



30 September 2017

# Cash Enhanced Trust Profile

## Investment objective

To provide stable returns with low risk over the short term, by investing in a range of cash and short term securities, and to achieve a total return after fees in excess of the Bloomberg AusBond Bank Bill Index over a rolling one year period.

Features	Information
Minimum suggested investment time frame	1 year
Risk/return profile	Low
Benchmark	Bloomberg AusBond Bank Bill Index
Income distribution frequency <sup>1</sup>	Quarterly (as at 31 March, 30 June, 30 September and 31 December)
Investment minimums <sup>2</sup>	Initial investment: \$25,000 Additional investment: \$5,000 Switch/withdrawal: \$5,000
Total estimated management costs as at 30 September 2017 <sup>3</sup>	Estimated management fee: 0.35 % pa Estimated performance-related fee: Nil <b>Total estimated management cost: 0.35 % pa</b>
Trust size	\$141.65m

## Performance<sup>5</sup>

	3 mths %	6 mths %	1 year %	3 years % pa	5 years % pa
Distribution	0.08	1.11	2.16	2.61	3.22
Growth	0.55	0.10	0.23	-0.11	-0.10
<b>TOTAL</b>	0.63	1.21	2.39	2.50	3.12
Benchmark	0.43	0.87	1.76	2.13	2.42
Added value	0.20	0.34	0.63	0.37	0.70

## Investment strategy

The Trust generally gains its investment exposure by investing in a portfolio of domestic cash investment managers<sup>4</sup>.

The Trust is designed to provide investors with returns higher than a fund invested purely in cash, and in excess of the Bloomberg AusBond Bank Bill Index.

The Trust aims to be fully invested with exposure to cash and short term securities at all times.

The underlying investments of the Trust may comprise of bank bills and other short term money market securities, such as short term loans to banks, corporates and Australian governments, which are considered to be secure investments.

## Investor profile

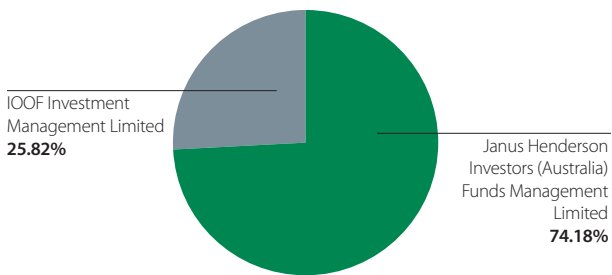
The Trust may be suitable for investors:

- with a short-term investment horizon of 1 year
- with a low level of risk tolerance
- who are seeking returns from income-generating assets with low volatility.

## Quarter highlights

- Allocation to Term Deposits, NCDs and cash notice accounts has contributed to the performance over the quarter.
- Allocation to higher yielding FRNs, and credit spread contraction added value.

## Investment manager allocation<sup>6</sup>



The allocations provided may not total 100% due to the effects of rounding.

### Notes to the trust profile

- 1 Effective from 1 July 2017, this Trust has elected into the Attribution Managed Investment Trust (AMIT) regime, which may allow income to be 'attributed' to unitholders without actually paying a cash distribution for that income. Please refer to the latest IOOF MultiMix Trusts Product Disclosure Statement (PDS) for further information about the AMIT regime.
- 2 Investment and withdrawal minimums do not apply for investments in the Trust via a master trust or investor directed portfolio service (IDPS). Please refer to the current IOOF MultiMix Trusts PDS, IDPS offer document or master trust PDS for more information.
- 3 The total estimated management cost includes the management fee and any applicable performance-related fees that may be charged by underlying investment managers. These costs are subject to change from time to time and may vary depending on changes to the composition of the Trust's underlying assets, changes in exposure to underlying investment managers and where any unusual or non-recurrent expenses are incurred. The estimated performance-related fees are indicative and have been based on the annualised performance-related fees incurred as at 30 June 2017. Please refer to the IOOF MultiMix Trusts PDS dated 30 September 2017 for full details on fees and costs.
- 4 For reasons of investment efficiency, the Trust may gain its exposure by holding units in other IOOF group unit trusts and/or through direct investment holdings.
- 5 Performance is net of management costs and expenses. Performance is based on exit price to exit price for the period and assumes that all distributions are reinvested. Management costs and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance.
- 6 The asset allocations and investment manager allocations reflect the combined indirect exposure of the Trust's holdings via other IOOF group unit trusts and/or direct investments. Actual asset allocations may move outside the target asset allocations and ranges (as specified in the current PDS) from time to time.

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