

ONEANSWER SINGLE-ASSET-CLASS FUNDS

PRODUCT DISCLOSURE STATEMENT

24 NOVEMBER 2017

ISSUER AND MANAGER:
ANZ NEW ZEALAND
INVESTMENTS LIMITED

This product disclosure statement replaces the product disclosure statement dated 3 November 2016.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on companiesoffice.govt.nz/disclose. ANZ New Zealand Investments Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013.

You can also seek advice from a financial adviser to help you make an investment decision.

1. KEY INFORMATION SUMMARY


What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. ANZ New Zealand Investments Limited (**ANZ Investments, we, us and our**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of ANZ Investments and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?


The OneAnswer Single-Asset-Class Funds (the **funds**) offers nine funds.

These investment options are summarised on pages 2 to 5.

 More information about the investment target and strategy for each investment option is provided at page 10.

Who manages the funds?

ANZ Investments is the manager of the funds.

 See page 20 for more information.


How can you get your money out?

You can request a withdrawal on any business day. Unless you're making a full withdrawal, you must leave a minimum of \$500 in your investment account. The minimum amount you can withdraw is:

- \$500 if you're making a lump sum withdrawal, or
- \$100 per fund if you're making a regular withdrawal.

We can defer or suspend withdrawals in certain limited circumstances.

Your investment in the funds can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

 See page 9 for more information.

How will your investment be taxed?

Each fund is a portfolio investment entity (**PIE**).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (**PIR**). This can be 0%, 10.5%, 17.5% or 28%.


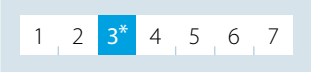

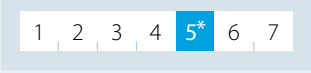

 See section 6 of the PDS (What taxes will you pay?) on page 18 for more information.

Where can you find more key information?

ANZ Investments is required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at anzinvestments.co.nz/fundupdates. The manager will also give you copies of those documents on request.

Our funds

Fund	Description	Investment objectives Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term:
New Zealand Fixed Interest Fund	Invests mainly in New Zealand fixed interest assets. Investments may include: <ul style="list-style-type: none"> fixed interest assets issued by New Zealand or international entities denominated in New Zealand dollars, and cash and cash equivalents. 	is in line with the relevant market index.
International Fixed Interest Fund	Invests mainly in international fixed interest assets. Investments may include: <ul style="list-style-type: none"> fixed interest assets issued by governments or international companies, and cash and cash equivalents. 	is in line with the relevant market index.
Property Securities Fund	Invests mainly in New Zealand and Australian listed property assets. Investments may include: <ul style="list-style-type: none"> listed companies, funds or trusts that invest in property, and cash and cash equivalents. 	outperforms the relevant market index.
International Property Fund	Invests mainly in international listed property assets. Investments may include: <ul style="list-style-type: none"> listed companies, funds or trusts that invest in property, and cash and cash equivalents. 	outperforms the relevant market index.
New Zealand Share Fund	Invests mainly in New Zealand equities. Investments may include: <ul style="list-style-type: none"> equities in companies that are listed or intend to list on the New Zealand stock exchange, and cash and cash equivalents. 	outperforms the relevant market index.

Risk indicator	Estimated annual fund charge (percentage of net asset value of the fund)
Lower risk Potentially lower returns  Higher risk Potentially higher returns	0.74%
Lower risk Potentially lower returns  Higher risk Potentially higher returns	0.94%
Lower risk Potentially lower returns  Higher risk Potentially higher returns	1.19%
Lower risk Potentially lower returns  Higher risk Potentially higher returns	1.34%
Lower risk Potentially lower returns  Higher risk Potentially higher returns	1.19%

* In calculating the risk indicator for the International Fixed Interest Fund and the International Property Fund, a mix of actual and market index returns have been used. Market index returns have been used for the period 30 September 2012 to 30 September 2013, as these funds began operating on 19 September 2013. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these funds.

See page 15 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-kickstarter.

Our funds (continued)

Fund	Description	Investment objectives
Equity Selection Fund	Invests mainly in New Zealand and Australian equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed or intend to list on the New Zealand or Australian stock exchanges, and • cash and cash equivalents. 	Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term: outperforms the relevant market index.
Australian Share Fund	Invests mainly in Australian equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed or in the process of listing on the Australian stock exchange, and • cash and cash equivalents. 	outperforms the relevant market index.
International Share Fund	Invests mainly in international equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed on a recognised stock exchange, and • cash and cash equivalents. 	outperforms the relevant market index.
Balanced Fund	Invests mainly in growth assets (equities and listed property), with some exposure to income assets (cash and cash equivalents and fixed interest). The fund also has a small exposure to alternative assets.	is 3.9% over inflation (allowing for a negative return 4.8 years in every 20).

Risk indicator	Estimated annual fund charge (percentage of net asset value of the fund)
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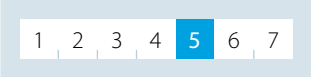
Lower risk
Potentially
lower returns



Higher risk
Potentially
higher returns

1.29%

Lower risk
Potentially
lower returns



Higher risk
Potentially
higher returns

1.29%

Lower risk
Potentially
lower returns



Higher risk
Potentially
higher returns

1.29%

Lower risk
Potentially
lower returns



Higher risk
Potentially
higher returns

1.30%

See page 15 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-kickstarter.



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2. HOW DOES THIS INVESTMENT WORK?

The funds are a managed investment scheme, registered under the Financial Markets Conduct Act 2013 under the name 'ANZ Investments Single-Asset-Class Scheme'. Each fund is a separate trust governed by a governing document dated 30 September 2016. This document appoints the manager, and the supervisor.

The OneAnswer Single-Asset-Class Funds has nine investment funds. Eight of these funds are single-asset-class funds, which focus on specific asset classes. We also offer a multi-asset-class Balanced Fund. Each fund has a different level of risk and expected return.

The funds generally invest in underlying funds that we manage. The underlying funds for the single-asset-class funds focus their investments on a specific asset class. The assets of these underlying funds are either selected by us or external fund managers.

Your investment is pooled with other investors in the same fund. Every time money is put into your investment account, you receive units in the fund you're invested in. The number of units you hold, when multiplied by the unit price, represents the value of your investment in a fund, not including any unpaid tax or tax rebates.

The price of a unit 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.

The assets of one fund are not available to be applied to meet the liabilities of any other fund.

No distributions are made from the funds. Income is re-invested in the funds.

The range of single-asset-class funds allows you to choose the combination that is best suited to you

What are the main benefits?



Your investment is professionally managed

The funds are managed by our highly experienced investment management team. The team selects most of the Australasian assets. A small number of external fund managers select the international assets.



You can build a diversified portfolio

Each single-asset-class fund accesses a range of investments within its stated asset class. To gain diversification across asset classes, you will need to invest in a number of these funds or the Balanced Fund.



Your investment is actively managed

Active management aims to add value to your investment by varying the investment mix and investment selection.



You have access to a range of funds

The range of single-asset-class funds allows you to choose the combination that is best suited to you. Use the funds as your total investment solution or as your individual asset class solution, along with other investments you might hold.



Your investment is flexible

The funds provide you with flexible investment and withdrawal options. You can choose:

- which fund(s) your money is invested in
- how much, and when to, invest, and
- when to withdraw your money.



Your investment has a maximum fee

Each fund has an annual fund charge that is the total fee for your investment. This fee is a percentage of the net asset value of your fund and is deducted from it. You will not pay more than this fee.

Making investments

When you first join the funds, you must either set up regular investments, or make a lump sum investment.

Making regular investments

You can make regular fortnightly, monthly or quarterly investments by setting up a direct debit. The minimum regular payment amount per fund is \$50. To set up a direct debit, you can either:

- complete the direct debit form at the back of this PDS and send it to us, or
- call us on 0800 736 034 or +64 9 356 4000.

You can increase, reduce or suspend your regular direct debit payments at any time by sending us a new direct debit form or by calling us.

Reducing or suspending your regular payments is also subject to maintaining a minimum regular payment amount per fund of \$50 and a minimum investment account balance of \$500. If your investment account balance falls below \$500, we can redeem your units.

Making lump sum investments

If you don't want to make regular payments, you must make a lump sum payment of at least \$500 when you first join.

You can also make additional lump sum payments of \$500 or more at any time, whether or not you have a regular payment set up, by any of the following methods.

Internet banking or phone banking

Select 'OneAnswer SAC Funds' from the Bill Payee list, or make your payment to:

OA Single-Asset-Class Application Account
ANZ
01-0102-0706418-00

If you are invested in more than one fund, we will use the same percentage amount per fund that you chose for your last payment. If you do not want us to allocate your payment in this way, please complete and send us the transaction form at the back of this PDS.

We must receive this form before we receive your payment. Otherwise your payment will be allocated to your fund(s) in the same percentage as your last payment.

Cheque

Make your cheque out to 'OA Single-Asset-Class Application Account' and send it to us along with the completed transaction form at the back of this PDS.

See page 20 for our address.

Important

- Remember to include your surname, date of birth and investor number as the references when you make a payment. If you do not have an investor number, please include your IRD number.
- If you don't provide us with the correct details, we can't credit your investment account with the amount you pay.
- It usually takes up to three business days for a lump sum payment to reach your investment account.
- By making additional investments, you agree to be bound by the funds' terms and conditions current at the time of making the investment, as set out in the application form, PDS, offer register and governing document applicable at that time.

- We can change the minimum payment amounts and minimum investment account balance.

Withdrawing your investments

You can request a withdrawal on any business day. Unless you're making a full withdrawal, you must leave a minimum of \$500 in your investment account. The minimum amount you can withdraw is:

- \$500 if you're making a lump sum withdrawal, or
- \$100 per fund if you're making a regular withdrawal.

You can set up a regular monthly, quarterly, six-monthly or annual withdrawal. We can change the minimum withdrawal amounts.

To make a withdrawal, please send us a completed withdrawal form. You can download a copy of the form at anzinvestments.co.nz/documents, or call us on 0800 736 034 for a copy of this form.

We usually process withdrawals and make payment to your bank account within a week of receiving your request.

We can defer withdrawals, or suspend them for an unlimited period, in certain limited circumstances set out in the governing document.

We may separate out certain assets within a fund's portfolio and make special arrangements for those assets, if doing so will protect investors' interests. This may affect you accessing part of your investment.



For more information see the governing document available on the offer register at companiesoffice.govt.nz/disclose (Click SEARCH OFFERS and search for the 'OneAnswer Single-Asset-Class Funds').

You can transfer your units

You can sell some or all of your units to someone else. A transfer is treated as a withdrawal for the seller and a purchase for the buyer.

We don't currently charge a fee for transfers. We don't offer a secondary market for the sale of units, and we don't believe there is one. We can refuse a transfer.

How to switch between funds






You can switch your investment from one fund to another fund. The minimum amount you can switch is \$500. We can change the minimum switch amount.

To make a switch, complete the transaction form at the back of this PDS. Your financial adviser can assist you with the switching process.

We can set requirements for switching, including restrictions on redirecting contributions to another fund.

Our ability to defer or suspend withdrawals and separate out assets can affect switches (see above).

3. DESCRIPTION OF YOUR INVESTMENT OPTIONS

Fund	Description	Target investment mix summary
New Zealand Fixed Interest Fund	<p>Invests mainly in New Zealand fixed interest assets. Investments may include:</p> <ul style="list-style-type: none"> fixed interest assets issued by New Zealand or international entities denominated in New Zealand dollars, and cash and cash equivalents. 	 <p>100% New Zealand fixed interest</p>
International Fixed Interest Fund	<p>Invests mainly in international fixed interest assets. Investments may include:</p> <ul style="list-style-type: none"> fixed interest assets issued by governments or international companies, and cash and cash equivalents. 	 <p>100% International fixed interest</p>
Property Securities Fund	<p>Invests mainly in New Zealand and Australian listed property assets. Investments may include:</p> <ul style="list-style-type: none"> listed companies, funds or trusts that invest in property, and cash and cash equivalents. 	 <p>100% Listed property</p>
International Property Fund	<p>Invests mainly in international listed property assets. Investments may include:</p> <ul style="list-style-type: none"> listed companies, funds or trusts that invest in property, and cash and cash equivalents. 	 <p>100% Listed property</p>
New Zealand Share Fund	<p>Invests mainly in New Zealand equities. Investments may include:</p> <ul style="list-style-type: none"> equities in companies that are listed or intend to list on the New Zealand stock exchange, and cash and cash equivalents. 	 <p>100% Australasian equities</p>

Key




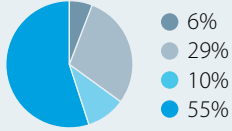
Income assets: ● Cash and cash equivalents ● New Zealand and international fixed interest
Growth assets: ● Listed property ● Australasian and international equities ● Other (such as alternative assets)

Investment objectives	Risk indicator	Minimum suggested timeframe for holding the investments
Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term:		
is in line with the relevant market index.	Lower risk Potentially lower returns 	Higher risk Potentially higher returns 5 years
is in line with the relevant market index.	Lower risk Potentially lower returns 	Higher risk Potentially higher returns 5 years
outperforms the relevant market index.	Lower risk Potentially lower returns 	Higher risk Potentially higher returns 10 years
outperforms the relevant market index.	Lower risk Potentially lower returns 	Higher risk Potentially higher returns 10 years
outperforms the relevant market index.	Lower risk Potentially lower returns 	Higher risk Potentially higher returns 10 years

* In calculating the risk indicator for the International Fixed Interest Fund and the International Property Fund, a mix of actual and market index returns have been used. Market index returns have been used for the period 30 September 2012 to 30 September 2013, as these funds began operating on 19 September 2013. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these funds.

Important

- We cannot guarantee that each fund’s investment objectives will be achieved.
- Further information about the assets in each fund can be found in the fund updates at anzinvestments.co.nz/fundupdates.

Fund	Description	Target investment mix summary
Equity Selection Fund	Invests mainly in New Zealand and Australian equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed or intend to list on the New Zealand or Australian stock exchanges, and • cash and cash equivalents. 	 100% Australasian equities
Australian Share Fund	Invests mainly in Australian equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed or in the process of listing on the Australian stock exchange, and • cash and cash equivalents. 	 100% Australasian equities
International Share Fund	Invests mainly in international equities. Investments may include: <ul style="list-style-type: none"> • equities in companies that are listed on a recognised stock exchange, and • cash and cash equivalents. 	 100% International equities
Balanced Fund	Invests mainly in growth assets (equities and listed property), with some exposure to income assets (cash and cash equivalents and fixed interest). The fund also has a small exposure to alternative assets.	 <ul style="list-style-type: none"> 6% Cash and cash equivalents 29% New Zealand and international fixed interest 10% Listed property 55% Australasian and international equities
Key Income assets: ● Cash and cash equivalents ● New Zealand and international fixed interest Growth assets: ● Listed property ● Australasian and international equities ● Other (such as alternative assets)		

Investment objectives	Risk indicator	Minimum suggested timeframe for holding the investments
Aims to achieve a positive yearly return (after the fund charge and before tax) that over the long term:	Lower risk Potentially lower returns  Higher risk Potentially higher returns	10 years
outperforms the relevant market index.	Lower risk Potentially lower returns  Higher risk Potentially higher returns	10 years
outperforms the relevant market index.	Lower risk Potentially lower returns  Higher risk Potentially higher returns	10 years
is 3.9% over inflation (allowing for a negative return 4.8 years in every 20).	Lower risk Potentially lower returns  Higher risk Potentially higher returns	6 years


Important

- We cannot guarantee that each fund’s investment objectives will be achieved.
- Further information about the assets in each fund can be found in the fund updates at anzinvestments.co.nz/fundupdates.

More information about how our funds invest

Our statement of investment policy and objectives (**SIPO**) contains information about how our funds invest. It details the investment objectives, strategies, target investment mix and ranges, and underlying external fund managers.

We can make changes to the SIPO after consultation with the supervisor without letting you know. Material changes to the SIPO will be included in the funds' annual report.

 The current SIPO is available on the offer register at companiesoffice.govt.nz/disclose (Click SEARCH OFFERS and search for 'OneAnswer Single-Asset-Class Funds').

Responsible investment

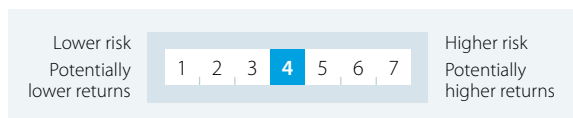
Responsible investment, including environmental, social, and governance considerations, is taken into account in the investment policies and procedures of the funds as at the date of this product disclosure statement. You can obtain an explanation of the extent to which responsible investment is taken into account in those policies and procedures at our internet site at anzinvestments.co.nz/responsibleinvesting.



4. WHAT ARE THE RISKS OF INVESTING?


Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



 See pages 10 to 13 for the risk indicators that apply to each of our funds.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

 To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-kickstarter.

Note that even the lowest category does not mean a risk-free investment, and there may be other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for each fund.

General investment risks

Some of the things that may cause a fund's value to move up and down, which affect the risk indicator, are:



Market risk

Risk that an asset's, or an asset class's, market value may change due to a number of factors. These can include changes in the economy, the performance of individual entities, the regulatory environment, investor sentiment, political events, inflation, and interest and currency rates.

The level of market risk a fund is exposed to depends on the asset classes it invests in. For example, equities and listed property assets are considered to be more risky than cash and cash equivalents and fixed interest assets.

As most of the funds are single-asset-class funds, they're exposed to the specific risks associated with the asset class in which they invest. They don't benefit from diversifying investments across asset classes and poor performance within the asset class may have a significant effect on the fund.



Currency risk

Risk of changes in currency exchange rates. Assets denominated in foreign currencies face currency risk.

For example, for a fund with foreign currency exposure, if the New Zealand dollar increases in value against a given foreign currency, all else being equal, the New Zealand dollar value of the fund will fall.



Liquidity risk

Risk that an asset cannot be sold at the desired time (and at recent market value).

Such illiquid assets may impact your ability to withdraw, transfer or switch your investment.



Active management risk

Risk that arises from our, or our external fund managers', active management of investments. All of the funds are actively managed.

For example, if we choose investments that underperform, or we mistime market changes, returns may be lower.



Derivative risk

Risk that arises from the use of derivatives where the value is derived from the performance of another asset, an index (such as a share market index or a commodity index), an interest rate or an exchange rate.

For example, investment losses could be caused by the other party to the derivatives contract failing to meet its contract obligations.



For more information on risks, see the offer register at companiesoffice.govt.nz/disclose (Click SEARCH OFFERS and search for 'OneAnswer Single-Asset-Class Funds').

5. WHAT ARE THE FEES?

You will be charged fees for investing in the funds. Fees are deducted from your investment and will reduce your returns. If ANZ Investments invests in other funds, those funds may also charge fees. The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term
- one-off fees (currently none).


Annual fund charges

Fund	Annual fund charge (percentage of net asset value of each fund)
New Zealand Fixed Interest Fund	0.74%
International Fixed Interest Fund	0.94%
Property Securities Fund	1.19%
International Property Fund	1.34%
New Zealand Share Fund	1.19%
Equity Selection Fund	1.29%
Australian Share Fund	1.29%
International Share Fund	1.29%
Balanced Fund	1.30%

The annual fund charge:

- is made up of our management fee, the supervisor's fee, fund expenses, and fees and expenses of underlying funds
- is calculated as a percentage of the net asset value of the fund
- includes GST where applicable
- is calculated daily and will reduce a fund's unit price (so you won't see the annual fund charge on your annual statement).

The annual fund charge is capped, so you won't pay more than the amount set out in the table above. However, the actual annual fund charge you pay may be lower than these amounts because, when calculating the cap, we estimate the expenses of the funds, and the fees and expenses of underlying funds.


 You can find more information on our annual fund charge and how it is calculated on the offer register at companiesoffice.govt.nz/disclose (Click SEARCH OFFERS and search for 'OneAnswer Single-Asset-Class Funds').

We don't currently charge any contribution, establishment, switching, termination or withdrawal fees.

The fees can be changed

We can change fees from time to time, and can introduce new fees. We'll give you at least three months' notice of any increase in our management fee or the supervisor's fee or the introduction of a new fee.

We must publish a fund update for each fund showing the fees actually charged during the most recent year.

 Fund updates, including past updates, are available at anzinvestments.co.nz/fundupdates.



EXAMPLE OF HOW FEES APPLY TO AN INVESTOR

Daniel invests \$10,000 in the New Zealand Share Fund.
He is not charged an establishment fee or a contribution fee.
This means the starting value of his investment is \$10,000.
He is charged management and administration fees, which work out to about \$119 (1.19% of \$10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Estimated total fees for the first year

Fund charges: \$119

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example only applies to the New Zealand Share Fund. If you are considering investing in other funds in the OneAnswer Single-Asset-Class Funds, this example may not be representative of the actual fees you may be charged.

6. WHAT TAXES WILL YOU PAY?

Each of the funds is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (**PIR**). To determine your PIR, go to ird.govt.nz/toii/pir/workout/. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department.

It is your responsibility to tell us your PIR when you invest or if your PIR changes. If you do not tell us, a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax.

In addition to your PIR, you also need to tell us your IRD number.

We arrange for all taxes that apply to your investment account to be paid (or refunded). This is done by cancelling (or issuing) units in your investment account. We do this at the end of the tax year (following 31 March), or earlier if:

- you withdraw, transfer or switch all of your savings from a fund
- the value of your units is so low that it doesn't meet your expected tax liability.

If you're not an individual

Are you a New Zealand tax resident company, unit trust, registered charity, superannuation scheme, PIE or PIE investor proxy?

Your PIR is 0%. You will need to pay any tax on your attributed PIE income yourself.

Superannuation schemes that are trusts may select another PIR – see below.

Are you a New Zealand resident trustee (other than of a registered charity)?

Seek advice from a tax professional to help you choose the PIR that best suits your beneficiaries.

If you're invested with another person

If you're investing jointly with another person and your PIRs are the same, tell us which investor to attribute the income to and the applicable PIR. If your PIRs are not the same, we must attribute the income to the investor with the highest PIR. If you do not make a selection, we attribute the income to the first-named investor at the default rate of 28%.



Provide us with the right PIR

Make sure you provide us with the right PIR, so you pay the correct tax on your investment. For help to determine your PIR, see either:

- anzinvestments.co.nz/pirupdate, or
- ird.govt.nz/toii/pir/workout/

or consult a tax adviser.





7. WHO IS INVOLVED?


ANZ Investments is the manager

We're the manager of the funds and are responsible for their management and administration.

You can contact us at:

 service@anzinvestments.co.nz

 0800 736 034

 ANZ Investments – Customer Services
ANZ Centre, 23-29 Albert Street, Auckland
Freepost 324, PO Box 7149, Wellesley Street,
Auckland 1141

We're a wholly owned subsidiary of ANZ Bank New Zealand Limited.

Investments in the funds aren't 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 doesn't 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 won't be liable to you for the capital value or performance of your investment.

Your investment in the funds isn't guaranteed by ANZ Group, The New Zealand Guardian Trust Company Limited, any of their directors or any other person.

Who else is involved?

	Name	Role
Supervisor and custodian	The New Zealand Guardian Trust Company Limited	<p>The supervisor is a licensed supervisor who is independent of us.</p> <p>They supervise how we manage the funds, for the benefit of you and other investors.</p> <p>As the custodian, they hold the funds' assets 'in trust' for you, entirely separate from our assets.</p>


8. HOW TO COMPLAIN


Contact your adviser first


If you have any problems with the funds, please contact your financial adviser.

Contact us second

If you don't have a financial adviser, or if your financial adviser has been unable to help you, please contact us. As the manager of the funds, we're committed to resolving your complaint as quickly as possible.

 service@anzinvestments.co.nz


 0800 736 034


 ANZ Investments – Customer Services
ANZ Centre, 23-29 Albert Street, Auckland
Freepost 324, PO Box 7149, Wellesley Street,
Auckland 1141

Contact the supervisor after that

You can contact The New Zealand Guardian Trust Company Limited at:

 ct-auckland@nzgt.co.nz

 09 909 5100


 Relationship Manager – OneAnswer Single-Asset-Class Funds
The New Zealand Guardian Trust Company Limited
191 Queen Street, Auckland
PO Box 274, Auckland 1140


If you're still not happy


You can get free independent assistance from the following respective dispute resolution schemes.

Our dispute resolution scheme

You can contact the Banking Ombudsman at:

 help@bankomb.org.nz


 0800 805 950


 The Banking Ombudsman
1 Post Office Square, Wellington 6011
Freepost 218002, PO Box 25327,
Featherston Street, Wellington 6146

The supervisor's dispute resolution scheme

You can contact Financial Services Complaints Limited at:

 info@fscl.org.nz



 0800 347 257

 Financial Services Complaints Limited
101 Lambton Quay, Wellington
PO Box 5967, Wellington 6145


You won't be charged a fee

You won't be charged a fee by us, the supervisor or the dispute resolution scheme for investigating or resolving a complaint.

9. WHERE YOU CAN FIND MORE INFORMATION

Further information about the funds is available:	
In our guide	A helpful guide to the funds, including how to make the funds work for you, an overview, a case study and information about the underlying external fund managers.
On our website	Valuable information and resources to help you manage your investment, including transaction forms, fund performance, unit prices, monthly fact sheets and quarterly fund updates.  anzinvestments.co.nz/SACfunds
On Disclose	Disclose is a website that contains two registers – an offer register and a scheme register. These include current information on the funds, including the governing document, financial statements, SIPO and PDS. Search 'OneAnswer Single-Asset-Class Funds' on the offer register or 'ANZ Investments Single-Asset-Class Scheme' on the scheme register. The most recent PDS may help you make decisions about whether or not to acquire further units in the funds.  companiesoffice.govt.nz/disclose

You can make a request to the Registrar of Financial Service Providers for a copy of the information on Disclose. You can contact them by:

 03 962 6162

 Registrar of Financial Service Providers
c/- The Companies Office
135 Albert Street, Auckland
Private Bag 92061, Victoria Street West,
Auckland 1142

You can also obtain a copy of this information free of charge by contacting us.

10. HOW TO APPLY

To join, complete and send us the relevant application form(s). You may also wish to speak with your financial adviser.

Note, you need to be in New Zealand to invest in the funds.

APPLICATION FORMS FOR THE FUNDS

How will we use your information?

When you become an investor in the funds, you agree that ANZ Group, ANZ Investments and the supervisor can:

- get information and ask questions about you that we consider justified for our business purposes, including asking and getting information from ANZ Group and credit reference agencies
- collect, use and disclose information about you to comply with any laws in New Zealand or overseas applying to us or the accounts, products or services we provide to you (and you agree to give us that information if we ask you for it)
- give information about you to each other or any government authority in New Zealand or overseas. We can give information about you to help us comply with laws in New Zealand or overseas, or to help us decide what we need to do to comply with the law in New Zealand or overseas
- use and obtain information about you, and let third parties have the information, to the extent reasonably necessary to administer your investment account or to promote to you other products of ANZ Investments or related companies of ANZ Investments
- if you joined the funds through a financial adviser, disclose information about you to your adviser (including their staff)
- otherwise collect, use and disclose your personal information in accordance with the Privacy Act 1993 and our privacy policy.

We take your privacy very seriously and maintain high security standards. Information you provide to us will be kept strictly confidential. The agencies that are collecting and securely holding that information are ANZ Investments, the supervisor, ANZ Group and members of their respective groups of companies.

You have a right to see the information held by us – email service@anzinvestments.co.nz. You may also ask that your information be corrected. You may have to pay a fee.

We can monitor or record your phone calls with our contact centre. We do this mainly to try and improve our service. Provided we follow our privacy policy, we can also:

- use information we collect during those calls
- give that information to other people or organisations.



For further information about our privacy policy and how this applies to your information (including information collected through monitoring or recording phone calls) see the 'Security and Privacy Statement' section on anzinvestments.co.nz.

The information in this section (Application forms for the funds) is part of the application form(s).

ONEANSWER SINGLE-ASSET-CLASS FUNDS

FORM 1 – APPLICATION FORM (INDIVIDUALS AND JOINT INVESTORS)

Product disclosure statement (PDS) dated 24 November 2017



Post this form to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141**, or email to **service@anzinvestments.co.nz**.

1. Investor information

Investor 1 (principal account holder)

Mr Miss Mrs Ms

Other

Gender Male Female

Date of birth

First Name(s)

Surname

Home address

Postcode

Postal address (if different from your home address)

Postcode

Home phone

Mobile

Email

Country of birth

Occupation

ANZ customer (or investor) number (if known)

IRD number

(call Inland Revenue on 0800 775 247 for help)

What is your prescribed investor rate?
(visit anzinvestments.co.nz/pirupdate or call 0800 736 034 for help)

10.5% 17.5% 28%

Investor 2 (if applicable)

Mr Miss Mrs Ms

Other

Gender Male Female

Date of birth

First Name(s)

Surname

Home address

Postcode

Postal address (if different from your home address)

Postcode

Home phone

Mobile

Email

Country of birth

Occupation

ANZ customer (or investor) number (if known)

IRD number

(call Inland Revenue on 0800 775 247 for help)

What is your prescribed investor rate?
(visit anzinvestments.co.nz/pirupdate or call 0800 736 034 for help)

10.5% 17.5% 28%

2. Taxpayer information

(visit anzinvestments.co.nz/pirupdate for help)

Name of taxpayer

(the taxpayer for joint investors is the investor with the highest prescribed investor rate)

Continued over the page

ONEANSWER SINGLE-ASSET-CLASS FUNDS

2. Taxpayer information (continued)

Investor 1 (principal account holder)

I confirm:

- I am only a tax resident in New Zealand (go to section 3). **OR**
 I am a tax resident of one or more countries other than New Zealand and I have listed all these below.
 (Please note, United States of America Citizens are considered to be tax residents of the United States of America).

	Country of tax residence 1	Country of tax residence 2	Country of tax residence 3
List all countries of tax residence (other than New Zealand)			
List Tax Identification Number (TIN) (or country equivalent)			
OR Reason if TIN is not provided	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)
AND If Reason Z, explanation for not being able to obtain TIN			

Investor 2 (if applicable)

I confirm:

- I am only a tax resident in New Zealand (go to section 3). **OR**
 I am a tax resident of one or more countries other than New Zealand and I have listed all these below.
 (Please note, United States of America Citizens are considered to be tax residents of the United States of America).

	Country of tax residence 1	Country of tax residence 2	Country of tax residence 3
List all countries of tax residence (other than New Zealand)			
List Tax Identification Number (TIN) (or country equivalent)			
OR Reason if TIN is not provided	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)	<input type="checkbox"/> A – Country doesn't issue TIN <input type="checkbox"/> B – Country doesn't require TIN collection <input type="checkbox"/> C – Applied for TIN, and will provide soon <input type="checkbox"/> Z – Cannot obtain TIN (explain below)
AND If Reason Z, explanation for not being able to obtain TIN			

ONEANSWER SINGLE-ASSET-CLASS FUNDS

3. Payment and investment options (at least one must be selected)

Regular payment

Regular payment by direct debit (minimum \$50 per fund). Complete and include Form 3.

Please invest my regular payments between the fund(s) as indicated below:

New Zealand Fixed Interest Fund	\$ <input type="text"/>
International Fixed Interest Fund	\$ <input type="text"/>
Property Securities Fund	\$ <input type="text"/>
International Property Fund	\$ <input type="text"/>
New Zealand Share Fund	\$ <input type="text"/>
Equity Selection Fund	\$ <input type="text"/>
Australian Share Fund	\$ <input type="text"/>
International Share Fund	\$ <input type="text"/>
Balanced Fund	\$ <input type="text"/>
Total	\$ <input type="text"/>

(the total dollar value must be the same as your regular payment amount indicated on Form 3)

Lump sum payment

Lump sum payment by cheque (minimum \$500)

Lump sum payment by online or phone banking (minimum \$500)

Lump sum payment by one-off direct debit (minimum \$500)

See page 9 for the information you need to include with your payment and the fund bank account you need to pay to. Your application form will be processed once we receive your payment.

Please invest my lump sum payment between the fund(s) as indicated below:

New Zealand Fixed Interest Fund	\$ <input type="text"/>
International Fixed Interest Fund	\$ <input type="text"/>
Property Securities Fund	\$ <input type="text"/>
International Property Fund	\$ <input type="text"/>
New Zealand Share Fund	\$ <input type="text"/>
Equity Selection Fund	\$ <input type="text"/>
Australian Share Fund	\$ <input type="text"/>
International Share Fund	\$ <input type="text"/>
Balanced Fund	\$ <input type="text"/>
Total	\$ <input type="text"/>

(the total dollar value must be the same as your lump sum amount)

4. Confirming your identity (tick the documents you're sending us)

We'll need to verify:

(A) your identity, by receiving a certified or verified copy of **one** of the following (which must be current), see anzinvestments.co.nz/myid for more options:

Investor 1: passport firearms licence
Investor 2: passport firearms licence

(B) your residential address, by receiving a certified or verified copy of **one** of the following (which can't be more than three months old):

Investor 1: bank statement power bill home phone bill Inland Revenue statement
Investor 2: bank statement power bill home phone bill Inland Revenue statement

Talk to your adviser for help getting documents verified. If you don't have any of these documents, see anzinvestments.co.nz/myid for the full list of acceptable documents. This website also describes other ways documents can be certified.

ONEANSWER SINGLE-ASSET-CLASS FUNDS

5. Source of funds

Please confirm your source of funds (non-New Zealand residents only):

6. Investing on behalf of a child or under a power of attorney

If the investor is aged 17 years or younger:

- a certified copy of the investor's birth certificate must be included with this application
- this form must be signed by the investor's guardian. If the guardian is not the investor's parent, as named on the birth certificate, we will need additional documents to confirm the guardian's appointment and identity. Call us on 0800 736 034 to discuss these requirements
- the investor's guardian must also complete Form 5 – Authorised Signatories Form, available at anzinvestments.co.nz.

If you are signing for the investor under a power of attorney:

- a certified copy of the power of attorney must be included with this application
- the attorney must also complete Form 5 – Authorised Signatories Form, available at anzinvestments.co.nz.

7. Your agreement

By signing this application form, you confirm that you have received and read the OneAnswer Single-Asset-Class Funds product disclosure statement dated 24 November 2017 and that you agree to be bound by the OneAnswer Single-Asset-Class Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. You confirm that you understand:

- the value of your investment will move up and down over time
- your investment is not guaranteed by anyone
- by providing your email address, you will receive emails from ANZ Investments (or its related companies) about your investment (including annual reports) and, from time to time, any other relevant product or service offers
- that you consent to receiving transaction confirmations for your investment in the OneAnswer Single-Asset-Class Funds every six months
- that you consent to receiving information about your investment in the OneAnswer Single-Asset-Class Funds (including transaction confirmation) electronically (including via ANZ Internet Banking or ANZ goMoney)
- by providing a mobile number, you agree to receive text messages from ANZ Investments, and
- investments in the OneAnswer Single-Asset-Class Funds are not deposits in ANZ Bank New Zealand Limited or 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 New Zealand Investments Limited. 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.

You are also confirming:

- you have the authority to provide the information in this application form, which is true and correct. You understand that not giving information or giving false information could be serious under New Zealand law. You understand that ANZ Investments may need extra information from you about your tax residency status, and will provide any extra information ANZ Investments requests. You will also contact ANZ Investments if any information you've given changes.

Joint applications must be signed by all applicants.

Date

Date

ADVISER USE ONLY

- All relevant sections have been completed.
- Identification and residential address documents have been included.
- A signed Direct Debit Form (Form 3) has been completed and included (if applicable).
- A lump sum payment has been made or cheque attached (if applicable).

Adviser name

FSP number

Distributor company name

Distributor (agency) code

ONEANSWER SINGLE-ASSET-CLASS FUNDS

FORM 2 – APPLICATION FORM (COMPANIES, PARTNERSHIPS, TRUSTS AND ESTATES)

Product disclosure statement (PDS) dated 24 November 2017



Post this form to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141**, or email to **service@anzinvestments.co.nz**. Please also complete and include Form 2A (for a Company or Partnership) or Form 2B (for a Trust or Estate). **Companies, Partnerships, Estates and Trusts must also complete Form 2C (Trust and Entity Declaration)**. These forms are available at anzinvestments.co.nz/documents.

1. Company, Partnership, Trust or Estate information

Company, Partnership, Trust or Estate name	
Company registration number	
ANZ customer (or investor) number	<input type="text"/> (if known)
Registered address	
<input type="text"/>	Postcode
Country	
Postal address (if different from registered address)	
<input type="text"/>	Postcode
Country	
Contact phone	
Email	

2. Taxpayer information

(visit anzinvestments.co.nz/pirupdate for help)

Name of taxpayer	
(e.g. Company, Partnership, Trust or Estate name)	
Is the taxpayer a New Zealand resident for tax purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, state the taxpayer's country of residence for tax purposes	<input type="text"/>
Taxpayer's IRD number	<input type="text"/> <input type="text"/> <input type="text"/> (call Inland Revenue on 0800 775 247 for help)
Taxpayer's prescribed investor rate	<input type="checkbox"/> 0% <input type="checkbox"/> 10.5% <input type="checkbox"/> 17.5% <input type="checkbox"/> 28%
What is the taxpayer's country of establishment?	
<input type="text"/>	

(e.g. where a Company or Partnership is incorporated or where a Trust is legally established or where the probate for an Estate has been granted.)

[Continued over the page](#)

ONEANSWER SINGLE-ASSET-CLASS FUNDS

3. Payment and investment options (at least one must be selected)

Regular payment

Regular payment by direct debit (minimum \$50 per fund). Complete and include Form 3.

Please invest my regular payments between the fund(s) as indicated below:

New Zealand Fixed Interest Fund	\$ <input type="text"/>
International Fixed Interest Fund	\$ <input type="text"/>
Property Securities Fund	\$ <input type="text"/>
International Property Fund	\$ <input type="text"/>
New Zealand Share Fund	\$ <input type="text"/>
Equity Selection Fund	\$ <input type="text"/>
Australian Share Fund	\$ <input type="text"/>
International Share Fund	\$ <input type="text"/>
Balanced Fund	\$ <input type="text"/>
Total	\$ <input type="text"/>

(the total dollar value must be the same as your regular payment amount indicated on Form 3)

Lump sum payment

- Lump sum payment by cheque (minimum \$500)
 Lump sum payment by online or phone banking (minimum \$500)
 Lump sum payment by one-off direct debit (minimum \$500)

See page 9 for the information you need to include with your payment and the fund bank account you need to pay to. Your application form will be processed once we receive your payment.

Please invest my lump sum payment between the fund(s) as indicated below:

New Zealand Fixed Interest Fund	\$ <input type="text"/>
International Fixed Interest Fund	\$ <input type="text"/>
Property Securities Fund	\$ <input type="text"/>
International Property Fund	\$ <input type="text"/>
New Zealand Share Fund	\$ <input type="text"/>
Equity Selection Fund	\$ <input type="text"/>
Australian Share Fund	\$ <input type="text"/>
International Share Fund	\$ <input type="text"/>
Balanced Fund	\$ <input type="text"/>
Total	\$ <input type="text"/>

(the total dollar value must be the same as your lump sum amount)

ONEANSWER SINGLE-ASSET-CLASS FUNDS

4. Trusts and Partnerships only

For trusts/partnerships with three or more trustees/partners, the following persons are authorised to provide instructions on behalf of all the trustees/partners:

First name(s)	Surname
First name(s)	Surname
First name(s)	Surname

5. Investing under a power of attorney

If you are signing for the investor under a power of attorney:

- a certified copy of the power of attorney must be included with this application
- the attorney must also complete Form 5 – Authorised Signatories Form, available at anzinvestments.co.nz.

6. Agreement

By signing this application form, you confirm that you have received and read the OneAnswer Single-Asset-Class Funds product disclosure statement dated 24 November 2017 and that you agree to be bound by the OneAnswer Single-Asset-Class Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. You confirm that you understand:

- the value of your investment will move up and down over time
- your investment is not guaranteed by anyone
- by providing your email address, you will receive emails from ANZ Investments (or its related companies) about your investment (including annual reports) and, from time to time, any other relevant product or service offers
- that you consent to receiving transaction confirmations for your investment in the OneAnswer Single-Asset-Class Funds every six months
- that you consent to receiving information about your investment in the OneAnswer Single-Asset-Class Funds (including transaction confirmation) electronically (including via ANZ Internet Banking or ANZ goMoney)
- by providing a mobile number, you agree to receive text messages from ANZ Investments, and
- investments in the OneAnswer Single-Asset-Class Funds are not deposits in ANZ Bank New Zealand Limited or 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 New Zealand Investments Limited. 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.

In addition, by signing this application form, trusts and partnerships certify that:

- the trust/partnership has been duly established and is validly existing under the laws of New Zealand
- the trust/partnership has not been terminated and no event requiring the vesting of the trust's/partnership's assets has occurred
- all the trustees/partners of the trust/partnership have signed this application form
- all the trustees/partners are authorised to execute this application form, and
- the investment to be made in accordance with this application will not cause any limitation on the powers of the trustees/partners to be exceeded, and is in the best interests of the trust/partnership.

You are also confirming:

- you have the authority to provide the information in this application form, which is true and correct. You understand that not giving information or giving false information could be serious under New Zealand law. You understand that ANZ Investments may need extra information from you about your tax residency status, and will provide any extra information ANZ Investments requests. You will also contact ANZ Investments if any information you've given changes.

[Continued over the page](#)

ONEANSWER SINGLE-ASSET-CLASS FUNDS

7. Signature(s) (use the space below if more signatures are required)

Name

Signature

Date

Name

Signature

Date

Name

Signature

Date

ADVISER USE ONLY

- All relevant sections have been completed.
- Form 2A or Form 2B and all supporting documents have been included (as applicable).
- Form 2C completed for all Trust, Company, Estates and Partnership applications.
- A signed Direct Debit Form (Form 3) has been completed and included (if applicable).
- A lump sum payment has been made or cheque attached (if applicable).

Adviser name

FSP number

Distributor company name

Distributor (agency) code

ONEANSWER SINGLE-ASSET-CLASS FUNDS

FORM 3 - DIRECT DEBIT FORM

Product disclosure statement (PDS) dated 24 November 2017



Post this form to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141**, or email to **service@anzinvestments.co.nz**.

1. Investor information

First Name(s)

Surname

First Name(s)

Surname

or Company/Trust/Partnership/Estate name:

ANZ customer (or investor) number (if known)

2. What would you like to do? (tick one)

- I want to set up a direct debit I want to set up a one-off direct debit I want to change the details of an existing direct debit
 I want to cancel my existing direct debit

3. Contribution details

Contribution amount \$ (minimum \$50)

Start date

Frequency (tick one) one-off fortnightly monthly quarterly

Please allow 10 working days for the direct debit to be established.

4. Direct Debit Authority (to be completed by the bank account holder)

Name of my account to be debited (acceptor):

Name of my bank:

Bank Branch Account Suffix

Initiator's Authorisation Code

Approved

|

From the acceptor to (my bank):
insert name of acceptor's bank

I authorise you to debit this account with the amounts of direct debits from **ANZ New Zealand Investments Limited** (the initiator) with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to this account, and
- The specific terms and conditions listed over the page.

Authorised signature/s:

Date

FORM
3

ONEANSWER SINGLE-ASSET-CLASS FUNDS

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than 10 calendar days before the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

I agree to any correspondence relating to this direct debit being sent to the investor.

FOR BANK USE ONLY

Approved <hr/> 0844 10 2017	Date Received	Recorded By	Checked By	Bank Stamp
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Original – Retain at Branch. Copy – Forward to Initiator if requested.

ONEANSWER SINGLE-ASSET-CLASS FUNDS

FORM 4 - TRANSACTION FORM

Product disclosure statement (PDS) dated 24 November 2017



Post this form to: **ANZ Investments, Freepost 324, PO Box 7149, Wellesley Street, Auckland 1141**, or email to **service@anzinvestments.co.nz**.

1. Investor information

First name(s)	Surname
First name(s)	Surname
or Company/Partnership/Trust/Estate name	
ANZ customer (or investor) number <input type="text"/> (if known)	
IRD number <input type="text"/> <input type="text"/> <input type="text"/> (please call Inland Revenue on 0800 775 247 for help)	
Contact phone	
Email	

2. What would you like to do?

- Update your prescribed investor rate (please complete sections 3 and 6)
- Change the fund(s) you invest in (please complete sections 4 and 6)
- Make a lump sum payment (please complete sections 5 and 6)

3. Update your prescribed investor rate

Prescribed investor rate 0% 10.5% 17.5% 28% (visit anzinvestments.co.nz/pirupdate for help)

4. Change the fund(s) you invest in

- Switch your current balance to another fund(s) (complete column A)
- Switch your future payments to another fund(s) (complete column B)
- Switch both your current balance and future payments to another fund(s) (complete columns A and B)

	A. Switch your current balance to the following fund(s):		B. Switch your future payments to the following fund(s):	
New Zealand Fixed Interest Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
International Fixed Interest Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
Property Securities Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
International Property Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
New Zealand Share Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
Equity Selection Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
Australian Share Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
International Share Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
Balanced Fund	<input type="text"/> %	or \$ <input type="text"/>	<input type="text"/> %	or \$ <input type="text"/>
Total	100%	or \$ <input type="text"/>	100%	or \$ <input type="text"/>

1. Percentages must be whole numbers and add up to 100%.
2. If you make regular payments by direct debit, the total dollar value in column B must be the same as your existing regular payment. To increase or reduce your regular payments, please complete a new direct debit form (Form 3).
3. The minimum switch amount is \$500.

FORM
4

ONEANSWER SINGLE-ASSET-CLASS FUNDS

5. Make a lump sum payment

Lump sum payment amount (minimum \$500) \$

Please tick one:

- I have attached a cheque
 I will deposit a lump sum payment via online or phone banking

See page 9 for the information you need to include with your payment and the fund bank account you need to pay to. We must receive your transaction form before we receive your payment. Otherwise your payment will be allocated to your fund(s) in the same percentage as your last payment.

If the payment is from a third party, please confirm the relationship of the third party to the investor (e.g. parent):

Please invest my lump sum payment (tick one):

- As per my existing investment selection
 As indicated below

New Zealand Fixed Interest Fund	\$ <input type="text"/>
International Fixed Interest Fund	\$ <input type="text"/>
Property Securities Fund	\$ <input type="text"/>
International Property Fund	\$ <input type="text"/>
New Zealand Share Fund	\$ <input type="text"/>
Equity Selection Fund	\$ <input type="text"/>
Australian Share Fund	\$ <input type="text"/>
International Share Fund	\$ <input type="text"/>
Balanced Fund	\$ <input type="text"/>
Total	\$ <input type="text"/>

(the total dollar value must be the same as your lump sum amount above)

6. Your agreement

By signing this transaction form, you confirm that you have received and read the OneAnswer Single-Asset-Class Funds product disclosure statement dated 24 November 2017 and that you agree to be bound by the OneAnswer Single-Asset-Class Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. If signed under power of attorney, that attorney confirms that he/she has not received notice of revocation of that power.

Signature

Date

Signature

Date

ADVISER USE ONLY


Adviser name

FSP number

Distributor company name

Distributor (agency) code

Contact us

 Call 0800 736 034

 Email service@anzinvestments.co.nz

 Visit anzinvestments.co.nz/SACfunds