

# Important Information

(for products on this website managed by ANZ New Zealand Investments Limited ("ANZ Investments"))

**Guide and product disclosure statements:** A guide and product disclosure statement is available for each financial product below. A product disclosure statement for each financial product below has been lodged on the applicable scheme's offer register at [business.govt.nz/disclose](http://business.govt.nz/disclose).

- [ANZ KiwiSaver Scheme](#)
- [ANZ Default KiwiSaver Scheme](#)
- [ANZ Investment Funds](#)

**Issuer and manager:** ANZ Investments is the issuer and manager of the ANZ KiwiSaver Scheme, the ANZ Default KiwiSaver Scheme and the ANZ Investment Funds.

**Investments are not deposits in ANZ Group:** The financial products mentioned on this website are not deposits in ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited or their subsidiaries (together "ANZ Group"), nor are they liabilities of ANZ Group. ANZ Group does not stand behind or guarantee ANZ Investments. Investments are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group will not be liable to you for the capital value or performance of your investment.

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**Not investment advice:** This website is not intended to constitute, does not constitute, and should not be construed as constituting, investment advice nor is it a substitute for commercial judgment or other professional advice. Investors, or potential investors, should: (i) conduct independent due diligence on any investments; and (ii) obtain independent investment and professional advice, including tax advice, prior to acting in reliance on this website.

**For specific investors only:** This website is intended for investors who understand the investment risks referred to on it. Some, or all, of the investments mentioned on this website may not be suitable for certain investors. Investors, or potential investors, should consider whether: (i) an investment is appropriate for their risk profile; and (ii) they will meet the suitability requirements relating to those types of investments.

**Speak to a financial adviser:** This website is for information purposes only. We recommend seeking financial advice about your situation and goals before getting a financial product. To talk to one of our team at ANZ, please call 0800 736 034. For more information about ANZ's financial advice service or to view our financial advice provider disclosure statement see [anz.co.nz/fapdisclosure](http://anz.co.nz/fapdisclosure)

**Past performance:** Past performance does not indicate future performance. The actual performance any given investor realises will depend on many things, is not guaranteed and may be negative as well as positive.

**How performance is calculated:** Except for in the annual and quarterly KiwiSaver periodic disclosure statements and the fund updates (in which investment performance is calculated after fees and at a 28% prescribed investor rate), performance is after the annual fund charge, and before tax and membership fees (if applicable). The funds in respect of products mentioned on this website are portfolio investment entities (PIEs). Performance for funds operating before they became PIEs on 1 October 2007 has been recalculated to be on the same (pre-tax) basis. Returns for all periods longer than 1 year are annualised.

**Unit prices:** Unit prices are calculated in accordance with the relevant governing document. The actual unit price that applies at the time a transaction request is received and accepted may differ from the unit prices shown.