

Conservative - IOOF MultiMix

| Fund features | |
|----------------------------|------------------|
| APIR code | IOF0237AU |
| Inception date | 16 December 2015 |
| Fund size | \$43.79m |
| Minimum investment horizon | 3-5 years |
| Risk/return profile | Low/Medium |

| Underlying managed fund | |
|-------------------------------|---|
| Underlying managed fund (UMF) | IOOF MultiMix Conservative Trust ARSN 130 093 186 APIR IOF0095AU |
| Underlying fund manager | IOOF Investment Services Ltd ABN 80 007 350 405 AFSL 230703 (IISL) www.ioof.com.au |

| Total estimated management costs as at 30/06/2022 ¹ | |
|--|----------|
| Estimated management fee | 1.35% pa |
| Estimated performance fee | 0.07% pa |
| Total estimated management cost | 1.42% pa |

| Asset class | Asset range |
|--------------------------------|-------------|
| Cash and short-term securities | 10 – 35% |
| Diversified fixed interest | 30 – 55% |
| Alternative - defensive | 0 – 20% |
| Property | 0 – 20% |
| Australian shares | 0 – 20% |
| International shares | 0 – 25% |
| Alternative - growth | 0 – 15% |

Investment objective

To grow the value of your investment over the medium term by investing in a UMF providing a diversified portfolio exposure of mostly defensive assets.

The UMF aims to provide stable returns over the medium term by investing in a diversified portfolio of defensive assets with some growth asset exposure, and to achieve a total return after fees, in excess of the UMF's benchmark over a rolling three-year period.

Investment strategy

The Fund aims to be fully invested, providing a diversified investment exposure.

The UMF generally gains its exposure through a mix of investment managers.

The conservative nature of the UMF means it has a greater exposure to income bearing assets such as cash, fixed interest and alternative-defensive with some exposure to growth assets such as Australian and international property and shares and alternative-growth.

The UMF is authorised to utilise approved derivative instruments for risk management purposes subject to the specific restriction that the derivative instruments cannot be used to gear portfolio exposure.

The underlying investment managers of the UMF, may utilise strategies for the management of currency exposure. The level of currency hedging used for the UMF will vary from time to time. The UMF has the capacity to apply a currency overlay to manage the UMF's currency risk.

Performance²

| | 3 mths % | 6 mths % | 1 year % | 3 year % | 5 year % |
|--------------|----------------|----------------|----------------|----------------|----------------|
| Actual (net) | 0.04 | 0.48 | 2.98 | 1.62 | 2.12 |

Performance data provided by FE fundinfo.

| Investment minimums | |
|--------------------------|---|
| Initial investment | \$2000 or \$500 with regular savings plan |
| Additional contributions | \$500 |
| Regular savings plan | \$100 per month |
| Withdrawal | \$500 |
| Regular withdrawal | \$200 per month, quarter, half-year or year |

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To find out more about the underlying managed fund, please refer to the Investment Central website www.ioof.com.au/investment-central

- Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to the latest PDS or www.ioof.com.au for further information on fees and costs.
- Performance is net of management costs, expenses and tax. Performance is based on exit price to exit price for the period. Management costs, tax and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance. Please refer to www.ioof.com.au for updated performance information. Performance data is provided by FE fundinfo (FE fundinfo (Australia) Pty Limited, ABN 18 601 868 311). For further information visit <https://www.fe-fundinfo.com>

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