ONEANSWER SINGLE-ASSET-CLASS FUNDS

AN INDIVIDUAL APPROACH TO INVESTING

GUIDE

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ISSUER AND MANAGER: ANZ NEW ZEALAND INVESTMENTS LIMITED



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ONEANSWER SINGLE-ASSET-CLASS FUNDS

GETTING STARTED



A copy of the OneAnswer Single-Asset-Class Funds product disclosure statement (PDS) is available at anz.co.nz/OA-documents or by calling 0800 736 034 or +64 9 356 4000.

SEEK ADVICE

We recommend you seek advice from a financial adviser. Financial advisers can provide you with guidance and support based on your personal financial situation. A financial adviser can provide you with a copy of their disclosure statement on request and free of charge.

You can find definitions of the terms used throughout the guide and PDS in the 'other material information' document available at anz.co.nz/OA-documents and on the offer register at disclose-register.companiesoffice.govt.nz (click 'Search for an offer' and search for 'OneAnswer Single-Asset-Class Funds').

WHY INVEST IN THE FUNDS?

You're in control

You choose which fund or funds to invest in, and how much to invest in each fund.

Choose from one or more of our nine single-asset-class funds* or from our Balanced Growth Fund.

Our funds can be:

- your total investment solution, or
- used as your individual asset class solution, along with other investments you might hold.

You can personalise your investment portfolio

You can:

- · create a personalised portfolio to complement your financial requirements
- choose a level of risk and expected return that suits you.

Investment knowledge and experience

Our experienced investment management team has a focus on long-term performance and follows a consistent and disciplined process for managing investments.

We also use some external fund managers who we believe are among the best in their class.



You can find out more about us, and our investment management team, at anz.co.nz/oneanswer

See page 8 for more information on how the funds are managed.

Serious about responsible investing

We don't just look at a company's financial performance, we also look at environmental, social and governance (ESG) factors, because we believe these factors are important drivers of long-term investment risks and returns.

See page 8 for more information about responsible investing.

Build a diversified portfolio

Each single-asset-class fund accesses a range of investments within its stated asset class. It's up to you to decide how you combine each fund to ensure diversification across asset classes.

We're trusted by more than 650,000 **New Zealanders**

We're proud to have been helping kiwis improve their financial wellbeing for over 30 years.

We manage over \$30 billion for a wide range of investors throughout New Zealand.



You can find out more about us at anz.co.nz/OA-anzinvestments

Award-winning investment management

ANZ Investments has a history of being recognised with numerous awards.

See anz.co.nz/OA-investmentawards for our full awards history, ratings and disclaimers.

Your adviser has choice

Your adviser is not an ANZ employee or agent. Your adviser can choose the OneAnswer Single-Asset-Class Funds or any other third-party funds.

You're always connected

You can track your investment in ANZ goMoney or ANZ Internet Banking. This will give you access to up-to-date information, including your investment balance, transactions and a summary of your investment performance.

If you hold an ANZ bank account, you can transfer any amount directly into your investment at any time through ANZ goMoney or ANZ Internet Banking.

If you're not an ANZ banking customer, you can visit your nearest ANZ branch to be set up with ANZ goMoney and ANZ Internet Banking. You'll need to provide proof of identity. See anz.co.nz/OA-myid for the full list of acceptable identity documents.

If you provide us your email address you'll also get regular, practical information and insights about your investment, helping you to make informed choices.

You can find helpful resources online

Our website has valuable information and resources that can help you manage your investment.

You'll also find the latest:

- fund performance
- fund unit prices
- fund fact sheets
- fund updates
- market information.

anz.co.nz/OA-investmentfundoptions





CASE STUDY: A TAILORED APPROACH, WITH THE BENEFIT OF ADVICE

Amy currently has a number of investments, including an investment property and \$100,000 invested in a mix of Australasian equities and New Zealand fixed interest assets. She also has an additional \$200,000 to invest.

Amy seeks advice from her financial adviser, David. After considering Amy's financial needs, goals and tolerance for risk, David suggests that given her current investments are concentrated in Australasia, it would be prudent to diversify by investing this money into funds that invest into overseas asset classes, such as international equities and international fixed interest.

David recommends she invests into the International Share Fund, the International Property Fund, the International Listed Infrastructure Fund and the International Fixed Interest Fund. He explains that each of these funds invests in a broad range of underlying assets offering Amy broad diversification within each asset class. David also explains that as each fund invests into a single asset class, it will have a different level of risk and return – it's important to get the right asset class mix across her investments.

Amy is comfortable as she knows she's received good financial advice, and that her investments are well diversified across asset classes in New Zealand, and also overseas.

We recommend that, like Amy, you talk to your financial adviser about the investment options available to you.

AMY'S PORTFOLIO



NEW INVESTMENT PORTFOLIO



International listed infrastructure





International fixed interest





A SNAPSHOT OF THE FUNDS

How do you join?

All you need to do is:

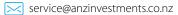
1. read the PDS

2. seek advice from your financial adviser

3. complete and send us an application form.

Remember to provide your email address, so we can keep you up-to-date on your investment.

If you have any questions, contact your financial adviser or contact us:



🚫 0800 736 034 or +64 9 356 4000

What are the funds?

A selection of nine funds* targeting specific asset classes.

The main asset classes include:

- Fixed interest: debt securities issued by entities such as governments, corporations, local authorities and banks (called issuers). The issuer generally pays a set (or fixed) interest rate for a set period of time.
- Equities: part-ownership of a company or similar entity. Equities include units and shares. Shareholders share any profits or losses of the relevant entity.
- Listed property: shares or units in listed property trusts or companies. Those trusts or companies own or invest directly in property.
- Listed infrastructure: shares in listed infrastructure companies. Those companies own or invest directly in infrastructure assets.

We also offer a multi-asset-class Balanced Growth Fund that invests in the above asset classes, cash and cash equivalents, and a very small allocation to alternative assets.

For more detail on the funds, see pages 10-13 of the PDS.

Flexible payment options

Invest as much or as little as you like

We don't have a minimum payment amount into our funds; it can be as big or as small as you like. We also don't have a required minimum balance.

You can make regular payments

You can set up regular fortnightly, monthly or guarterly payments straight from your bank account.

You can make lump sum payments

You can also make lump sum payments at any time.

Or, you can do both

The funds offer you the flexibility to make contributions on a regular basis, as well as adding a lump sum investment.

We don't charge any contribution, switching or establishment fees.

For more information about payment options, see pages 8 to 9 of the PDS.

You have flexibility to withdraw

You can usually request a withdrawal on any business day. You decide when and how much to withdraw.

The minimum lump sum withdrawal amount is \$500. For regular withdrawals, the minimum is \$100 per fund.

You can also set up a regular withdrawal to supplement your income or support your lifestyle.

Once your account balance reaches \$0, your account will close

We don't charge any fees for making a withdrawal or for closing your account.

For more information, see page 9 of the PDS.

Each fund has a maximum fee

The annual fund charge is the maximum total fee for your investment. The fee is a percentage of the net asset value of each fund, and is deducted from it.

You will not pay more than this fee.

For more information, see page 16 of the PDS.

Investing involves risks

Investing in the funds will involve taking some risk.

Your investment might not do as well as expected and you may not receive back the full amount you invested.

We recommend that you talk to your financial adviser about the investment options available to you.

Your investment is not guaranteed

Your investment in the funds is not guaranteed by anyone.



YOUR INVESTMENT IS MADE UP OF:



Your payments

The payments (less withdrawals) you make.

See pages 8 to 9 of the PDS.

Returns

Your investment can go up or down because of the performance of your fund.

Returns reflect gains or losses made when assets our funds invest in change in value or earn income.

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Fees

There is an annual fund charge that varies depending on the fund you're invested in.

It's deducted straight from the fund.

See page 16 of the PDS.



Taxes

Taxes (or tax rebates) that apply to your investment are automatically deducted from (or added to) your account at the prescribed investor rate (PIR) you provide us with.

In some instances, you may need to pay tax yourself.

See page 18 of the PDS.

Make sure you're on the right tax rate. Check your PIR. See page 18 of the PDS for more information.

HOW THE FUNDS ARE MANAGED

The single-asset-class funds invest into underlying funds that we manage. These underlying funds focus their investments on a specific asset class. We believe this management structure benefits you because it creates efficiencies and we have greater control of the overall cost to you.

Our multi-asset-class Balanced Growth Fund invests most of its assets into our underlying funds. The Balanced Growth Fund spreads its investment over hundreds of assets in local and international markets. Our investment management team monitors and adjusts the asset class allocation, depending on how they believe each will perform.

For more information about the Balanced Growth Fund, see pages 12 to 13 of the PDS.

Our selection and monitoring process

We use a combination of our investment management team and carefully selected external fund managers to manage the assets of the underlying funds. Our selection of external fund managers follows an extensive research process.

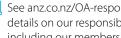
Once selected, the managers' performance, strategy and investment processes are monitored on a regular basis.

These managers may change from time to time. The current external fund managers can be found in the SIPO.

The current SIPO is available at anz.co.nz/OA-documents and on the offer register at disclose-register.companiesoffice.govt.nz (click 'Search for an offer' and search for 'OneAnswer Single-Asset-Class Funds').

Responsible investing

All of our funds invest in line with our Responsible Investment Framework. This framework sets out our approach to responsible investing and how we apply it to our investment activities.



See anz.co.nz/OA-responsibleinvesting for more details on our responsible investing approach including our memberships and certifications.

NEXT STEPS

You can find more information about the OneAnswer Single-Asset-Class Funds in the PDS. When you're ready to join the OneAnswer Single-Asset-Class Funds:



ANZ New Zealand Investments Limited is not an authorised deposit-taking institution (ADI) under Australian law and investments in the funds aren't deposits in or liabilities of ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited, or their subsidiaries (together 'ANZ Group'). ANZ Group doesn't stand behind or guarantee ANZ New Zealand Investments Limited. Investments in the funds are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group won't be liable to you for the capital value or performance of your investment.

Contact us

S 0800 736 034 or +64 9 356 4000

- service@anzinvestments.co.nz
- anz.co.nz/OA-investmentfundoptions

