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Welcome to the OneAnswer Single-Asset-Class Funds

You've taken an important step towards saving for your future!

Getting started

1

Read this guide and the PDS

2

Seek advice from your financial adviser

3

Complete the application form

(at the back of the PDS)

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

Once you've made your choices, you can let us know by completing the relevant application form at the back of the PDS.

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.

You can find definitions of the terms used throughout the guide and PDS in the 'other material information' document available at anz.co.nz/investmentforms 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 us?

Investing with us is more than just a financial decision – it's about securing your future with confidence. We make it easy to grow your wealth by offering great investment options, clear guidance, and a team that supports you every step of the way.

Expertise you can trust

Our team of New Zealand-based investment management experts, together with our global partners, are focused on delivering investment outcomes to support your long-term goals.

Empowering your financial future

We're proud to have been helping Kiwis for over 35 years to empower their financial future.

Your investing journey made easy

We make it simple with a range of resources and fund options to help you make the right investing decisions.

Guidance when you need it

Your financial adviser can help you understand your financial needs and give you the confidence to stay on the right track.



Other benefits

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 eight single-asset-class funds or 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.

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.

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/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/investmentfunds

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.

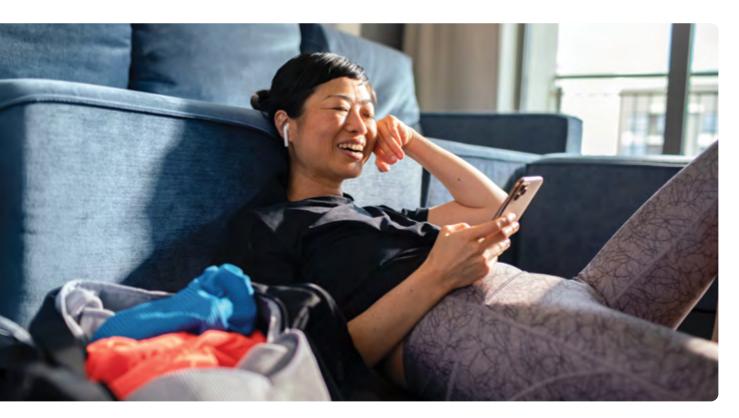
David recommends she invests into the International Share Fund, the International Property Fund, the International Listed Infrastructure Fund and the International Fixed Interest Fund. He explains that each of these funds invests in a broad range of underlying assets offering Amy

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

Existing investment portfolio



Australasian equities



New Zealand fixed interest



Investment property

New investment portfolio



Australasian equities



New Zealand fixed interest



Investment property



International equities



International fixed interest



International listed property



International listed infrastructure

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:

service@anzinvestments.co.nz



0800 736 034 or +64 9 356 4000

What are the funds?

A selection of eight 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 mainly in growth assets (equities, listed property, and listed infrastructure) with some exposure to income assets (fixed interest and cash and cash equivalents). The fund may also invest in alternative assets. 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 12 to 15 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 quarterly 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 9 to 10 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 11 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 19 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 9 to 10 of the PDS.

Returns

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

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

Fees

You will be charged an annual fund charge as a percentage of your balance that varies depending on the fund you're invested in.

See page 19 of the PDS.

Taxes

Taxes that apply to your investment are automatically deducted from (or added to) your account at the prescribed investor rate (PIR) we hold.

See page 21 of the PDS.



(!) Make sure you're on the right tax rate. Check your PIR. See page 21 of the PDS for more information.



Our investment approach

Our investment philosophy

Our philosophy is built on a set of beliefs that inform our investment strategy and guide decisions we make for your investments.

We believe in thinking long-term which gives us the flexibility to make better investment choices, adapt to changing market conditions, and build scale that benefits our investors.

Our disciplined approach combines deep expertise, strong governance, and robust risk management to help your investments stay resilient through market cycles. Partnering with global specialists complements our in-house capabilities and enhances investment outcomes.

We are an active investor with the flexibility to implement investments through active and passive strategies.

See anz.co.nz/investmentapproach for more details.

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. While the fund has a target investment mix to guide our long-term strategy, our investment management team uses a total portfolio approach. This allows flexibility to tilt within and across asset classes or pursue new opportunities outside the target mix.

For more information about the Balanced Growth Fund, see pages 14 to 15 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 a research and due diligence 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 'Underlying Funds and External Fund Managers' document.

This document is available at anz.co.nz/investmentforms 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

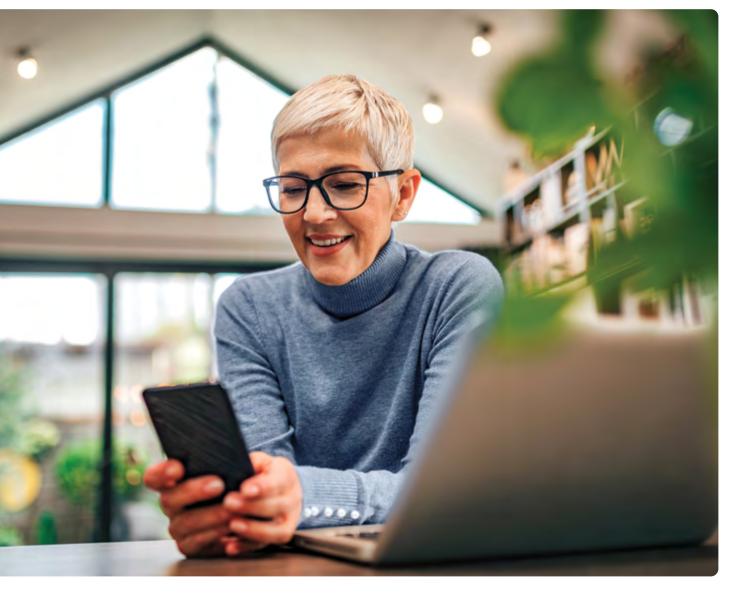
All of our funds invest in line with our Responsible Investment Framework. This framework sets out our approach to responsible investing and how we apply it to our investment activities.

See anz.co.nz/responsible investing 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:

Complete the relevant application form at the back of the PDS.







Contact us:



& 0800 736 034 or +64 9 356 4000



service@anzinvestments.co.nz



anz.co.nz/investmentfunds