



ANZ KIWISAVER SCHEME

ANNUAL REPORT
FOR THE YEAR ENDED
31 MARCH 2016

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TIP

Be connected – by email

Keeping up with all the things you could or should be doing with your KiwiSaver account is simple – as long as you're receiving our quarterly email newsletter 'Spotlight'.

It's the best way to stay in touch – but we need your correct email address. You can opt out at any time if you change your mind.

Call us on 0800 736 034 to provide or update your email address.

The term 'ANZ KiwiSaver' is sometimes used in this annual report as an abbreviation for the ANZ KiwiSaver Scheme.

WELCOME FROM ANA

I'd like to start by thanking you for having ANZ Investments as your KiwiSaver provider – and to our newest members, a special welcome!



**“FUND PERFORMANCE
FOR THE YEAR REMAINED
COMPETITIVE, HELPING
YOU CONTINUE TO
BUILD TOWARDS YOUR
FUTURE GOALS”**

This year, we've introduced some great enhancements to our online services, making it easier for you to track and save for your retirement journey.

Our website, email newsletter and other online and mobile banking tools are great resources you can use to keep informed. Learn more about these on pages 7 to 9.

I'm pleased to report that fund performance for the year remained competitive, helping you continue to build towards your future goals.

That said, it's been a challenging year for investment markets. For the first time in several years, we saw the return of higher market volatility. This was mostly driven by instability in China, as well as continued speculation about the timing and pace of interest rate rises around the world.

You can see how your fund performed, and read more on the markets, on pages 2 to 4.

Right now, we're preparing to move ANZ KiwiSaver into the new Financial Markets Conduct Act regime. Under the Act, companies providing managed investment schemes (such as KiwiSaver) must be licensed, join a compliance regime and meet other set requirements.

The regulations also include a stronger focus on clear communication. As a long-time advocate of 'plain English', we fully support this move towards documents that are consistent, clear and transparent.

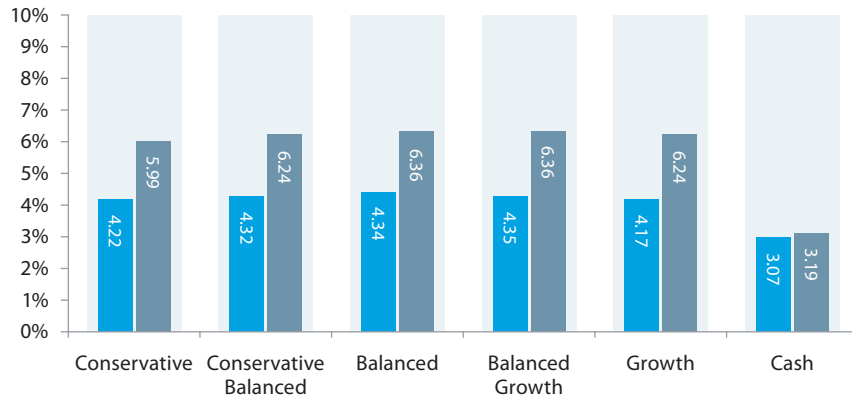
Finally, if you need assistance, please get in touch with us. Details of how to contact us are on page 23.

Thank you for your support – I urge you to stay focused on your retirement goals, no matter how near or far off they may be!

Ana-Marie Lockyer
General Manager Funds & Insurance

HOW HAS YOUR FUND PERFORMED?

Investment performance

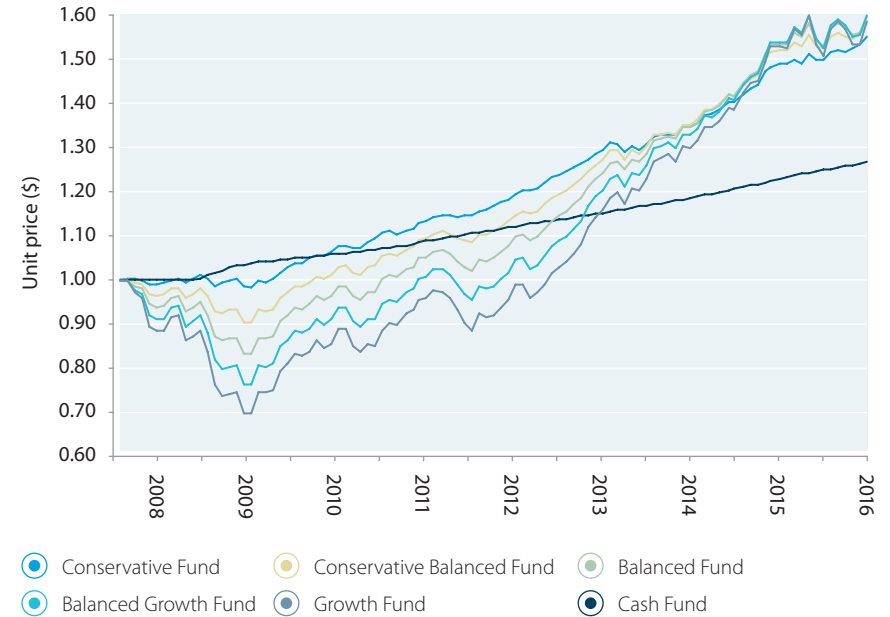


For the year ended 31 March 2016
 Annualised investment performance since inception

Performance is after fees (excluding membership fees charged directly to member accounts) and before tax. Past performance is not indicative of future performance. Performance can be negative as well as positive.

The inception date for all funds, except the Cash Fund, was 1 October 2007. The Cash Fund commenced on 11 August 2008.

Unit prices since launch




HOW DO UNIT PRICES RELATE TO MY INVESTMENT?

Every time a contribution is made to your KiwiSaver account, you receive 'units' in the fund/s you're in.

The number of units you receive depends on the unit price at the time of the contribution. The unit price is calculated each day, based on the value of assets held by the fund.

Your KiwiSaver account balance (not including unpaid tax or refunds) is represented by the number of units you have in a fund, multiplied by the fund's current unit price. Therefore, your KiwiSaver savings increase or decrease as your fund's unit price goes up or down.

 Current and historic unit prices for each fund are available at anz.co.nz/fundinformation.

WHAT HAPPENED IN FINANCIAL MARKETS

FOR THE YEAR ENDED 31 MARCH 2016

- Global growth slowed from the pace of previous years, led by China and other emerging markets.
- Concerns about lower growth in China saw several steep falls in Chinese shares, setting the scene for other markets and reinforcing weak pricing in commodities, such as oil.
- Various measures from central banks helped ease investor nerves in the final quarter of the year. The Bank of Japan surprised markets with a move to negative interest rates.
- In contrast, the US Federal Reserve raised interest rates in December 2015 – the first increase in nine years.
- Global sharemarkets performed poorly for the year in local currency terms, although the fall in the New Zealand dollar supported returns for investors. A few pockets of strong performance stood out – namely New Zealand shares and Australasian property.
- Fixed interest markets held up well, with high-quality sovereign bonds the strongest sector.
- The Reserve Bank of New Zealand kept interest rates low, dropping the Official Cash Rate five times over the year.

TIP

Stay up to date with investment market movements and trends by reading our Market Review

It's available quarterly (January, April, July and October) at anz.co.nz/kiwisavermarketreview.

Or better still, call us on 0800 736 034 to provide or update your email address, and we'll send our quarterly email newsletter direct to your inbox.

ACHIEVEMENTS AND EVENTS

-  **Released**
a new range of short videos explaining KiwiSaver topics and concepts
-  **Launched**
our quarterly online commentary, helping educate and inform on market and fund performance
-  **Assigned**
'Silver' Morningstar Analyst Rating™ for the ANZ KiwiSaver Scheme
-  **Achieved**
Morningstar Awards 2016 – Finalist, KiwiSaver Category, New Zealand
-  **Awarded**
SuperRatings' Platinum 2016 rating from independent ratings agency SuperRatings for the second year in a row
-  **Welcomed**
a change to the KiwiSaver first home withdrawal facility so eligible members can withdraw tax credits as part of their savings (at least \$1,000 must remain)
-  **Celebrated**
our three KiwiSaver schemes passing \$7 billion (growth of \$2 billion in one year) and 700,000 members – solidifying our position as #1 provider by size
-  **Launched**
the quarterly 'Spotlight' email newsletter to help you make the most of your KiwiSaver account
-  **Helped**
more than 300,000 members receive the Government's annual contribution. Of these, over half received the maximum \$521.43



Refer inside back cover for all awards and ratings disclaimers.

BY THE NUMBERS

ANZ KIWISAVER SCHEME AS AT 31 MARCH 2016



540,760 MEMBERS

2015: 503,652



\$5.5B
in total savings
2015: \$4.4b



\$10,241
average balance
2015: \$8,778



300,029
members
received the
Government's annual
contribution (or MTC)



of which
55%
received the
maximum amount
of \$521.43



\$118M
withdrawn by 6,546 members for first home purchases
2015: \$47.8m withdrawn by 3,444 members



\$20.6M
transferred from complying Australian
superannuation schemes on behalf of
766 MEMBERS
2015: \$15m on behalf of 650 members

ENRICHING YOUR ONLINE EXPERIENCE

During the year, we improved our ANZ Internet Banking and mobile app ANZ goMoney for members who are on the go – so you can access your account no matter where you are.

If you're an ANZ customer, you can use ANZ Internet Banking and/or ANZ goMoney to view and manage your KiwiSaver account. Here's a summary of the features.

	ANZ Internet Banking	ANZ goMoney
View your current balance	●	●
See performance as a graph	● New!	
See the breakdown of your account including investment performance (rolling 12-month view)	● New!	● New!
View your KiwiSaver account transaction history	● (from 2010)	● (last 6 mths)
Check which fund/s you're in	●	●
See how long you've been invested	●	●
Change your fund	●	
Check your IRD number	●	
Check your prescribed investor rate (PIR)	●	●
Change your PIR	● New!	
Transfer money directly to your KiwiSaver account from any ANZ transactional account	● New!	● New!

 For more information on how to connect online, go to anz.co.nz/keeptrack.

GROW YOUR SAVINGS AND RETIRE WITH MORE

Here are some tips on how to make sure you're making the most of your KiwiSaver account.

REVIEW YOUR FUND CHOICE

Even though you may have already chosen a fund, your circumstances or needs could change between now and when you retire. Find out which KiwiSaver fund is appropriate for you.

anz.co.nz/riskprofiletool

GET FREE MONEY FROM THE GOVERNMENT

If you want to be thanking yourself in years to come, make sure you get the Government's annual contribution (member tax credit) of up to \$521.43.*

anz.co.nz/growyourkiwisaver

CHECK YOUR TAX RATE

Your prescribed investor rate (PIR) is the rate of tax you pay on the taxable income from your investment. Check that your PIR is correct and be sure to update it or let us know if it changes.

anz.co.nz/pirupdate

CONSOLIDATE YOUR SAVINGS

If you've previously worked in Australia, you can now bring your super back to New Zealand.*

anz.co.nz/aussiesuper



Don't forget to check out our other online resources!

anz.co.nz/FutureWise – plan for your future and learn about managing your KiwiSaver account

anz.co.nz/kiwisaver – monitor fund performance, unit prices and asset allocation

GET HELP FOR YOUR FIRST HOME

KiwiSaver can help you get onto the property ladder and into your first home.*

anz.co.nz/kiwisaverfirsthome

REVIEW YOUR CONTRIBUTIONS

Without a doubt, the amount you put into KiwiSaver now will make a big difference to your total pot when you come to use it.

Use our online calculator and try entering different contribution amounts to see what your retirement sum could be.

anz.co.nz/kiwisavercalculator



STAY FOCUSED...

Although you may see market volatility having a short-term impact on your KiwiSaver account balance, don't be tempted to act too quickly. Remember, it's the long term that matters.



... AND HAVE A PLAN


Research shows that people who have a financial plan have three times more wealth than those who don't. We have a team of experts available to help you. See page 23 for our contact details.

YOU'RE IN GOOD HANDS

Your savings in the ANZ KiwiSaver Scheme are managed by ANZ Investments, New Zealand's most-awarded KiwiSaver provider.

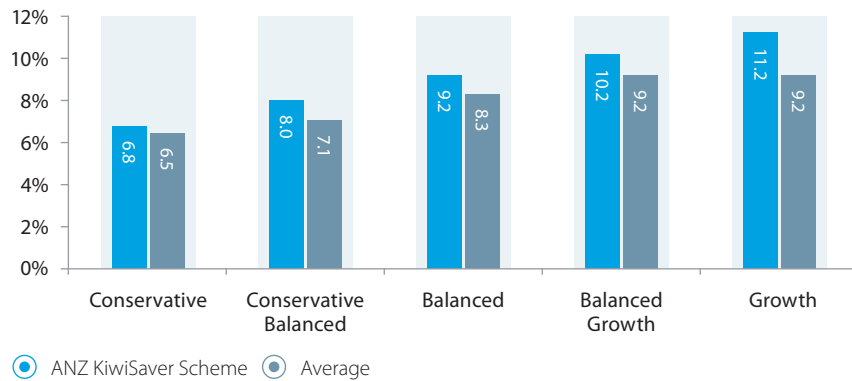
Our investment management team:

- manages the largest portfolio of money (\$25 billion) for individuals, trusts, corporates, KiwiSaver schemes, superannuation schemes, government organisations and charities in New Zealand
- has 250+ years of investment experience among 17 investment specialists
- has a strong record of awards for investment performance in New Zealand.

 Visit anz.co.nz/anzinvestments for information about our investment team and our full awards history.

ANZ KiwiSaver Scheme's multi-asset-class funds have consistently beaten the average industry performance over five years

This chart shows how ANZ KiwiSaver's multi-asset-class funds performed over the last five years to 31 March 2016 relative to other similar funds, using the average 'Total return' as published in the independent Morningstar KiwiSaver Report, 31 March 2016.



© 2016 Morningstar, Inc. Morningstar's quarterly KiwiSaver Survey is designed to help New Zealand investors assess the performance and other key characteristics of their KiwiSaver superannuation options. Refer to the inside back cover for Morningstar's full disclaimer.



STATUTORY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2016

MEMBERSHIP INFORMATION

Membership movements	Number of members
Number of contributing members as at 1 April 2015	269,515
Plus: Total member entries during the year	89,697
Less: Total temporary and permanent exits for the year	63,862
Number of contributing members as at 31 March 2016	295,350
Number of members on contribution holidays as at 31 March 2016	17,170
Number of other non-contributing members (not on contribution holidays) as at 31 March 2016	228,240
Total number of members as at 31 March 2016	540,760

FEE INFORMATION

Fees and expenses charged	\$000
Membership fees (charged directly to member accounts)	12,049
Management fees	45,068
Other operating expenses	2,512
Trustee fees	1,305
Fees charged during the year	60,934

CONTRIBUTION INFORMATION

Contribution type	Number of members	\$000
Member contributions	363,924	551,777
Transfers in from other schemes	34,325	330,025
Transfers in from complying Australian superannuation schemes	766	20,590
Employer contributions	303,111	282,654
Crown contributions	337,823	144,019
Member accumulations as at 31 March 2016	540,760	5,538,178

WITHDRAWAL INFORMATION

Withdrawal type	Number of members	\$000
Transfers out	16,503	149,838
End payment	5,552	74,673
First home purchase	6,546	118,031
Permanent emigration	228	2,724
Significant financial hardship	2,681	15,093
Death	546	5,721
Serious illness	361	5,115
Transfers out to complying Australian superannuation schemes	17	321
Other	55	1,085

STATUTORY INFORMATION (CONT)

FOR THE YEAR ENDED 31 MARCH 2016

MANAGER'S STATEMENT

In accordance with the reporting provisions of the KiwiSaver Act 2006 and the KiwiSaver Regulations 2006, ANZ New Zealand Investments Limited (the 'Manager') declares the following in respect of ANZ KiwiSaver.

The Manager certifies that:

- All the benefits required to be paid from ANZ KiwiSaver in accordance with the terms of the trust deed (the 'Trust Deed') and the KiwiSaver scheme rules have been paid.
- The market value of the assets of ANZ KiwiSaver at the close of the financial year equalled or exceeded the total value of benefits that would have been payable had all members of ANZ KiwiSaver ceased to be members at that date and had provision been made for the continued payment of all benefits being paid to members and other beneficiaries as at the close of the financial year.
- The Scheme Provider Agreement dated 24 April 2007 (as amended from time to time) between the Inland Revenue Department and the Manager remains in force.
- Contributions received in respect of each member, including contributions paid via the Commissioner of Inland Revenue in respect of that member, have been applied in accordance with the Trust Deed and the KiwiSaver Act 2006.
- The most recent prospectus for ANZ KiwiSaver was registered with the Registrar of Financial Service Providers under the Securities Act 1978 on 17 September 2015.

Changes that were made during the period covered by this annual report to the Trust Deed and the terms of the offer of interests in ANZ KiwiSaver

There were no changes to the Trust Deed for the year ended 31 March 2016.

The Government made some changes to the KiwiSaver first home withdrawal and subsidy on 1 April 2015. The main change allows eligible KiwiSaver members to withdraw their member tax credits for a first home purchase. In addition, the KiwiSaver first home subsidy was renamed the KiwiSaver HomeStart grant, and the grant was doubled for eligible members who are purchasing a newly built home.

Other changes include:

- the home a member purchases must be in New Zealand
- members can now withdraw for home ownership on Māori land; this is in line with the Government's Māori home ownership and land-use goals.

From 1 June 2015, members may be able to access their KiwiSaver savings to pay deposit payments for a first home before the sale and purchase goes unconditional.

From 21 May 2015, the \$1,000 tax-free 'kick-start' contribution to new KiwiSaver members was stopped.

Changes that were made during the period covered by this annual report to the investment objectives and policies

There have been no changes to the Funds' investment objectives and policies since the last balance date.

On behalf of ANZ New Zealand Investments Limited, the Manager:



Bruce Macintyre
Director
25 July 2016

Stewart Brentnall
Director
25 July 2016

TRUSTEE'S STATEMENT

The New Zealand Guardian Trust Company Limited, the 'Trustee' of ANZ KiwiSaver, declares the following in respect of ANZ KiwiSaver:

In respect of the year ended 31 March 2016, the Trustee is satisfied that the Manager has not breached an issuer obligation (as defined in section 4(1) of the Securities Trustees and Statutory Supervisors Act 2011) in a material respect.

SUMMARY FINANCIAL STATEMENTS

SUMMARY STATEMENT OF CHANGES IN NET ASSETS FOR THE YEARS ENDED 31 MARCH

	2016 \$000	2015 \$000	2014 \$000	2013 \$000	2012 \$000
Investment activities					
Income					
Interest income	4,366	7,928	5,139	1,608	1,144
Net changes in fair value of investment assets and liabilities	241,643	533,851	235,182	99,846	26,277
Total income	246,009	541,779	240,321	101,454	27,421
Expenses					
Management fees	45,068	32,861	22,523	6,257	4,174
Trustee fees	1,305	1,110	755	214	176
Auditor's fees – statutory financial statements	36	28	28	26	34
Auditor's fees – prospectus, summary financial statements, trustee reporting and semi-annual controls reporting	6	8	8	8	–
Interest expense	3	–	3	–	–
Other expenses	2,467	1,249	1,251	839	749
Total expenses	48,885	35,256	24,568	7,344	5,133
Net profit	197,124	506,523	215,753	94,110	22,288

SUMMARY STATEMENT OF CHANGES IN NET ASSETS (CONT) FOR THE YEARS ENDED 31 MARCH

	2016 \$000	2015 \$000	2014 \$000	2013 \$000	2012 \$000
Membership activities					
Contributions from members	551,777	470,941	307,351	84,693	64,642
Contributions from employers	282,654	235,789	162,117	37,840	33,091
Crown contributions	144,019	156,045	120,424	45,513	56,215
Transfers in from other schemes	330,025	337,794	1,492,847	124,962	43,151
Transfers in from complying Australian superannuation schemes	20,590	15,262	4,993	–	–
Contributions for PIE tax received	1,841	25	152	15	16
Permitted withdrawals	(222,442)	(127,871)	(101,273)	(33,751)	(5,545)
Transfers out to other schemes	(149,838)	(127,476)	(96,404)	(23,377)	(15,699)
Transfers out to complying Australian superannuation schemes	(321)	(83)	–	–	–
Withdrawals for PIE tax paid	(26,378)	(20,557)	(6,809)	(3,443)	(698)
Membership fees paid/payable	(12,049)	(10,580)	(9,209)	(3,485)	(2,861)
Net membership activities	919,878	929,289	1,874,189	228,967	172,312
Benefits accrued to members' accounts	1,117,002	1,435,812	2,089,942	323,077	194,600
Members' funds at the beginning of the year	4,421,176	2,985,364	895,422	572,345	377,745
Members' funds at the end of the year	5,538,178	4,421,176	2,985,364	895,422	572,345

SUMMARY FINANCIAL STATEMENTS (CONT)

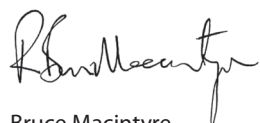
SUMMARY STATEMENT OF NET ASSETS AS AT 31 MARCH

	2016 \$000	2015 \$000	2014 \$000	2013 \$000	2012 \$000
Assets					
Total investment assets	5,543,065	4,394,785	2,962,902	886,955	568,339
Total other assets	12,159	62,293	45,694	15,968	7,828
Total assets	5,555,224	4,457,078	3,008,596	902,923	576,167
Total tangible assets	5,555,224	4,457,078	3,008,596	902,923	576,167
Total liabilities	17,046	35,902	23,232	7,501	3,822
Net assets available to members	5,538,178	4,421,176	2,985,364	895,422	572,345

SUMMARY STATEMENT OF CASH FLOWS FOR THE YEARS ENDED 31 MARCH

	2016 \$000	2015 \$000	2014 \$000	2013 \$000	2012 \$000
Cash and cash equivalents at the beginning of the year	34,131	24,275	9,351	4,277	4,346
Net cash flows from operating activities	(952,827)	(919,438)	(1,859,495)	(223,888)	(172,451)
Net cash flows from financing activities	919,635	929,294	1,874,419	228,962	172,382
Cash and cash equivalents at the end of the year	939	34,131	24,275	9,351	4,277

For and on behalf of ANZ New Zealand Investments Limited, as Manager who authorised the issue of these summary financial statements on 25 July 2016:



Bruce Macintyre
Director



Stewart Brentnall
Director

NOTES TO THE SUMMARY FINANCIAL STATEMENTS

FOR THE YEARS ENDED 31 MARCH 2016, 2015, 2014, 2013 AND 2012

The summary financial statements are for the ANZ KiwiSaver Scheme ('ANZ KiwiSaver') which comprises the following funds (each a 'Fund', collectively the 'Funds'):

- Conservative Fund
- Conservative Balanced Fund
- Balanced Fund
- Balanced Growth Fund
- Growth Fund
- Cash Fund

ANZ KiwiSaver is registered under the KiwiSaver Act 2006 under the registration number KSS/10030.

The information contained in the summary financial statements has been extracted from ANZ KiwiSaver's full financial statements and is presented for the years ended 31 March 2016, 2015, 2014, 2013 and 2012. The information has been prepared in accordance with Clause 7 of Schedule 5A of the Securities Regulations 2009 (which remains applicable to the Funds during the relevant transitional periods of the Financial Markets Conduct Act 2013) and FRS-43 Summary Financial Statements.

The presentation currency for the summary financial statements is New Zealand dollars and has been rounded to thousands of dollars (\$000).

The results, position and cash flows reported for ANZ KiwiSaver are an aggregation of the results, position and cash flows of the Funds that make up ANZ KiwiSaver, with the exception of switches within ANZ KiwiSaver, which have been eliminated.

ANZ KiwiSaver is a portfolio investment entity (PIE) for tax purposes. Under the PIE regime, income is effectively taxed in the hands of the members and therefore ANZ KiwiSaver has no tax expense or deferred tax assets or liabilities.

The summary financial statements for inclusion in this annual report were authorised for issue by the directors of the Manager on 25 July 2016 and an unmodified audit report was issued on that date.

The full financial statements for the year ended 31 March 2016 were authorised for issue by the directors of the Manager on 25 July 2016 and an unmodified audit report was issued at that date. The full financial statements were delivered to the Companies Office of the Ministry of Business, Innovation and Employment for registration on 27 July 2016.

The full financial statements for the years ended 31 March 2015, 2014 and 2013 were authorised for issue by the directors of the Manager on the following dates and an unmodified audit report was issued on that date.

Full financial year ended	Date authorised for issue
31 March 2015	21 July 2015
31 March 2014	29 July 2014
31 March 2013	29 July 2013

The full financial statements for the year ended 31 March 2012 were authorised for issue by the directors of the Trustee on the following date and an unmodified audit report was issued on that date.

Full financial year ended	Date authorised for issue
31 March 2012	27 July 2012

The information contained in the summary financial statements on pages 16 to 21 of this annual report has been extracted from ANZ KiwiSaver's full financial statements for the year ended 31 March 2016. Due to their summary nature, these financial statements cannot provide a full understanding of the Statement of Changes in Net Assets, Statement of Net Assets and Statement of Cash Flows. This understanding can only be obtained by reference to the full financial statements of ANZ KiwiSaver.

The full financial statements have been prepared by the Manager in accordance with the Financial Reporting Act 1993, the KiwiSaver Act 2006 (each of which remains applicable to the Funds during the relevant transitional periods of the Finance Reporting Act 2013 and the Financial Markets Conduct Act 2013), the Trust Deed and New Zealand Generally Accepted Accounting Practice. They comply with New Zealand equivalents to International Financial Reporting Standards, and other applicable financial reporting standards, as appropriate for publicly accountable and profit-oriented entities. The financial statements also comply with the International Financial Reporting Standards.

The most recent prospectus, financial statements and other documents of, or relating to, ANZ KiwiSaver, are filed on a public register at the Companies Office of the Ministry of Business, Innovation and Employment, where they are available for public inspection (including at <http://www.companies.govt.nz> under 'Search other registers').

A member has a right to receive, on request, a copy of the most recent financial statements, auditor's report, an estimate of the member's benefits, or a copy of the most recent registered prospectus relating to ANZ KiwiSaver. These can be obtained at no cost by contacting ANZ Investments toll free on 0800 736 034.

Independent auditor's report on the summary financial statements



To the members of ANZ KiwiSaver Scheme

The accompanying summary financial statements on pages 16 to 21, which comprise the summary statement of net assets as at 31 March 2016 and the summary statements of changes in net assets, and cash flows for the year then ended and notes, are extracted from the audited financial statements of ANZ KiwiSaver Scheme ("the Scheme") for the year ended 31 March 2016. We expressed an unmodified audit opinion on those financial statements in our report dated 25 July 2016.

The summary financial statements do not contain all the disclosures required for full financial statements under generally accepted accounting practice in New Zealand. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of ANZ KiwiSaver Scheme.

This report is made solely to the members as a body. Our audit work has been undertaken so that we might state to the Scheme's members those matters we are required to state to them in the auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Scheme's members as a body, for our audit work, this report or any of the opinions we have formed.

Manager's responsibility for the financial statements

The Manager is responsible for the preparation of a summary of the audited financial statements, in accordance with FRS-43 *Summary Financial Statements* and that comply with the requirements of clause 7 of Schedule 5A of the Securities Regulations 2009.

Auditor's responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with International Standards on Auditing (New Zealand) (ISA (NZ)) 810 *Engagements to Report on Summary Financial Statements*.

Our firm has also provided other services to the Scheme in relation to trustee reporting, prospectus reporting and semi-annual controls reporting. Subject to certain restrictions, partners and employees of our firm may also deal with the Scheme on normal terms within the ordinary course of trading activities of the business of the Scheme. These matters have not impaired our independence as auditor of the Scheme. The firm has no other relationship with, or interest in, the Scheme.

Opinion

In our opinion, the summary financial statements have been correctly extracted from the audited financial statements of ANZ KiwiSaver Scheme for the year ended 31 March 2016, and the information reported in the summary financial statements is consistent, in all material respects, with the audited financial statements, in accordance with FRS-43 *Summary Financial Statements* and complies with the requirements of clause 7 of Schedule 5A of the Securities Regulations 2009.

25 July 2016
Auckland

WANT MORE INFORMATION OR NEED HELP?

For any questions about ANZ KiwiSaver, you can:

- call us on 0800 736 034
- email us at service@anzinvestments.co.nz
- speak to us at any ANZ branch
- contact your usual ANZ relationship manager
- write to us at PO Box 7149, Wellesley Street, Auckland 1141

WHO TO CONTACT WITH ANY PROBLEMS OR COMPLAINTS

For any problems or complaints, contact your authorised financial adviser first. If you don't have an authorised financial adviser, or your adviser has been unable to help you, please let us know using the contact details above.

If we can't help you, contact the Trustee at:

Relationship Manager – ANZ KiwiSaver Scheme

The New Zealand Guardian Trust Company Limited

Level 6, 191 Queen Street, Auckland
PO Box 1934, Auckland 1140

Email: ct-auckland@nzgt.co.nz
Tel: 09 909 5100

If you're still not satisfied, you can get independent assistance from the following dispute resolution schemes, free of charge.

The Manager's dispute resolution scheme

The Insurance and Financial Service Ombudsman Scheme Inc.

Level 8, Shamrock House
81 Molesworth St, Wellington 6011
PO Box 10-845, Wellington 6143

Email: info@ifso.co.nz
Tel: 0800 888 202

The Trustee's dispute resolution scheme

Financial Services Complaints Limited

4th Floor, 101 Lambton Quay, Wellington
PO Box 5967, Wellington 6140

Email: info@fscl.org.nz
Tel: 0800 347 257

DIRECTORY

Manager, Administration Manager, Promoter, Scheme Provider, Registrar and Investment Manager

ANZ New Zealand Investments Limited

Registered Office:
Ground Floor, ANZ Centre
23-29 Albert Street
Auckland 1010
PO Box 7149, Wellesley Street
Auckland 1141

Board of Directors of the Manager

John Robert Body
Stewart Creswell Brentnall
Penelope Jane Ford
Ronald Bruce Macintyre
(appointed 10 April 2015)
Gavin Murray Pearce
(resigned 15 April 2016)
Craig Lionel Sims
(resigned 10 April 2015)

Trustee

The New Zealand Guardian Trust Company Limited

Level 14, 191 Queen Street
PO Box 1934, Auckland 1140

Board of Directors of the Trustee

Andrew Howard Barnes
(resigned 4 April 2016)
James Earl Douglas
Robin Albert Flannagan
Timothy James Shaw
Christopher Robert Darlow
(resigned 20 August 2015)

Solicitor

Minter Ellison Rudd Watts

Lumley Centre, 88 Shortland Street
PO Box 3798, Auckland 1140

Auditor

KPMG

KPMG Centre, 18 Viaduct Harbour Avenue
PO Box 1584, Auckland 1140

Custodian

As at the date of this annual report there are no custodians for ANZ KiwiSaver; underlying funds in which ANZ KiwiSaver invests may have custodians.

There are no promoters of ANZ KiwiSaver.

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Awards information

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The Morningstar Analyst Rating™ for ANZ KiwiSaver Scheme assigned on 13 July 2015 is 'Silver'.

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Morningstar KiwiSaver Survey disclaimer

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