

OPTIMIX MULTI-MANAGER MAP

Active at every stage of the process

Because no single manager outperforms all the time, the OptiMix strategy carefully selects the best managers from around the globe.

Diversifying the managers in each asset class helps mitigate the potential downside. And actively adjusting the allocation between different manager styles helps to optimise the return opportunities.

For investors this means lower volatility and more consistent returns over time.

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

Growth asset classes	
Global	International Shares   
	International Emerging Markets   
	International Smaller Companies  
	Listed Real Assets  
Australian	Australian Shares     
	Australian Property Securities*  
	Australian Smaller Companies 
Alt	Alternative Growth[#]        

* Australian Property Securities are not a part of the OptiMix Diversified Funds. These managers are invested through the OptiMix Australian Property Securities Trust.

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

The inclusion of a manager's name and logo in this flyer does not, and must not be taken to, constitute an endorsement, recommendation or statement of opinion of the manager about the OptiMix 'Manage the Manager' process or the OptiMix trusts. None of the managers listed in this flyer are, nor should they be taken to be, providing any financial product advice.

This flyer has been produced by OnePath Funds Management Limited (ABN 21 003 002 800 AFSL 238342) (OnePath Funds Management) as responsible entity for the suite of OptiMix trusts. The information in this flyer must not be reproduced without the prior written consent of OnePath Funds Management. OnePath Funds Management has a licence from Australia and New Zealand Banking Group Limited (ANZ) to use the OptiMix brand. The list of managers in this flyer is current as at December 2017. The managers may change at any time without prior notice. The information in this flyer is of a general nature and does not take into account an investor's objectives, financial situation or needs. Before acting on this information, an investor should consider its appropriateness, having regard to his or her objectives, financial situation and needs. Before acquiring, disposing of or deciding whether to continue to hold a financial product, an investor should consider the relevant Product Disclosure Statement (PDS) and any product updates issued in respect of that PDS, which are available free of charge at onepath.com.au. OnePath Funds Management is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit-taking institution (Bank) under the *Banking Act 1959* (Cth).

Although it is owned by ANZ, OnePath Funds Management is not a Bank. Except as described in the relevant PDS, an investment in an OptiMix trust is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees OnePath Funds Management or the capital or performance of an investment. Any investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.