



30 June 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
Investment time horizon	1 year
Risk/return profile	Low
Benchmark	Bloomberg AusBond Bank Bill Index
Income distribution frequency	Quarterly (as at 31 March, 30 June, 30 September and 31 December)
Investment minimums ¹	Initial investment: \$25,000 Additional investment: \$5,000 Switch/withdrawal: \$5,000
Total management cost as at 30 June 2016 ²	0.35% pa
Trust size	\$143.46m

Performance^{4,5}

	3 mths %	6 mths %	1 year %	3 years % pa	5 years % pa
Distribution	1.03	1.63	2.18	2.60	3.33
Growth	-0.45	-0.36	0.31	-0.05	-0.02
TOTAL	0.58	1.27	2.49	2.56	3.31
Benchmark	0.44	0.89	1.82	2.21	2.52
Added value	0.14	0.38	0.67	0.35	0.79

Investment strategy

The Trust generally gains its investment exposure by investing in a portfolio of domestic cash investment managers.

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 investments³.

Investor profile

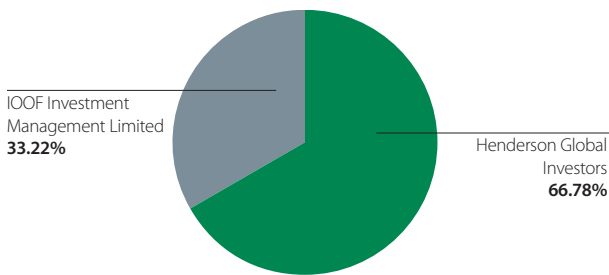
The Trust may be suitable for investors:

- 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

- Sector allocation to credit and security selection to higher yielding, non-benchmark floating rate notes (FRNs) as credit spread tightened over the quarter.
- Allocation to Term Deposits, NCDs and cash notice accounts has contributed to the performance over the quarter.
- Allocation to higher yielding, non-benchmark FRNs and credit spread contraction added value.

Investment manager allocation⁶



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

Notes to the trust profile

- 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.
- The total management costs are subject to change from time to time and may vary slightly from the estimated management costs (as detailed in the current PDS) 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 total management cost listed includes any performance fees that may be charged by underlying investment managers. Please refer to the current PDS for full details on fees and costs.
- 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.
- Performance is calculated using \$A and is net of management costs and expenses as disclosed in the current PDS. 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.
- 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 asset allocation ranges (as specified in the current PDS) from time to time.

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