



ANZ Product Disclosure Statements and Annual Reports

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

Issue date	Document	URL
13 April 2019	ANZ Smart Choice Super and Pension Product Disclosure Statement	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-pension-pds.pdf
13 April 2019	ANZ Smart Choice Super and Pension Additional Information Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-pension-aig.pdf
13 April 2019	ANZ Smart Choice Super and Pension Fees Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-pension-fees-guide.pdf
13 April 2019	ANZ Smart Choice Super for employers and their employees Product Disclosure Statement	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-employer-pds.pdf
13 April 2019	ANZ Smart Choice Super for employers and their employees Additional Information Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-employer-aig.pdf
13 April 2019	ANZ Smart Choice Super for employers and their employees Fees Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-employer-fees-guide.pdf
13 April 2019	ANZ Smart Choice Super for employers and their employees Insurance Guide – Standard Employer Plans	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-insurance-guide-standard-employer-plans.pdf
13 April 2019	ANZ Smart Choice Super for employers and their employees Insurance Guide – Tailored Employer Plans	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-insurance-guide-tailored-employer-plans.pdf
13 April 2019	ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees Product Disclosure Statement	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-qbe-pds.pdf
13 April 2019	ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees Additional Information Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-qbe-aig.pdf
13 April 2019	ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees Fees Guide	https://www.anz.com.au/content/dam/anzco/mau/documents/pdf/smart-choice-super-qbe-fees-guide.pdf

13 April 2019	ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees Insurance Guide	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/QBE-PDS-IBR.pdf
13 April 2019	ANZ Smart Choice EasyTransact Product Disclosure Statement	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/easytransact-pds.pdf
13 April 2019	ANZ Smart Choice Super Electronic Access Terms and Conditions	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/smart-choice-super-electronic-access-tc.pdf
13 April 2019	ANZ Smart Choice Super AMP Life Limited Insurance Guide Death and Total and Permanent Disablement Cover	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/AMP-Smith-and-Nephew-Insurance-Guide.pdf
13 April 2019	ANZ Smart Choice Super MLC Limited Insurance Guide Death and Total and Permanent Disablement Cover Income Protection Cover	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/MLC-Visy-Guide-Schedule.pdf
13 April 2019	ANZ Smart Choice Super MetLife Insurance Guide Death and Total and Permanent Disablement Cover Income Protection Cover	https://www.anz.com.au/content/dam/anzcomau/documents/pdf/MetLife-Competitive-Foods.pdf https://www.anz.com.au/content/dam/anzcomau/documents/pdf/MetLife-Death-TPD-Insurance-Guide-State-Street.pdf https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Metlife-Fiserv-Insurance-Guide.pdf https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Metlife-Microsoft-Insurance-Guide-Schedule.pdf

13 April 2019	<p>ANZ Smart Choice Super OnePath Life Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/OnePath-Life-Limited-Watpac-Insurance-Guide-Schedule.pdf</p> <p>https://www.wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/OnePath-Life-Limited-DiData-Insurance-Guide.pdf</p> <p>https://www.wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/OnePath-Life-Limited-Cisco-Insurance-Guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/OnePath-Life-FMG-Guide-and-Schedule.pdf</p> <p>https://www.wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/Toll-Insurance-Guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/AMP-Brighton-Grammar-Insurance-Guide-and-Schedule.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/OnePath-Life-Carter-Holt-Harvey-Insurance-Guide.pdf</p>
13 April 2019	<p>ANZ Smart Choice Super OnePath Life Limited Insurance Guide</p> <p>Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/PACT-Guide-and-Schedule.pdf</p>
13 April 2019	<p>ANZ Smart Choice Super AIA Australia Limited Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover Income Protection Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/AIA-Fluor-Insurance-Guide.pdf</p>
13 April 2019	<p>ANZ Smart Choice Super Hannover Life Re of Australasia Ltd Insurance Guide</p> <p>Death and Total and Permanent Disablement Cover</p>	<p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Stihl-insurance-guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Colgate-insurance-guide.pdf</p> <p>https://www.wealth.anz.com/content/dam/anzwealth/pdfs/superannuation/Hannover-OJI-Insurance-Guide.pdf</p> <p>https://www.anz.com.au/content/dam/anzcomau/documents/pdf/Medtronic-insurance-guide.pdf</p>

ANZ Annual Reports

No ANZ Annual Reports have been published under Retirement Portfolio Services as at 13 April 2019.

This information is current at **April 2019** but may be subject to change. The products set out in the table are issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346 and distributed or branded by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). OnePath Custodians is the issuer of the products but is not a Bank. Although these products are distributed or branded by ANZ, and except as set out in the issuer's contract terms (including the PDS), these products are not deposits or other liabilities of ANZ or its related group companies. None of them stands behind or guarantees the issuer of their products.

The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acquiring, disposing or deciding whether to continue to hold the product/s, investors should consider the relevant PDS, available at anz.com or by calling Customer Services on 13 12 87.