



IOOF WEALTHBUILDER

Fund profile 30 September 2018

Easy Choice Options Capital Guaranteed Fund

Fund features	
Inception date	April 1981
Fund size	\$171.99m
Investment manager	Janus Henderson Investors (Australia) Funds Management Limited (Janus Henderson Australia)¹
Minimum investment horizon	No minimum
Risk/Return profile	Low
Management cost	1.50% pa

Historical declared annual bonus rates % ³	
30/06/2018	0.30
30/06/2017	0.65
30/06/2016	0.50
30/06/2015	1.00
30/06/2014	1.80
30/06/2013	2.60
30/06/2012	2.35
30/06/2011	3.50
30/06/2010	3.50

Investment objective

To achieve security of capital including accrued annual bonuses and returns that exceed inflation over the medium to long term. It offers the highest level of security because of the secure nature of its investments and reserving requirements.

Your original capital plus all allocated bonuses, less fees, are guaranteed by IOOF Ltd.

Investment strategy

The IOOF WealthBuilder Capital Guaranteed Fund (Fund) invests in a range of Government and semi-Government bonds, bank securities, debt issued by corporations and asset-backed securities. A small percentage of the Fund's investments may be held in international fixed interest securities².

The maturity structure of the Fund will be actively managed based on assessment of the prevailing macro-economic environment and the anticipated movement in interest rates.

The Fund is authorised to utilise approved derivative instruments, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Reserves

IOOF maintains a solvency reserve designed to help protect investors from fluctuations in interest rates and asset values. The investment strategy, in respect of the management of assets representing the reserves, is the same for the Fund as a whole.

The Best of Boutique

The capital protection nature of the Fund means that investments are held primarily in liquid and low risk assets such as cash and short-term securities.

The Fund's investments are managed by Janus Henderson Investors (Australia) Funds Management Limited.

The investments in this portfolio consist of a range of short duration, high quality interest bearing securities, including government securities, bank securities, asset backed securities, and corporate securities.

¹ Janus Henderson Investors (Australia) Funds Management Limited ABN 43 164 177 244, AFS Licence No. 444268 is the investment manager of the Janus Henderson Australian Fixed Interest Fund – Institutional and the Janus Henderson Australian Equity Fund – Institutional in which this Fund currently invests.

² For reasons of investment efficiency, the Fund may gain its exposure through direct or indirect investment in other IOOF group unit trusts and/or through direct investment holdings.

³ Investors who withdraw in full during the financial year will receive an interim bonus. The interim bonus rate is normally set at the time of declaring the annual bonus rate and is based on the anticipated net earning rate of the Fund over the ensuing year. It may be revised at any time.

Performance					
	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception %
Actual (net) [#]	0.30	0.48	0.85	1.85	5.41

Past performance is not a reliable indicator of future performance.

Represents the average annual compound rates of return to 30 September 2018. Returns for periods greater than 1 year have been annualised. Actual performance is net of fees and charges and is based on exit-to-exit price for the period. Management costs, tax and other expenses are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets.

Investment minimums	
Initial investment	\$2,000 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

i Closed to new investors

This IOOF WealthBuilder fund is only open to existing investors who established their IOOF WealthBuilder account prior to 16 December 2015.

Existing investors may make additional contributions, switch to another option or withdraw at any time.

For further information on IOOF WealthBuilder, please contact our Client Services Team on **1800 002 217** or visit the IOOF website **www.ioof.com.au**

To find out more about the underlying managed fund(s), please refer to the underlying investment manager's website.

IOOF WealthBuilder (WealthBuilder) is issued/offered by IOOF Ltd, ABN 21 087 649 625 AFS Licence No 230522, (IOOF). IOOF is a company in the IOOF group which consists of IOOF Holdings Ltd (ABN 49 100 103 722) and its related body corporate. The offer of units in the WealthBuilder Funds is made in the current PDS. This fund profile is not intended to represent investment or professional advice. This information does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances or needs. You should consider the PDS in deciding whether to acquire or to continue to hold the investment and consider talking to a licenced or appropriately authorised financial adviser before making an investment decision. The information in this fund profile is effective 30 September 2018.