138	304,027,874
Adjustment arising from different unit pricing and accounting valuation		(112,422)	(214,745)	(207,462)	(385,729)	(135,101)	(142,936)	(130,591)	(98,168)
Total net assets attributable to unitholders - Equity		170,890,353	204,210,973	580,224,834	820,930,250	109,138,383	109,517,538	250,685,547	303,929,706

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Financial Position
as at 30 June 2020

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Assets							
Cash and cash equivalents		764,213	734,626	6,892,031	3,132,686	5,975,069	3,987,092
Receivables	5	482,504	635,331	3,679,806	2,187,242	2,547,485	5,792,423
Financial assets held at fair value through profit or loss	6.1	32,512,946	53,149,742	215,288,693	283,891,439	215,532,186	293,792,258
Term deposits	7	-	-	-	-	-	-
Total assets		33,759,663	54,519,699	225,860,530	289,211,367	224,054,740	303,571,773
Liabilities							
Payables	8	48,679	207,202	-	942,727	534,001	1,208,854
Distribution payable		608,276	515,742	35,612,522	31,873,305	3,571,439	3,761,961
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	26,783
Total liabilities		656,955	722,944	35,612,522	32,816,032	4,105,440	4,997,598
Represented by:							
Net assets attributable to unitholders at redemption price		33,141,065	53,856,475	191,210,744	257,422,819	220,125,131	298,768,493
Adjustment arising from different unit pricing and accounting valuation		(38,357)	(59,720)	(962,736)	(1,027,484)	(175,831)	(194,318)
Total net assets attributable to unitholders - Equity		33,102,708	53,796,755	190,248,008	256,395,335	219,949,300	298,574,175

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income									
Dividend income		-	-	14,782,644	20,745,567	-	-	-	-
Interest income		473,053	1,106,303	113,328	307,371	1,615,584	2,292,063	24,592,303	23,104,280
Unit trust distribution income		-	-	1,603,791	2,179,956	-	-	-	-
Net change in fair value of investments		13,318,154	33,935,091	(44,354,285)	17,326,848	552,762	1,243,067	(17,985,903)	211,629
Other income		-	-	31,135	6,590	-	-	19,175	5,199
Net investment income/(loss)		13,791,207	35,041,394	(27,823,387)	40,566,332	2,168,346	3,535,130	6,625,575	23,321,108
Expenses									
Responsible Entity fees	12.4	-	-	-	-	289,455	253,298	-	-
Interest expense		-	-	-	-	-	-	59,563	2,325
Other expenses		-	-	574,888	941,785	10	-	43,548	48,825
Operating expenses before finance costs		-	-	574,888	941,785	289,465	253,298	103,111	51,150
Profit/(loss) from operating activities		13,791,207	35,041,394	(28,398,275)	39,624,547	1,878,881	3,281,832	6,522,464	23,269,958
Profit/(loss) for the financial year/ Total comprehensive income		13,791,207	35,041,394	(28,398,275)	39,624,547	1,878,881	3,281,832	6,522,464	23,269,958

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income									
Dividend income		-	-	1,393,235	1,252,936	-	-	7,730,220	8,577,171
Interest income		12,333,817	10,857,484	12,838	12,104	35,773	98,538	42,200	89,051
Unit trust distribution income		-	-	6,982,779	9,552,284	1,125,870	1,827,509	92,102	139,471
Net change in fair value of investments		3,748,643	18,631,778	(52,925,732)	(531,430)	(1,648,310)	3,909,724	(23,295,969)	26,381,882
Other income		9,104	1,250	-	-	-	-	4,238	3,916
Net investment income/(loss)		16,091,564	29,490,512	(44,536,880)	10,285,894	(486,667)	5,835,771	(15,427,209)	35,191,491
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	2,167,031	2,139,836
Interest expense		22,690	-	-	-	5,555	8,031	9,532	7,063
Other expenses		9,065	9,781	131,055	112,751	77,374	14,855	34,569	39,252
Operating expenses before finance costs		31,755	9,781	131,055	112,751	82,929	22,886	2,211,132	2,186,151
Profit/(loss) from operating activities		16,059,809	29,480,731	(44,667,935)	10,173,143	(569,596)	5,812,885	(17,638,341)	33,005,340
Profit/(loss) for the financial year/ Total comprehensive income		16,059,809	29,480,731	(44,667,935)	10,173,143	(569,596)	5,812,885	(17,638,341)	33,005,340

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income									
Dividend income		18,614,626	25,488,465	-	-	-	-	4,483,945	3,277,955
Interest income		88,048	131,594	6,797,150	11,705,765	13,580	36,210	1,162	5,753
Unit trust distribution income		2,325,127	872,116	-	-	-	-	39,968	15,454
Net change in fair value of investments		(75,478,472)	(1,682,406)	-	-	-	-	(11,054,251)	6,724,499
Other income		1,372	-	-	-	-	-	24,657	40,459
Net investment income/(loss)		(54,449,299)	24,809,769	6,797,150	11,705,765	13,580	36,210	(6,504,519)	10,064,120
Expenses									
Responsible Entity fees	12.4	-	-	-	-	-	-	-	-
Interest expense		-	-	-	-	-	-	936	4
Other expenses		742,059	1,254,971	-	-	-	-	114,500	81,101
Operating expenses before finance costs		742,059	1,254,971	-	-	-	-	115,436	81,105
Profit/(loss) from operating activities		(55,191,358)	23,554,798	6,797,150	11,705,765	13,580	36,210	(6,619,955)	9,983,015
Profit/(loss) for the financial year/ Total comprehensive income		(55,191,358)	23,554,798	6,797,150	11,705,765	13,580	36,210	(6,619,955)	9,983,015

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

		13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust		
	Note	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	
		\$	\$	\$	\$	\$	\$	\$	\$	
Investment income										
Dividend income		24,547,342	26,644,583	662,594	908,878	-	-	3,051,435	4,037,979	
Interest income		11,013	47,412	5,135	9,802	1,669,145	2,054,283	36,746	79,803	
Unit trust distribution income		3,184,928	3,776,791	98,622	98,244	-	-	518,991	1,012,902	
Net change in fair value of investments		(23,730,367)	154,668,570	(1,510,218)	2,021,139	(807,666)	(53,774)	(13,035,275)	13,181,453	
Other income		8,452	5,621	-	213	1,661	32	101	166	
Net investment income/(loss)		4,021,368	185,142,977	(743,867)	3,038,276	863,140	2,000,541	(9,428,002)	18,312,303	
Expenses										
Responsible Entity fees	12.4	-	-	4,937	5,330	4,930	5,807	-	-	
Interest expense		5,027	8,949	4	-	72,303	159,413	345	150	
Other expenses		68,081	100,856	21,689	36,861	3,450	4,665	132,128	105,283	
Operating expenses before finance costs		73,108	109,805	26,630	42,191	80,683	169,885	132,473	105,433	
Profit/(loss) from operating activities		3,948,260	185,033,172	(770,497)	2,996,085	782,457	1,830,656	(9,560,475)	18,206,870	
Profit/(loss) for the financial year/ Total comprehensive income		3,948,260	185,033,172	(770,497)	2,996,085	782,457	1,830,656	(9,560,475)	18,206,870	

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	Note	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income									
Dividend income		-	-	-	-	27,757,175	42,995,296	-	-
Interest income		12,821,784	15,728,169	11	135	130,674	327,490	61,323	147,257
Unit trust distribution income		31,723	151,974	-	-	26,553,928	38,710,810	-	-
Net change in fair value of investments		4,775,564	26,027,814	-	-	(141,161,176)	(6,221,464)	180,107	603,606
Other income		8,361	23,840	-	-	-	31,755	-	-
Net investment income/(loss)		17,637,432	41,931,797	11	135	(86,719,399)	75,843,887	241,430	750,863
Expenses									
Responsible Entity fees	12.4	5,866	6,947	-	-	6,006	9,027	1,939	2,255
Interest expense		140,321	80,322	-	-	-	-	-	76
Other expenses		41,072	80,721	-	-	922,126	1,179,129	-	-
Operating expenses before finance costs		187,259	167,990	-	-	928,132	1,188,156	1,939	2,331
Profit/(loss) from operating activities		17,450,173	41,763,807	11	135	(87,647,531)	74,655,731	239,491	748,532
Profit/(loss) for the financial year/ Total comprehensive income		17,450,173	41,763,807	11	135	(87,647,531)	74,655,731	239,491	748,532

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income									
Dividend income		3,755,703	5,020,444	12,840,530	16,613,521	1,770,026	2,204,502	-	-
Interest income		35,210	95,378	20,394	36,713	2,984	8,672	3,366,070	4,246,645
Unit trust distribution income		2,538,954	1,810,720	2,205,566	3,421,898	333,326	255,633	9,135,885	3,651,031
Net change in fair value of investments		(14,895,544)	11,354,235	(2,368,870)	91,762,750	(3,121,230)	381,558	(2,204,431)	14,970,548
Other income		176	64,322	860	42,273	10,116	192,590	19,803	-
Net investment income/(loss)		(8,565,501)	18,345,099	12,698,480	111,877,155	(1,004,778)	3,042,955	10,317,327	22,868,224
Expenses									
Responsible Entity fees	12.4	-	-	15,194	21,134	140,606	133,459	-	-
Interest expense		365	18,431	15,786	44,982	615	1,563	81,636	5,907
Other expenses		331,162	273,028	85,508	63,797	110,880	162,107	44,036	53,962
Operating expenses before finance costs		331,527	291,459	116,488	129,913	252,101	297,129	125,672	59,869
Profit/(loss) from operating activities		(8,897,028)	18,053,640	12,581,992	111,747,242	(1,256,879)	2,745,826	10,191,655	22,808,355
Profit/(loss) for the financial year/ Total comprehensive income		(8,897,028)	18,053,640	12,581,992	111,747,242	(1,256,879)	2,745,826	10,191,655	22,808,355

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Comprehensive Income
for the financial year ended 30 June 2020

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Investment income							
Dividend income		117,407	75,404	4,506,942	6,355,229	356,150	3,255,867
Interest income		6,362	11,694	41,324	107,766	1,557,414	2,303,257
Unit trust distribution income		1,917,751	2,194,695	230,758	189,486	9,088,246	8,391,821
Net change in fair value of investments		(12,405,988)	4,513,373	(9,168,123)	6,594,865	(36,108,167)	17,348,022
Other income		-	19,057	2,032	-	4,793	172,496
Net investment income/(loss)		(10,364,468)	6,814,223	(4,387,067)	13,247,346	(25,101,564)	31,471,463
Expenses							
Responsible Entity fees	12.4	4,818	5,691	-	-	3,516,303	4,028,031
Interest expense		-	823	-	-	283	10,559
Other expenses		28,683	58,945	570,167	298,498	164,550	327,688
Operating expenses before finance costs		33,501	65,459	570,167	298,498	3,681,136	4,366,278
Profit/(loss) from operating activities		(10,397,969)	6,748,764	(4,957,234)	12,948,848	(28,782,700)	27,105,185
Profit/(loss) for the financial year/ Total comprehensive income		(10,397,969)	6,748,764	(4,957,234)	12,948,848	(28,782,700)	27,105,185

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2020

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		1,611,516,547	1,711,290,729	491,623,567	515,633,529	216,918,301	129,183,293	779,044,444	535,276,013
Profit/(loss) for the financial year/Total comprehensive income		13,791,207	35,041,394	(28,398,275)	39,624,547	1,878,881	3,281,832	6,522,464	23,269,958
Transactions with unitholders									
Applications		1,338,078,778	2,583,957,687	24,337,912	46,615,476	59,083,168	105,011,906	289,512,414	487,174,012
Redemptions		(1,862,021,690)	(2,683,735,209)	(67,867,092)	(85,694,928)	(175,524,886)	(17,348,319)	(365,513,814)	(255,876,288)
Distributions to unitholders		(13,739,252)	(35,038,054)	(17,773,463)	(24,555,057)	(1,977,895)	(3,210,411)	(13,920,439)	(10,799,251)
Total transactions with unitholders		(537,682,164)	(134,815,576)	(61,302,643)	(63,634,509)	(118,419,613)	84,453,176	(89,921,839)	220,498,473
Total Equity at the end of the financial year		1,087,625,590	1,611,516,547	401,922,649	491,623,567	100,377,569	216,918,301	695,645,069	779,044,444
	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		346,738,568	279,726,230	209,992,252	234,775,292	108,520,229	104,190,083	374,825,855	328,312,297
Profit/(loss) for the financial year/Total comprehensive income		16,059,809	29,480,731	(44,667,935)	10,173,143	(569,596)	5,812,885	(17,638,341)	33,005,340
Transactions with unitholders									
Applications		141,385,513	82,956,825	9,050,893	13,638,656	51,523,388	23,534,275	90,682,336	85,941,054
Redemptions		(85,844,131)	(34,294,118)	(37,097,923)	(41,115,115)	(92,494,379)	(24,370,580)	(79,322,203)	(65,019,047)
Distributions to unitholders		(14,567,883)	(11,131,100)	(8,526,054)	(7,479,724)	(24,955,908)	(646,434)	(11,721,427)	(7,413,789)
Total transactions with unitholders		40,973,499	37,531,607	(36,573,084)	(34,956,183)	(65,926,899)	(1,482,739)	(361,294)	13,508,218
Total Equity at the end of the financial year		403,771,876	346,738,568	128,751,233	209,992,252	42,023,734	108,520,229	356,826,220	374,825,855

The Statements of Changes in Equity should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2020

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		491,836,791	431,444,445	748,901,583	729,493,550	2,996,515	3,714,644	154,018,584	158,458,726
Profit/(loss) for the financial year/Total comprehensive income		(55,191,358)	23,554,798	6,797,150	11,705,765	13,580	36,210	(6,619,955)	9,983,015
Transactions with unitholders									
Applications		38,704,159	150,757,092	508,243,131	795,779,193	25,856	40,480	11,559,679	9,696,739
Redemptions		(89,326,073)	(87,760,854)	(254,649,484)	(776,371,160)	(508,481)	(758,609)	(28,740,971)	(20,831,307)
Distributions to unitholders		(23,757,423)	(26,158,690)	(6,797,150)	(11,705,765)	(13,580)	(36,210)	(4,607,020)	(3,288,589)
Total transactions with unitholders		(74,379,337)	36,837,548	246,796,497	7,702,268	(496,205)	(754,339)	(21,788,312)	(14,423,157)
Total Equity at the end of the financial year		362,266,096	491,836,791	1,002,495,230	748,901,583	2,513,890	2,996,515	125,610,317	154,018,584
	Note	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		1,085,385,959	783,404,918	21,856,926	22,294,547	60,437,422	66,868,930	154,409,902	137,838,592
Profit/(loss) for the financial year/Total comprehensive income		3,948,260	185,033,172	(770,497)	2,996,085	782,457	1,830,656	(9,560,475)	18,206,870
Transactions with unitholders									
Applications		160,085,773	1,596,831,389	4,130,412	22,588,915	1,446,166	6,138,726	1,437,705	9,373,550
Redemptions		(173,834,350)	(1,379,034,275)	(3,944,430)	(24,999,836)	(11,622,015)	(13,855,337)	(17,998,000)	(9,300,000)
Distributions to unitholders		(88,616,491)	(100,849,245)	(822,539)	(1,022,785)	(803,098)	(545,553)	(176,402)	(1,709,110)
Total transactions with unitholders		(102,365,068)	116,947,869	(636,557)	(3,433,706)	(10,978,947)	(8,262,164)	(16,736,697)	(1,635,560)
Total Equity at the end of the financial year		986,969,151	1,085,385,959	20,449,872	21,856,926	50,240,932	60,437,422	128,112,730	154,409,902

The Statements of Changes in Equity should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2020

	Note	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		438,110,618	466,683,293	1,547	15,976	1,079,059,194	1,225,767,048	22,798,594	38,321,850
Profit/(loss) for the financial year/Total comprehensive income		17,450,173	41,763,807	11	135	(87,647,531)	74,655,731	239,491	748,532
Transactions with unitholders									
Applications		40,570,032	72,071,825	79	1,542	122,580,260	218,985,547	2,033,901	7,130,606
Redemptions		(117,009,874)	(119,027,117)	-	(16,106)	(162,403,649)	(327,492,737)	(2,524,883)	(22,671,831)
Distributions to unitholders		(26,557,150)	(23,381,190)	(79)	-	(75,500,681)	(112,856,395)	(247,874)	(730,563)
Total transactions with unitholders		(102,996,992)	(70,336,482)	-	(14,564)	(115,324,070)	(221,363,585)	(738,856)	(16,271,788)
Total Equity at the end of the financial year		352,563,799	438,110,618	1,558	1,547	876,087,593	1,079,059,194	22,299,229	22,798,594

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		204,210,973	181,029,524	820,930,250	945,790,984	109,517,538	112,301,893	303,929,706	390,226,989
Profit/(loss) for the financial year/Total comprehensive income		(8,897,028)	18,053,640	12,581,992	111,747,242	(1,256,879)	2,745,826	10,191,655	22,808,355
Transactions with unitholders									
Applications		21,629,115	63,070,721	216,659,516	214,774,045	19,000,025	66,145,538	16,194,622	15,250,782
Redemptions		(33,690,521)	(47,202,324)	(328,927,646)	(341,283,652)	(14,277,845)	(59,280,007)	(58,796,652)	(116,201,800)
Distributions to unitholders		(12,362,186)	(10,740,588)	(141,019,278)	(110,098,369)	(3,844,456)	(12,395,712)	(20,833,784)	(8,154,620)
Total transactions with unitholders		(24,423,592)	5,127,809	(253,287,408)	(236,607,976)	877,724	(5,530,181)	(63,435,814)	(109,105,638)
Total Equity at the end of the financial year		170,890,353	204,210,973	580,224,834	820,930,250	109,138,383	109,517,538	250,685,547	303,929,706

The Statements of Changes in Equity should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Changes in Equity
for the financial year ended 30 June 2020

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Total equity at the beginning of the financial year		53,796,755	55,583,341	256,395,335	289,020,495	298,574,175	335,560,843
Profit/(loss) for the financial year/Total comprehensive income		(10,397,969)	6,748,764	(4,957,234)	12,948,848	(28,782,700)	27,105,185
Transactions with unitholders							
Applications		2,866,219	42,879,809	35,987,033	25,352,815	11,816,785	101,542,041
Redemptions		(11,319,049)	(49,640,401)	(57,450,875)	(33,915,623)	(52,279,673)	(154,903,462)
Distributions to unitholders		(1,843,248)	(1,774,758)	(39,726,251)	(37,011,200)	(9,379,287)	(10,730,432)
Total transactions with unitholders		(10,296,078)	(8,535,350)	(61,190,093)	(45,574,008)	(49,842,175)	(64,091,853)
Total Equity at the end of the financial year		33,102,708	53,796,755	190,248,008	256,395,335	219,949,300	298,574,175

The Statements of Changes in Equity should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

Financial Report
Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2020

	Note	1. ANZ Australian Cash Fund		2. ANZ Australian Industrial Equities Fund		3. ANZ Cash Plus Fund		4. ANZ Enhanced Yield Fund	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		-	-	16,522,550	20,996,627	-	-	-	-
Interest received		539,636	1,127,923	135,944	337,377	1,902,652	2,207,437	25,837,539	21,840,010
Unit trust distribution received		-	-	1,945,385	1,247,032	-	-	-	-
Other income received		-	-	31,056	8,400	-	-	19,537	4,848
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	-	-
Interest paid		-	-	-	-	-	-	(59,563)	(2,325)
Operating expenses paid		-	-	(574,888)	(941,785)	(304,628)	(248,019)	(43,548)	(50,525)
Proceeds from sale of investments		3,937,008,044	4,875,772,301	244,920,342	553,989,206	405,523,395	331,602,658	484,198,261	507,091,229
Purchase of investments		(3,403,261,205)	(4,717,491,476)	(207,936,683)	(500,956,124)	(292,830,685)	(409,431,871)	(409,746,965)	(740,298,534)
Net cash flows from/(used in) operating activities	9	534,286,475	159,408,748	55,043,706	74,680,733	114,290,734	(75,869,795)	100,205,261	(211,415,297)
Cash flows from financing activities:									
Proceeds from issue of units		1,319,205,214	1,256,667,434	1,333,184	559,247	59,265,218	104,825,863	289,510,575	489,108,575
Payments for redemption of units		(1,859,265,202)	(1,415,744,304)	(67,867,092)	(85,694,928)	(175,369,159)	(17,362,713)	(365,118,309)	(257,582,535)
Distributions paid		-	-	-	-	(2,048,044)	(3,220,107)	(12,586,471)	(13,441,401)
Net cash flows from/(used in) financing activities		(540,059,988)	(159,076,870)	(66,533,908)	(85,135,681)	(118,151,985)	84,243,043	(88,194,205)	218,084,639
Net increase/(decrease) in cash and cash equivalents		(5,773,513)	331,878	(11,490,202)	(10,454,948)	(3,861,251)	8,373,248	12,011,056	6,669,342
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		93,429,619	93,097,741	27,088,553	37,543,501	10,313,704	1,940,456	12,524,058	5,854,716
Cash and cash equivalents at the end of the financial year		87,656,106	93,429,619	15,598,351	27,088,553	6,452,453	10,313,704	24,535,114	12,524,058

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2020

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		-	-	1,414,129	1,132,539	-	-	7,727,171	8,321,737
Interest received		12,211,439	10,486,410	14,072	11,014	40,344	102,889	45,663	89,539
Unit trust distribution received		-	-	8,662,805	10,049,314	1,134,691	1,818,688	95,343	142,260
Other income received		9,063	1,368	-	1,165	-	-	4,237	3,918
Realised foreign exchange gains/(losses)		-	-	(41,030)	(3,778)	(6,852,016)	(7,810,450)	(6,798,959)	(8,560,742)
Interest paid		(22,690)	-	-	-	(5,555)	(8,031)	(9,532)	(7,063)
Operating expenses paid		(9,065)	(11,494)	(131,987)	(112,751)	(77,374)	(16,561)	(2,213,467)	(2,205,661)
Proceeds from sale of investments		102,033,738	41,737,445	54,528,474	48,961,787	159,022,466	14,109,985	513,067,001	632,026,000
Purchase of investments		(158,576,990)	(89,799,523)	(27,758,062)	(25,715,615)	(109,915,855)	(11,783,968)	(496,213,831)	(620,823,531)
Net cash flows from/(used in) operating activities	9	(44,354,505)	(37,585,794)	36,688,401	34,323,675	43,346,701	(3,587,448)	15,703,626	8,986,457
Cash flows from financing activities:									
Proceeds from issue of units		142,262,610	82,045,751	1,599,999	1,400,002	51,586,992	23,470,671	90,880,803	85,740,885
Payments for redemption of units		(85,756,046)	(34,313,655)	(37,097,923)	(41,115,115)	(92,069,458)	(24,379,696)	(77,405,581)	(65,039,479)
Distributions paid		(12,120,534)	(9,541,029)	-	-	(646,434)	(1,763,403)	(7,413,789)	(33,244,032)
Net cash flows from/(used in) financing activities		44,386,030	38,191,067	(35,497,924)	(39,715,113)	(41,128,900)	(2,672,428)	6,061,433	(12,542,626)
Net increase/(decrease) in cash and cash equivalents		31,525	605,273	1,190,477	(5,391,438)	2,217,801	(6,259,876)	21,765,059	(3,556,169)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	23,102	(32,840)	(18,233)	(13,223)
Cash and cash equivalents at the beginning of the financial year		7,587,941	6,982,668	1,330,652	6,722,090	3,508,862	9,801,578	3,955,856	7,525,248
Cash and cash equivalents at the end of the financial year		7,619,466	7,587,941	2,521,129	1,330,652	5,749,765	3,508,862	25,702,682	3,955,856

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2020

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		20,104,698	23,738,526	-	-	-	-	3,382,347	2,974,935
Interest received		99,761	131,263	7,399,562	11,677,114	15,385	36,888	1,704	7,981
Unit trust distribution received		1,987,973	694,990	-	-	-	-	40,094	15,241
Other income received		10,586	-	137,203	-	-	-	24,715	40,400
Realised foreign exchange gains/(losses)		-	-	-	-	-	-	(45,313)	920
Interest paid		-	-	-	-	-	-	(936)	(4)
Operating expenses paid		(742,059)	(1,272,084)	-	(221,149)	(260)	(1,165)	(114,500)	(81,101)
Proceeds from sale of investments		286,998,673	557,931,723	-	-	-	-	407,230,751	465,445,558
Purchase of investments		(224,658,426)	(500,798,479)	-	-	-	-	(386,482,881)	(455,673,919)
Net cash flows from/(used in) operating activities	9	83,801,206	80,425,939	7,536,765	11,455,965	15,125	35,723	24,035,981	12,730,011
Cash flows from financing activities:									
Proceeds from issue of units		13,819,496	6,530,510	501,459,682	163,793,609	13,905	11,118	7,066,859	6,128,715
Payments for redemption of units		(89,326,073)	(87,760,854)	(255,142,287)	(155,589,119)	(508,481)	(758,609)	(28,740,971)	(20,831,307)
Distributions paid		-	-	(92,614)	(437,191)	(3,460)	(7,581)	-	-
Net cash flows from/(used in) financing activities		(75,506,577)	(81,230,344)	246,224,781	7,767,299	(498,036)	(755,072)	(21,674,112)	(14,702,592)
Net increase/(decrease) in cash and cash equivalents		8,294,629	(804,405)	253,761,546	19,223,264	(482,911)	(719,349)	2,361,869	(1,972,581)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	(14,970)	1,012
Cash and cash equivalents at the beginning of the financial year		5,544,389	6,348,794	748,845,177	729,621,913	2,996,636	3,715,985	37,665	2,009,234
Cash and cash equivalents at the end of the financial year		13,839,018	5,544,389	1,002,606,723	748,845,177	2,513,725	2,996,636	2,384,564	37,665

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2020

	Note	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		25,043,893	25,421,199	728,131	941,396	-	-	2,912,173	3,442,660
Interest received		11,998	47,199	5,614	10,572	1,776,350	2,084,762	42,307	77,907
Unit trust distribution received		3,520,022	3,483,516	100,544	82,610	-	-	406,206	1,071,104
Other income received		71,665	5,622	-	72	1,658	24	78	195
Realised foreign exchange gains/(losses)		521,013	364,860	-	-	(1,564,096)	(2,247,611)	(5,947,203)	(3,349,745)
Interest paid		(4,977)	(8,949)	(4)	-	(72,303)	(159,413)	(345)	(150)
Operating expenses paid		(68,081)	(100,856)	(26,624)	(42,533)	(8,450)	(10,896)	(132,128)	(105,283)
Proceeds from sale of investments		406,834,791	462,052,459	11,686,913	24,470,004	107,233,724	95,880,311	70,523,988	57,552,438
Purchase of investments		(322,233,717)	(667,310,806)	(11,330,007)	(22,681,653)	(97,957,737)	(87,166,705)	(55,402,356)	(46,011,907)
Net cash flows from/(used in) operating activities	9	113,696,607	(176,045,756)	1,164,567	2,780,468	9,409,146	8,380,472	12,402,720	12,677,219
Cash flows from financing activities:									
Proceeds from issue of units		57,856,053	407,085,952	3,038,113	1,115,833	1,049,401	1,223,727	899,998	-
Payments for redemption of units		(172,479,472)	(234,324,767)	(3,870,195)	(4,514,391)	(11,622,015)	(10,179,198)	(17,998,000)	(9,300,000)
Distributions paid		-	-	(11,683)	(12,115)	(3,091)	(12,860)	-	-
Net cash flows from/(used in) financing activities		(114,623,419)	172,761,185	(843,765)	(3,410,673)	(10,575,705)	(8,968,331)	(17,098,002)	(9,300,000)
Net increase/(decrease) in cash and cash equivalents		(926,812)	(3,284,571)	320,802	(630,205)	(1,166,559)	(587,859)	(4,695,282)	3,377,219
Effect of exchange rate fluctuations on cash and cash equivalents		1,493	(61,850)	-	-	4,923	(11,560)	(5,006)	5,315
Cash and cash equivalents at the beginning of the financial year		2,910,359	6,256,780	756,996	1,387,201	2,483,531	3,082,950	6,555,046	3,172,512
Cash and cash equivalents at the end of the financial year		1,985,040	2,910,359	1,077,798	756,996	1,321,895	2,483,531	1,854,758	6,555,046

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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	Note	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		-	-	-	-	29,834,177	44,431,662	-	-
Interest received		13,864,307	16,206,631	12	153	153,625	323,243	71,435	144,025
Unit trust distribution received		-	-	-	-	3,660,315	2,566,757	-	-
Other income received		8,555	23,630	-	1	7,984	32,807	-	-
Realised foreign exchange gains/(losses)		(767,205)	(1,039,987)	-	-	(930)	812	-	-
Interest paid		(140,321)	(80,322)	-	-	-	-	-	(76)
Operating expenses paid		(47,022)	(88,360)	(1)	-	(928,411)	(1,189,487)	(1,952)	(2,496)
Proceeds from sale of investments		433,613,026	217,686,698	-	-	824,155,085	955,550,160	41,500,003	84,964,527
Purchase of investments		(343,086,231)	(171,797,067)	-	-	(718,628,363)	(746,952,355)	(41,903,516)	(66,502,069)
Net cash flows from/(used in) operating activities	9	103,445,109	60,911,223	11	154	138,253,482	254,763,599	(334,030)	18,603,911
Cash flows from financing activities:									
Proceeds from issue of units		15,908,514	2,645,311	-	-	25,907,172	1,434,701	1,136,180	1,297,480
Payments for redemption of units		(116,582,773)	(68,855,640)	-	(14,564)	(162,059,977)	(255,010,630)	(1,958,735)	(17,791,507)
Distributions paid		(60,346)	(47,430)	-	-	(79,016)	(160,445)	(4,025)	(8,321)
Net cash flows from/(used in) financing activities		(100,734,605)	(66,257,759)	-	(14,564)	(136,231,821)	(253,736,374)	(826,580)	(16,502,348)
Net increase/(decrease) in cash and cash equivalents		2,710,504	(5,346,536)	11	(14,410)	2,021,661	1,027,225	(1,160,610)	2,101,563
Effect of exchange rate fluctuations on cash and cash equivalents		1,541	(3,801)	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		1,426,356	6,776,693	1,546	15,956	15,793,354	14,766,129	2,500,581	399,018
Cash and cash equivalents at the end of the financial year		4,138,401	1,426,356	1,557	1,546	17,815,015	15,793,354	1,339,971	2,500,581

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:									
Dividends received		3,058,856	4,928,428	13,752,001	16,304,252	1,782,290	2,166,971	-	-
Interest received		41,079	97,321	22,616	36,194	3,411	9,189	3,482,128	4,579,571
Unit trust distribution received		218,151	170,637	74,905	130,771	315,304	253,892	-	-
Other income received		176	64,322	845	42,280	10,060	192,673	19,880	-
Realised foreign exchange gains/(losses)		(379,467)	(34,409)	(2,531,038)	942,265	(1,673)	92,468	(7,574,689)	(10,704,391)
Interest paid		(365)	(18,431)	(15,786)	(44,982)	(615)	(1,563)	(81,636)	(5,907)
Operating expenses paid		(331,162)	(273,028)	(100,992)	(86,780)	(253,115)	(298,808)	(44,036)	(53,984)
Proceeds from sale of investments		129,153,664	86,470,456	1,068,256,148	1,256,462,017	288,076,319	311,918,314	509,454,970	485,504,115
Purchase of investments		(110,218,416)	(71,850,289)	(854,129,442)	(1,090,465,709)	(282,988,903)	(281,407,664)	(449,810,587)	(371,275,970)
Net cash flows from/(used in) operating activities	9	21,542,516	19,555,007	225,329,257	183,320,308	6,943,078	32,925,472	55,446,030	108,043,434
Cash flows from financing activities:									
Proceeds from issue of units		10,600,721	3,681,576	48,753,688	3,583,465	7,724,385	9,516,299	8,040,002	2,904,158
Payments for redemption of units		(33,402,715)	(22,913,553)	(269,425,792)	(208,528,231)	(14,104,441)	(39,785,683)	(58,796,652)	(116,201,800)
Distributions paid		-	-	(232,784)	(171,702)	(1,053,603)	(2,656,200)	-	-
Net cash flows from/(used in) financing activities		(22,801,994)	(19,231,977)	(220,904,888)	(205,116,468)	(7,433,659)	(32,925,584)	(50,756,650)	(113,297,642)
Net increase/(decrease) in cash and cash equivalents		(1,259,478)	323,030	4,424,369	(21,796,160)	(490,581)	(112)	4,689,380	(5,254,208)
Effect of exchange rate fluctuations on cash and cash equivalents		442	(5,136)	5,831	(60,692)	(5,219)	(10,719)	33,364	(44,725)
Cash and cash equivalents at the beginning of the financial year		6,988,554	6,670,660	3,063,123	24,919,975	2,204,044	2,214,875	2,611,656	7,910,589
Cash and cash equivalents at the end of the financial year		5,729,518	6,988,554	7,493,323	3,063,123	1,708,244	2,204,044	7,334,400	2,611,656

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Financial Statements - Statements of Cash Flows
for the financial year ended 30 June 2020

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Cash flows from operating activities:							
Dividends received		117,864	63,770	4,333,823	6,060,617	423,577	3,884,879
Interest received		7,475	12,106	47,423	107,309	1,820,676	2,464,862
Unit trust distribution received		1,261,407	1,497,585	230,758	221,939	3,531,257	4,381,405
Other income received		383	18,461	-	5,702	4,149	173,462
Realised foreign exchange gains/(losses)		(4,520)	(19,421)	-	-	(5,996)	(98,598)
Interest paid		-	(823)	-	-	(283)	(10,559)
Operating expenses paid		(33,648)	(65,064)	(573,068)	(298,498)	(3,715,830)	(4,473,975)
Proceeds from sale of investments		12,051,379	17,090,001	184,546,255	99,071,180	147,869,747	276,250,787
Purchase of investments		(3,167,209)	(9,155,525)	(127,374,971)	(71,643,123)	(98,009,747)	(234,114,659)
Net cash flows from/(used in) operating activities	9	10,233,131	9,441,090	61,210,220	33,525,126	51,917,550	48,457,604
Cash flows from financing activities:							
Proceeds from issue of units		759,151	622,222	-	-	2,720,688	2,999,673
Payments for redemption of units		(10,947,777)	(10,075,841)	(57,450,875)	(33,915,623)	(51,016,531)	(64,862,843)
Distributions paid		(14,918)	(32,289)	-	-	(1,633,261)	(1,731,044)
Net cash flows from/(used in) financing activities		(10,203,544)	(9,485,908)	(57,450,875)	(33,915,623)	(49,929,104)	(63,594,214)
Net increase/(decrease) in cash and cash equivalents		29,587	(44,818)	3,759,345	(390,497)	1,988,446	(15,136,610)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	(469)	421
Cash and cash equivalents at the beginning of the financial year		734,626	779,444	3,132,686	3,523,183	3,987,092	19,123,281
Cash and cash equivalents at the end of the financial year		764,213	734,626	6,892,031	3,132,686	5,975,069	3,987,092

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 107.

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Notes to the Financial Statements

for the financial year ended 30 June 2020

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 2020.

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 7 September 2020.

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except for:

- financial instruments held at fair value through profit or loss, which are measured at fair value; and
- financial liabilities and term deposits, other than those held 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 can refer to historical experience and various other factors that are believed to be reasonable using market participant assumptions in the current market environment based on what is known and knowable at the measurement date. The results of which forms 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.

The dynamic and evolving nature of COVID-19, limited recent experience of the economic and financial impacts of such a pandemic, may result in the application of future judgement within those identified areas. Refer to Note 16 Significant events during the financial period for further detail.

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 2020 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.

Financial Report
Notes to the Financial Statements
for the financial year ended 30 June 2020**2.6 Changes in accounting policies**

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

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 '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 9 *Financial Instruments*.

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

When there is objective evidence that the Schemes will not be able to collect all amounts due according to the original terms of the receivable, the Schemes will write off the amount by reducing the carrying amount directly in the Statements of Financial Position and also recognise a loss or other expense in the Statements of Comprehensive Income.

3.2.3 Classification

Financial assets and financial liabilities held at fair value through profit or loss are those that meet the definition of held for trading in AASB 9 *Financial Instruments*. 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 and term deposits. 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 and term deposits, other than those at fair value through profit or loss, are measured at amortised cost using the effective interest rate method.

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

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Notes to the Financial Statements
for the financial year ended 30 June 2020**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; and
- 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 equity) 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 10.2.9 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 held at fair value through profit or loss.

3.2.7 Derivative financial instruments

The Schemes use derivative financial instruments to hedge their exposure to credit, interest rate, foreign exchange and price 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. The Schemes do not apply hedge accounting.

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 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.

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Notes to the Financial Statements
for the financial year ended 30 June 2020

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.

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. Bank overdrafts are shown in current liabilities on the Statement of Financial Position but are included within cash and cash equivalents for cash flow purposes.

3.6 Term deposits

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

The Schemes recognise term deposits on the date the Schemes become party to the contractual agreement. Term deposits are derecognised when the right to receive cash flows expires.

3.7 Interest

Interest income from financial assets at amortised cost is recognised on a time-proportionate basis using the effective interest method and includes interest from cash and cash equivalents.

Interest from financial assets at fair value through profit or loss is determined based on the contractual coupon interest rate and includes interest from debt securities.

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.

3.9 Distribution income

Income distributions from ETFs, listed unit trusts and unlisted unit trusts are recognised in the Statements of Comprehensive Income on an entitlement basis.

3.10 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.

3.11 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.

3.12 Distribution and taxation

Under the Attribution Managed Investment Trust ("AMIT") tax regime, the Schemes are not subject to income tax as taxable income (including assessable realised capital gains) is attributed in full to the unitholders. The Schemes fully attribute their taxable income which is calculated in accordance with the Schemes' Constitutions and applicable taxation legislation, to the unitholders on a fair and reasonable basis consistent with their rights. The Responsible Entity's distribution policy is to support all attributed amounts to unitholders with cash.

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for the financial year ended 30 June 2020

Financial instruments held at fair value may include unrealised capital gains or losses. Unrealised gains or losses that are recognised as 'profit or loss from operating activities' are transferred to net assets attributable to unitholders and are not assessable and do not impact distributions until realised.

3.13 Finance costs

Equity transactions, including distributions to unitholders have been disclosed in the Statements of Changes in Equity for the financial year ended 30 June 2020. Distributions paid are included in cash flows from financing activities in the Statements of Cash Flows.

3.14 Receivables

Receivables are measured at transaction price 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).

3.15 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.

3.16 Profit/(loss) for the financial year

Profit/(loss) for the financial year is disclosed in the Statements of Comprehensive Income. Equity transactions, including distributions to unitholders have been disclosed in the Statements of Changes in Equity.

3.17 Goods and services tax

Expenses incurred by the Schemes are recognised net of the amount of GST recoverable from the ATO as Reduced Input Tax Credit.

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.

3.18 New standards and interpretations not yet adopted

A number of new standards, amendments to standards and interpretations are effective for annual periods beginning after 1 July 2020, and have not been early adopted by the Schemes in preparing these financial statements. None of these are expected to have a material effect on the Schemes' financial statements.

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Notes to the Financial Statements
for the financial year ended 30 June 2020

4. Net assets attributable to unitholders

The Schemes consider their net assets attributable to unitholders as equity as each Scheme had made an irrevocable choice to be an Attribution Managed Investment Trust ("AMIT"). The Schemes are therefore no longer contractually obligated to pay distributions. Under AASB 132 *Financial Instruments: Presentation*, puttable financial instruments are classified as equity where the following criteria are met:

- the puttable financial instrument entitles the holder to a pro-rata share of net assets in the event of the Schemes' liquidation;
- the puttable financial instrument is in the class of instruments that is subordinate to all other classes of instruments and class features are identical;
- the puttable financial instrument does not include any contractual obligations to deliver cash or another financial asset, or to exchange financial instruments with another entity under potentially unfavourable conditions to the Schemes, and it is not a contract settled in the Schemes' own equity instruments; and
- the total expected cash flows attributable to the puttable financial instrument over the life are based substantially on the profit or loss.

The Schemes' units are classified as equity as they satisfied all the above criteria.

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. 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 attributable to unitholders equity, 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 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	1,592,407,266	1,681,762,178	353,523,549	383,878,521	217,331,801	129,691,135	779,995,350	543,301,539
Applications	1,332,989,640	2,571,111,674	18,124,936	35,647,827	59,383,748	105,023,283	288,358,434	495,323,036
Redemptions	(1,849,794,582)	(2,660,466,586)	(50,312,182)	(66,002,799)	(175,889,990)	(17,382,617)	(367,520,318)	(258,629,225)
Closing balance	1,075,602,324	1,592,407,266	321,336,303	353,523,549	100,825,559	217,331,801	700,833,466	779,995,350

	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 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	307,995,937	264,217,119	217,093,131	246,181,279	87,153,738	87,948,303	289,445,297	271,012,012
Applications	125,186,541	75,391,637	10,950,397	14,503,871	39,665,372	19,499,052	72,564,774	69,519,921
Redemptions	(75,556,235)	(31,612,819)	(40,405,083)	(43,592,019)	(72,865,371)	(20,293,617)	(60,938,793)	(51,086,636)
Closing balance	357,626,243	307,995,937	187,638,445	217,093,131	53,953,739	87,153,738	301,071,278	289,445,297

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for the financial year ended 30 June 2020

4. Net assets attributable to unitholders

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	459,549,166	396,185,648	748,828,825	729,469,621	2,996,514	3,714,644	152,026,575	163,954,358
Applications	38,809,719	146,968,565	508,315,063	795,730,364	25,856	40,479	11,228,786	10,155,108
Redemptions	(88,025,305)	(83,605,047)	(254,649,484)	(776,371,160)	(508,481)	(758,609)	(29,034,888)	(22,082,891)
Closing balance	410,333,580	459,549,166	1,002,494,404	748,828,825	2,513,889	2,996,514	134,220,473	152,026,575
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	339,679,437	264,126,647	14,172,790	15,795,872	60,952,483	68,764,452	260,601,324	259,398,487
Applications	49,242,493	497,041,256	2,732,027	15,787,417	1,458,823	6,282,597	2,633,390	17,625,228
Redemptions	(52,476,703)	(421,488,466)	(2,588,106)	(17,410,499)	(11,680,101)	(14,094,566)	(30,311,395)	(16,422,391)
Closing balance	336,445,227	339,679,437	14,316,711	14,172,790	50,731,205	60,952,483	232,923,319	260,601,324
	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	425,370,580	472,144,258	1,615	16,919	1,035,721,049	1,138,268,095	22,997,696	38,589,984
Applications	39,122,841	71,027,486	85	1,614	123,526,806	210,013,134	2,051,122	7,170,493
Redemptions	(113,018,523)	(117,801,164)	-	(16,918)	(156,819,064)	(312,560,180)	(2,544,340)	(22,762,781)
Closing balance	351,474,898	425,370,580	1,700	1,615	1,002,428,791	1,035,721,049	22,504,478	22,997,696

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for the financial year ended 30 June 2020

4. Net assets attributable to unitholders

	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 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	212,434,485	195,712,341	829,357,308	950,095,222	144,462,664	136,982,960	319,939,693	429,986,342
Applications	22,447,134	66,017,707	215,739,624	207,474,649	24,579,153	80,802,578	16,833,276	16,641,283
Redemptions	(33,871,593)	(49,295,563)	(321,692,378)	(328,212,563)	(18,761,043)	(73,322,874)	(61,930,975)	(126,687,932)
Closing balance	201,010,026	212,434,485	723,404,554	829,357,308	150,280,774	144,462,664	274,841,994	319,939,693

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units	30 June 2020 Units	30 June 2019 Units
Opening balance	60,945,313	68,952,436	364,631,312	376,606,860	179,154,425	212,492,077
Applications	3,705,809	50,310,042	51,450,502	33,522,428	7,732,091	68,668,418
Redemptions	(13,485,782)	(58,317,165)	(83,783,139)	(45,497,976)	(33,050,038)	(102,006,070)
Closing balance	51,165,340	60,945,313	332,298,675	364,631,312	153,836,478	179,154,425

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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Dividends receivable	-	-	595,092	2,086,952	-	-	-	-
Unit trust distributions receivable	-	-	623,861	965,455	-	-	-	-
Interest receivable	7,227	73,810	1,314	23,930	36,015	323,083	3,270,760	4,515,996
Outstanding settlements receivable	-	-	324,065	3,351,485	-	-	-	-
Future and swap deposits receivable	-	-	1,078,420	355,739	-	-	2,639,833	3,190,386
Applications receivable	-	-	-	-	-	183,549	-	-
Other receivables	-	-	9,163	257,130	-	-	636	998
Total receivables	7,227	73,810	2,631,915	7,040,691	36,015	506,632	5,911,229	7,707,380

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5. Receivables

	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	-	-	392,461	492,662
Unit trust distributions receivable	-	-	1,393,809	3,073,835	-	-	-	11,803
Interest receivable	2,875,347	2,752,969	167	1,401	379	4,950	1,185	4,648
Outstanding settlements receivable	-	3,109,040	-	316,018	-	24	574,115	200,572
Future and swap deposits receivable	786,046	499,058	-	-	829,220	165,358	2,056,049	49,540
Applications receivable	-	890,417	-	-	-	63,604	1,702	200,169
Other receivables	144	103	102,271	122,233	-	8,821	742,140	638,890
Total receivables	3,661,537	7,251,587	1,496,247	3,513,487	829,599	242,757	3,767,652	1,598,284

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	984,490	2,965,865	-	-	-	-	427,910	515,012
Unit trust distributions receivable	514,280	177,126	-	-	-	-	-	-
Interest receivable	1,188	12,901	370,425	972,837	927	2,732	6	548
Outstanding settlements receivable	-	8,320,586	-	-	-	-	29,328	50,459
Future and swap deposits receivable	199,040	94,320	-	-	-	-	-	-
Applications receivable	-	-	122,083	636,933	-	-	-	-
Other receivables	105,627	41,664	-	-	201	-	54,982	36,723
Total receivables	1,804,625	11,612,462	492,508	1,609,770	1,128	2,732	512,226	602,742

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	1,572,928	1,686,887	30,195	95,732	-	-	455,536	909,974
Unit trust distributions receivable	347,611	682,705	40,840	42,762	-	-	39,547	83,471
Interest receivable	-	985	56	535	297,546	404,751	223	5,784
Outstanding settlements receivable	128,765	193,054	54,045	187,463	2,741,734	5,760,883	574,351	70,487
Future and swap deposits receivable	495,547	286,502	45,044	6,503	866,646	984,236	-	-
Applications receivable	-	-	-	-	-	-	-	-
Other receivables	1,811,715	2,329,080	503	465	-	-	67,925	137,874
Total receivables	4,356,566	5,179,213	170,683	333,460	3,905,926	7,149,870	1,137,582	1,207,590

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5. Receivables

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	985,902	4,252,848	-	-
Unit trust distributions receivable	483	867	-	-	1,713,203	17,959,135	-	-
Interest receivable	2,423,238	3,465,761	-	1	1,522	24,473	5,255	15,367
Outstanding settlements receivable	-	1,672,970	-	-	3,660,720	16,619,644	-	-
Future and swap deposits receivable	1,530,104	1,111,500	-	-	2,559,904	1,046,458	-	3
Applications receivable	-	-	-	-	-	-	-	-
Other receivables	348	542	1	-	16,329	21,839	1	1
Total receivables	3,954,173	6,251,640	1	1	8,937,580	39,924,397	5,256	15,371

	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	708,653	600,783	544,558	880,890	90,676	62,509	-	-
Unit trust distributions receivable	883,337	818,541	1,176,580	1,667,236	33,396	29,551	8,486,524	3,569,809
Interest receivable	211	6,080	303	2,525	14	441	741,114	857,138
Outstanding settlements receivable	302,300	262,334	985,503	538,351	1,952,716	1,302,521	3,451,037	4,787,333
Future and swap deposits receivable	1	20	4,578,213	732,868	-	-	781,160	198,792
Applications receivable	-	-	-	-	20,621	16,981	-	-
Other receivables	20,654	17,584	1,769,163	2,344,289	97,437	140,166	19,793	19,904
Total receivables	1,915,156	1,705,342	9,054,320	6,166,159	2,194,860	1,552,169	13,479,628	9,432,976

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	122,153	-	-	-
Unit trust distributions receivable	470,836	621,394	-	46,881	2,132,967	3,033,962
Interest receivable	53	1,166	323	6,422	264,732	527,994
Outstanding settlements receivable	-	315	3,545,444	2,128,247	-	1,849,579
Future and swap deposits receivable	-	-	-	-	3,544	49,907
Applications receivable	-	-	-	-	1,242	73,940
Other receivables	11,615	12,456	11,886	5,692	145,000	257,041
Total receivables	482,504	635,331	3,679,806	2,187,242	2,547,485	5,792,423

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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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
6.1 Financial assets held at fair value through profit or loss												
Listed securities	-	-	387,270,427	465,826,528	-	-	-	-	-	-	127,066,755	206,788,730
Interest bearing securities	1,000,554,624	1,520,983,309	-	-	94,302,777	197,942,725	671,227,629	761,567,044	398,794,564	337,685,129	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,538	53,259
Derivative assets	-	-	40,050	81,538	-	-	26,207	-	132,987	127,988	-	-
Total financial assets held at fair value through profit or loss	1,000,554,624	1,520,983,309	387,310,477	465,908,066	94,302,777	197,942,725	671,253,836	761,567,044	398,927,551	337,813,117	127,120,293	206,841,989
Comprising:												
Listed securities												
Listed equities	-	-	339,741,379	414,343,685	-	-	-	-	-	-	11,357,206	28,985,058
Exchange traded funds/Listed unit trusts	-	-	47,529,048	51,482,843	-	-	-	-	-	-	115,709,549	177,803,672
Total listed securities	-	-	387,270,427	465,826,528	-	-	-	-	-	-	127,066,755	206,788,730
Interest bearing securities												
Government securities	-	-	-	-	-	-	11,013,219	15,994,814	204,361,633	169,692,409	-	-
Corporate bonds	-	-	-	-	-	-	321,687,621	359,771,154	177,013,424	152,858,515	-	-
Floating rate notes	-	-	-	-	44,518,129	98,156,823	338,526,789	385,801,076	17,419,507	15,134,205	-	-
Bank accepted bills	1,000,554,624	1,520,983,309	-	-	49,784,648	99,785,902	-	-	-	-	-	-
Total interest bearing securities	1,000,554,624	1,520,983,309	-	-	94,302,777	197,942,725	671,227,629	761,567,044	398,794,564	337,685,129	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,538	53,259
Total unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	53,538	53,259
Derivative assets												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	40,050	81,538	-	-	26,207	-	132,987	127,988	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	-	-	40,050	81,538	-	-	26,207	-	132,987	127,988	-	-
Total financial assets held at fair value through profit or loss	1,000,554,624	1,520,983,309	387,310,477	465,908,066	94,302,777	197,942,725	671,253,836	761,567,044	398,927,551	337,813,117	127,120,293	206,841,989
6.2 Financial liabilities held at fair value through profit or loss												
Derivative liabilities	-	-	47,925	-	-	-	455,915	744,107	134,685	89,449	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	47,925	-	-	-	455,915	744,107	134,685	89,449	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	47,925	-	-	-	113,081	548,457	-	12,586	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	342,834	195,650	134,685	76,863	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	-	47,925	-	-	-	455,915	744,107	134,685	89,449	-	-
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	47,925	-	-	-	455,915	744,107	134,685	89,449	-	-

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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. OnePath Global Emerging Markets Pool	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
6.1 Financial assets held at fair value through profit or loss												
Listed securities	58,989,361	104,632,785	339,873,817	374,399,664	352,119,606	481,309,433	-	-	-	-	124,533,659	152,844,679
Interest bearing securities	-	-	-	1,996,316	-	-	-	-	-	-	-	2,160,182
Unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets	2,209,916	965,094	1,997,954	920,491	35,600	30,500	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	61,199,277	105,597,879	341,871,771	377,316,471	352,155,206	481,339,933	-	-	-	-	124,533,659	155,004,861
Comprising:												
Listed securities												
Listed equities	-	-	338,634,552	372,268,453	314,381,178	445,466,483	-	-	-	-	120,039,483	150,822,038
Exchange traded funds/Listed unit trusts	58,989,361	104,632,785	1,239,265	2,131,211	37,738,428	35,842,950	-	-	-	-	4,494,176	2,022,641
Total listed securities	58,989,361	104,632,785	339,873,817	374,399,664	352,119,606	481,309,433	-	-	-	-	124,533,659	152,844,679
Interest bearing securities												
Government securities	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Floating rate notes	-	-	-	-	-	-	-	-	-	-	-	-
Bank accepted bills	-	-	-	1,996,316	-	-	-	-	-	-	-	2,160,182
Total interest bearing securities	-	-	-	1,996,316	-	-	-	-	-	-	-	2,160,182
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	2,079,323	922,630	1,537,312	920,491	-	-	-	-	-	-	-	-
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	130,593	42,464	460,642	-	35,600	30,500	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	2,209,916	965,094	1,997,954	920,491	35,600	30,500	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	61,199,277	105,597,879	341,871,771	377,316,471	352,155,206	481,339,933	-	-	-	-	124,533,659	155,004,861
6.2 Financial liabilities held at fair value through profit or loss												
Derivative liabilities	83,762	122,666	124,745	149,409	-	-	-	-	-	-	65	12
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	83,762	122,666	124,745	149,409	-	-	-	-	-	-	65	12
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	67,068	122,666	61,874	149,409	-	-	-	-	-	-	65	12
Futures	16,694	-	62,871	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	83,762	122,666	124,745	149,409	-	-	-	-	-	-	65	12
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	83,762	122,666	124,745	149,409	-	-	-	-	-	-	65	12

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6. Financial assets and liabilities

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
6.1 Financial assets held at fair value through profit or loss												
Listed securities	1,051,917,340	1,160,833,661	19,711,436	21,398,838	-	-	123,804,719	148,781,886	-	-	-	-
Interest bearing securities	-	-	-	-	49,720,692	59,807,798	-	-	352,185,948	426,818,613	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-	6,039,658	14,755,863	-	-
Derivative assets	61,215	44,386	-	-	1,524,879	716,956	5,749,803	459,231	1,581,000	1,200,765	-	-
Total financial assets held at fair value through profit or loss	1,051,978,555	1,160,878,047	19,711,436	21,398,838	51,245,571	60,524,754	129,554,522	149,241,117	359,806,606	442,775,241	-	-
Comprising:												
Listed securities												
Listed equities	997,925,022	1,055,050,357	16,844,440	19,002,561	-	-	111,367,564	134,174,828	-	-	-	-
Exchange traded funds/Listed unit trusts	53,992,318	105,783,304	2,866,996	2,396,277	-	-	12,437,155	14,607,058	-	-	-	-
Total listed securities	1,051,917,340	1,160,833,661	19,711,436	21,398,838	-	-	123,804,719	148,781,886	-	-	-	-
Interest bearing securities												
Government securities	-	-	-	-	3,841,314	2,690,730	-	-	165,254,875	225,900,063	-	-
Corporate bonds	-	-	-	-	26,046,011	34,578,115	-	-	150,847,767	166,698,417	-	-
Floating rate notes	-	-	-	-	13,835,655	17,543,571	-	-	36,083,306	34,220,133	-	-
Bank accepted bills	-	-	-	-	5,997,712	4,995,382	-	-	-	-	-	-
Total interest bearing securities	-	-	-	-	49,720,692	59,807,798	-	-	352,185,948	426,818,613	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	887,721	570,461	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	5,151,937	14,185,402	-	-
Total unlisted unit trusts	-	-	-	-	-	-	-	-	6,039,658	14,755,863	-	-
Derivative assets												
Foreign currency forward contracts	-	-	-	-	1,459,597	633,744	5,749,803	459,231	1,012,976	256,762	-	-
Bond forward	-	-	-	-	-	-	-	-	-	-	-	-
Futures	61,215	44,386	-	-	31,474	82,072	-	-	568,024	914,712	-	-
Interest rate swaps	-	-	-	-	33,808	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	1,140	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	29,291	-	-
Total derivative assets	61,215	44,386	-	-	1,524,879	716,956	5,749,803	459,231	1,581,000	1,200,765	-	-
Total financial assets held at fair value through profit or loss	1,051,978,555	1,160,878,047	19,711,436	21,398,838	51,245,571	60,524,754	129,554,522	149,241,117	359,806,606	442,775,241	-	-
6.2 Financial liabilities held at fair value through profit or loss												
Derivative liabilities	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144	721,309	382,487	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144	721,309	382,487	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	513,694	20,044	3,525,720	2,056,144	566,292	86,836	-	-
Futures	26,052	3,507	1,050	263	70,671	293,491	-	-	57,064	155,295	-	-
Options	-	-	-	-	3,756	3,936	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	282,121	236,872	-	-	97,953	55,900	-	-
Credit default swaps	-	-	-	-	158,494	116,757	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	84,456	-	-
Total derivative liabilities	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144	721,309	382,487	-	-
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144	721,309	382,487	-	-

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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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
6.1 Financial assets held at fair value through profit or loss												
Listed securities	674,034,180	975,243,522	-	-	112,499,037	129,344,796	490,448,898	672,592,784	110,835,222	117,980,103	-	-
Interest bearing securities	-	-	21,042,301	20,458,678	-	-	-	2,951,013	-	-	136,855,129	164,468,068
Unlisted unit trusts	220,098,999	115,319,483	-	-	63,584,789	77,325,913	206,272,827	235,185,140	-	-	127,189,713	151,307,532
Derivative assets	401,008	22,725	-	-	1,857	27	826,669	58,894	1,006	568	2,690,249	2,301,607
Total financial assets held at fair value through profit or loss	894,534,187	1,090,585,730	21,042,301	20,458,678	176,085,683	206,670,736	697,548,394	910,787,831	110,836,228	117,980,671	266,735,091	318,078,207
Comprising:												
Listed securities												
Listed equities	612,115,232	882,436,995	-	-	109,188,000	124,933,113	490,004,895	669,944,625	106,848,419	112,318,793	-	-
Exchange traded funds/Listed unit trusts	61,918,948	92,806,527	-	-	3,311,037	4,411,683	444,003	2,648,159	3,986,803	5,661,310	-	-
Total listed securities	674,034,180	975,243,522	-	-	112,499,037	129,344,796	490,448,898	672,592,784	110,835,222	117,980,103	-	-
Interest bearing securities												
Government securities	-	-	-	-	-	-	-	-	-	-	58,434,345	66,774,053
Corporate bonds	-	-	-	-	-	-	-	-	-	-	54,992,259	55,308,292
Floating rate notes	-	-	5,048,667	5,507,810	-	-	-	-	-	-	16,809,371	28,614,811
Bank accepted bills	-	-	15,993,634	14,950,868	-	-	-	2,951,013	-	-	6,619,154	13,771,912
Total interest bearing securities	-	-	21,042,301	20,458,678	-	-	-	2,951,013	-	-	136,855,129	164,468,068
Unlisted unit trusts												
Related unlisted unit trusts	220,095,145	115,315,649	-	-	63,584,789	77,325,913	206,272,827	235,185,140	-	-	127,189,713	151,307,532
Unrelated unlisted unit trusts	3,854	3,834	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	220,098,999	115,319,483	-	-	63,584,789	77,325,913	206,272,827	235,185,140	-	-	127,189,713	151,307,532
Derivative assets												
Foreign currency forward contracts	-	-	-	-	1,857	27	206,144	492	1,006	568	2,529,644	1,314,720
Bond forward	-	-	-	-	-	-	-	-	-	-	-	363,332
Futures	401,008	22,725	-	-	-	-	620,525	58,402	-	-	77,299	346,898
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	83,306	276,657
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	401,008	22,725	-	-	1,857	27	826,669	58,894	1,006	568	2,690,249	2,301,607
Total financial assets held at fair value through profit or loss	894,534,187	1,090,585,730	21,042,301	20,458,678	176,085,683	206,670,736	697,548,394	910,787,831	110,836,228	117,980,671	266,735,091	318,078,207
6.2 Financial liabilities held at fair value through profit or loss												
Derivative liabilities	-	41,300	-	-	203	99	92,380	142,594	3,802	344	1,497,389	1,847,916
Securities held on short position	-	-	-	-	-	-	-	-	-	-	303,174	386,139
Total financial liabilities held at fair value through profit or loss	-	41,300	-	-	203	99	92,380	142,594	3,802	344	1,800,563	2,234,055
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	203	99	17,258	139,257	3,802	344	1,250,992	1,719,609
Futures	-	41,300	-	-	-	-	75,122	3,337	-	-	208,563	57,125
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	37,834	71,182
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	41,300	-	-	203	99	92,380	142,594	3,802	344	1,497,389	1,847,916
Securities held on short position												
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	303,174	386,139
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	303,174	386,139
Total financial liabilities held at fair value through profit or loss	-	41,300	-	-	203	99	92,380	142,594	3,802	344	1,800,563	2,234,055

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6. Financial assets and liabilities

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
6.1 Financial assets held at fair value through profit or loss						
Listed securities	20,478,586	31,751,902	215,288,693	283,891,439	64,257,243	87,611,293
Interest bearing securities	-	-	-	-	43,671,600	59,921,254
Unlisted unit trusts	12,034,360	21,397,840	-	-	107,603,343	146,163,484
Derivative assets	-	-	-	-	-	96,227
Total financial assets held at fair value through profit or loss	32,512,946	53,149,742	215,288,693	283,891,439	215,532,186	293,792,258
Comprising:						
Listed securities						
Listed equities	835,751	1,657,775	214,074,837	277,748,010	2,673,337	4,616,591
Exchange traded funds/Listed unit trusts	19,642,835	30,094,127	1,213,856	6,143,429	61,583,906	82,994,702
Total listed securities	20,478,586	31,751,902	215,288,693	283,891,439	64,257,243	87,611,293
Interest bearing securities						
Government securities	-	-	-	-	26,819,784	36,407,273
Corporate bonds	-	-	-	-	16,347,551	21,012,051
Floating rate notes	-	-	-	-	504,265	2,501,930
Bank accepted bills	-	-	-	-	-	-
Total interest bearing securities	-	-	-	-	43,671,600	59,921,254
Unlisted unit trusts						
Related unlisted unit trusts	11,970,606	21,334,418	-	-	107,583,070	146,143,316
Unrelated unlisted unit trusts	63,754	63,422	-	-	20,273	20,168
Total unlisted unit trusts	12,034,360	21,397,840	-	-	107,603,343	146,163,484
Derivative assets						
Foreign currency forward contracts	-	-	-	-	-	-
Bond forward	-	-	-	-	-	-
Futures	-	-	-	-	-	96,227
Interest rate swaps	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-
Total derivative assets	-	-	-	-	-	96,227
Total financial assets held at fair value through profit or loss	32,512,946	53,149,742	215,288,693	283,891,439	215,532,186	293,792,258
6.2 Financial liabilities held at fair value through profit or loss						
Derivative liabilities	-	-	-	-	-	26,783
Securities held on short position	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	-	-	26,783
Comprising:						
Derivative liabilities						
Foreign currency forward contracts	-	-	-	-	-	-
Futures	-	-	-	-	-	26,783
Options	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-
Total derivative liabilities	-	-	-	-	-	26,783
Securities held on short position						
Fixed interest securities	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	-	-	-	26,783

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7. Term deposits

The following table details the term deposits held by the Scheme at the reporting date:

	3. ANZ Cash Plus Fund	
	30 June 2020 \$	30 June 2019 \$
Term deposits between 3 months and 6 months	-	8,500,000
Total term deposits	-	8,500,000

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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Outstanding settlements payable	-	-	1,648,861	1,261,170	-	-	3,488,490	1,626,860
Responsible Entity fees payable	-	-	-	-	12,430	27,590	-	-
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	4	4	-	-	155,727	-	395,505	-
Other payables	-	-	-	-	1	4	-	-
Total payables	4	4	1,648,861	1,261,170	168,158	27,594	3,883,995	1,626,860

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Outstanding settlements payable	-	2,044,749	5,890	388,490	-	-	585,144	252,045
Responsible Entity fees payable	-	-	-	-	-	-	167,947	179,814
Future and swap deposits payable	-	-	-	-	290,316	60,169	-	49,699
Redemptions payable	88,085	-	-	-	424,921	-	1,916,622	-
Other payables	-	-	-	-	-	-	-	-
Total payables	88,085	2,044,749	5,890	388,490	715,237	60,169	2,669,713	481,558

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8. Payables

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	-	-	-	-	-	-	79,195	-
Responsible Entity fees payable	-	-	-	-	-	-	-	-
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable	-	-	64,819	557,622	-	-	-	-
Other payables	-	-	157,845	20,642	-	59	-	-
Total payables	-	-	222,664	578,264	-	59	79,195	-

	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	-	-	181,381	97,323	4,151,474	8,664,429	732,010	-
Responsible Entity fees payable	-	-	414	374	369	439	-	-
Future and swap deposits payable	5,106	-	-	-	648,630	384,753	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	50	-	-	-	9	12	-	-
Total payables	5,156	-	181,795	97,697	4,800,482	9,049,633	732,010	-

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Outstanding settlements payable	1,344,534	777,795	-	-	3,807,548	4,903,315	-	-
Responsible Entity fees payable	430	514	-	-	358	638	151	164
Future and swap deposits payable	12,197	187,299	-	-	-	-	-	-
Redemptions payable	-	-	-	-	-	-	-	-
Other payables	-	-	-	-	-	-	-	-
Total payables	1,357,161	965,608	-	-	3,807,906	4,903,953	151	164

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8. Payables

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Outstanding settlements payable	477,615	412,972	799,440	503,955	2,841,746	1,154,228	14,210,617	15,525,313
Responsible Entity fees payable	-	-	1,130	1,421	10,079	11,709	-	-
Future and swap deposits payable	-	-	2,323,742	166,902	-	-	18,608	279,145
Redemptions payable	-	-	-	-	10,982	16,207	-	-
Other payables	-	-	-	-	-	-	-	-
Total payables	477,615	412,972	3,124,312	672,278	2,862,807	1,182,144	14,229,225	15,804,458

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Outstanding settlements payable	48,366	206,741	-	942,727	176,442	797,952
Responsible Entity fees payable	313	461	-	-	241,942	322,177
Future and swap deposits payable	-	-	-	-	-	4,003
Redemptions payable	-	-	-	-	115,617	84,722
Other payables	-	-	-	-	-	-
Total payables	48,679	207,202	-	942,727	534,001	1,208,854

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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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
9.1 Profit/(Loss) from operating activities	13,791,207	35,041,394	(28,398,275)	39,624,547	1,878,881	3,281,832	6,522,464	23,269,958
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(13,318,154)	(33,935,091)	44,354,285	(17,326,848)	(552,762)	(1,243,067)	17,985,903	(211,629)
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	3,937,008,044	4,875,772,301	244,920,342	553,989,206	405,523,395	331,602,658	484,198,261	507,091,229
Purchase of investments	(3,403,261,205)	(4,717,491,476)	(207,936,683)	(500,956,124)	(292,830,685)	(409,431,871)	(409,746,965)	(740,298,534)
Net change in receivables	66,583	21,620	2,104,037	(650,048)	287,068	(84,626)	1,245,598	(1,264,621)
Net change in payables	-	-	-	-	(15,163)	5,279	-	(1,700)
Income reinvested	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	534,286,475	159,408,748	55,043,706	74,680,733	114,290,734	(75,869,795)	100,205,261	(211,415,297)
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	16,117,076	35,394,060	23,004,728	46,056,229	1,499	2,494	1,839	-
Trust income reinvested	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets purchase)	-	23,905,292	-	975,960,328	-	-	-	4,740,452
Other non-cash activities (in-specie assets sale)	-	-	-	(975,960,328)	-	-	-	(4,740,452)
Other non-cash activities (in-specie applications)	(2,756,488)	(1,291,896,193)	-	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	2,756,488	1,267,990,901	-	-	-	-	-	-

† In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited redemption.

‡ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by Appointment of investment managers.

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9. Reconciliation of cash flows from operating activities

	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	16,059,809	29,480,731	(44,667,935)	10,173,143	(569,596)	5,812,885	(17,638,341)	33,005,340
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(3,748,643)	(18,631,778)	52,925,732	531,430	1,648,310	(3,909,724)	23,295,969	(26,381,882)
Realised foreign exchange gains/(losses)	-	-	(41,030)	(3,778)	(6,852,016)	(7,810,450)	(6,798,959)	(8,560,742)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	102,033,738	41,737,445	54,528,474	48,961,787	159,022,466	14,109,985	513,067,001	632,026,000
Purchase of investments	(158,576,990)	(89,799,523)	(27,758,062)	(25,715,615)	(109,915,855)	(11,783,968)	(496,213,831)	(620,823,531)
Net change in receivables	(122,419)	(370,956)	1,701,222	376,708	13,392	(4,470)	12,217	(252,156)
Net change in payables	-	(1,713)	-	-	-	(1,706)	(11,867)	(26,572)
Income reinvested	-	-	-	-	-	-	(8,563)	-
Net cash flows from/(used in) operating activities	(44,354,505)	(37,585,794)	36,688,401	34,323,675	43,346,701	(3,587,448)	15,703,626	8,986,457
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	13,320	20,657	7,450,894	12,238,654	-	-	-	-
Trust income reinvested	-	-	-	-	-	-	8,563	-
Other non-cash activities (in-specie assets purchase)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	-	-	-	-	-	-	-	-
Other non-cash activities (in-specie redemptions)	-	-	-	-	-	-	-	-

	9. Blue Chip Pool†		10. OneAnswer - ANZ Cash Advantage†		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(55,191,358)	23,554,798	6,797,150	11,705,765	13,580	36,210	(6,619,955)	9,983,015
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	75,478,472	1,682,406	-	-	-	-	11,054,251	(6,724,499)
Realised foreign exchange gains/(losses)	-	-	-	-	-	-	(45,313)	920
Changes in operating assets and liabilities:								
Proceeds from sale of investments	286,998,673	557,931,723	-	-	-	-	407,230,751	465,445,558
Purchase of investments	(224,658,426)	(500,798,479)	-	-	-	-	(386,482,881)	(455,673,919)
Net change in receivables	1,591,971	(811,903)	602,412	(28,651)	1,604	678	69,385	(73,519)
Net change in payables	-	-	137,203	(221,149)	(59)	(1,165)	-	-
Income reinvested	(418,126)	(1,132,606)	-	-	-	-	(1,170,257)	(227,545)
Net cash flows from/(used in) operating activities	83,801,206	80,425,939	7,536,765	11,455,965	15,125	35,723	24,035,981	12,730,011
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	24,884,663	25,809,689	7,298,299	11,239,656	11,951	29,362	4,492,820	3,568,024
Trust income reinvested	418,126	1,132,606	-	-	-	-	1,170,257	227,545
Other non-cash activities (in-specie assets purchase)	-	909,119,262	-	-	-	-	-	-
Other non-cash activities (in-specie assets sale)	-	(790,702,369)	-	-	-	-	-	-
Other non-cash activities (in-specie applications)	-	(118,416,893)	-	(620,967,949)	-	-	-	-
Other non-cash activities (in-specie redemptions)	-	-	-	620,967,949	-	-	-	-

† In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited redemption.

‡ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by Appointment of investment managers.

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9. Reconciliation of cash flows from operating activities

	13. OnePath Low Volatility Global Equities Index Pool†		14. OnePath Sustainable Investments - Wholesale Australian Share Trust†‡		15. OnePath Wholesale Diversified Credit Trust†		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	3,948,260	185,033,172	(770,497)	2,996,085	782,457	1,830,656	(9,560,475)	18,206,870
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	23,730,367	(154,668,570)	1,510,218	(2,021,139)	807,666	53,774	13,035,275	(13,181,453)
Realised foreign exchange gains/(losses)	521,013	364,860	-	-	(1,564,096)	(2,247,611)	(5,947,203)	(3,349,745)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	406,834,791	462,052,459	11,686,913	24,470,004	107,233,724	95,880,311	70,523,988	57,552,438
Purchase of investments	(322,233,717)	(667,310,806)	(11,330,007)	(22,681,653)	(97,957,737)	(87,166,705)	(55,402,356)	(46,011,907)
Net change in receivables	967,403	(1,307,533)	67,900	17,514	107,205	30,479	573,872	(156,093)
Net change in payables	50	-	40	(343)	(73)	(432)	-	-
Income reinvested	(71,560)	(209,338)	-	-	-	-	(820,381)	(382,891)
Net cash flows from/(used in) operating activities	113,696,607	(176,045,756)	1,164,567	2,780,468	9,409,146	8,380,472	12,402,720	12,677,219
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	100,874,842	45,035,929	1,018,064	987,637	396,765	1,238,860	537,707	9,373,552
Trust income reinvested	71,560	209,338	-	-	-	-	820,381	382,891
Other non-cash activities (in-specie assets purchase)	5,272,573	-	-	39,391,637	-	776,265	-	3,619,727
Other non-cash activities (in-specie assets sale)	(5,272,573)	-	-	(39,391,637)	-	(776,265)	-	(3,619,727)
Other non-cash activities (in-specie applications)	(1,354,878)	(1,144,709,508)	(74,235)	(20,485,445)	-	(3,676,139)	-	-
Other non-cash activities (in-specie redemptions)	1,354,878	1,144,709,508	74,235	20,485,445	-	3,676,139	-	-

	17. OptiMix Wholesale Australian Fixed Interest Trust†		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust†		19. OptiMix Wholesale Australian Share Trust†‡		20. OptiMix Wholesale Enhanced Cash Trust†	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	17,450,173	41,763,807	11	135	(87,647,531)	74,655,731	239,491	748,532
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(4,775,564)	(26,027,814)	-	-	141,161,176	6,221,464	(180,107)	(603,606)
Realised foreign exchange gains/(losses)	(767,205)	(1,039,987)	-	-	(930)	812	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	433,613,026	217,686,698	-	-	824,155,085	955,550,160	41,500,003	84,964,527
Purchase of investments	(343,086,231)	(171,797,067)	-	-	(718,628,363)	(746,952,355)	(41,903,516)	(66,502,069)
Net change in receivables	1,043,101	480,265	-	19	19,541,339	4,671,624	10,112	(3,233)
Net change in payables	(84)	(692)	-	-	(280)	(1,330)	(13)	(240)
Income reinvested	(32,107)	(153,987)	-	-	(40,327,014)	(39,382,507)	-	-
Net cash flows from/(used in) operating activities	103,445,109	60,911,223	11	154	138,253,482	254,763,599	(334,030)	18,603,911
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	24,234,417	19,255,037	79	-	96,329,416	145,068,739	331,573	952,802
Trust income reinvested	32,107	153,987	-	-	40,327,014	39,382,507	-	-
Other non-cash activities (in-specie assets purchase)	-	342,055	-	-	473,366,734	579,612,930	-	-
Other non-cash activities (in-specie assets sale)	-	(342,055)	-	-	(473,366,734)	(579,612,930)	-	-
Other non-cash activities (in-specie applications)	(427,101)	(50,171,477)	-	(1,542)	(343,672)	(72,482,107)	(566,148)	(4,880,324)
Other non-cash activities (in-specie redemptions)	427,101	50,171,477	-	1,542	343,672	72,482,107	566,148	4,880,324

† In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited redemption.

‡ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by Appointment of investment managers.

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9. Reconciliation of cash flows from operating activities

	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(8,897,028)	18,053,640	12,581,992	111,747,242	(1,256,879)	2,745,826	10,191,655	22,808,355
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	14,895,544	(11,354,235)	2,368,870	(91,762,750)	3,121,230	(381,558)	2,204,431	(14,970,548)
Realised foreign exchange gains/(losses)	(379,467)	(34,409)	(2,531,038)	942,265	(1,673)	92,468	(7,574,689)	(10,704,391)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	129,153,664	86,470,456	1,068,256,148	1,256,462,017	288,076,319	311,918,314	509,454,970	485,504,115
Purchase of investments	(110,218,416)	(71,850,289)	(854,129,442)	(1,090,465,709)	(282,988,903)	(281,407,664)	(449,810,587)	(371,275,970)
Net change in receivables	(169,867)	212,215	1,404,336	554,546	11,144	26,803	(4,800,580)	505,375
Net change in payables	-	-	(291)	(1,849)	(1,630)	(3,241)	-	-
Income reinvested	(2,841,914)	(1,942,371)	(2,621,318)	(4,155,454)	(16,530)	(65,476)	(4,219,170)	(3,823,502)
Net cash flows from/(used in) operating activities	21,542,516	19,555,007	225,329,257	183,320,308	6,943,078	32,925,472	55,446,030	108,043,434
9.2 Non-cash financing activities								
Distributions reinvested by unitholders in additional scheme units	10,740,588	35,100,374	108,403,974	78,435,159	11,093,371	37,143,613	8,154,620	12,346,624
Trust income reinvested	2,841,914	1,942,371	2,621,318	4,155,454	16,530	65,476	4,219,170	3,823,502
Other non-cash activities (in-specie assets purchase)	-	-	-	-	187,876	66,173,431	-	92,211
Other non-cash activities (in-specie assets sale)	-	-	-	-	(187,876)	(66,173,431)	-	(92,211)
Other non-cash activities (in-specie applications)	(287,806)	(24,288,771)	(59,501,854)	(132,755,421)	(178,629)	(19,486,271)	-	-
Other non-cash activities (in-specie redemptions)	287,806	24,288,771	59,501,854	132,755,421	178,629	19,486,271	-	-

	25. OptiMix Wholesale Property Securities Trust†‡		26. Small Companies Pool		27. Tax Effective Income Trust†‡	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$
9.1 Profit/(Loss) from operating activities	(10,397,969)	6,748,764	(4,957,234)	12,948,848	(28,782,700)	27,105,185
Adjustments for net realised and unrealised (gains)/losses on:						
Change in fair value of investments	12,405,988	(4,513,373)	9,168,123	(6,594,865)	36,108,167	(17,348,022)
Realised foreign exchange gains/(losses)	(4,520)	(19,421)	-	-	(5,996)	(98,598)
Changes in operating assets and liabilities:						
Proceeds from sale of investments	12,051,379	17,090,001	184,546,255	99,071,180	147,869,747	276,250,787
Purchase of investments	(3,167,209)	(9,155,525)	(127,374,971)	(71,643,123)	(98,009,747)	(234,114,659)
Net change in receivables	152,512	491,411	(75,367)	37,698	1,276,298	(653,094)
Net change in payables	(148)	(429)	-	-	(80,235)	(35,049)
Income reinvested	(806,902)	(1,200,338)	(96,586)	(294,612)	(6,457,984)	(2,648,946)
Net cash flows from/(used in) operating activities	10,233,131	9,441,090	61,210,220	33,525,126	51,917,550	48,457,604
9.2 Non-cash financing activities						
Distributions reinvested by unitholders in additional scheme units	1,735,796	2,693,027	35,987,033	25,352,814	7,936,548	8,387,273
Trust income reinvested	806,902	1,200,338	96,586	294,612	6,457,984	2,648,946
Other non-cash activities (in-specie assets purchase)	-	23,331,470	-	-	-	330,964,646
Other non-cash activities (in-specie assets sale)	-	(23,331,470)	-	-	-	(330,964,646)
Other non-cash activities (in-specie applications)	(371,272)	(39,564,560)	-	-	(1,232,247)	(90,085,741)
Other non-cash activities (in-specie redemptions)	371,272	39,564,560	-	-	1,232,247	90,085,741

† In prior year, the Scheme had in-specie transfers as a result of asset restructuring by OnePath Life Limited redemption.

‡ In prior year, the Scheme had in-specie transfers as a result of asset restructuring by Appointment of investment managers.

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for the financial year ended 30 June 2020**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. During the year the Schemes' investment portfolios comprise cash, equities, interest bearing securities, derivatives, ETFs 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.

10.1.2 Environmental, Social and Governance risks

The Schemes' risk to Environmental, Social and Governance (ESG) issues are managed in accordance with the 'Responsible Investment Position Statement' and 'Proxy Voting Standard' covering OnePath Funds Management Limited. This involves undertaking formal assessment of the investment manager's ESG practices when assessing, selecting and monitoring investment managers to protect investments and manage the risk profile for long-term returns.

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 and cash and cash equivalents.

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. The Schemes use derivatives to mitigate their exposure to credit risk. The instruments used include credit default swaps and credit index swaps.

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 rebalance 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 10.2.8 Credit risk exposure.

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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 basis and within predetermined limits.

The fair value of the derivatives assets held by the Schemes is disclosed in Note 10.2.8 Credit risk exposure.

10.2.4 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+ (2019: A-1+) and A-1 (2019: 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.

10.2.5 Term deposits

As at comparative period, ANZ Cash Plus Fund held term deposits in Bankwest (a division of the Commonwealth Bank of Australia). The corresponding long term credit rating as determined by Standard & Poor's for Bankwest was AA-. As at reporting date, the Scheme no longer holds term deposits.

10.2.6 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 in Note 10.2.1 Management of credit risk.

10.2.7 Past due and impaired assets

No financial assets carried at amortised cost were past due or impaired either at 30 June 2020 or 30 June 2019.

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10.2.8 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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	1,000,554,624	1,520,983,309	49,784,648	99,785,902	332,700,840	375,765,968	381,375,057	322,550,924
Floating interest securities	-	-	44,518,129	98,156,823	338,526,789	385,801,076	17,419,507	15,134,205
Derivatives	-	-	-	-	-	-	-	-
Total	1,000,554,624	1,520,983,309	94,302,777	197,942,725	671,227,629	761,567,044	398,794,564	337,685,129

Credit quality of interest bearing securities

	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	10.24%	2.24%	8.79%	6.56%	39.79%	38.91%
AA+ to AA-	63.51%	59.43%	64.58%	63.67%	6.19%	10.22%	22.70%	26.45%
A+ to A-	25.73%	30.80%	19.13%	25.34%	31.33%	33.21%	21.68%	22.28%
BBB+ to BBB-	2.76%	4.15%	0.00%	0.00%	49.17%	46.65%	14.60%	9.74%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	1.01%	1.11%	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. OnePath Global Emerging Markets Pool		15. OnePath Wholesale Diversified Credit Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	-	1,996,316	-	2,160,182	35,885,037	42,264,227
Floating interest securities	-	-	-	-	-	-	13,835,655	17,543,571
Derivatives	2,079,323	922,630	1,537,312	920,491	-	-	1,493,405	634,884
Total	2,079,323	922,630	1,537,312	2,916,807	-	2,160,182	51,214,097	60,442,682

Credit quality of interest bearing securities

	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	% 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%	0.00%	0.00%	24.65%	23.49%
AA+ to AA-	0.00%	0.00%	0.00%	0.53%	0.00%	1.40%	8.71%	9.92%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.10%	17.73%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	44.60%	44.03%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.91%	2.58%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%

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10.2.8 Credit risk exposure

	16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		20. OptiMix Wholesale Enhanced Cash Trust		21. OptiMix Wholesale Global Emerging Markets Share Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	316,102,642	392,598,480	15,993,634	14,950,868	-	-
Floating interest securities	-	-	36,083,306	34,220,133	5,048,667	5,507,810	-	-
Derivatives	5,749,803	459,231	1,012,976	286,053	-	-	1,857	27
Total	5,749,803	459,231	353,198,924	427,104,666	21,042,301	20,458,678	1,857	27

Credit quality of interest bearing securities

	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	40.64%	47.78%	0.00%	0.00%	0.00%	0.00%
AA+ to AA-	0.00%	0.00%	18.30%	18.23%	58.33%	56.85%	0.00%	0.00%
A+ to A-	0.00%	0.00%	18.73%	16.11%	36.03%	32.88%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	22.22%	15.31%	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%

	22. OptiMix Wholesale Global Share Trust		23. OptiMix Wholesale Global Smaller Companies Share Trust		24. OptiMix Wholesale International Fixed Interest Trust		27. Tax Effective Income Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	2,951,013	-	-	120,045,758	135,854,257	43,167,335	57,419,324
Floating interest securities	-	-	-	-	16,809,371	28,614,811	504,265	2,501,930
Derivatives	206,144	492	1,006	568	2,612,950	1,954,709	-	-
Total	206,144	2,951,505	1,006	568	139,468,079	166,423,777	43,671,600	59,921,254

Credit quality of interest bearing securities

	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	% 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%	12.65%	16.41%	11.90%	10.87%
AA+ to AA-	0.00%	0.36%	0.00%	0.00%	7.12%	7.49%	3.74%	5.20%
A+ to A-	0.00%	0.00%	0.00%	0.00%	19.32%	17.13%	1.61%	1.51%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	15.37%	12.96%	2.61%	2.49%
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%

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10.2.9 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 2020						
Financial assets						
Derivative financial instruments	2,079,323	-	2,079,323	(67,068)	-	2,012,255
30 June 2020						
Financial liabilities						
Derivative financial instruments	(67,068)	-	(67,068)	67,068	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	922,630	-	922,630	(122,666)	-	799,964
30 June 2019						
Financial liabilities						
Derivative financial instruments	(122,666)	-	(122,666)	122,666	-	-
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 2020						
Financial assets						
Derivative financial instruments	1,537,312	-	1,537,312	(61,874)	-	1,475,438
30 June 2020						
Financial liabilities						
Derivative financial instruments	(61,874)	-	(61,874)	61,874	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	920,491	-	920,491	(149,409)	-	771,082
30 June 2019						
Financial liabilities						
Derivative financial instruments	(149,409)	-	(149,409)	149,409	-	-

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10.2.9 Offsetting financial assets and financial liabilities

15. OnePath Wholesale Diversified Credit 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 2020						
Financial assets						
Derivative financial instruments	1,493,405	-	1,493,405	(954,309)	-	539,096
30 June 2020						
Financial liabilities						
Derivative financial instruments	(954,309)	-	(954,309)	954,309	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	634,884	-	634,884	(373,673)	-	261,211
30 June 2019						
Financial liabilities						
Derivative financial instruments	(373,673)	-	(373,673)	373,673	-	-
16. OptiMix Global Listed Infrastructure 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 2020						
Financial assets						
Derivative financial instruments	5,749,803	-	5,749,803	(3,525,720)	-	2,224,083
30 June 2020						
Financial liabilities						
Derivative financial instruments	(3,525,720)	-	(3,525,720)	3,525,720	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	459,231	-	459,231	(459,231)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(2,056,144)	-	(2,056,144)	459,231	-	(1,596,913)

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10.2.9 Offsetting financial assets and financial liabilities

17. 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 2020						
Financial assets						
Derivative financial instruments	1,012,976	-	1,012,976	(664,245)	-	348,731
30 June 2020						
Financial liabilities						
Derivative financial instruments	(664,245)	-	(664,245)	664,245	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	286,053	-	286,053	(227,192)	-	58,861
30 June 2019						
Financial liabilities						
Derivative financial instruments	(227,192)	-	(227,192)	227,192	-	-
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 2020						
Financial assets						
Derivative financial instruments	1,857	-	1,857	(203)	-	1,654
30 June 2020						
Financial liabilities						
Derivative financial instruments	(203)	-	(203)	203	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	27	-	27	(27)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(99)	-	(99)	27	-	(72)

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10.2.9 Offsetting financial assets and financial liabilities

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 2020						
Financial assets						
Derivative financial instruments	206,144	-	206,144	(17,258)	-	188,886
30 June 2020						
Financial liabilities						
Derivative financial instruments	(17,258)	-	(17,258)	17,258	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	492	-	492	(492)	-	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(139,257)	-	(139,257)	492	-	(138,765)
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 2020						
Financial assets						
Derivative financial instruments	1,006	-	1,006	(1,006)	-	-
30 June 2020						
Financial liabilities						
Derivative financial instruments	(3,802)	-	(3,802)	1,006	-	(2,796)
30 June 2019						
Financial assets						
Derivative financial instruments	568	-	568	(344)	-	224
30 June 2019						
Financial liabilities						
Derivative financial instruments	(344)	-	(344)	344	-	-

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10.2.9 Offsetting financial assets and financial liabilities

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 2020						
Financial assets						
Derivative financial instruments	2,612,950	-	2,612,950	(1,288,826)	-	1,324,124
30 June 2020						
Financial liabilities						
Derivative financial instruments	(1,288,826)	-	(1,288,826)	1,288,826	-	-
30 June 2019						
Financial assets						
Derivative financial instruments	1,954,709	-	1,954,709	(1,790,791)	(163,918)	-
30 June 2019						
Financial liabilities						
Derivative financial instruments	(1,790,791)	-	(1,790,791)	1,790,791	(72,208)	(72,208)

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 their 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. If the Schemes are unable to meet liquidity requirements this may impact on unitholder redemptions.

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.

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10.3.2 Liquidity risk exposure

The tables below detail the financial instruments that give rise to liquidity exposure. Information is provided 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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	
	\$	\$	\$	\$	\$	\$	\$	\$	
Non-derivative financial liabilities									
Payables									
Due for maturity in:	< 1 month	592,367	2,970,191	3,570,169	8,413,743	413,676	344,760	5,599,195	2,009,931
Total payables		592,367	2,970,191	3,570,169	8,413,743	413,676	344,760	5,599,195	2,009,931
Amounts attributable to unitholders									
On call amounts		1,087,625,590	1,611,516,547	401,922,649	491,623,567	100,377,569	216,918,301	695,645,069	779,044,444
Total amounts attributable to unitholders		1,087,625,590	1,611,516,547	401,922,649	491,623,567	100,377,569	216,918,301	695,645,069	779,044,444
Derivative financial liabilities									
Fair value	< 1 month	-	-	-	-	-	-	-	-
	> 1 month but < 3 months	-	-	47,925	-	-	-	113,081	548,457
	> 3 months but < 12 months	-	-	-	-	-	-	-	-
	> 1 year	-	-	-	-	-	-	342,834	195,650
Total derivative financial liabilities		-	-	47,925	-	-	-	455,915	744,107
	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	
	\$	\$	\$	\$	\$	\$	\$	\$	
Non-derivative financial liabilities									
Payables									
Due for maturity in:	< 1 month	6,301,993	5,824,628	2,386,436	1,693,876	25,671,145	706,603	14,391,140	7,895,347
Total payables		6,301,993	5,824,628	2,386,436	1,693,876	25,671,145	706,603	14,391,140	7,895,347
Amounts attributable to unitholders									
On call amounts		403,771,876	346,738,568	128,751,233	209,992,252	42,023,734	108,520,229	356,826,220	374,825,855
Total amounts attributable to unitholders		403,771,876	346,738,568	128,751,233	209,992,252	42,023,734	108,520,229	356,826,220	374,825,855
Derivative financial liabilities									
Fair value	< 1 month	-	-	-	-	58,574	105,595	54,204	122,139
	> 1 month but < 3 months	-	12,586	-	-	25,188	17,071	70,541	27,270
	> 3 months but < 12 months	-	-	-	-	-	-	-	-
	> 1 year	134,685	76,863	-	-	-	-	-	-
Total derivative financial liabilities		134,685	89,449	-	-	83,762	122,666	124,745	149,409

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10.3.2 Liquidity risk exposure

	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	5,532,753	6,659,993	604,001	1,553,364	963	2,853	1,820,067	1,626,672
Total payables	5,532,753	6,659,993	604,001	1,553,364	963	2,853	1,820,067	1,626,672
Amounts attributable to unitholders								
On call amounts	362,266,096	491,836,791	1,002,495,230	748,901,583	2,513,890	2,996,515	125,610,317	154,018,584
Total amounts attributable to unitholders	362,266,096	491,836,791	1,002,495,230	748,901,583	2,513,890	2,996,515	125,610,317	154,018,584
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	65	12
> 1 month but < 3 months	-	-	-	-	-	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	-	65	12
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	71,324,958	83,578,153	508,995	632,105	5,203,724	9,049,633	908,412	537,707
Total payables	71,324,958	83,578,153	508,995	632,105	5,203,724	9,049,633	908,412	537,707
Amounts attributable to unitholders								
On call amounts	986,969,151	1,085,385,959	20,449,872	21,856,926	50,240,932	60,437,422	128,112,730	154,409,902
Total amounts attributable to unitholders	986,969,151	1,085,385,959	20,449,872	21,856,926	50,240,932	60,437,422	128,112,730	154,409,902
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	512,471	17,073	969	-
> 1 month but < 3 months	26,052	3,507	1,050	263	74,977	141,120	3,524,751	2,056,144
> 3 months but < 12 months	-	-	-	-	673	159,278	-	-
> 1 year	-	-	-	-	440,615	353,629	-	-
Total derivative financial liabilities	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144

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10.3.2 Liquidity risk exposure

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	14,614,072	11,960,132	-	-	45,199,189	67,202,987	88,299	176,036
Total payables	14,614,072	11,960,132	-	-	45,199,189	67,202,987	88,299	176,036
Amounts attributable to unitholders								
On call amounts	352,563,799	438,110,618	1,558	1,547	876,087,593	1,079,059,194	22,299,229	22,798,594
Total amounts attributable to unitholders	352,563,799	438,110,618	1,558	1,547	876,087,593	1,079,059,194	22,299,229	22,798,594
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	621,047	242,131	-	-	-	41,300	-	-
> 3 months but < 12 months	2,309	-	-	-	-	-	-	-
> 1 year	97,953	140,356	-	-	-	-	-	-
Total derivative financial liabilities	721,309	382,487	-	-	-	41,300	-	-
	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	12,839,801	11,153,560	133,778,823	98,944,269	5,597,147	12,219,002	35,366,183	24,345,217
Total payables	12,839,801	11,153,560	133,778,823	98,944,269	5,597,147	12,219,002	35,366,183	24,345,217
Amounts attributable to unitholders								
On call amounts	170,890,353	204,210,973	580,224,834	820,930,250	109,138,383	109,517,538	250,685,547	303,929,706
Total amounts attributable to unitholders	170,890,353	204,210,973	580,224,834	820,930,250	109,138,383	109,517,538	250,685,547	303,929,706
Derivative financial liabilities								
Fair value								
< 1 month	203	99	17,258	139,257	3,802	344	1,169,472	1,587,057
> 1 month but < 3 months	-	-	75,122	3,337	-	-	286,645	189,677
> 3 months but < 12 months	-	-	-	-	-	-	3,438	-
> 1 year	-	-	-	-	-	-	37,834	71,182
Total derivative financial liabilities	203	99	92,380	142,594	3,802	344	1,497,389	1,847,916

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

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10.3.2 Liquidity risk exposure

	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Non-derivative financial liabilities						
Payables						
Due for maturity in: < 1 month	656,955	722,944	35,612,522	32,816,032	4,105,440	4,970,815
Total payables	656,955	722,944	35,612,522	32,816,032	4,105,440	4,970,815
Amounts attributable to unitholders						
On call amounts	33,102,708	53,796,755	190,248,008	256,395,335	219,949,300	298,574,175
Total amounts attributable to unitholders	33,102,708	53,796,755	190,248,008	256,395,335	219,949,300	298,574,175
Derivative financial liabilities						
Fair value						
< 1 month	-	-	-	-	-	-
> 1 month but < 3 months	-	-	-	-	-	26,783
> 3 months but < 12 months	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	26,783

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 mandates.

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, credit index 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, derivatives (such as swaps and 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.

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10.4.3 Exposure and sensitivity analysis - interest rate risk

Direct interest rate risk exposure at the 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 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk 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 2020 (2019: 50 basis points).

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 2020												
Financial assets												
Cash and cash equivalents	-	87,656,106	87,656,106	-	15,598,351	15,598,351	-	6,452,453	6,452,453	-	24,535,114	24,535,114
Future and swap deposits	-	-	-	-	1,078,420	1,078,420	-	-	-	-	2,639,833	2,639,833
Financial assets held at fair value through profit or loss	1,000,554,624	-	1,000,554,624	-	-	-	49,784,648	44,518,129	94,302,777	332,700,840	338,552,996	671,253,836
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(342,834)	(113,081)	(455,915)
Net exposure	1,000,554,624	87,656,106	1,088,210,730	-	16,676,771	16,676,771	49,784,648	50,970,582	100,755,230	332,358,006	365,614,862	697,972,868
30 June 2019												
Financial assets												
Cash and cash equivalents	-	93,429,619	93,429,619	-	27,088,553	27,088,553	-	10,313,704	10,313,704	-	12,524,058	12,524,058
Future and swap deposits	-	-	-	-	355,739	355,739	-	-	-	-	3,190,386	3,190,386
Financial assets held at fair value through profit or loss	1,520,983,309	-	1,520,983,309	-	-	-	99,785,902	98,156,823	197,942,725	375,765,968	385,801,076	761,567,044
Term deposits	-	-	-	-	-	-	8,500,000	-	8,500,000	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(195,650)	(548,457)	(744,107)
Net exposure	1,520,983,309	93,429,619	1,614,412,928	-	27,444,292	27,444,292	108,285,902	108,470,527	216,756,429	375,570,318	400,967,063	776,537,381
Sensitivity analysis												
	2020	2019		2020	2019		2020	2019		2020	2019	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	(1,112,818)	(1,026,784)		166,768	137,221		381,548	421,365		(1,324,081)	1,392,332	
Interest rate risk - decrease of 100bps (2019: 50bps)	(375,256)	1,036,254		(166,768)	(137,221)		(439,618)	(420,868)		(4,233,024)	(1,385,543)	

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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 2020												
Financial assets												
Cash and cash equivalents	-	7,619,466	7,619,466	-	2,521,129	2,521,129	-	5,749,765	5,749,765	-	25,702,682	25,702,682
Future and swap deposits	-	786,046	786,046	-	-	-	-	829,220	829,220	-	2,056,049	2,056,049
Financial assets held at fair value through profit or loss	381,375,057	17,552,494	398,927,551	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(290,316)	(290,316)	-	-	-
Financial liabilities held at fair value through profit or loss	(134,685)	-	(134,685)	-	-	-	-	-	-	-	-	-
Net exposure	381,240,372	25,958,006	407,198,378	-	2,521,129	2,521,129	-	6,288,669	6,288,669	-	27,758,731	27,758,731
30 June 2019												
Financial assets												
Cash and cash equivalents	-	7,587,941	7,587,941	-	1,330,652	1,330,652	-	3,508,862	3,508,862	-	3,955,856	3,955,856
Future and swap deposits	-	499,058	499,058	-	-	-	-	165,358	165,358	-	49,540	49,540
Financial assets held at fair value through profit or loss	322,550,924	15,262,193	337,813,117	-	-	-	-	-	-	1,996,316	-	1,996,316
Term deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(60,169)	(60,169)	-	(49,699)	(49,699)
Financial liabilities held at fair value through profit or loss	(76,863)	(12,586)	(89,449)	-	-	-	-	-	-	-	-	-
Net exposure	322,474,061	23,336,606	345,810,667	-	1,330,652	1,330,652	-	3,614,051	3,614,051	1,996,316	3,955,697	5,952,013
Sensitivity analysis												
	2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	(22,528,786)	(8,978,907)		25,211	6,653		62,887	18,070		277,587	19,752	
Interest rate risk - decrease of 100bps (2019: 50bps)	7,761,322	9,471,913		(25,211)	(6,653)		(62,887)	(18,070)		(277,587)	(19,752)	

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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. OnePath Global Emerging Markets Pool		
	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 2020												
Financial assets												
Cash and cash equivalents	-	13,839,018	13,839,018	-	1,002,606,723	1,002,606,723	-	2,513,725	2,513,725	-	2,384,564	2,384,564
Future and swap deposits	-	199,040	199,040	-	-	-	-	-	-	-	-	-
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	-	14,038,058	14,038,058	-	1,002,606,723	1,002,606,723	-	2,513,725	2,513,725	-	2,384,564	2,384,564
30 June 2019												
Financial assets												
Cash and cash equivalents	-	5,544,389	5,544,389	-	748,845,177	748,845,177	-	2,996,636	2,996,636	-	37,665	37,665
Future and swap deposits	-	94,320	94,320	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	2,160,182	-	2,160,182
Term deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	5,638,709	5,638,709	-	748,845,177	748,845,177	-	2,996,636	2,996,636	2,160,182	37,665	2,197,847
Sensitivity analysis												
	2020	2019		2020	2019		2020	2019		2020	2019	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	140,381	28,194		-	-		-	-		23,846	160	
Interest rate risk - decrease of 100bps (2019: 50bps)	(140,381)	(28,194)		-	-		-	-		(23,846)	(159)	

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10.4.4 Interest rate risk exposure and sensitivity analysis

	13. OnePath Low Volatility Global Equities Index Pool			14. OnePath Sustainable Investments - Wholesale Australian Share Trust			15. OnePath Wholesale Diversified Credit Trust			16. OptiMix Global Listed Infrastructure Securities 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 2020												
Financial assets												
Cash and cash equivalents	-	1,985,040	1,985,040	-	1,077,798	1,077,798	-	1,321,895	1,321,895	-	1,854,758	1,854,758
Future and swap deposits	-	495,547	495,547	-	45,044	45,044	-	866,646	866,646	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	35,918,845	13,867,129	49,785,974	-	-	-
Financial liabilities												
Future and swap payable	-	(5,106)	(5,106)	-	-	-	-	(648,630)	(648,630)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(437,882)	(76,931)	(514,813)	-	-	-
Net exposure	-	2,475,481	2,475,481	-	1,122,842	1,122,842	35,480,963	15,330,109	50,811,072	-	1,854,758	1,854,758
30 June 2019												
Financial assets												
Cash and cash equivalents	-	2,910,359	2,910,359	-	756,996	756,996	-	2,483,531	2,483,531	-	6,555,046	6,555,046
Future and swap deposits	-	286,502	286,502	-	6,503	6,503	-	984,236	984,236	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	42,265,367	17,625,643	59,891,010	-	-	-
Term deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(384,753)	(384,753)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(312,562)	(338,494)	(651,056)	-	-	-
Net exposure	-	3,196,861	3,196,861	-	763,499	763,499	41,952,805	20,370,163	62,322,968	-	6,555,046	6,555,046
Sensitivity analysis												
	2020	2019		2020	2019		2020	2019		2020	2019	
	\$	\$		\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	24,755	15,984		11,228	3,817		14,207	(310,345)		18,548	32,775	
Interest rate risk - decrease of 100bps (2019: 50bps)	(24,755)	(15,984)		(11,228)	(3,817)		(711,912)	152,733		(18,548)	(32,775)	

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10.4.4 Interest rate risk exposure and sensitivity analysis

	17. OptiMix Wholesale Australian Fixed Interest Trust			18. OptiMix Wholesale Australian Inflation Linked Bonds 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 2020												
Financial assets												
Cash and cash equivalents	-	4,138,401	4,138,401	-	1,557	1,557	-	17,815,015	17,815,015	-	1,339,971	1,339,971
Future and swap deposits	-	1,530,104	1,530,104	-	-	-	-	2,559,904	2,559,904	-	-	-
Financial assets held at fair value through profit or loss	316,102,642	36,651,330	352,753,972	-	-	-	-	-	-	15,993,634	5,048,667	21,042,301
Financial liabilities												
Future and swap payable	-	(12,197)	(12,197)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(97,953)	(57,064)	(155,017)	-	-	-	-	-	-	-	-	-
Net exposure	316,004,689	42,250,574	358,255,263	-	1,557	1,557	-	20,374,919	20,374,919	15,993,634	6,388,638	22,382,272
30 June 2019												
Financial assets												
Cash and cash equivalents	-	1,426,356	1,426,356	-	1,546	1,546	-	15,793,354	15,793,354	-	2,500,581	2,500,581
Future and swap deposits	-	1,111,500	1,111,500	-	-	-	-	1,046,458	1,046,458	-	3	3
Financial assets held at fair value through profit or loss	392,627,771	35,134,845	427,762,616	-	-	-	-	-	-	14,950,868	5,507,810	20,458,678
Term deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(187,299)	(187,299)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(140,356)	(155,295)	(295,651)	-	-	-	-	-	-	-	-	-
Net exposure	392,487,415	37,330,107	429,817,522	-	1,546	1,546	-	16,839,812	16,839,812	14,950,868	8,008,394	22,959,262
Sensitivity analysis												
	2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	(21,179,192)	(12,568,372)		16	8		203,749	84,199		38,090	21,960	
Interest rate risk - decrease of 100bps (2019: 50bps)	9,243,269	13,205,291		(16)	(8)		(203,749)	(84,199)		(57,384)	(21,840)	

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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 2020												
Financial assets												
Cash and cash equivalents	-	5,729,518	5,729,518	-	7,493,323	7,493,323	-	1,708,244	1,708,244	-	7,334,400	7,334,400
Future and swap deposits	-	1	1	-	4,578,213	4,578,213	-	-	-	-	781,160	781,160
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	120,120,191	16,895,543	137,015,734
Financial liabilities												
Future and swap payable	-	-	-	-	(2,323,742)	(2,323,742)	-	-	-	-	(18,608)	(18,608)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(335,022)	(214,549)	(549,571)
Net exposure	-	5,729,519	5,729,519	-	9,747,794	9,747,794	-	1,708,244	1,708,244	119,785,169	24,777,946	144,563,115
30 June 2019												
Financial assets												
Cash and cash equivalents	-	6,988,554	6,988,554	-	3,063,123	3,063,123	-	2,204,044	2,204,044	-	2,611,656	2,611,656
Future and swap deposits	-	20	20	-	732,868	732,868	-	-	-	-	198,792	198,792
Financial assets held at fair value through profit or loss	-	-	-	2,951,013	-	2,951,013	-	-	-	136,126,160	28,966,463	165,092,623
Term deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	(166,902)	(166,902)	-	-	-	-	(279,145)	(279,145)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	(454,032)	(60,414)	(514,446)
Net exposure	-	6,988,574	6,988,574	2,951,013	3,629,089	6,580,102	-	2,204,044	2,204,044	135,672,128	31,437,352	167,109,480
Sensitivity analysis												
	2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$		2020 \$	2019 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bps (2019: 50bps)	57,295	34,943		97,478	18,106		17,082	11,020		(10,286,630)	(5,837,712)	
Interest rate risk - decrease of 100bps (2019: 50bps)	(57,295)	(34,943)		(97,478)	(18,106)		(17,082)	(11,020)		3,679,878	3,436,277	

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10.4.4 Interest rate risk exposure and sensitivity analysis

	25. OptiMix Wholesale Property Securities Trust			26. Small Companies Pool			27. 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
	\$	\$	\$	\$	\$	\$	\$	\$	\$
30 June 2020									
Financial assets									
Cash and cash equivalents	-	764,213	764,213	-	6,892,031	6,892,031	-	5,975,069	5,975,069
Future and swap deposits	-	-	-	-	-	-	-	3,544	3,544
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	43,167,335	504,265	43,671,600
Financial liabilities									
Future and swap payable	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-
Net exposure	-	764,213	764,213	-	6,892,031	6,892,031	43,167,335	6,482,878	49,650,213
30 June 2019									
Financial assets									
Cash and cash equivalents	-	734,626	734,626	-	3,132,686	3,132,686	-	3,987,092	3,987,092
Future and swap deposits	-	-	-	-	-	-	-	49,907	49,907
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	57,419,324	2,598,157	60,017,481
Term deposits	-	-	-	-	-	-	-	-	-
Financial liabilities									
Future and swap payable	-	-	-	-	-	-	-	(4,003)	(4,003)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	(26,783)	(26,783)
Net exposure	-	734,626	734,626	-	3,132,686	3,132,686	57,419,324	6,604,370	64,023,694
Sensitivity analysis									
	2020	2019		2020	2019		2020	2019	
	\$	\$		\$	\$		\$	\$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders									
Interest rate risk - increase of 100bps (2019: 50bps)	7,642	3,673		68,920	15,663		(2,607,111)	(1,753,767)	
Interest rate risk - decrease of 100bps (2019: 50bps)	(7,642)	(3,673)		(68,920)	(15,663)		651,373	1,857,316	

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 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk 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 2020 (2019: 10%).

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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. OnePath Global Emerging Markets Pool	
	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$
United States Dollar	-	-	100,350,110	179,710,320	238,673,748	301,696,900	38,951,811	43,455,814
Euro	147,151	176,933	10,447,931	14,582,354	67,058,749	80,630,692	1,965,931	1,422,448
Pound Sterling	-	-	3,913,331	5,437,051	22,211,761	31,556,093	181,677	622,127
Japanese Yen	-	-	5,462,186	7,501,464	23,884,093	32,234,747	-	-
Hong Kong Dollar	-	-	-	-	3,063,927	3,239,851	28,178,561	30,708,207
Swedish Krona	-	-	-	-	6,875,641	7,400,692	-	-
Swiss Franc	-	-	-	-	17,912,726	18,219,390	-	894,349
Korean Won	-	-	-	-	1,375,493	1,397,086	18,610,238	18,160,248
Other Currencies [#]	-	-	(4,600)	-	6,816,908	11,050,215	39,426,116	60,371,974
Foreign currency exposure	147,151	176,933	120,168,958	207,231,189	387,873,046	487,425,666	127,314,334	155,635,167
Australian Dollar	-	-	(58,721,947)	(99,947,940)	(41,168,002)	(107,150,920)	-	-
Net foreign currency exposure	147,151	176,933	61,447,011	107,283,249	346,705,043	380,274,746	127,314,334	155,635,166
Sensitivity analysis	2020	2019	2020	2019	2020	2019	2020	2019
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2019: 10%)*	(14,715)	(17,693)	(6,144,701)	(10,728,325)	(34,670,504)	(38,027,475)	(12,731,433)	(15,563,517)

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

[#] Other Currencies include Canadian Dollar, Taiwan Dollar, Indian Rupee, South African Rand, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Singapore Dollar, Norwegian Krone, Malaysian Ringgit, Thai Baht, Indonesian Rupiah, Chinese Yuan, Saudi Riyal, Philippine Peso, Israeli New Shekel, Chilean Peso, Polish Zloty, Russian Ruble, New Zealand Dollar, Turkish Lira, Qatari Rial, Arab Emirates Dirham, Colombian Peso, Czech Koruna, Peruvian Nuevo Sol, Hungarian Forint, Egyptian Pound, Pakistan Rupee.

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10.4.7 Currency risk exposure and sensitivity analysis

	13. OnePath Low Volatility Global Equities Index Pool		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust		17. OptiMix Wholesale Australian Fixed Interest Trust	
	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$
United States Dollar	664,203,661	688,084,843	42,284,414	54,904,929	121,178,686	93,022,016	21,572,100	21,124,748
Euro	66,717,164	90,063,358	4,608,551	5,479,823	44,400,291	65,241,630	11,564	(85)
Pound Sterling	18,367,678	37,997,461	1,272,705	2,691,553	35,620,412	41,921,646	755	-
Japanese Yen	135,404,618	126,923,969	9,958	1,867	-	6,682,868	-	-
Hong Kong Dollar	28,178,488	38,428,760	-	-	-	-	-	-
Swedish Krona	5,037,026	5,544,032	-	-	-	-	-	-
Swiss Franc	41,171,654	48,670,356	-	-	8,269,017	11,364,652	-	-
Korean Won	-	-	-	-	-	-	-	-
Other Currencies [#]	98,600,228	132,907,119	1,542,191	1,573,033	29,084,539	61,051,907	-	-
Foreign currency exposure	1,057,680,517	1,168,619,898	49,717,819	64,651,205	238,552,945	279,284,719	21,584,419	21,124,663
Australian Dollar	-	-	(24,232,700)	(32,025,628)	(117,715,460)	(138,843,986)	(10,530,927)	(10,468,706)
Net foreign currency exposure	1,057,680,517	1,168,619,898	25,485,118	32,625,577	120,837,485	140,440,732	11,053,493	10,655,957
Sensitivity analysis	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 10% upward movement in AUD (2019: 10%)*	(105,768,052)	(116,861,990)	(2,548,512)	(3,262,558)	(12,083,748)	(14,044,073)	(1,105,349)	(1,065,596)

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

[#] Other Currencies include Canadian Dollar, Taiwan Dollar, Indian Rupee, South African Rand, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Singapore Dollar, Norwegian Krone, Malaysian Ringgit, Thai Baht, Indonesian Rupiah, Chinese Yuan, Saudi Riyal, Philippine Peso, Israeli New Shekel, Chilean Peso, Polish Zloty, Russian Ruble, New Zealand Dollar, Turkish Lira, Qatari Rial, Arab Emirates Dirham, Colombian Peso, Czech Koruna, Peruvian Nuevo Sol, Hungarian Forint, Egyptian Pound, Pakistan Rupee.

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10.4.7 Currency risk exposure and sensitivity analysis

	19. OptiMix Wholesale Australian Share 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 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$
United States Dollar	-	-	7,226,912	8,753,766	290,901,730	401,992,249	70,203,450	56,263,959
Euro	6,183	3,834	638,246	-	83,338,664	109,159,445	3,508,806	16,442,694
Pound Sterling	-	-	360,717	1,237,065	27,378,072	46,354,721	1,642,083	5,602,263
Japanese Yen	-	-	-	-	28,190,472	41,235,177	12,442,232	13,844,350
Hong Kong Dollar	-	-	30,533,423	30,767,677	1,602,381	3,939,829	1,114,985	1,829,813
Swedish Krona	-	-	-	-	10,250,373	14,358,965	1,138,911	2,896,067
Swiss Franc	-	-	-	-	27,811,959	35,884,284	474,206	1,722,224
Korean Won	-	-	8,840,041	10,686,754	-	-	7,272,962	4,890,152
Other Currencies [#]	-	-	67,238,623	78,990,783	10,481,325	18,840,659	13,782,316	15,424,624
Foreign currency exposure	6,183	3,834	114,837,962	130,436,045	479,954,976	671,765,329	111,579,951	118,916,146
Australian Dollar	-	-	(666,097)	2,810	21,669,882	9,927,075	-	-
Net foreign currency exposure	6,183	3,834	114,171,865	130,438,855	501,624,858	681,692,404	111,579,951	118,916,146
Sensitivity analysis	2020	2019	2020	2019	2020	2019	2020	2019
Impact on Profit/loss from operating activities and Net assets attributable to unitholders	\$	\$	\$	\$	\$	\$	\$	\$
Currency risk - 10% upward movement in AUD (2019: 10%)*	(618)	(383)	(11,417,186)	(13,043,885)	(50,162,486)	(68,169,240)	(11,157,995)	(11,891,615)

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

[#] Other Currencies include Canadian Dollar, Taiwan Dollar, Indian Rupee, South African Rand, Brazilian Real, Mexican Nuevo Peso, Danish Krone, Singapore Dollar, Norwegian Krone, Malaysian Ringgit, Thai Baht, Indonesian Rupiah, Chinese Yuan, Saudi Riyal, Philippine Peso, Israeli New Shekel, Chilean Peso, Polish Zloty, Russian Ruble, New Zealand Dollar, Turkish Lira, Qatari Rial, Arab Emirates Dirham, Colombian Peso, Czech Koruna, Peruvian Nuevo Sol, Hungarian Forint, Egyptian Pound, Pakistan Rupee.

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10.4.7 Currency risk exposure and sensitivity analysis

	24. OptiMix Wholesale International Fixed Interest Trust		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$	30 June 2020 Fair value \$	30 June 2019 Fair value \$
United States Dollar	117,494,337	155,495,044	-	-	3,511	103,615
Euro	63,861,089	67,186,611	74,269	75,373	53,368	31,261
Pound Sterling	7,903,033	9,933,527	-	-	-	-
Japanese Yen	41,652,634	53,031,691	-	-	-	-
Hong Kong Dollar	-	-	-	-	-	-
Swedish Krona	377,900	759,059	-	-	-	-
Swiss Franc	600,470	1,590,566	-	-	-	-
Korean Won	2,260,469	4,464,536	-	-	-	-
Other Currencies [#]	26,282,509	15,983,070	-	-	-	-
Foreign currency exposure	260,432,441	308,444,104	74,269	75,373	56,879	134,876
Australian Dollar	(129,906,152)	(154,205,374)	-	-	-	-
Net foreign currency exposure	130,526,288	154,238,729	74,269	75,373	56,879	134,876
Sensitivity analysis	2020	2019	2020	2019	2020	2019
	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders						
Currency risk - 10% upward movement in AUD (2019: 10%)*	(13,052,629)	(15,423,873)	(7,427)	(7,537)	(5,688)	(13,488)

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

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

10.4.8 Other price risk

At the 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'.

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 'Profit/(loss) for the financial year/Total comprehensive income' would have been affected by changes in the relevant risk at the end of the reporting period.

Management has determined that a movement in market prices of 15% is possible, considering the economic environment in which the Schemes operate.

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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 'Profit/(loss) for the financial year/Total comprehensive income' of a possible increase or decrease in market prices of 15% (2019: 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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	150,083,194	152,098,331	58,089,383	46,590,807	14,145,417	19,794,273	100,619,688	76,082,294
	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	59,818,930	33,772,367	19,068,044	20,684,199	9,167,327	10,547,521	51,262,054	37,716,706
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	52,823,281	48,133,993	-	-	-	-	18,680,039	15,500,485
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	157,792,875	116,087,454	2,956,558	2,139,858	7,532,525	5,985,365	18,904,320	14,718,497

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

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10.4.10 Other price risk - sensitivity analysis

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	53,862,795	44,239,275	-	-	134,180,128	109,054,443	3,156,345	2,045,868
	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	26,412,822	20,667,064	104,618,402	91,064,524	16,624,864	11,798,033	39,740,179	31,584,415
	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust			
	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$		
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 15% (2019: 10%)*	4,876,942	5,314,974	32,293,304	28,389,144	32,329,828	29,376,548		

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

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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 relevant Responsible Entities.

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 or Level 2 to Level 3 of the fair value hierarchy during the financial year ended 30 June 2020. Transfers between Level 1 and Level 3 are disclosed in Note 10.5.2 Movements of Level 3 securities.

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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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	387,270,427	465,826,528	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		1,000,554,624	1,520,983,309	-	-	49,784,648	99,785,902	11,013,219	15,994,815
Level 2		-	-	-	-	44,518,129	98,156,823	660,214,410	745,572,229
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	40,050	81,538	-	-	26,207	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	1,000,554,624	1,520,983,309	387,310,477	465,908,066	94,302,777	197,942,725	671,253,836	761,567,044
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	47,925	-	-	-	113,081	548,457
Level 2		-	-	-	-	-	-	342,834	195,650
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	47,925	-	-	-	455,915	744,107

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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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	127,066,755	206,788,730	58,989,361	104,632,785	339,873,817	374,399,664
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		204,361,632	169,692,409	-	-	-	-	-	1,996,316
Level 2		194,432,932	167,992,720	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	53,538	53,259	-	-	-	-
Derivative assets:									
Level 1		132,987	127,988	-	-	130,593	42,464	460,642	-
Level 2		-	-	-	-	2,079,323	922,630	1,537,312	920,491
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	398,927,551	337,813,117	127,120,293	206,841,989	61,199,277	105,597,879	341,871,771	377,316,471
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	12,586	-	-	16,694	-	62,871	-
Level 2		134,685	76,863	-	-	67,068	122,666	61,874	149,409
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	134,685	89,449	-	-	83,762	122,666	124,745	149,409

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10.5.1.1 Recurring fair value measurements

	Note	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage†		11. OneAnswer - ANZ Flexible Term Deposit Fund†		12. OnePath Global Emerging Markets Pool	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		352,119,606	481,309,433	-	-	-	-	124,533,659	152,844,679
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	-	-	-	2,160,182
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		35,600	30,500	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	352,155,206	481,339,933	-	-	-	-	124,533,659	155,004,861
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	65	12
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	65	12

† The Scheme solely invests into cash and cash equivalents and holds no investments held at fair value through profit or loss.

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10.5.1.1 Recurring fair value measurements

	Note	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		1,051,917,340	1,160,833,661	19,711,436	21,398,838	-	-	123,804,719	148,781,886
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Interest bearing securities:									
Level 1		-	-	-	-	9,839,027	7,686,112	-	-
Level 2		-	-	-	-	39,881,665	52,121,686	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		61,215	44,386	-	-	31,474	82,072	-	-
Level 2		-	-	-	-	1,493,405	633,744	5,749,803	459,231
Level 3		-	-	-	-	-	1,140	-	-
Total financial assets held at fair value through profit or loss	6.1	1,051,978,555	1,160,878,047	19,711,436	21,398,838	51,245,571	60,524,754	129,554,522	149,241,117
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		26,052	3,507	1,050	263	74,427	297,427	-	-
Level 2		-	-	-	-	795,815	256,916	3,525,720	2,056,144
Level 3		-	-	-	-	158,494	116,757	-	-
Total financial liabilities held at fair value through profit or loss	6.2	26,052	3,507	1,050	263	1,028,736	671,100	3,525,720	2,056,144

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10.5.1.1 Recurring fair value measurements

	Note	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust†		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	-	-	672,992,616	975,243,522	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	1,041,564	-	-	-
Interest bearing securities:									
Level 1		165,254,874	225,900,061	-	-	-	-	15,993,634	14,950,868
Level 2		186,931,074	200,918,552	-	-	-	-	5,048,667	5,507,810
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		6,039,658	14,755,863	-	-	220,095,145	115,315,649	-	-
Level 3		-	-	-	-	3,854	3,834	-	-
Derivative assets:									
Level 1		568,024	914,712	-	-	401,008	22,725	-	-
Level 2		1,012,976	256,762	-	-	-	-	-	-
Level 3		-	29,291	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	359,806,606	442,775,241	-	-	894,534,187	1,090,585,730	21,042,301	20,458,678
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		57,064	155,295	-	-	-	41,300	-	-
Level 2		664,245	142,736	-	-	-	-	-	-
Level 3		-	84,456	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	721,309	382,487	-	-	-	41,300	-	-

† The Scheme solely invests into cash and cash equivalents and holds no investments held at fair value through profit or loss.

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10.5.1.1 Recurring fair value measurements

	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 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		112,499,037	129,344,796	490,448,898	672,592,784	110,820,961	117,980,103	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	14,261	-	-	-
Interest bearing securities:									
Level 1		-	-	-	2,951,013	-	-	65,053,499	80,545,963
Level 2		-	-	-	-	-	-	71,801,630	83,923,105
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		63,584,789	77,325,913	206,272,827	235,185,140	-	-	127,189,713	151,307,532
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	620,525	58,402	-	-	77,299	346,898
Level 2		1,857	27	206,144	492	1,006	568	2,612,950	1,954,709
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	176,085,683	206,670,736	697,548,394	910,787,831	110,836,228	117,980,671	266,735,091	318,078,207
Financial liabilities held at fair value through profit or loss									
Interest bearing securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	303,174	386,139
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	75,123	3,337	-	-	208,563	57,125
Level 2		203	99	17,257	139,257	3,802	344	1,288,826	1,790,791
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	203	99	92,380	142,594	3,802	344	1,800,563	2,234,055

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10.5.1.1 Recurring fair value measurements

	Note	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust	
		30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$	30 June 2020 \$	30 June 2019 \$
Financial assets held at fair value through profit or loss							
Listed securities:							
Level 1		20,478,586	31,751,902	215,288,693	283,891,439	64,257,243	87,611,293
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Interest bearing securities:							
Level 1		-	-	-	-	26,819,784	36,407,273
Level 2		-	-	-	-	16,851,816	23,513,981
Level 3		-	-	-	-	-	-
Unlisted unit trusts:							
Level 1		-	-	-	-	-	-
Level 2		11,970,606	21,334,418	-	-	107,583,070	146,143,316
Level 3		63,754	63,422	-	-	20,273	20,168
Derivative assets:							
Level 1		-	-	-	-	-	96,227
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	32,512,946	53,149,742	215,288,693	283,891,439	215,532,186	293,792,258
Financial liabilities held at fair value through profit or loss							
Interest bearing securities held on short position:							
Level 1		-	-	-	-	-	-
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Derivative liabilities:							
Level 1		-	-	-	-	-	26,783
Level 2		-	-	-	-	-	-
Level 3		-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	26,783

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.

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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, a listed equity held in OptiMix Wholesale Australian Share Trust was reclassified from Level 1 to Level 3 due to suspension of trading by the Australian Securities Exchange (ASX).

There was no reclassification of security from Level 3 to Level 1.

There were no transfers between Level 1 to Level 2 and Level 2 to Level 3 of the fair value hierarchy during the financial year ended 30 June 2020.

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:

6. ANZ Listed Property Trust Fund											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	53,259	-	53,259	-	-	51,861	-	51,861
Total gains or losses in profit or loss*		-	-	279	-	279	-	-	1,398	-	1,398
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	53,538	-	53,538	-	-	53,259	-	53,259
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	279	-	279	-	-	1,398	-	1,398

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

15. OnePath Wholesale Diversified Credit Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	-	(115,617)	(115,617)	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	-	(7,411)	(7,411)	-	-	-	(3,244)	(3,244)
Purchases		-	-	-	(35,466)	(35,466)	-	-	-	(112,373)	(112,373)
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	(158,494)	(158,494)	-	-	-	(115,617)	(115,617)
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	(7,411)	(7,411)	-	-	-	(3,244)	(3,244)

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

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10.5.2 Movements of Level 3 securities

17. OptiMix Wholesale Australian Fixed Interest Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	-	(55,165)	(55,165)	-	-	-	(61,910)	(61,910)
Total gains or losses in profit or loss*		-	-	-	(11,242)	(11,242)	-	-	-	(70,460)	(70,460)
Purchases		-	-	-	-	-	-	-	-	(37,928)	(37,928)
Sales		-	-	-	66,407	66,407	-	-	-	115,133	115,133
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	-	-	-	-	-	-	(55,165)	(55,165)
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	-	-	-	-	-	(17,237)	(17,237)

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

19. OptiMix Wholesale Australian Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	3,834	-	3,834	-	-	3,734	-	3,734
Total gains or losses in profit or loss*		(900,072)	-	20	-	(900,052)	-	-	100	-	100
Purchases		338,830	-	-	-	338,830	-	-	-	-	-
Sales		(284,077)	-	-	-	(284,077)	-	-	-	-	-
Transfers in/out of Level 3		1,886,883	-	-	-	1,886,883	-	-	-	-	-
Closing balance	10.5.1.1	1,041,564	-	3,854	-	1,045,418	-	-	3,834	-	3,834
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		22,629	-	20	-	22,649	-	-	100	-	100

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

21. OptiMix Wholesale Global Emerging Markets Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	-	-	-	3,618	-	-	-	3,618
Total gains or losses in profit or loss*		-	-	-	-	-	336	-	-	-	336
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	(3,954)	-	-	-	(3,954)
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
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.

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10.5.2 Movements of Level 3 securities

23. OptiMix Wholesale Global Smaller Companies Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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*		(86,315)	-	-	-	(86,315)	-	-	-	-	-
Purchases		100,576	-	-	-	100,576	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	14,261	-	-	-	14,261	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		(86,315)	-	-	-	(86,315)	-	-	-	-	-

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

24. OptiMix Wholesale International Fixed Interest Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	-	-	-	-	-	-	(16,295)	(16,295)
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	(1,062)	(1,062)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	17,357	17,357	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
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.

25. OptiMix Wholesale Property Securities Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
		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		-	-	63,422	-	63,422	-	-	61,758	-	61,758
Total gains or losses in profit or loss*		-	-	332	-	332	-	-	1,664	-	1,664
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	63,754	-	63,754	-	-	63,422	-	63,422
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	332	-	332	-	-	1,664	-	1,664

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

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10.5.2 Movements of Level 3 securities

		27. Tax Effective Income Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2020					Financial assets & liabilities at fair value through profit or loss 30 June 2019				
	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		-	-	20,168	-	20,168	-	-	19,639	(23,766)	(4,127)
Total gains or losses in profit or loss*		-	-	105	-	105	-	-	529	(9,302)	(8,773)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	33,068	33,068	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	10.5.1.1	-	-	20,273	-	20,273	-	-	20,168	-	20,168
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	105	-	105	-	-	529	-	529

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

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	6. ANZ Listed Property Trust Fund		15. OnePath Wholesale Diversified Credit Trust	
				Fair Value \$	Fair Value \$	Fair Value \$	Fair Value \$
				30 June 2020	30 June 2019	30 June 2020	30 June 2019
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	53,538	53,259	-	-
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	(158,494)	(115,617)

Type	Valuation Approach	Key Unobservable Inputs	Range	17. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust	
				Fair Value \$	Fair Value \$	Fair Value \$	Fair Value \$
				30 June 2020	30 June 2019	30 June 2020	30 June 2019
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	-	1,045,418	3,834
Credit default swaps/Credit index swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	(55,165)	-	-

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10.5.3 Inputs used for Level 3 fair value measurement

Type	Valuation Approach	Key Unobservable Inputs	Range	23. OptiMix Wholesale Global Smaller Companies Share Trust		25. OptiMix Wholesale Property Securities Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2020	30 June 2019	30 June 2020	30 June 2019
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	14,261	-	63,754	63,422
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	27. Tax Effective Income Trust	
				Fair Value	Fair Value
				\$	\$
				30 June 2020	30 June 2019
Stale priced securities	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	20,273	20,168
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.

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10.5.4 Level 3 sensitivity analysis of unobservable inputs

Although the Responsible Entity of the Schemes believe 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 15% (2019: 10%) upwards (favourable) or downwards (unfavourable) would have the following effects on profit or loss:

Impact on fair value of Level 3 securities	6. ANZ Listed Property Trust Fund		15. OnePath Wholesale Diversified Credit Trust		17. OptiMix Wholesale Australian Fixed Interest Trust		19. OptiMix Wholesale Australian Share Trust	
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$
30 June 2020								
Listed securities	-	-	-	-	-	-	156,235	(156,235)
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	8,031	(8,031)	-	-	-	-	578	(578)
Derivative financial instruments	-	-	(23,774)	23,774	-	-	-	-
30 June 2019								
Listed securities	-	-	-	-	-	-	-	-
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	5,326	(5,326)	-	-	-	-	383	(383)
Derivative financial instruments	-	-	(11,562)	11,562	(5,516)	5,516	-	-
Impact on fair value of Level 3 securities	23. OptiMix Wholesale Global Smaller Companies Share Trust		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust			
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$		
30 June 2020								
Listed securities	2,139	(2,139)	-	-	-	-		
Interest bearing securities	-	-	-	-	-	-		
Unlisted unit trusts	-	-	9,563	(9,563)	3,041	(3,041)		
Derivative financial instruments	-	-	-	-	-	-		
30 June 2019								
Listed securities	-	-	-	-	-	-		
Interest bearing securities	-	-	-	-	-	-		
Unlisted unit trusts	-	-	6,342	(6,342)	2,017	(2,017)		
Derivative financial instruments	-	-	-	-	-	-		

10.5.5 Valuation processes

The Responsible Entity's Investment Management Committee (IMC) reviews valuations of the financial instruments.

On a monthly basis the Responsible Entity's Investment Valuation Forum provides valuation exceptions and reports to IMC.

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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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	3,851	3,995	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	4,701	4,760	4,701	4,760	4,701	4,760
	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	3,851	3,995	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	4,701	4,760	4,701	4,760	4,701	4,760
	9. Blue Chip Pool		10. OneAnswer - ANZ Cash Advantage		11. OneAnswer - ANZ Flexible Term Deposit Fund		12. OnePath Global Emerging Markets Pool	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	4,767	4,887	4,767	4,887	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	5,617	5,652	5,617	5,652	4,701	4,760
	13. OnePath Low Volatility Global Equities Index Pool		14. OnePath Sustainable Investments - Wholesale Australian Share Trust		15. OnePath Wholesale Diversified Credit Trust		16. OptiMix Global Listed Infrastructure Securities Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	3,851	3,995	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	4,701	4,760	4,701	4,760	4,701	4,760

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11. Auditor's remuneration

	17. OptiMix Wholesale Australian Fixed Interest Trust		18. OptiMix Wholesale Australian Inflation Linked Bonds Trust		19. OptiMix Wholesale Australian Share Trust		20. OptiMix Wholesale Enhanced Cash Trust	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	3,851	3,995	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	4,701	4,760	4,701	4,760	4,701	4,760
	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 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	3,851	3,995	3,851	3,995
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765	850	765
Total audit fees paid	4,701	4,760	4,701	4,760	4,701	4,760	4,701	4,760
	25. OptiMix Wholesale Property Securities Trust		26. Small Companies Pool		27. Tax Effective Income Trust			
	30 June 2020	30 June 2019	30 June 2020	30 June 2019	30 June 2020	30 June 2019		
	\$	\$	\$	\$	\$	\$		
KPMG								
- Financial statement audit Paid by Responsible Entity	3,851	3,995	3,851	3,995	4,767	4,887		
- Compliance and regulatory Paid by Responsible Entity	850	765	850	765	850	765		
Total audit fees paid	4,701	4,760	4,701	4,760	5,617	5,652		

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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 (OPFM) was a subsidiary of Australia and New Zealand Banking Group Limited (ANZ) up until 31 January 2020. Effective 1 February 2020 OPFM became a subsidiary of IOOF Holdings Limited (IOOF) and ANZ ceased to be a related party to the Schemes.

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	Date Resigned
S J Chapman	Independent Non-Executive Director, Chairman	Appointed 1 August 2011	Resigned 31 January 2020
A H Chonowitz	Independent Non-Executive Director	Appointed 1 March 2015	Resigned 31 July 2019
M A Da Silva	Executive Director	Appointed 31 January 2020	
L M Fricke	Independent Non-Executive Director	Appointed 7 September 2017	Resigned 31 January 2020
P G Mullin	Independent Executive Director	Appointed 1 March 2015	Resigned 31 January 2020
J Selak	Independent Non-Executive Director, Chairman	Appointed 31 January 2020	
M A Somerville	Independent Non-Executive Director	Appointed 31 January 2020	

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 employees and/or directors of other companies owned by IOOF. 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.

During the year there was no compensation paid directly by the Schemes to the Directors of the Responsible Entity. From 1 July 2019 to 31 January 2020, Directors compensation was paid by a subsidiary of Australia and New Zealand Banking Group Limited. Effective from 1 February 2020, Directors compensation was paid by IOOF Service Co Pty Ltd (a wholly owned subsidiary of IOOF Holdings Ltd, the ultimate parent company of OPFM).

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.

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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 at unit class level for the year ended 30 June 2020 are as follows:

	Total management fees paid and payable to the RE during the financial year	
	2020 \$	2019 \$
3. ANZ Cash Plus Fund	289,455	253,298
8. ANZ Private Global Equity Trust	2,167,031	2,139,836
14. OnePath Sustainable Investments - Wholesale Australian Share Trust - Pool Class†	-	-
14. OnePath Sustainable Investments - Wholesale Australian Share Trust - Wholesale Class	4,937	5,330
15. OnePath Wholesale Diversified Credit Trust - Pool Class†	-	-
15. OnePath Wholesale Diversified Credit Trust - Wholesale Class	4,930	5,807
17. OptiMix Wholesale Australian Fixed Interest Trust - Class A	22	177
17. OptiMix Wholesale Australian Fixed Interest Trust - Class B	5,844	6,770
17. OptiMix Wholesale Australian Fixed Interest Trust - Class C†	-	-
19. OptiMix Wholesale Australian Share Trust - Class A	1,497	1,736
19. OptiMix Wholesale Australian Share Trust - Class B	4,509	7,291
19. OptiMix Wholesale Australian Share Trust - Class C†	-	-
20. OptiMix Wholesale Enhanced Cash Trust - Class B	1,939	2,255
20. OptiMix Wholesale Enhanced Cash Trust - Class C†	-	-
22. OptiMix Wholesale Global Share Trust - Class A	197	1,798
22. OptiMix Wholesale Global Share Trust - Class B	14,997	19,336
22. OptiMix Wholesale Global Share Trust - Class C†	-	-
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class A	3,610	4,853
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class B	136,996	128,606
23. OptiMix Wholesale Global Smaller Companies Share Trust - Class C†	-	-
25. OptiMix Wholesale Property Securities Trust - Class A	7	182
25. OptiMix Wholesale Property Securities Trust - Class B	4,811	5,509
25. OptiMix Wholesale Property Securities Trust - Class C†	-	-
27. Tax Effective Income Trust - Pool Class†	-	-
27. Tax Effective Income Trust - Retail Class	3,417,830	3,909,693
27. Tax Effective Income Trust - Select Class	10,342	11,094
27. Tax Effective Income Trust - Wholesale Class	88,131	107,244

† This was a feeless class/scheme and any fees charged were indirect.

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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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
17. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ Australian Cash Fund	887,721	570,461	0.08	0.04	17,962,107	38,153,987	17,550,000	39,150,000	31,723	151,974	881,051	566,064
19. OptiMix Wholesale Australian Share Trust												
ANZ Australian Cash Fund	24,295,168	782,234	2.24	0.05	153,121,735	129,522,141	129,610,000	135,970,000	116,938	223,670	24,112,604	792,888
ANZ Select Leaders Pool	195,798,487	-	67.19	-	232,654,613	-	-	-	2,616,548	-	116,095,421	-
OnePath Australian Shares – Imputation Index Pool	-	114,532,236	-	66.41	37,561,814	23,178,906	136,115,654	192,746,150	20,782,547	27,673,284	-	109,362,457
OptiMix Australian Smaller Companies Trust	1,490	1,179	100.00	100.00	259	22,465,273	-	61,379,680	-	8,138,928	21,917	17,963
21. OptiMix Wholesale Global Emerging Markets Share Trust												
OnePath Global Emerging Markets Pool	63,584,789	77,325,913	50.74	50.32	8,943,405	5,334,252	16,960,000	14,200,000	2,320,803	1,640,083	68,104,929	76,499,710
22. OptiMix Wholesale Global Share Trust												
ANZ Australian Cash Fund	21,555,709	11,114,452	1.99	0.69	148,622,343	137,218,281	137,980,000	128,469,238	113,967	199,221	21,393,731	11,031,969
International Share Pool	184,708,907	224,061,824	50.33	55.36	17,898,509	6,265,790	73,800,000	55,200,000	2,053,220	3,097,788	85,458,921	112,801,839
OptiMix Wholesale Global Emerging Markets Share Trust	8,211	8,864	-	-	466	1,384	-	-	596	466	9,690	9,213
24. OptiMix Wholesale International Fixed Interest Trust												
ANZ Australian Cash Fund	391,220	617,867	0.04	0.04	8,521,865	26,084,776	8,750,000	27,310,000	20,939	82,361	388,280	613,302
Global Credit Pool	126,798,493	150,689,666	22.62	24.64	4,197,306	3,738,726	23,000,000	56,796,000	9,114,946	3,568,671	138,469,604	159,506,086
25. OptiMix Wholesale Property Securities Trust												
ANZ Listed Property Trust Fund	11,970,606	21,334,418	9.30	10.16	733,589	1,183,959	4,700,000	2,190,000	822,998	738,224	17,449,275	22,049,825
27. Tax Effective Income Trust												
ANZ Australian Cash Fund	19,205,791	25,367,877	1.77	1.58	20,573,987	37,509,554	26,740,000	12,100,000	237,695	251,012	19,061,471	25,180,450
Blue Chip Pool	88,377,279	120,775,439	24.43	24.58	19,628,227	125,981,090	32,700,000	10,500,000	5,742,843	4,001,079	100,233,221	112,947,336

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12.6 Units in the Schemes held by related parties

As at the reporting date, details of the unit holdings in the Schemes by related parties are set out in the table below. The related parties include IOOF Investment Management Limited (the Trustee for IOOF Portfolio Service Superannuation Fund), Oasis Fund Management Limited (the Trustee for Oasis Superannuation Master Trust), OnePath Custodians Pty Limited (the Trustee for Retirement Portfolio Service) and other schemes operated by OnePath Funds Management Limited.

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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
1. ANZ Australian Cash Fund												
ANZ OA OnePath Active Growth Trust	250,831	149,043	0.02	0.01	552,176	805,740	450,000	680,000	2,038	5,967	248,946	147,942
ANZ OA OnePath Cash Trust	361,109	375,992	0.03	0.02	5,811	2,162,905	20,725	54,061,478	3,782	574,775	358,396	373,214
ANZ OA OnePath Conservative Trust	3,208,367	3,491,940	0.30	0.22	2,085,637	3,674,180	2,370,000	4,490,000	30,949	72,245	3,184,258	3,466,140
ANZ OA OnePath Income Trust	1,756,436	2,440,656	0.16	0.15	495,426	639,904	1,180,000	1,335,000	21,884	58,309	1,743,238	2,422,623
OneAnswer - Vanguard Conservative Index Trust	79,783,033	80,452,660	7.36	5.01	20,384,699	15,555,348	21,065,000	19,350,000	839,879	1,739,881	79,183,512	79,858,247
OnePath Capital Guaranteed Trust	89,377,131	129,236,423	8.25	8.06	40,418,696	74,743,378	80,300,000	61,950,000	1,230,830	2,755,174	88,707,137	128,281,578
OnePath Cash Trust	1,413,989	1,802,458	0.13	0.11	19,206	62,714	407,764	2,005,042	16,654	58,764	1,403,364	1,789,141
OnePath Wholesale Balanced Trust	7,471,272	3,971,396	0.69	0.31	27,997,514	25,662,066	24,500,000	29,500,000	94,264	154,205	7,415,130	4,932,840
OnePath Wholesale Capital Stable Trust	98,232,038	122,790,749	9.06	7.65	11,924,076	33,047,096	36,500,000	63,660,000	1,151,277	2,975,301	97,493,884	121,883,527
OnePath Wholesale High Growth Trust	124,337	300,904	0.01	0.02	703,889	301,779	880,000	210,000	3,402	1,927	123,403	298,681
OnePath Wholesale Index Balanced Trust	4,494,575	5,124,452	0.41	0.32	1,517,660	1,043,788	2,147,737	1,268,740	50,385	108,639	4,460,801	5,086,591
OnePath Wholesale Index Conservative Trust	2,569,776	3,031,734	0.24	0.19	506,776	455,113	968,686	516,473	28,727	66,065	2,564,980	3,009,335
OnePath Wholesale Index Moderate Trust	1,154,367	1,428,618	0.11	0.09	324,424	240,520	598,818	624,699	13,793	33,415	1,145,692	1,428,274
OnePath Wholesale Managed Growth Trust	1,515,694	1,781,160	0.14	0.11	24,230,709	23,075,676	24,500,000	25,850,000	28,252	70,109	1,504,304	1,768,000
OptiMix Wholesale Australian Fixed Interest Trust	887,721	570,461	0.08	0.04	17,962,107	38,153,987	17,550,000	39,150,000	31,723	151,974	881,051	566,064
OptiMix Wholesale Australian Share Trust	24,295,168	782,234	2.24	0.05	153,121,735	129,522,141	129,610,000	135,970,000	116,938	223,670	24,112,604	792,888
OptiMix Wholesale Balanced Trust	6,126,973	936,045	0.57	0.06	16,026,218	14,579,994	10,830,000	14,750,000	27,830	79,579	6,080,932	929,129
OptiMix Wholesale Conservative Trust	102,568	250,832	0.01	0.02	1,001,441	1,006,685	1,150,000	1,150,000	1,035	6,383	101,798	248,979
OptiMix Wholesale Global Share Trust	21,555,709	11,114,452	1.99	0.69	148,622,343	137,218,281	137,980,000	128,469,238	113,967	199,221	21,393,731	11,031,969
OptiMix Wholesale Growth Trust	1,697,380	187,763	0.16	0.01	3,506,286	4,960	2,000,000	500,000	6,865	3,980	1,684,626	186,375
OptiMix Wholesale High Growth Trust	192,633	41,529	0.02	-	500,868	4,154	350,000	1,100,000	896	2,023	191,186	41,222
OptiMix Wholesale International Fixed Interest Trust	391,220	617,867	0.04	0.04	8,521,865	26,084,776	8,750,000	27,310,000	20,939	82,361	388,280	613,302
OptiMix Wholesale Moderate Trust	4,174,977	996,221	0.39	0.06	13,529,689	22,685,438	10,350,000	27,770,000	30,127	75,462	4,143,605	988,861
Tax Effective Income Trust	19,205,791	25,367,877	1.77	1.58	20,573,987	37,509,554	26,740,000	12,100,000	237,695	251,012	19,061,471	25,180,450
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	698,386,375	1,189,163,295	64.46	74.14	826,854,241	1,273,646,070	1,317,573,209	83,476,570	9,474,934	6,320,821	693,312,446	1,180,647,650
OnePath Life Limited#	-	-	-	-	-	731,032,677	-	1,946,108,005	-	18,966,795	-	-
2. ANZ Australian Industrial Equities Fund												
ANZ Equity Trust No 1	35,246,760	37,747,196	8.78	7.69	1,866,851	3,128,144	450,762	582,362	1,485,880	1,795,794	28,222,675	27,170,374
ANZ OA OnePath Australian Share Trust	70,765,319	83,550,961	17.63	17.01	3,966,073	7,495,918	8,757,887	9,614,394	3,088,104	4,102,343	56,662,985	60,139,853
Australian Share Trust	121,539,187	133,793,644	30.29	27.24	6,930,820	11,803,593	5,667,688	4,840,884	5,188,857	6,403,108	97,318,478	96,304,460
OnePath Wholesale Australian Share Trust	173,759,499	236,050,603	43.30	48.06	11,574,168	24,187,822	52,990,755	70,657,288	8,010,622	12,253,812	139,132,164	169,908,862
3. ANZ Cash Plus Fund												
ANZ Private International Fixed Interest Fund	-	-	-	-	-	2,494	-	270,313	-	1,811	-	-
6. ANZ Listed Property Trust Fund												
ANZ OA OnePath Income Trust	192,209	274,518	0.15	0.13	39,492	17,531	57,000	100,000	11,341	10,128	280,179	283,732
ANZ OA OnePath Property Securities Trust	102,622,474	164,903,989	79.72	78.51	5,961,921	9,509,995	25,440,923	28,675,115	6,834,903	5,834,411	149,590,402	170,438,648
OnePath Capital Guaranteed Trust	13,003,692	21,748,346	10.10	10.35	1,698,284	2,100,358	5,700,000	8,100,000	803,603	803,895	18,955,181	22,478,284
OnePath Wholesale Capital Stable Trust	935,329	1,782,190	0.73	0.85	717,607	726,812	1,200,000	2,050,000	53,209	93,065	1,363,408	1,842,642
OptiMix Wholesale Property Securities Trust	11,970,606	21,334,418	9.30	10.16	733,589	1,183,959	4,700,000	2,190,000	822,998	738,224	17,449,275	22,049,825

§ Effective 1 February 2020, Retirement Portfolio Service's RSE Licensee, OnePath Custodians Pty Limited, became a wholly owned subsidiary of IOOF.

In the comparative period, OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

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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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
9. Blue Chip Pool												
ANZ OA OnePath Blue Chip Imputation Trust	224,802,781	310,767,172	62.13	63.24	15,703,985	20,809,193	52,665,990	62,417,490	14,929,893	18,439,116	254,960,402	290,624,687
ANZ OA OnePath Income Trust	323,977	372,029	0.09	0.08	98,376	26,822	110,082	159,373	18,288	24,298	367,439	347,916
OnePath Capital Guaranteed Trust	34,553,968	42,581,473	9.55	8.67	2,253,633	2,711,609	2,650,000	6,473,406	2,204,934	2,601,062	39,189,433	39,821,539
OnePath Wholesale Capital Stable Trust	13,739,862	16,903,280	3.80	3.44	880,441	1,228,380	1,200,000	8,210,585	861,464	1,093,135	15,583,084	15,807,687
Tax Effective Income Trust	88,377,279	120,775,439	24.43	24.58	19,628,227	125,981,090	32,700,000	10,500,000	5,742,843	4,001,079	100,233,221	112,947,336
10. OneAnswer - ANZ Cash Advantage												
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	878,599,312	628,038,546	87.64	83.87	394,866,795	637,580,981	144,306,031	9,542,435	5,844,064	2,215,207	878,599,312	628,038,547
OnePath Life Limited#	-	-	-	-	-	51,600,962	-	654,170,416	-	7,607,497	-	-
12. OnePath Global Emerging Markets Pool												
ANZ OA OnePath Global Emerging Markets Share Trust	61,727,439	76,342,562	49.26	49.68	2,616,275	4,362,486	11,780,971	6,631,307	2,286,217	1,648,506	66,115,544	75,526,865
OptiMix Wholesale Global Emerging Markets Share Trust	63,584,879	77,325,913	50.74	50.32	8,943,405	5,334,252	16,960,000	14,200,000	2,320,803	1,640,083	68,104,929	76,499,710
13. OnePath Low Volatility Global Equities Index Pool												
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	986,930,645	1,085,652,819	100.00	100.00	159,728,199	1,146,529,739	173,834,350	38,668,237	88,616,492	83,578,153	336,445,227	339,679,437
OnePath Life Limited#	-	-	-	-	-	450,319,052	-	1,340,366,039	-	17,271,094	-	-
14. OnePath Sustainable Investments - Wholesale Australian Share Trust												
ANZ OA OnePath Sustainable Investments - Australian Share Trust	1,045,315	982,636	5.12	4.50	305,844	107,585	150,807	464,861	38,117	50,151	733,063	638,241
OnePath Sustainable Investments - Australian Share Trust	1,758,791	1,789,003	8.62	8.20	438,045	207,326	317,773	1,953,666	75,773	115,945	1,233,412	1,161,993
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)†	152,747	95,981	0.70	0.40	75,250	7,586	973	36,595	5,841	4,242	99,952	57,139
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	17,170,254	18,681,401	84.08	85.59	3,247,169	18,939,302	3,458,281	1,496,026	696,931	458,520	12,038,072	12,130,742
OnePath Life Limited#	-	-	-	-	-	3,312,214	-	20,924,121	-	380,124	-	-
15. OnePath Wholesale Diversified Credit Trust												
OnePath Diversified Credit Trust	811,181	941,238	1.61	1.55	59,619	64,126	186,357	848,940	12,449	11,298	817,846	943,597
OnePath Wholesale Diversified Fixed Interest Trust	45,858,687	55,450,410	91.14	91.20	1,126,564	2,081,959	10,463,689	8,685,833	742,066	499,852	46,235,415	55,589,384
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	2,654,547	3,288,777	5.28	5.43	265,370	3,502,832	885,640	335,631	42,612	486	2,676,356	3,309,792
OnePath Life Limited#	-	-	-	-	-	345,941	-	3,916,675	-	29,976	-	-
16. OptiMix Global Listed Infrastructure Securities Trust												
ANZ OA OnePath Active Growth Trust	1,658,348	1,962,824	1.30	1.27	6,844	115,524	184,000	55,000	2,287	21,281	3,019,885	3,317,056
ANZ OA OnePath Conservative Trust	1,229,663	1,454,303	0.96	0.94	5,071	87,522	136,000	73,000	1,696	16,009	2,239,241	2,457,687
OnePath Wholesale Balanced Trust	13,487,508	16,001,433	10.54	10.38	355,795	1,014,776	1,908,000	1,670,000	18,601	182,611	24,561,028	27,041,476
OnePath Wholesale High Growth Trust	1,613,791	1,911,082	1.26	1.24	6,664	112,984	181,000	62,000	2,226	20,783	2,938,746	3,229,615
OnePath Wholesale Managed Growth Trust	28,653,331	33,790,834	22.40	21.91	417,825	2,105,501	3,436,000	2,900,000	39,517	380,948	52,178,300	57,104,513
OptiMix Wholesale Balanced Trust	30,607,813	38,067,643	23.93	24.69	132,738	2,281,344	5,142,000	1,750,000	42,212	417,836	55,737,452	64,332,068
OptiMix Wholesale Conservative Trust	4,960,036	5,848,971	3.88	3.79	320,395	344,015	840,000	160,000	6,841	63,386	9,032,326	9,884,415
OptiMix Wholesale Growth Trust	23,839,314	28,861,128	18.64	18.72	100,636	1,749,521	3,314,000	1,660,000	32,878	319,272	43,411,878	48,773,601
OptiMix Wholesale High Growth Trust	9,731,000	11,690,024	7.61	7.58	40,762	687,279	1,235,000	315,000	13,420	126,651	17,720,349	19,755,449
OptiMix Wholesale Moderate Trust	12,127,329	14,619,117	9.48	9.48	50,975	875,086	1,622,000	655,000	16,725	160,334	22,084,113	24,705,444
17. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	2,461,819	3,387,593	0.70	0.77	364,024	158,366	1,232,596	1,023,924	191,660	182,450	2,455,230	3,285,920
ANZ OA OnePath Conservative Trust	6,652,862	7,975,320	1.89	1.82	448,121	373,749	1,588,297	1,994,771	498,336	436,665	6,635,056	7,735,953

† Effective 1 February 2020, Oasis Superannuation Master Trust's RSE Licensee, Oasis Funds Management Limited, became a wholly owned subsidiary of IOOF.

§ Effective 1 February 2020, Retirement Portfolio Service's RSE Licensee, OnePath Custodians Pty Limited, became a wholly owned subsidiary of IOOF.

In the comparative period, OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

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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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
17. OptiMix Wholesale Australian Fixed Interest Trust												
ANZ OA OptiMix Australian Fixed Interest Trust	1,031,928	1,117,647	0.29	0.25	194,128	123,857	250,908	996,208	75,786	66,273	1,029,166	1,084,103
OnePath Wholesale Balanced Trust	37,251,644	47,785,235	10.57	10.90	2,572,327	2,151,545	12,168,909	8,818,468	2,775,027	2,572,962	37,151,943	46,351,033
OnePath Wholesale Managed Growth Trust	39,727,681	56,986,164	11.27	12.99	4,053,223	2,962,727	20,265,659	7,000,000	3,118,285	3,006,028	39,621,352	55,275,810
OptiMix Australian Fixed Interest Trust	3,394,919	3,621,203	0.96	0.83	561,496	285,111	690,919	1,504,670	247,757	197,542	3,385,832	3,532,007
OptiMix Wholesale Balanced Trust	82,782,695	102,007,161	23.49	23.26	8,744,082	4,410,512	25,685,000	12,150,000	6,299,472	5,406,536	82,561,132	98,945,569
OptiMix Wholesale Conservative Trust	52,992,165	61,338,750	15.04	14.00	8,734,957	2,768,140	15,602,659	7,511,065	3,889,798	3,265,899	52,850,335	59,545,072
OptiMix Wholesale Growth Trust	19,092,753	27,085,516	5.42	6.18	1,665,282	1,192,759	9,150,000	4,750,000	1,504,112	1,434,607	19,041,653	26,272,585
OptiMix Wholesale Moderate Trust	62,702,353	78,652,364	17.79	17.94	4,304,554	3,424,617	18,634,803	9,972,907	4,689,899	4,184,171	62,534,534	76,291,732
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)†	-	-	-	-	-	201	-	33,184	-	407	-	-
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	44,102,727	48,124,062	12.50	10.98	8,885,078	49,294,123	11,642,550	2,525,644	3,267,016	1,224,708	43,943,862	46,693,749
OnePath Life Limited#	-	-	-	-	-	4,925,006	-	60,643,872	-	1,384,427	-	-
18. OptiMix Wholesale Australian Inflation Linked Bonds Trust												
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	1,558	1,548	100.00	100.00	78	1,543	-	-	78	-	1,700	1,615
OnePath Life Limited#	-	-	-	-	-	-	-	16,107	-	-	-	-
19. OptiMix Wholesale Australian Share Trust												
ANZ OA OptiMix Australian Share Trust	6,771,310	8,272,618	0.77	0.77	749,143	1,177,499	975,958	2,047,258	590,902	864,812	7,749,130	7,998,085
OptiMix Australian Share Trust	9,637,438	12,974,442	1.10	1.20	1,248,230	1,709,174	2,711,062	2,453,216	856,678	1,359,189	11,056,040	12,467,632
OptiMix Wholesale Balanced Trust	254,165,456	310,092,972	29.02	28.77	36,396,040	42,189,942	46,071,302	77,596,925	21,780,939	32,597,909	290,868,577	297,980,061
OptiMix Wholesale Conservative Trust	23,119,938	25,457,458	2.64	2.36	9,077,241	3,450,200	7,760,000	5,886,459	1,937,523	2,700,510	26,458,605	24,463,034
OptiMix Wholesale Growth Trust	179,362,328	221,058,157	20.48	20.51	22,730,688	29,918,392	31,600,000	54,527,359	15,427,658	23,118,375	205,263,398	212,423,141
OptiMix Wholesale High Growth Trust	86,700,592	106,928,210	9.90	9.92	9,680,454	13,873,025	13,327,552	19,245,415	7,596,249	11,089,303	99,220,713	102,751,360
OptiMix Wholesale Moderate Trust	66,003,315	79,981,653	7.54	7.42	11,007,257	10,835,100	13,014,527	19,365,541	5,621,903	8,405,445	75,534,616	76,857,394
Pooled Australian Share Fund	183,060,592	221,254,823	20.90	20.53	22,668,362	30,428,820	26,697,415	54,822,730	15,676,379	23,207,428	209,495,714	212,612,125
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)†	108,889	122,260	0.01	0.01	7,078	14,897	-	100,254	11,497	10,882	112,176	103,936
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	51,722,126	69,883,742	5.90	6.48	7,125,264	72,329,250	14,670,420	3,983,420	4,680,279	4,055,086	59,171,883	67,112,739
OnePath Life Limited#	-	-	-	-	-	13,029,492	-	86,931,920	-	5,398,759	-	-
20. OptiMix Wholesale Enhanced Cash Trust												
OptiMix Enhanced Cash Trust	277,670	781,095	1.25	3.43	152,317	316,927	655,381	204,759	4,221	15,836	280,378	788,340
OptiMix Wholesale Balanced Trust	2,617,532	2,382,474	11.74	10.46	236,317	143,196	-	3,000,000	28,284	105,975	2,643,055	2,404,571
OptiMix Wholesale Conservative Trust	11,511,328	11,287,768	51.65	49.54	228,893	482,550	-	8,650,000	127,277	363,026	11,623,573	11,392,464
OptiMix Wholesale Growth Trust	299,592	295,313	1.34	1.30	4,419	110,228	-	160,000	3,324	8,839	302,513	298,052
OptiMix Wholesale High Growth Trust	93,160	91,830	0.42	0.40	1,374	7,755	-	250,000	1,033	4,915	94,069	92,681
OptiMix Wholesale Moderate Trust	3,634,751	3,528,793	16.31	15.49	107,816	803,762	-	3,600,000	39,950	113,830	3,670,193	3,561,523
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	3,634,350	4,192,202	16.28	18.36	1,302,688	4,787,781	1,860,089	782,311	43,724	34,319	3,663,027	4,223,330
OnePath Life Limited#	-	-	-	-	-	478,444	-	6,003,994	-	79,619	-	-
21. OptiMix Wholesale Global Emerging Markets Share Trust												
ANZ OA OnePath Active Growth Trust	1,842,338	2,093,997	1.08	1.02	330,049	353,538	321,672	160,000	133,659	110,049	2,174,293	2,176,621
OnePath Wholesale Balanced Trust	6,494,141	8,467,167	3.81	4.14	1,094,987	1,536,435	2,250,000	1,313,000	444,987	7,664,262	8,801,258	
OnePath Wholesale High Growth Trust	1,538,661	1,782,849	0.90	0.87	263,697	356,678	287,965	216,300	111,628	93,697	1,815,899	1,853,196

† Effective 1 February 2020, Oasis Superannuation Master Trust's RSE Licensee, Oasis Funds Management Limited, became a wholly owned subsidiary of IOOF.

§ Effective 1 February 2020, Retirement Portfolio Service's RSE Licensee, OnePath Custodians Pty Limited, became a wholly owned subsidiary of IOOF.

In the comparative period, OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

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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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
21. OptiMix Wholesale Global Emerging Markets Share Trust												
OnePath Wholesale Managed Growth Trust	23,827,133	27,978,763	13.99	13.69	2,970,409	5,365,339	4,000,000	2,830,000	1,728,624	1,470,409	28,120,332	29,082,729
OptiMix Global Emerging Markets Share Trust	3,029,913	3,210,108	1.80	1.57	848,731	985,931	640,426	1,029,874	219,816	168,706	3,611,983	3,336,770
OptiMix Wholesale Balanced Trust	51,117,726	62,118,389	30.01	30.39	5,914,599	10,913,183	10,500,000	6,070,000	3,708,517	3,264,599	60,328,172	64,569,414
OptiMix Wholesale Global Share Trust	8,211	8,864	-	-	466	1,384	-	-	596	466	9,690	9,213
OptiMix Wholesale Growth Trust	31,737,009	41,523,353	18.63	20.32	2,182,238	7,382,711	7,950,000	4,710,000	2,302,474	2,182,238	37,455,417	43,161,753
OptiMix Wholesale High Growth Trust	15,750,676	18,645,940	9.25	9.12	979,928	3,340,533	1,765,000	2,600,000	1,142,689	979,928	18,588,650	19,381,659
OptiMix Wholesale Moderate Trust	12,201,290	14,614,425	7.16	7.15	1,668,053	2,670,009	2,610,000	1,344,725	885,186	768,053	14,399,732	15,191,071
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	21,736,837	22,738,533	12.77	11.13	5,065,919	24,276,633	3,094,273	507,649	1,585,386	1,195,011	25,662,658	23,635,734
OnePath Life Limited#	-	-	-	-	-	5,888,347	-	26,418,670	-	62,444	-	-
22. OptiMix Wholesale Global Share Trust												
ANZ OA OnePath Active Growth Trust	3,047,658	3,896,094	0.53	0.47	1,002,418	446,068	1,160,000	2,063,677	740,944	527,614	3,801,669	3,933,799
ANZ OA OnePath Conservative Trust	2,289,843	2,332,431	0.39	0.28	1,430,810	277,686	954,500	1,262,329	551,243	315,234	2,856,366	2,355,004
ANZ OA OptiMix Global Share Trust	3,548,831	4,966,163	0.61	0.61	659,005	459,410	1,347,852	1,002,656	864,546	665,127	4,426,835	5,055,146
OnePath Wholesale Balanced Trust	19,624,253	25,063,359	3.38	3.05	7,727,751	3,564,571	8,431,000	12,672,854	4,772,371	3,420,823	24,479,425	25,305,911
OnePath Wholesale High Growth Trust	3,680,256	4,945,630	0.63	0.60	942,023	634,021	1,367,600	1,639,495	895,934	662,978	4,590,776	4,993,491
OnePath Wholesale Managed Growth Trust	52,748,201	62,544,598	9.10	7.61	22,695,356	9,391,188	20,550,000	18,903,000	12,738,683	8,432,610	65,798,462	63,149,877
OptiMix Global Share Trust	4,442,200	5,991,994	0.77	0.73	794,174	680,185	1,331,440	1,671,355	1,078,293	804,716	5,567,673	6,049,981
OptiMix Wholesale Balanced Trust	102,514,240	133,764,371	17.68	16.28	32,621,492	16,075,159	41,226,845	56,405,947	24,818,358	18,052,691	127,876,953	135,058,883
OptiMix Wholesale Conservative Trust	16,742,826	19,728,234	2.89	2.41	7,442,360	3,149,131	6,573,561	11,232,394	4,047,999	2,693,012	20,885,114	19,964,245
OptiMix Wholesale Global (Hedged) Share Trust	193,828,201	325,748,095	33.42	39.66	96,230,092	104,303,617	185,988,539	104,445,706	47,515,614	43,165,231	241,782,603	328,889,753
OptiMix Wholesale Growth Trust	66,821,084	87,128,134	11.52	10.61	17,427,816	9,807,339	23,016,300	32,045,746	16,183,908	11,757,075	83,353,071	87,971,321
OptiMix Wholesale High Growth Trust	39,104,489	51,809,871	6.74	6.31	8,687,407	5,911,391	12,435,900	14,826,385	9,500,639	6,966,814	48,779,203	52,311,264
OptiMix Wholesale Moderate Trust	32,885,366	42,633,626	5.67	5.19	11,854,253	5,693,241	14,166,971	23,227,897	7,963,913	5,806,566	41,021,427	43,046,215
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	32,553,026	42,518,005	5.58	5.16	6,103,951	48,144,578	8,604,027	4,077,335	7,942,895	5,084,818	40,371,471	42,778,239
OnePath Life Limited#	-	-	-	-	-	6,177,192	-	55,396,879	-	1,645,029	-	-
23. OptiMix Wholesale Global Smaller Companies Share Trust												
ANZ OA OnePath Active Growth Trust	1,061,782	998,989	0.99	0.93	165,263	488,008	49,000	745,000	38,552	119,524	1,495,250	1,347,439
ANZ OA OptiMix Global Smaller Companies Share Trust	1,776,927	1,953,828	1.67	1.85	222,537	762,222	330,261	732,920	64,910	227,757	2,502,350	2,668,648
OnePath Wholesale Balanced Trust	78,685	73,776	0.07	0.07	8,489	21,501	-	-	2,831	8,461	110,808	99,509
OnePath Wholesale High Growth Trust	1,115,863	1,152,109	1.05	1.08	132,567	411,649	108,000	279,500	41,345	134,991	1,571,409	1,553,967
OnePath Wholesale Managed Growth Trust	8,238,819	6,919,248	7.72	6.46	2,626,824	3,363,655	855,000	4,500,000	297,925	838,815	11,602,282	9,332,700
OptiMix Global Smaller Companies Share Trust	2,657,558	2,899,477	2.49	2.71	626,749	1,222,639	756,382	723,900	95,848	337,492	3,742,495	3,910,822
OptiMix Wholesale Balanced Trust	31,138,913	30,290,181	29.18	28.28	3,888,043	14,689,925	1,537,000	13,800,000	1,135,361	3,548,453	43,851,239	40,855,477
OptiMix Wholesale Growth Trust	22,540,307	23,014,338	21.12	21.49	2,642,974	9,443,836	2,053,000	9,050,000	827,092	2,701,863	31,742,290	31,041,396
OptiMix Wholesale High Growth Trust	11,570,058	11,641,852	10.84	10.87	1,539,717	4,626,613	992,000	4,650,000	425,391	1,367,252	16,293,484	15,702,561
OptiMix Wholesale Moderate Trust	236,580	174,906	0.22	0.16	70,126	201,918	-	-	7,979	20,060	333,163	235,913
IOOF Portfolio Service Superannuation Fund (wholly owned subsidiary of IOOF)†	87	-	-	-	-	-	-	-	2	-	98	-
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)‡	3,918,697	4,982,981	2.90	3.51	538,727	1,138,079	1,171,914	749,622	138,377	384,389	4,353,012	5,070,365
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	21,915,468	23,021,894	19.49	20.16	5,978,216	22,091,149	5,706,713	987,088	763,045	2,228,765	29,284,981	29,119,621

† Effective 1 February 2020, IOOF Portfolio Service Superannuation Fund and RSE Licensee, IOOF Investment Management Limited became a related party of the Scheme due to sale of OnePath P&I business. The period to date is from 1 February 2020 to 30 June 2020. Refer to Note 16 Significant events during the financial period.

‡ Effective 1 February 2020, Oasis Superannuation Master Trust's RSE Licensee, Oasis Funds Management Limited, became a wholly owned subsidiary of IOOF.

§ Effective 1 February 2020, Retirement Portfolio Service's RSE Licensee, OnePath Custodians Pty Limited, became a wholly owned subsidiary of IOOF.

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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	
	2020 \$	2019 \$	2020 %	2019 %	2020 \$	2019 \$	2020 \$	2019 \$	2020 \$	2019 \$	2020	2019
23. OptiMix Wholesale Global Smaller Companies Share Trust												
OnePath Life Limited#	-	-	-	-	-	6,564,997	-	22,699,073	-	206,033	-	-
24. OptiMix Wholesale International Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	2,204,238	2,704,181	0.88	0.89	572,604	487,294	963,218	576,000	183,593	72,604	2,421,981	2,848,569
ANZ OA OnePath Conservative Trust	5,703,011	6,831,991	2.28	2.25	573,431	389,164	1,437,955	1,371,800	475,009	183,431	6,266,375	7,196,781
OnePath Wholesale Balanced Trust	28,959,474	35,691,030	11.58	11.75	958,265	1,475,439	6,405,000	14,170,000	2,412,059	958,265	31,820,198	37,596,732
OnePath Wholesale Managed Growth Trust	33,625,695	39,525,834	13.44	13.01	1,061,225	1,650,837	5,410,000	16,204,000	2,800,713	1,061,225	36,947,366	41,636,294
OptiMix Wholesale Balanced Trust	66,306,608	79,978,773	26.50	26.33	3,647,343	3,964,244	14,360,000	37,290,000	5,522,734	2,147,343	72,856,620	84,249,195
OptiMix Wholesale Conservative Trust	45,339,441	54,083,148	18.13	17.81	7,102,073	3,756,446	13,840,441	12,400,000	3,776,360	1,452,073	49,818,239	56,970,888
OptiMix Wholesale Growth Trust	21,652,269	27,003,897	8.66	8.89	725,025	1,157,936	5,280,038	12,050,000	1,803,436	725,025	23,791,160	28,445,755
OptiMix Wholesale Moderate Trust	46,342,201	57,903,739	18.53	19.06	1,554,652	2,369,422	11,100,000	22,140,000	3,859,881	1,554,652	50,920,055	60,995,478
25. OptiMix Wholesale Property Securities Trust												
ANZ OA OptiMix Property Securities Trust	2,060,636	3,141,515	6.23	5.88	104,497	161,840	448,093	613,324	112,396	105,013	3,185,674	3,584,913
OptiMix Property Securities Trust	3,094,939	4,946,447	9.43	9.22	239,652	252,437	962,114	933,979	170,422	163,823	4,823,927	5,620,951
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)†	9,121	12,112	0.03	0.02	98	668	-	18,973	1,744	324	12,798	12,523
Retirement Portfolio Service (wholly owned subsidiary of IOOF)‡	24,048,233	39,621,086	72.60	73.55	2,296,104	39,573,036	8,907,074	1,648,690	1,352,491	385,664	37,143,850	44,822,391
OnePath Life Limited#	-	-	-	-	-	2,886,731	-	46,370,096	-	1,110,302	-	-
26. Small Companies Pool												
Emerging Companies Trust	190,383,807	256,294,820	100.00	100.00	35,987,035	25,352,814	57,450,875	33,915,623	39,726,251	37,011,200	332,298,675	364,631,312
27. Tax Effective Income Trust												
ANZ OA OnePath Tax Effective Income Trust	30,495,637	39,480,885	15.45	14.58	1,864,817	1,906,770	5,488,395	8,693,051	1,861,899	1,934,375	23,763,568	26,120,942
IOOF Portfolio Service Superannuation Fund (wholly owned subsidiary of IOOF)†	5,306,495	-	2.19	-	84,358	-	880,747	-	159,635	-	3,372,445	-
Oasis Superannuation Master Trust (wholly owned subsidiary of IOOF)‡	3,431,312	4,500,326	1.38	1.33	331,186	349,048	829,436	1,358,509	193,179	177,854	2,128,209	2,389,850
OnePath Life Limited#	-	-	-	-	-	8,033,119	-	107,993,965	-	3,941,663	-	-
Retirement Portfolio Service (wholly owned subsidiary of IOOF)§	57,571,708	84,521,752	28.96	31.15	4,973,443	87,881,376	21,768,042	6,496,173	3,630,823	1,370,326	44,557,780	55,803,475

† Effective 1 February 2020, IOOF Portfolio Service Superannuation Fund and RSE Licensee, IOOF Investment Management Limited became a related party of the Scheme due to sale of OnePath P&I business. The period to date is from 1 February 2020 to 30 June 2020. Refer to Note 16 Significant events during the financial period.

‡ Effective 1 February 2020, Oasis Superannuation Master Trust's RSE Licensee, Oasis Funds Management Limited, became a wholly owned subsidiary of IOOF.

§ Effective 1 February 2020, Retirement Portfolio Service's RSE Licensee, OnePath Custodians Pty Limited, became a wholly owned subsidiary of IOOF.

In the comparative period, OnePath Life Limited (OPL) ceased to be a related party of the Schemes as at 31 May 2019. The related party transactions between OPL and the Schemes until 31 May 2019 are detailed in the above table. As at the reporting date, the details of unit holdings of OPL is not disclosed as it is no longer a related party.

Financial Report
Notes to the Financial Statements
for the financial year ended 30 June 2020

12.7 ANZ Securities - Related party investments

OnePath Funds Management Limited was a subsidiary of ANZ up until 31 January 2020. Effective 1 February 2020, OPFM became a subsidiary of IOOF and ANZ ceased to be a related party to the Schemes.

The Schemes' holdings in ANZ issued securities, investments or accounts and income received from such investments for the financial period up to 31 January 2020 are set out in table below:

Name of entity	2020		2019	
	Value as at	Income received/ receivable	Value as at	Income received/ receivable
	31 January 2020 \$	31 January 2020 \$	30 June 2019 \$	30 June 2019 \$
1. ANZ Australian Cash Fund				
Interest bearing securities	159,770,664	-	170,632,555	-
2. ANZ Australian Industrial Equities Fund				
Listed equities	22,452,667	683,241	25,590,673	1,578,150
3. ANZ Cash Plus Fund				
Cash and cash equivalents	7,358	33	7,322	101
Interest bearing securities	14,982,117	99,642	24,840,245	170,258
4. ANZ Enhanced Yield Fund				
Cash and cash equivalents	974	4	969	566
Interest bearing securities	19,568,238	258,055	8,033,094	547,313
5. ANZ Fixed Income Fund				
Cash and cash equivalents	6,191	28	6,161	85
Interest bearing securities	6,732,185	114,039	6,226,527	196,650
9. Blue Chip Pool				
Listed equities	27,349,445	1,085,483	37,292,971	2,085,997
10. OneAnswer - ANZ Cash Advantage				
Cash and cash equivalents	750,431,786	3,949,342	748,845,177	11,705,765
11. OneAnswer - ANZ Flexible Term Deposit Fund				
Cash and cash equivalents	2,936,983	8,323	2,996,636	36,210
14. OnePath Sustainable Investments - Wholesale Australian Share Trust				
Listed equities	1,106,022	34,375	1,177,203	71,413
15. OnePath Wholesale Diversified Credit Trust				
Interest bearing securities	408,540	11,743	1,410,765	41,385
17. OptiMix Wholesale Australian Fixed Interest Trust				
Cash and cash equivalents	849	198	75,578	1,038
Interest bearing securities	4,904,105	61,020	3,682,105	109,045
19. OptiMix Wholesale Australian Share Trust				
Listed equities	45,506,518	1,274,469	60,218,194	3,453,628
20. OptiMix Wholesale Enhanced Cash Trust				
Interest bearing securities	2,988,694	-	2,982,903	-
27. Tax Effective Income Trust				
Listed equities	-	-	-	78,229

Financial Report
Notes to the Financial Statements
for the financial year ended 30 June 2020

12.8 IOOF Securities - Related party investments

As at reporting date, the Schemes' holdings in IOOF listed ASX securities effective from 1 February 2020 are set out in the table below:

Name of entity	2020	
	Value as at 30 June 2020 \$	Income received/ receivable * 30 June 2020 \$
9. Blue Chip Pool		
Listed equities	5,664,199	216,040
19. OptiMix Wholesale Australian Share Trust		
Listed equities	3,669,612	99,385

* The income received/receivable is for the period 1 February 2020 to 30 June 2020.

13. Investment assets and liabilities of unconsolidated structured entities

The Schemes invest into other managed investment schemes in accordance with investment policies as outlined in the Schemes' Product Disclosure Statements. Investments of the Schemes into other managed investment schemes are classified as unconsolidated structured entities.

The tables below describe the types of investments of the underlying assets of other managed investments schemes (unconsolidated structured entities).

Investment Asset	Financial Statement Caption	6. ANZ Listed Property Trust Fund		17. 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 2020									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	71,506	1.18%	9,436,849	4.29%	1,406,785	2.21%
Equity	Financial assets held at fair value through profit or loss	53,538	100.00%	-	-	177,276,182	80.54%	62,178,036	97.79%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	5,968,152	98.82%	22,338,176	10.15%	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	11,032,287	5.01%	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	15,505	0.01%	(32)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		53,538	100.00%	6,039,658	100.00%	220,098,999	100.00%	63,584,789	100.00%
30 June 2019									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	33,014	0.22%	1,034,295	0.89%	317,887	0.41%
Equity	Financial assets held at fair value through profit or loss	53,259	100.00%	-	-	105,576,963	91.55%	75,934,831	98.20%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	14,722,849	99.78%	736,964	0.64%	1,073,201	1.39%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	7,964,138	6.91%	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	7,123	0.01%	(6)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		53,259	100.00%	14,755,863	100.00%	115,319,483	100.00%	77,325,913	100.00%

Financial Report
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for the financial year ended 30 June 2020

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		25. OptiMix Wholesale Property Securities Trust		27. Tax Effective Income Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2020									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	9,361,794	4.54%	(25,246,403)	(19.85%)	366,181	3.04%	5,305,729	4.93%
Equity	Financial assets held at fair value through profit or loss	177,092,345	85.85%	-	-	1,105,406	9.19%	79,047,987	73.46%
Fixed Interest	Financial assets held at fair value through profit or loss	19,819,382	9.61%	148,706,081	116.92%	-	-	17,658,752	16.41%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	10,562,773	87.77%	5,582,321	5.19%
Derivatives	Financial assets held at fair value through profit or loss	(694)	-	3,730,035	2.93%	-	-	8,554	0.01%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		206,272,827	100.00%	127,189,713	100.00%	12,034,360	100.00%	107,603,343	100.00%
30 June 2019									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	4,138,190	1.76%	(22,257,912)	(14.71%)	449,742	2.10%	5,621,826	3.85%
Equity	Financial assets held at fair value through profit or loss	217,614,363	92.53%	-	-	2,995,398	14.00%	109,876,304	75.17%
Fixed Interest	Financial assets held at fair value through profit or loss	10,471,279	4.45%	173,438,174	114.63%	-	-	23,899,782	16.35%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	2,962,134	1.26%	-	-	17,952,700	83.90%	6,758,182	4.62%
Derivatives	Financial assets held at fair value through profit or loss	(826)	-	127,270	0.08%	-	-	7,390	0.01%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		235,185,140	100.00%	151,307,532	100.00%	21,397,840	100.00%	146,163,484	100.00%

The above tables list the fair value and the percentage exposure to each investment asset as at 30 June 2020. 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 2020. 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. Custodian

JPMorgan Chase Bank, N.A. (Sydney Branch) (JPMorgan) (ABN 43 074 112 011) is the sole custodian for the majority 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).

The following Schemes have both JPMorgan Chase Bank, N.A. (Sydney Branch) (ABN 43 074 112 011) and OnePath Funds Management Limited (ABN 21 003 002 800) as custodians:

- 17. OptiMix Wholesale Australian Fixed Interest Trust
- 19. OptiMix Wholesale Australian Share Trust
- 21. OptiMix Wholesale Global Emerging Markets Share Trust
- 22. OptiMix Wholesale Global Share Trust
- 24. OptiMix Wholesale International Fixed Interest Trust
- 25. OptiMix Wholesale Property Securities Trust
- 27. Tax Effective Income Trust

Financial Report
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for the financial year ended 30 June 2020

15. Commitments and contingencies

There were no commitments or contingencies for the Schemes as at the reporting date (30 June 2019: Nil).

16. Significant events during the financial period

Sale of OnePath P&I business:

On 17 October 2017, Australia and New Zealand Banking Group Limited (ANZ), the ultimate parent company of OnePath Funds Management Limited (OPFM) (the Responsible Entity of the Schemes) announced the proposed sale of the OnePath Pensions and Investments (OnePath P&I) business to IOOF Holdings Limited and Australian Wealth Management Limited (IOOF).

On 9 December 2019, the Australian Prudential Regulation Authority (APRA) issued its approval for the OnePath P&I sale to IOOF. The sale of OnePath Funds Management Limited and transfer of ownership of the Responsible Entity of the Schemes to IOOF was completed on 31 January 2020. As a result, new Directors were appointed to OPFM Board effective 31 January 2020. In addition, the registered office and principal place of business of the Responsible Entity and the Schemes were changed from Level 23, 242 Pitt Street, Sydney, NSW 2000 to Level 6, 161 Collins Street, Melbourne, VIC 3000.

Effective 1 February 2020, ANZ ceased to be a related party to the Schemes. Refer to Note 12 Related parties for further detail.

As at 30 June 2020, OPFM continued to operate the Schemes and there have been no changes to the operations of the Schemes.

This significant event did not impact individual unitholder balances or units.

Coronavirus (COVID-19) pandemic impacts:

The Coronavirus has created market volatility and uncertainty for the global economy.

During the outbreak, OPFM has been taking steps to ensure that the principle activities of the Schemes align to PDSs and mandates; Valuations are reviewed on a regular basis with the latest market updates; Liquidity is monitored for funding of redemptions and performance is measured in accordance with the Schemes' investment objectives. In addition, there is no change in the Schemes' distribution policy to support all attributed amounts to unitholders with cash. Since March 2020, OPFM increased buy/sell spreads for certain Schemes to cover increased transaction costs associated with fluctuating markets. This change was taken to protect unitholders. Market conditions are being monitored closely and the buy/sell spreads of the Schemes have been adjusted in the following months where appropriate.

OPFM continues to operate the Schemes in accordance with the provisions of each Scheme's Constitution.

17. Likely developments and expected results of operations

The Schemes will continue to pursue their investment policies 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, especially in current and unexpected macroeconomic conditions as a result of COVID-19, past returns should not be used to predict future returns.

Further information has not been included in this report to avoid the disclosure of information that may result in unreasonable prejudice to the Schemes.

Financial Report
Notes to the Financial Statements
for the financial year ended 30 June 2020

18. Events subsequent to reporting date

Coronavirus (COVID-19) pandemic impacts:

Since 30 June 2020, the associated economic impacts of COVID-19, on macroeconomic conditions which may indirectly impact the Schemes, remain uncertain.

Market volatility:

Subsequent to the reporting date, market volatility has impacted the valuations of the Schemes. One Scheme, detailed in the table below, has had an increase in valuation of more than 10 percent in a unit class from reporting date to 4 September 2020.

Scheme	% Change
	%
7. ANZ Private Global Equities (Actively Hedged) Fund - Pool Class	10.59

No other significant event has 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 2020 or on the results and cash flows of the Schemes for the financial year ended on that date.

Financial Report

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. OnePath Global Emerging Markets Pool
13. OnePath Low Volatility Global Equities Index Pool
14. OnePath Sustainable Investments - Wholesale Australian Share Trust
15. OnePath Wholesale Diversified Credit Trust
16. OptiMix Global Listed Infrastructure Securities Trust
17. OptiMix Wholesale Australian Fixed Interest Trust
18. OptiMix Wholesale Australian Inflation Linked Bonds 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 Property Securities Trust
26. Small Companies Pool
27. 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 107 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 2020 and their performance for the financial year ended on that date.
 - 1.2 complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Regulations 2001*.

2. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 107 comply with International Financial Reporting Standards.
3. There are reasonable grounds to believe that the Schemes will be able to pay their debts as and when they become due and payable.

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



John Selak
Director

Melbourne

7 September 2020



Independent Auditor's Report

To the respective unitholders of the following 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
- OnePath Global Emerging Markets Pool
- OnePath Low Volatility Global Equities Index Pool
- OnePath Sustainable Investments - Wholesale Australian Share Trust
- OnePath Wholesale Diversified Credit Trust
- OptiMix Global Listed Infrastructure Securities Trust
- OptiMix Wholesale Australian Fixed Interest Trust
- OptiMix Wholesale Australian Inflation Linked Bonds 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 Property Securities Trust
- Small Companies Pool
- Tax Effective Income Trust

For the purpose of this report, the term Scheme and Schemes denote the individual and distinct entity for which the financial information is prepared and upon which our audit is performed. Each is to be read as a singular subject matter.

Opinions

We have audited each of the **Financial Reports** of the Schemes.

In our opinion, the accompanying Financial Report of each Scheme is in accordance with the *Corporations Act 2001*, including:

- giving a true and fair view of the Scheme's financial position as at 30 June 2020 and of its financial performance for the year ended on that date; and
- complying with *Australian Accounting Standards* and the *Corporations Regulations 2001*.

The respective **Financial Reports** of the individual Schemes comprise:

- Statement of Financial Position as at 30 June 2020;
- Statement of Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended;
- Notes including a summary of significant accounting policies; and
- Directors' Declaration made by the Directors of OnePath Funds Management Limited (the Responsible Entity).

The financial year is the 12 months ended on 30 June 2020.

Basis for opinions

We conducted our audits in accordance with *Australian Auditing Standards*. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinions.

Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audits of the Financial Reports* section of our report.

We are independent of the Schemes and the Responsible Entity in accordance with the *Corporations Act 2001* and the ethical requirements of the *Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audits of the Financial Reports in Australia. We have fulfilled our other ethical responsibilities in accordance with the Code.

Other Information

Other Information is financial and non-financial information in the issuer of the respective Schemes' annual reporting which is provided in addition to the Financial Reports and the Auditor's Report. The Directors of the Responsible Entity are responsible for the Other Information.

Our opinion on the Financial Reports does not cover the Other Information and, accordingly, we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audits of the Financial Reports, our responsibility is to read the Other Information. In doing so, we consider whether the Other Information is materially inconsistent with the Financial Reports or our knowledge obtained in the audits, or otherwise appears to be materially misstated.

We are required to report if we conclude that there is a material misstatement of this Other Information, and based on the work we have performed on the Other Information that we obtained prior to the date of this Auditor's Report we have nothing to report.



Independent Auditor's Report

Responsibilities of the Directors for the Financial Reports

The Directors of the Responsible Entity are responsible for:

- preparing the Financial Reports that gives a true and fair view in accordance with *Australian Accounting Standards* and the *Corporations Act 2001*;
- implementing necessary internal control to enable the preparation of a Financial Report that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and
- assessing each Scheme's ability to continue as a going concern and whether the use of the going concern basis of accounting is appropriate. This includes disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless they either intend to liquidate the respective Scheme or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audits of the Financial Reports

Our objective is:

- to obtain reasonable assurance about whether each of the Financial Reports as a whole is free from material misstatement, whether due to fraud or error; and
- to issue an Auditor's Report that includes our opinions.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with *Australian Auditing Standards* will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error. They are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Financial Reports.

A further description of our responsibilities for the audits of the Financial Reports is located at the Auditing and Assurance Standards Board website at:

http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf. This description forms part of our Auditor's Report.

KPMG

Andrew Reeves

Partner

Sydney
7 September 2020



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 following Schemes:

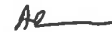
- ANZ Australian Cash Fund
- ANZ Australian Industrial Equities Fund
- ANZ Cash Plus Fund
- ANZ Enhanced Yield Fund
- ANZ Fixed Income Fund
- ANZ Listed Property Trust Fund
- ANZ Private Global Equities (Actively Hedged) Fund
- ANZ Private Global Equities Trust
- Blue Chip Pool
- OneAnswer - ANZ Cash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

I declare that, to the best of my knowledge and belief, in relation to the audit of the Schemes for the financial year ended 30 June 2020 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

KPMG



Andrew Reeves

Partner

Sydney
7 September 2020

CONTACT DETAILS FOR THE SCHEMES

CUSTOMER SERVICES

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 customer@onepath.com.au

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