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

AS AT 1 DECEMBER 2024

ANZ SMART CHOICE SUPER – QBE – 1940s

RETURN TARGET¹

CPI plus 2.26% per annum

RETURN²

Return for the year ended 30 June 2024 was 7.81%.

LEVEL OF INVESTMENT RISK³

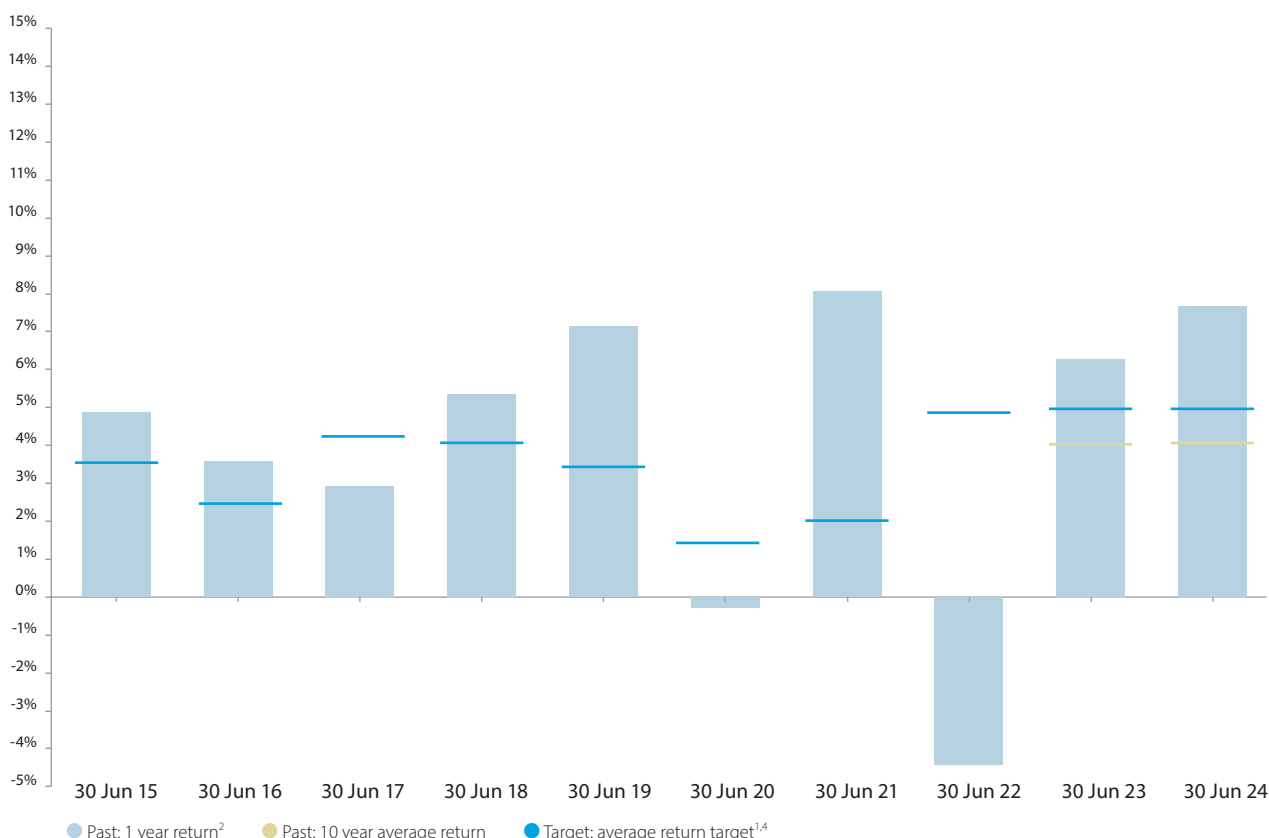
Medium

Negative returns expected in 2 to less than 3 out of every 20 years.

STATEMENT OF FEES AND OTHER COSTS⁴

\$495.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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2. Return represents the net return, of a 'representative member', after the deduction of administration fees, investment fees, charges and taxes. This will be lower than the published fund performance, which is after investment fees, charges and taxes only.

A 'representative member' is fully invested in the given investment option, does not incur any activity fees during a financial year and has an account balance of \$50,000 for the full financial year.

3. Level of investment risk represents the estimated number of years in a 20 year period that the RSE licensee estimates that negative net investment returns will be incurred.

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

ANZ SMART CHOICE SUPER - QBE - 1950s

RETURN TARGET¹

CPI plus 2.99% per annum

RETURN²

Return for the year ended 30 June 2024 was 9.13%.

LEVEL OF INVESTMENT RISK³

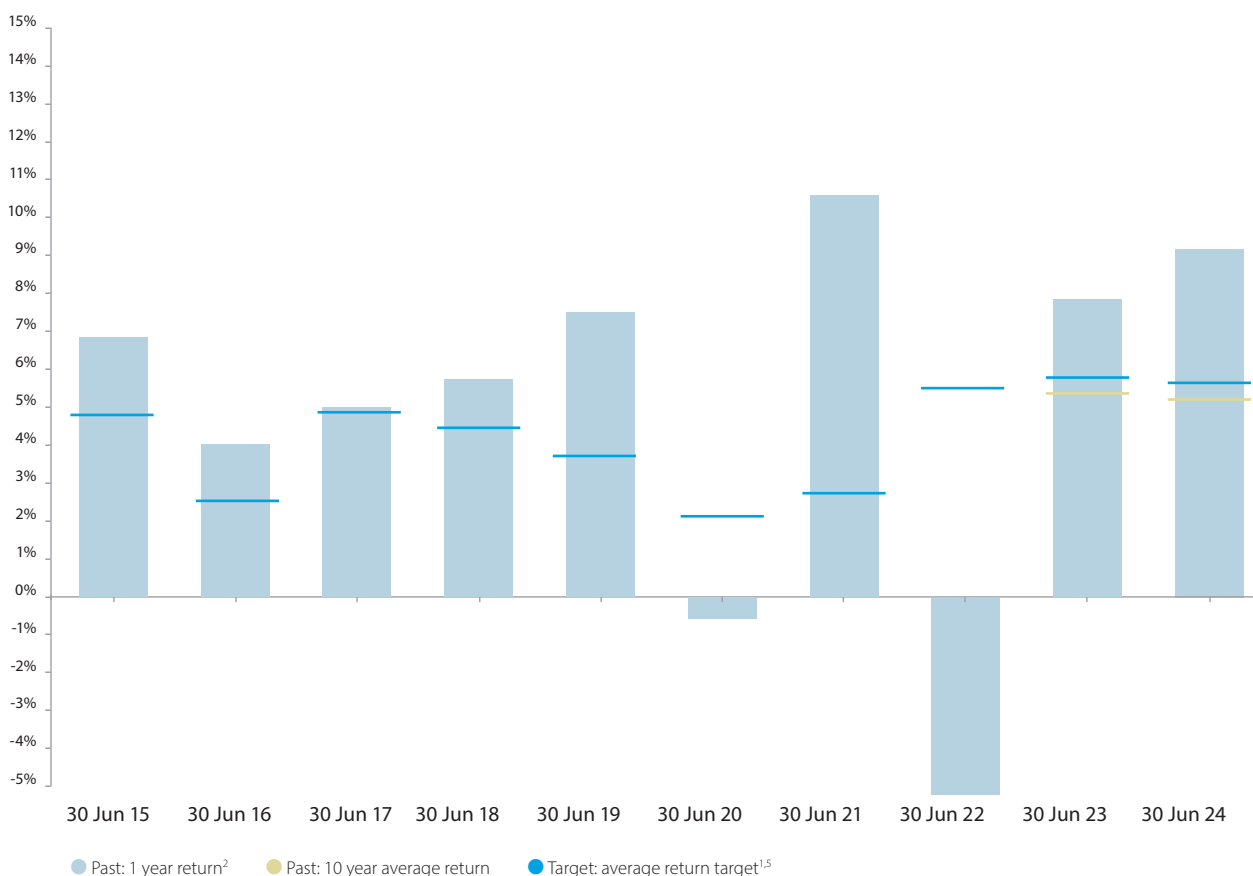
Medium to high

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$495.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1960s

RETURN TARGET¹

CPI plus 3.60% per annum

RETURN²

Return for the year ended 30 June 2024 was 10.72%.

LEVEL OF INVESTMENT RISK³

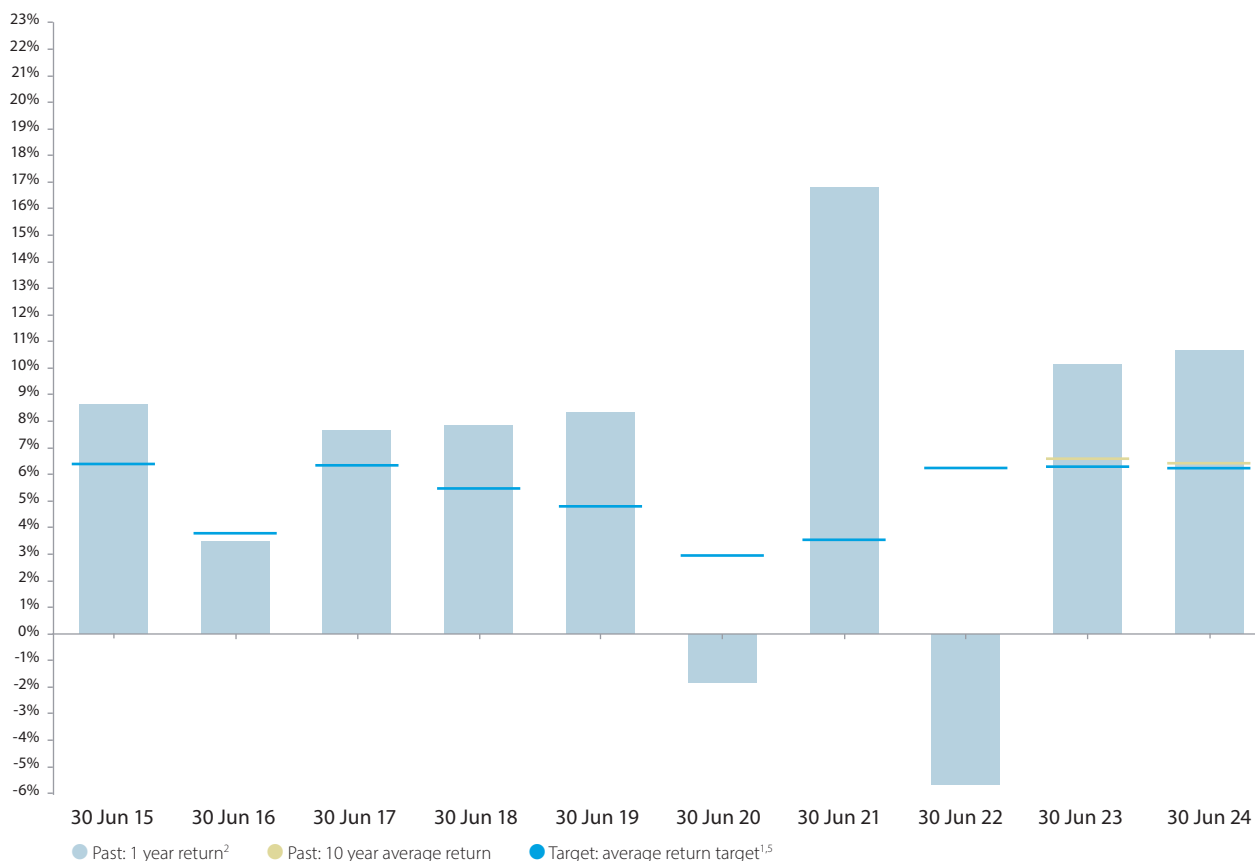
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$505.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1970s

RETURN TARGET¹

CPI plus 3.57% per annum

RETURN²

Return for the year ended 30 June 2024 was 10.41%.

LEVEL OF INVESTMENT RISK³

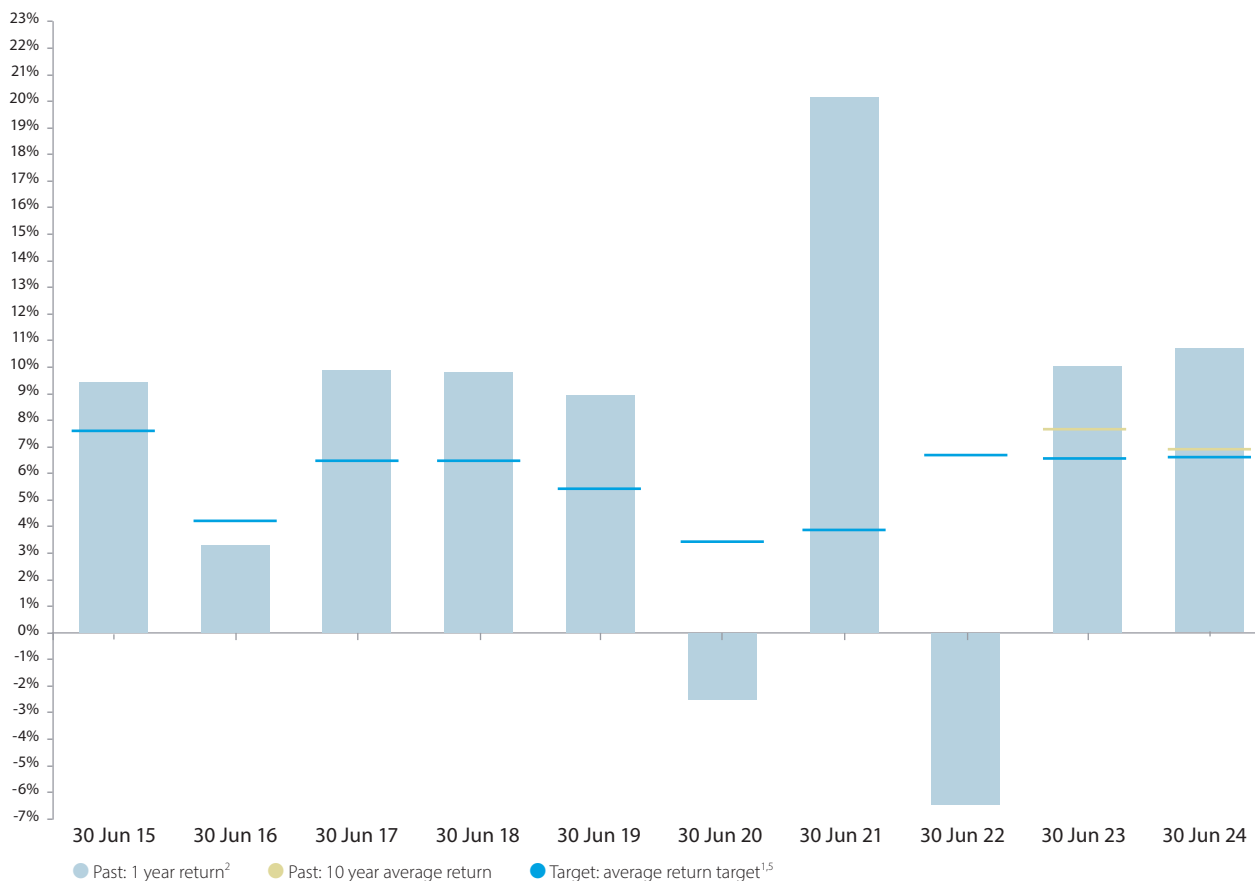
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$530.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER – QBE – 1980s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2024 was 10.90%.

LEVEL OF INVESTMENT RISK³

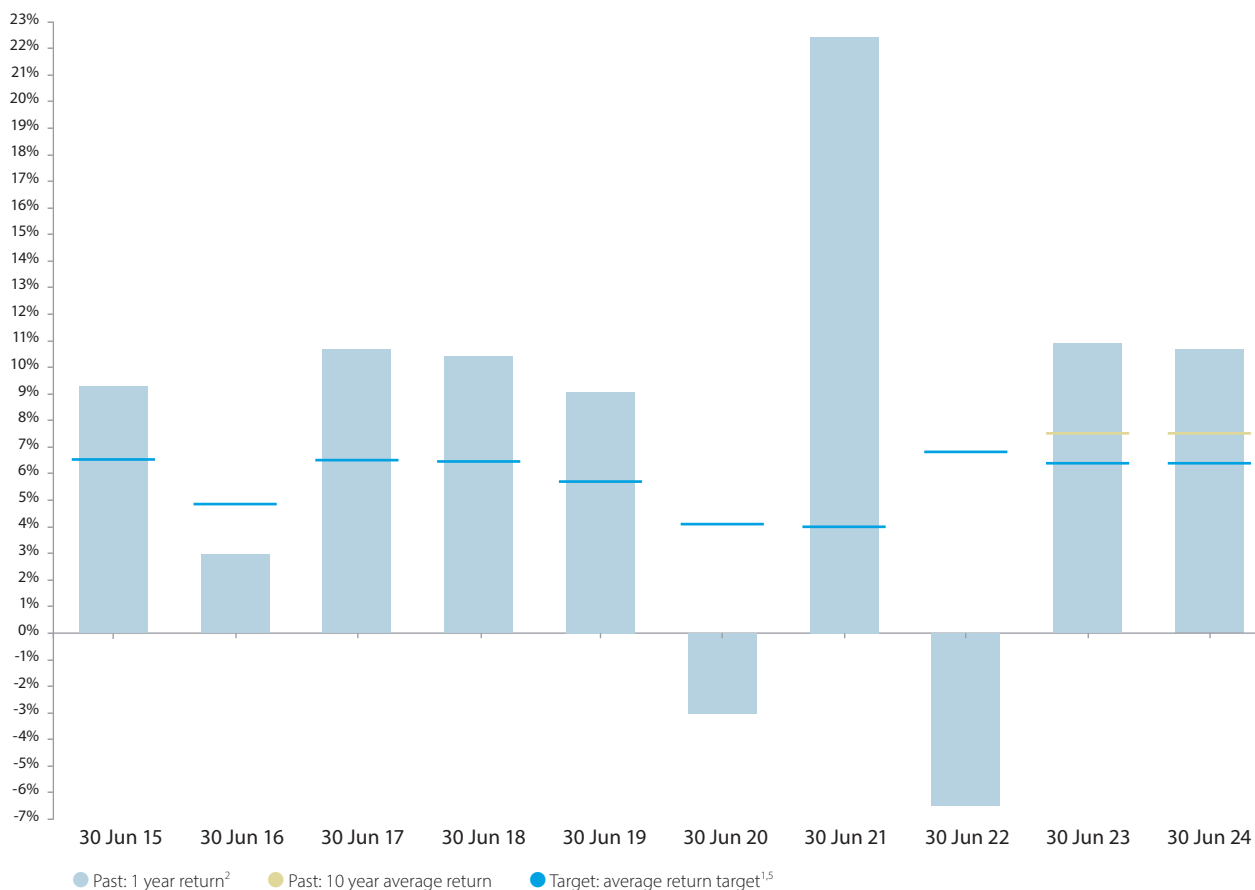
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$525.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 1990s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2024 was 10.87%.

LEVEL OF INVESTMENT RISK³

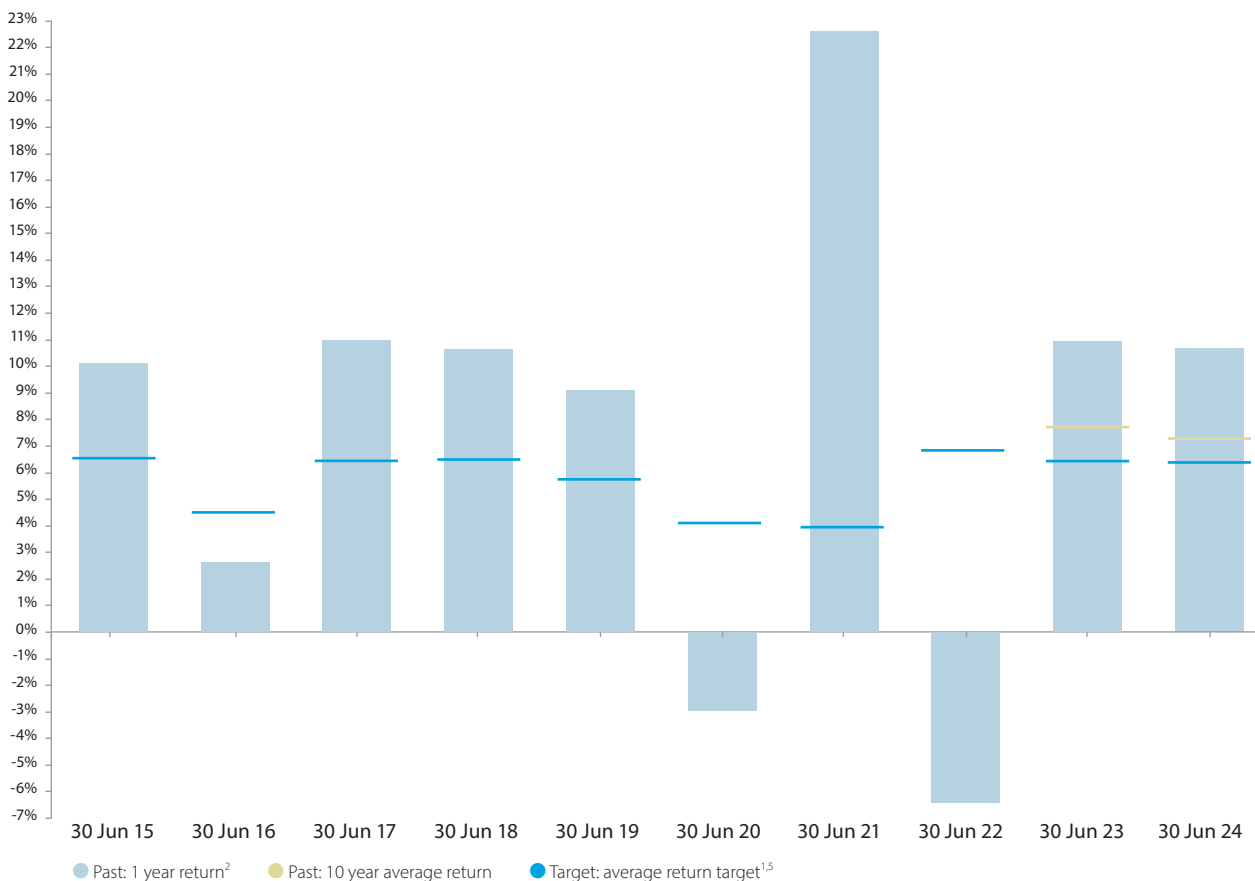
High

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

STATEMENT OF FEES AND OTHER COSTS⁴

\$525.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN



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ANZ SMART CHOICE SUPER - QBE - 2000s

RETURN TARGET¹

CPI plus 3.72% per annum

RETURN²

Return for the year ended 30 June 2024 was 10.76%

LEVEL OF INVESTMENT RISK⁴

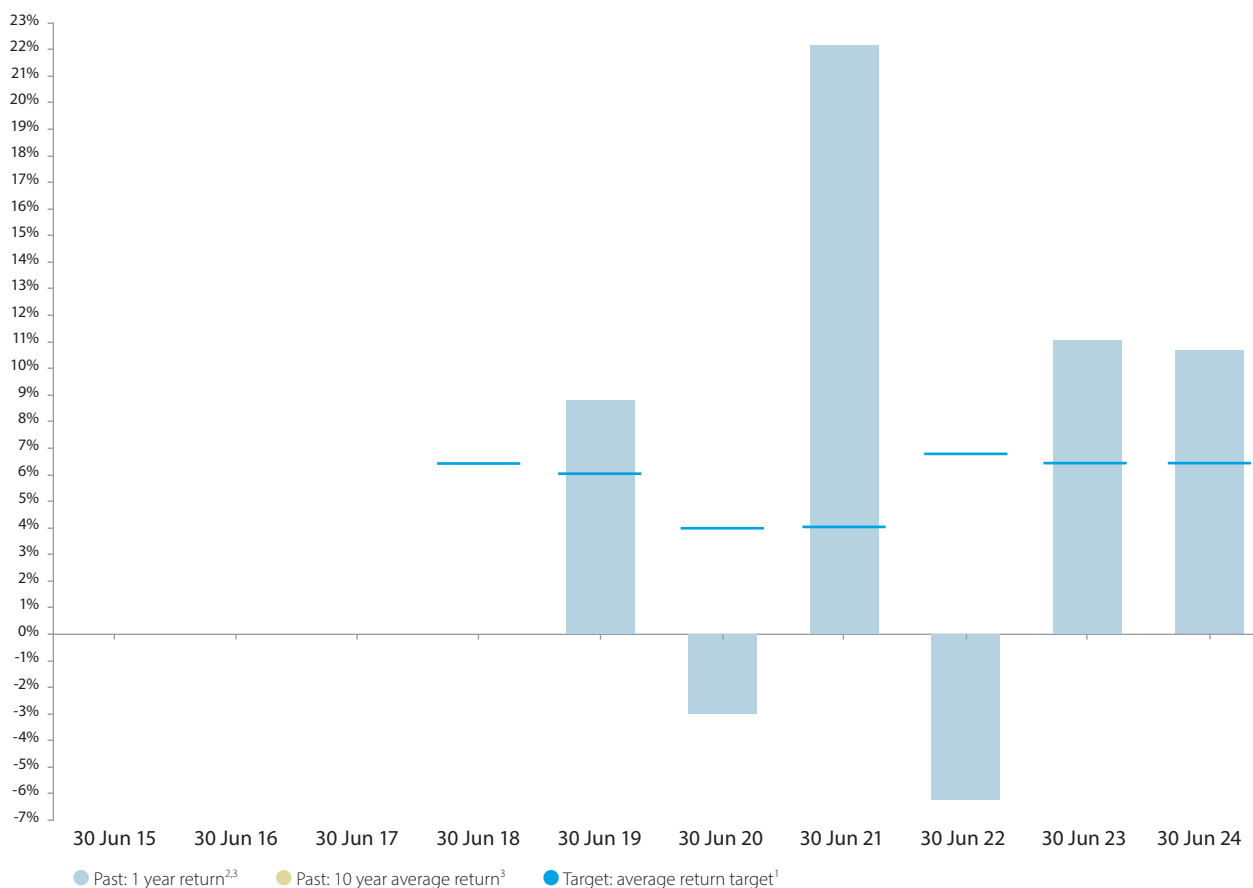
High

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

STATEMENT OF FEES AND OTHER COSTS⁵

\$525.00 per annum

COMPARISON BETWEEN RETURN TARGET AND RETURN³



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