



OptiMix



OptiMix Multi-Manager Investing

Selecting from among the world's leading investment managers to provide the optimal investment mix in one simple solution.

The optimal investment mix in one simple solution

Investing is all about growing your wealth to meet your future needs. It's a simple enough goal, but it takes a high level of sophistication and experience to achieve the consistent performance most investors are looking for.

OptiMix is ANZ's multi-manager investment solution, giving you access to some of the world's best investment managers, selected and actively managed by our experienced investment team.

With OptiMix, it is easy to invest in a professionally-constructed and professionally-managed portfolio, to help you meet your financial goals.

What is a multi-manager fund?

Investment managers typically specialise in a particular asset class (e.g. shares, property securities, fixed interest or cash) and tend to have a specific style when it comes to how they invest, so they cannot be expected to outperform all the time.

A multi-manager fund offers you access to a number of underlying investment managers who perform differently in varying market conditions, within a single investment solution.



What are the benefits?

More consistent returns

When you invest in a multi-manager fund, you have exposure to a number of investment managers who have different but complementary investment styles and strategies. By bringing together investment managers that tend to perform differently in varying market conditions, multi-manager funds aim to achieve consistent, reliable returns.

You can choose between the following two types of multi-manager funds:

1. **Single sector funds:** allow you to diversify **within one asset class**, for example by providing exposure to multiple shares on the Australian share market;
2. **Multi sector funds:** allow you to diversify **across asset classes**, for example by providing exposure to Australian shares, global shares and fixed income.

By diversifying your investments in one or both of these ways, your portfolio is better positioned to weather periods of volatility because you are not relying on any particular type of investment or investment manager's style. This diversification may help you to achieve stronger, more consistent returns over the long term.

Less research required

A multi-manager approach allows you to invest in hundreds, even thousands, of individual securities without having to do the research and monitoring yourself.

Less paperwork

Under a multi-manager approach, all of the paperwork and administration is done for you. This means you only receive one consolidated performance report that covers every aspect of your portfolio.

The OptiMix advantage

There are some good reasons why OptiMix is a wise choice for your investments.

Active management of your investments

Using our quality investment process, we actively manage the OptiMix multi-manager funds at every stage, so you know your portfolio is best placed to take advantage of changing market conditions.

Some of the world's leading investment managers

The investment managers selected by our team for inclusion in the OptiMix multi-manager funds are highly talented and experienced and have a strong track record of performance. Please refer to page 10 for the current list of investment managers.

Years of experience in multi-manager investing

The first OptiMix multi-manager funds launched in 1988, making it one of the longest running investment solutions in the industry.

Multiple funds to choose from

OptiMix offers a comprehensive range of multi-manager funds with varying levels of risk and return, allowing you and your adviser to tailor your investments to your goals.

Our expertise, combined with the guidance of your financial adviser, helps you select the investments to suit your goals.

Our investment process

The ANZ Chief Investment Office (ANZ CIO) actively manages the OptiMix multi-manager funds to ensure they maintain the optimal mix of investment managers in all market conditions.



Our quality investment process includes:

1. Research

Our ANZ CIO develops a view of the global economic and investment market outlook, based on their research and the input of recognised independent experts from around the world.

2. Strategic asset allocation

Based on this research, and taking into account the investment objectives and investment time horizon of each fund, the ANZ CIO chooses the mix of asset classes that will enable each fund to meet its investment objectives, with the least possible amount of volatility.

3. Manager selection and portfolio construction

The ANZ CIO chooses the most appropriate investment managers for each fund based on their investment approach, experience, performance history and risk management approach.

The ANZ CIO blends investment managers with complementary investment styles to optimise the risk and return characteristics of our funds, helping you achieve more consistent returns.

4. Tactical asset allocation

The ANZ CIO may also take advantage of short-term market movements and mispricing opportunities by making tactical changes to the asset allocation in the OptiMix multi-sector funds.

5. Implementation

The ANZ CIO team allocates funds to each investment manager while carefully managing market exposure, currency hedging (where appropriate) and execution of tactical asset allocation.

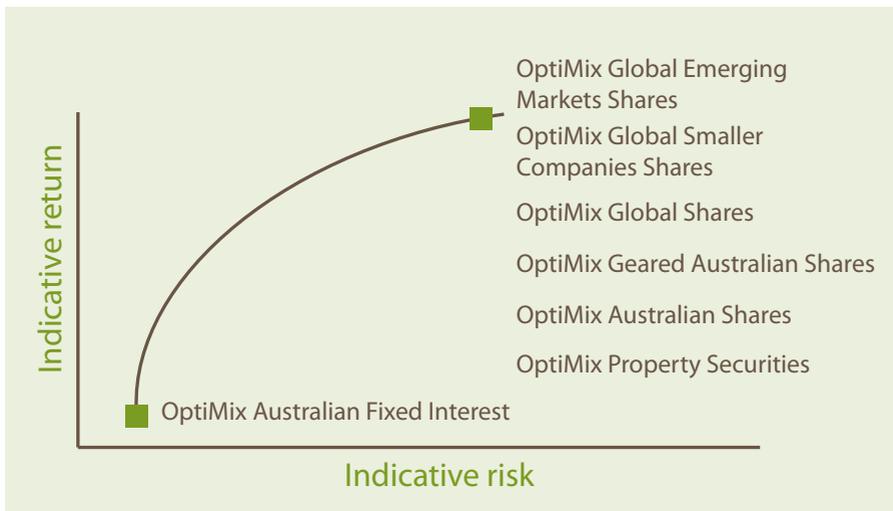
6. Review

The ANZ CIO team regularly monitors the economic and investment markets and the selected investment managers chosen to ensure their investment style and performance continue to meet ANZ CIO expectations.

The OptiMix multi-manager funds

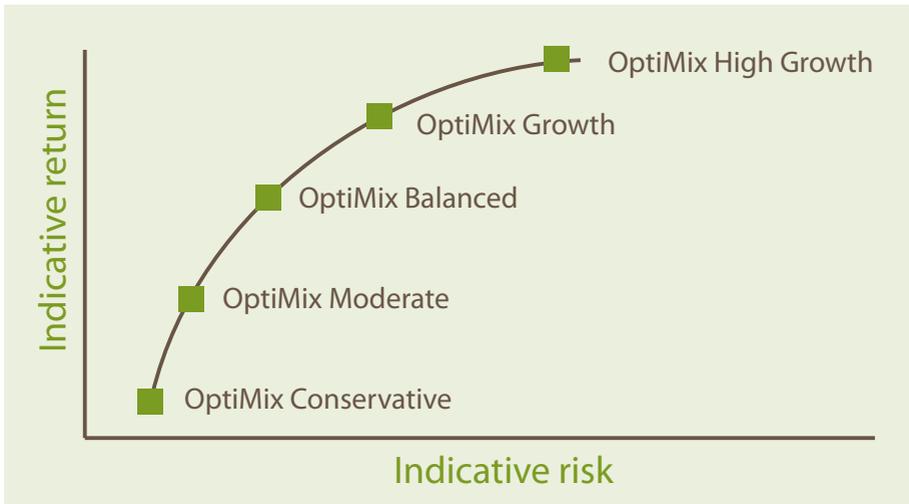
Single-sector funds

The OptiMix single-sector funds invest in one asset class only. They can be used as stand-alone investments or to complement our multi-sector funds.



Multi-sector funds

The multi-sector funds invest in a portfolio of Australian and international assets such as shares, property or bonds through a mix of investment managers in accordance with the OptiMix investment process.



Your financial adviser can help you choose the OptiMix multi-manager fund, or combination of multi-manager funds, that best suits your risk profile and investment timeframe.

The OptiMix investment managers

Below is a list* of the specialist investment managers for each of the asset classes in the OptiMix multi-manager funds.

		Growth asset classes					
Global	Global Shares						
	Global Emerging Markets						
	Global Smaller Companies						
	Global Property Securities						
Australian	Australian Shares						
	Australian Property Securities [^]						
	Australian Smaller Companies						
Alt	Alternative Growth [#]						
							

		Defensive asset classes	
Global	Global Fixed Interest		
Australian	Cash		
	Australian Fixed Interest		
Alt	Alternative Defensive [#]		
			

Where does your money go?

The OptiMix Diversification Calculator shows you how your money will be spread across the investment managers for each of the OptiMix funds. Check it out at onepath.com.au/Optimix/calculator

* As at February 2016

[^] While the OptiMix Diversified Trusts do not have a fixed allocation to Australian Property Securities, the portfolio may have exposure to a range of global and Australian property and property related securities as part of the International Property Securities allocation.

[#] Exposure to alternative assets is achieved through underlying swap arrangements provided by ANZ Wealth Alternative Investments Management Pty Ltd.

► Speak to your financial adviser to find out more about investing in the **OptiMix** multi-manager funds.

Customer Services

 133 665 8.30am to 6.30pm Mon to Fri (AEST)

 customer@onepath.com.au

 OneAnswer GPO Box 5306 Sydney NSW 2001

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Phone 133 665 8:30am to 6:30pm Mon to Fri (AEST)

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