

UNDERSTANDING YOUR ACCOUNT STATEMENT

Your statement is provided every six months and shows all money into and out of your account for a 12-month period. As well as an overall account summary, it lists individual transactions made (including contributions, withdrawals and tax). It also confirms the fund or funds you're in and provides other useful information to help you make the most of your investment.

This guide applies to:

- ANZ Investment Funds
- OneAnswer Multi-Asset-Class Funds
- OneAnswer Single-Asset-Class Funds

PAGE 1 OF YOUR ACCOUNT STATEMENT

1 These are some of your account details. Have this information on hand if you need to contact us. If any of the details are wrong or incomplete, please let us know. Also note, any changes you made recently to your investment or contact details may not be reflected.


2 This table shows the money that has moved in and out of your account for the period – for example, contributions and withdrawals. It also shows your investment return. See page 3 for explanations of each item.

3 This table lists all the funds you're invested in (within the scheme), and the number of units you hold in each fund. The balance is calculated by multiplying the number of units by the unit price, plus or minus any accruals.

The total of your fund balances may result in a 1 cent difference compared to the closing balance in your account summary. This is due to rounding.

The final column shows the annual fund charge as a percentage of the net asset value of each fund.

Continued on the next page.



15 April 2025

Mr AB Sample
2/41 Streetname Road
Sampletown

Investor number: 101010
Tax rate (PIR): 28%

1

It's important we hold the right information for you. Please contact us if any details are incorrect.


Account Statement
ANZ Investment Funds
From 1 April 2024 to 31 March 2025

2 **Your account summary**

Opening balance at 1 April 2024	\$28,337.05
Contributions	\$24,200.00
Withdrawals	-\$35,000.00
Investment return	\$808.34
Tax	-\$1.17
Annual fund charge	-\$206.22
Closing balance at 31 March 2025	\$18,138.00

Your account history

Compare your balance over time with your contributions (less any withdrawals). The difference is your investment return.



● Balance after fees and taxes ● Contributions less any withdrawals

3 **Your fund summary**

Fund	Units	Unit price	Accrual	Balance	Annual fund charge
Growth Fund	5,816.4449	\$3.1186	-\$1.17	\$18,138.00	1.03%

anz.co.nz/investmentfunds | service@anzinvestments.co.nz | 0800 736 034 (Mon to Sat, weekdays) | Int'l: +64 9 356 4000

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4 This chart shows your account balance since you joined the scheme.

The **dark blue** line is a total of all contributions made, less any withdrawals.

The **light blue** line is your total account balance, after fees and taxes have been deducted.

The gap between the two lines indicates how much your investment has earned after fees and tax. If your balance is higher than your contributions, the difference reflects investment gains; if your balance is lower than your contributions, the difference reflects investment losses.

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5 **If you're in one fund only:** This chart shows the fund you're in and the mix of assets the fund aims to hold over the long term. You can find more information about your fund, and the other funds in the scheme, on our website.

6 These messages and reminders can help you make the most of your investment.

7 This section lists all transactions into and out of your account over the period, by fund. The transactions are represented in units as well as a dollar amount. The number of units multiplied by the unit price equals the dollar amount. Note, you won't see your annual fund charge listed here as it is deducted from within the assets of the fund.

NOTE:
THE ORDER OF ITEMS ON YOUR STATEMENT MAY VARY DEPENDING ON HOW MANY FUNDS YOU'RE INVESTED IN.

15 April 2025

Investor number: 101010
Tax rate (PIR): 28%

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Account Statement

ANZ Investment Funds
From 1 April 2024 to 31 March 2025

Your account summary

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Compare your balance over time with your contributions (less any withdrawals). The difference is your investment return.

● Balance (after fees and taxes) ● Contributions less any withdrawals

Your fund summary

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Growth Fund	5,816,444.9	\$3.1186	-\$1.17	\$18,138.00	1.03%

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ANZ Investment Funds Account Statement

Investor number 101010

You're invested in this fund

Growth Fund

The mix of assets the fund generally intends to invest in is:

Visit anz.co.nz/investmentfunds/options for more details.

Responsible Investment Leader 2024

ANZ Investments is proud to be recognised as a **Responsible Investment Leader 2024**

Learn more: responsibleinvestment.org/responsible-investment-leaders

Messages from us

Keep track anytime with **ANZ goMoney and Internet Banking**

Track your performance, view documents and manage your investment online – even if you don't bank with ANZ. Find out more: anz.co.nz/manageinvestments

Thank you for investing with us.

Go to anz.co.nz/statementguide for more information about the terms used in this account statement.

Your account transactions

Date	Transaction	Units	Unit price	Total amount
02/04/2024	PIE Tax	-46.4492	\$3.0444	-\$141.41
22/04/2024	Investment	683.3869	\$2.9266	\$2,000.00
23/05/2024	Investment	660.8075	\$3.0266	\$2,000.00
24/06/2024	Investment	666.4889	\$3.0008	\$2,000.00
23/07/2024	Investment	656.8144	\$3.0450	\$2,000.00
25/07/2024	Withdrawal	-8,187.5942	\$3.0534	-\$25,000.00
22/08/2024	Investment	645.4528	\$3.0986	\$2,000.00
23/09/2024	Investment	636.4562	\$3.1424	\$2,000.00
24/09/2024	Investment	31.8684	\$3.1379	\$100.00
11/10/2024	Investment	31.5438	\$3.1702	\$100.00
22/10/2024	Investment	625.9781	\$3.1950	\$2,000.00
22/11/2024	Investment	625.0391	\$3.1998	\$2,000.00
09/12/2024	Withdrawal	-3,069.1793	\$3.2582	-\$10,000.00
23/12/2024	Investment	627.5691	\$3.1869	\$2,000.00
22/01/2025	Investment	615.1575	\$3.2512	\$2,000.00
24/02/2025	Investment	620.0974	\$3.2253	\$2,000.00
24/03/2025	Investment	638.6308	\$3.1317	\$2,000.00

These transactions are between you and ANZ New Zealand Investments Limited, the issuer and manager of the ANZ Investment Funds. Investment balances are subject to rounding and any graphs are illustrative only. We have used an estimate for the annual fund charge dollar amount. Go to anz.co.nz/fundcharge for more information. For further information and the product disclosure statement, go to anz.co.nz/investments or contact us. If you experience a problem with an ANZ product or service, please contact us and we'll try to resolve your concerns within five business days. Our complaints process is set out in full at anz.co.nz. If you're unhappy with our response, you can also contact the Banking Ombudsman Scheme, which provides a free, independent service to help consumers resolve problems with their bank. Call 0800 800 950 or visit bankombuds.org.nz.

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TERMS YOU MAY SEE ON YOUR ACCOUNT STATEMENT

Accrual: The amount of tax payable (or tax refundable) at the closing balance date.

Annual fund charge: a charge that covers services in administering, supervising and actively managing the investments of each fund, access to expert fund managers, and regular communications.

It is deducted from the assets within the fund, which means you won't see it in your transaction listing on your account statement, ANZ goMoney or Internet Banking. The percentage amount is a maximum; you won't pay more than this percentage.

Balance: the value of your investment, which is calculated by multiplying the number of units you have in the fund by the unit price, plus or minus any accruals.

You can find an up-to-date balance at any time through ANZ goMoney or Internet Banking, or by contacting us.

Contributions: contributions made during the period to buy units in a fund.

Investment return: the gain or loss made when the assets in a fund move up or down in value.

Prescribed investor rate (PIR): the rate used to calculate how much tax the fund will pay on your investment. If you haven't told us both your PIR and your IRD number, the default rate of 28% is used. For more information about PIRs, go to anz.co.nz/pirupdate.

Tax: the amount of tax paid to Inland Revenue (or tax refunded) and the change in amount accrued to be paid (or refunded) as at the date of the closing balance. Tax is calculated based on your prescribed investor rate (PIR) and is applied to your investment. Note, this may be different from the 'tax paid' (or 'tax refunded') amount you'll see on your tax certificate.

Transaction: the movement of money into and out of your fund over the period.

Types of transactions include:

- Contributions and withdrawals
- **PIE tax:** the cancellation of units to the value of your tax liability
- **PIE rebate:** the issuing of units to the value of your tax refund
- **Switch in/out:** the movement of monies from one fund to another (within the scheme).

Unit price: the price for each unit in the fund. The unit price depends on the value of the relevant fund. As the value of the fund's assets change each day, so will the price of your units.

Units: you receive units in your fund each time money is paid into your account. The number of units multiplied by the unit price represents the value of your investment in a fund (not including any unpaid tax or refunds). The price of a unit depends on the value of the fund. As the value of the fund's assets change each day, so will the price of your units.

Withdrawals: any withdrawals made from your account.

You can find more information about your investment in the product disclosure statement on our website. Alternatively, you can contact ANZ Investments at service@anzinvestments.co.nz or by calling 0800 736 034.