



Term Deposits – Another way to secure your savings with IOOF

There are many different reasons why people want to invest, the common reasons being to make money and to live a comfortable lifestyle in the future. Investing is all about making your money work harder for you and generating additional income.

In this fact sheet, you will learn about the features and benefits of a Term Deposit offered by IOOF. Term Deposits are classified as a 'Cash' asset class investment option, so compared to other investment options such as shares or property, Term Deposits are generally a low risk investment option to choose from, therefore have a low return.

If you are considering diversifying your investment portfolio and are looking for a safer investment option, find out more about the benefits to consider with a Term Deposit and how to start investing today.

6 Reasons for choosing a Term Deposit

Some of the key benefits to help you decide if a Term Deposit is right for you include:

- 1 **Returns** – you have the ability to earn a higher interest rate in a Term Deposit than in a traditional transaction or savings account;
- 2 **Security** – a fixed rate provides security during volatile times. The interest rate is fixed for the duration of the term selected, so you have the convenience and peace of mind of knowing exactly how much interest you will earn;
- 3 **Low risk** – Term Deposits are generally a low risk investment compared to shares and property;
- 4 **Terms** – 6 month and 12 month Term Deposit options are available, so you can choose the option that best suits your savings goals. When the terms ends, the interest is paid directly into your Cash Account or you have the choice to invest your savings again;
- 5 **Linking accounts** – For Pursuit Select investors, consider Fee Aggregation to save even more. Simply link up tot four accounts of immediate family members so that you pay only one Administration Fee; and
- 6 **Redeem your investment** – You have the option to withdraw you investment, however this is subject to an interest rate reduction.

Term Deposit key features:

The following table illustrates basic information you need to know about opening up a Term Deposit with IOOF.

Availability	Through superannuation and non superannuation
Investment	\$5,000 minimum or up to a maximum of 80 per cent of your account balance
Terms	6 month and 12 month terms
Asset Class	100% Cash Investment
Interest rates	Depends on the amount of money you invest and the period for which it is invested
Risk	Low
Online access	Manage your Term Deposit online at www.portfolioonline.com.au

Factors to consider when investing in a Term Deposit

- **Be realistic** – Avoid making early withdrawals and consider the amount of money you can afford to invest and the length of the term you can afford to invest your money;
- **Term balance** – Even though you are protected from interest rate falls, consider that interest rates may rise. You may not be able to take advantage of the rise until the term ends; and
- **Personal goals** – Remember the reasons why you wanted to invest in a Term Deposit and what you wanted to achieve from it.

How to invest?

IOOF offers clients a choice of products with different features to meet the needs of every super investor. Term Deposits are available through the following platforms:

- Pursuit Select
- Pursuit Core
- IOOF Portfolio Service
- LifeTrack

Before making a decision to invest it is recommended that you speak to a financial adviser, understand the investment, how it may benefit you, how the investment operates and the associated risks.

Then you can make your investment choices and complete the application process:

- 1 Download and complete the Easy Choice and Investor Choice Investment Authority form available from the website or by calling our Client Service Team;
- 2 A Term Deposit may only be opened on the 15th¹ day of each month. The money you intend to open the term deposit with, must be available in your Cash Account by the 10th¹ day of the relevant month; and
- 3 Post the completed application form to IOOF, Reply Paid 264, Melbourne VIC, 8060.

For more information, please speak to your financial adviser or contact our Client Services Team.

Where to go for more information

Advised

If you have any questions about your IOOF superannuation (super) or investment account, please speak with your financial adviser. Alternatively, IOOF has a dedicated Client Services Team available to speak to you Monday to Friday between 8.30am – 6.00pm. Phone us on **1800 062 963** (for personal super members and investors) or **1800 653 894** (for employer and corporate super members), email clientservices@ioof.com.au or visit our website www.ioof.com.au

IOOF Direct

If you have any questions about your IOOF superannuation (super) or investment account, please speak with your financial adviser. If you do not have a financial adviser, IOOF offers a free initial consultation² with a qualified, professional financial adviser who can help you start planning your financial future. To arrange an appointment, contact a Client Services Officer or visit the 'Seek Financial Advice' page at our website www.ioof.com.au

¹ If this date falls on a weekend or public holiday, the relevant deadline will be the Victorian business day immediately prior to the 10th

² If you decide to proceed further with full financial advice, any ongoing fees and commission-based fees will be agreed upon between you and your financial adviser.

Issuer information / Disclaimer / General Advice Warning

Issued by IOOF Investment Management Limited ABN 53 006 695 021, AFS Licence No. 230524 (IOOF), as Trustee of the IOOF Portfolio Service Superannuation Fund, ABN 70 815 369 818. This document contains information of a general nature only. It is not intended to represent investment or professional advice and does not take into account your investment objectives, financial situation and particular needs. We recommend that you consider talking to a financial adviser before making any investment decision. A Product Disclosure Statement (PDS) for any financial product mentioned in this document should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment. This document has been prepared in good faith. IOOF, its related bodies corporate, their officers, employees and agents believe that the information contained in this document is accurate and reliable at the time of compilation, but no warranty of accuracy or reliability is given and no responsibility arising in any other way for errors or omissions (including responsibility to any other person by reason of negligence) is accepted by IOOF, its related bodies corporate, their officers, employees and agents. To the extent permitted by law, no liability is accepted for any loss or damage whether direct, indirect or consequential.