

ANZ Staff Super December Quarter 2023



ANZ Staff Super delivers a strong 2023 for members

ANZ Staff Super delivered strong results for members with our default Balanced Growth option returning **10.5% for the 2023 calendar year**. This was well above the 9.9% median¹, making us among the better performing balanced options. Our other options also delivered impressive results with Aggressive Growth returning 14.4%, Cautious 6.4% and Cash 3.9% respectively.

The 2023 result is a really positive outcome for those fund members who have remained patient and maintained their long-term investment focus.

Long-term performance exceeds objectives

Our options all comfortably exceeded their long-term investment objectives.

Over the 10 years to 31 December 2023, our Aggressive Growth option for super members outperformed its objective by 2.5% p.a., our Balanced Growth super option outperformed by 1.4% p.a. and the Cautious super option outperformed by 0.2% p.a.

These results were due to strong returns from both shares and bond markets, which boosted the performance of our investment options and more than erased losses of calendar year 2022.

Pleasingly, returns from our active international developed market equities delivered 28.7% compared to their benchmark of 23.0%. These results were further bolstered by the additions we made to our credit portfolio in 2023, which provided returns of 11.2% compared to a benchmark of 6.4%.

Investment performance for super members as at 31 December 2023*

Investment option	Aggressive Growth	Balanced Growth	Cautious	Investment option	Cash
Our 10-year return % p.a.²	8.2%	6.6%	4.3%	Our 1 year return % p.a.	3.9%
Comparison objective ³ as at 31 December 2023 (% p.a.)	5.7%	5.2%	4.1%	Comparison objective as at 31 December 2023 (%) ⁴	3.3%
Performance objective	CPI +3.0% over 10 years	CPI +2.5% over 10 years	CPI +1.0% over 10 years	Performance objective	To equal or exceed the RBA cash rate before fees and taxes over rolling 1-year periods

* Past performance is not an indicator of future performance.

¹ chantwest.com.au/resources/super-funds-deliver-strong-2023-result/

² Returns for Aggressive, Balanced and Cautious options are over ten years and Cash returns are for one year. This does not include administration costs. Actual returns for members will vary depending on timing of your transactions.

³ When time weighted, the objective over 10 years became CPI plus 3.0% for Aggressive, 2.5% for Balanced and 1.3% for Cautious.

⁴ Calculated as RBA rate less 15% tax for income earned in superannuation accumulation accounts.

Investment performance for pension members as at 31 December 2023*

Investment option	Aggressive Growth	Balanced Growth	Cautious	Investment option	Cash
Our 10-year return % p.a.⁵	8.9%	7.2%	4.8%	Our 1 year return % p.a.	4.6%
Comparison objective ⁶ as at 31 December 2023 (% p.a.)	5.7%	5.2%	4.1%	Comparison objective as at 31 December 2023 (%)	3.9%
Performance objective	CPI +3.0% over 10 years	CPI +2.5% over 10 years	CPI +1.0% over 10 years	Performance objective	To equal or exceed the RBA cash rate before fees and taxes over rolling 1-year periods

* Past performance is not an indicator of future performance.

⁵ Returns for Aggressive, Balanced and Cautious options are over ten years and Cash returns are for one year. This does not include administration costs. Actual returns for members will vary depending on timing of your transaction.

⁶ When time weighted, the objective over 10 years became CPI plus 3.0% for Aggressive, 2.5% for Balanced and 1.3% for Cautious.

Need help with your investment strategy?

No-one can control the markets, but you can shape your own reactions and decide what to do with your money.

It is a good idea to review your investment strategy from time to time. If you need help reviewing your investment strategy, we recommend you get in touch with us and get advice from an **ANZ Staff Super financial adviser[^]**.



FINANCIAL ADVICE

Get the advice you need before you make an investment choice or switch investment options. You can contact an ANZ Staff Super financial adviser on **1800 000 086** who can give you limited advice on the investment options available and your investment strategy.

If your needs are simple, an ANZ Staff Super financial adviser can help.

IMPORTANT INFORMATION

[^] The Trustee of ANZ Staff Super has entered into an agreement with Mercer Financial Advice (Australia) Pty Ltd under which Mercer's financial advisers have been engaged to provide members with general or limited personal financial advice about options available within ANZ Staff Super over the phone for no extra charge.

These financial planning services are provided by Mercer Financial Advice (Australia) Pty Ltd ABN 76 153 168 293, AFSL #41 1766. Any advice provided by Mercer's advisers is not provided or endorsed by the Trustee and is not provided under the Trustee's AFSL.

This update was prepared and issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 L0000543 as trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567 RSE R1000863.

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