



# IOOF WEALTHBUILDER

Fund profile 30 September 2018

## Easy Choice Options Capital Stable Fund

Fund features	
Inception date	September 1994
Fund size	\$72.48m
Investment manager	Perennial Value Management Limited ( <b>Perennial</b> ) <sup>1</sup> Janus Henderson Investors (Australia) Funds Management Limited ( <b>Janus Henderson Australia</b> ) <sup>2</sup> Resolution Capital Limited ( <b>Resolution Capital</b> ) <sup>3</sup> Antipodes Partners Limited ( <b>Antipodes Partners</b> ) <sup>4</sup>
Minimum investment horizon	3 years
Risk/Return profile	Low to medium
Management cost	1.50% pa <sup>5</sup>

### Investment objective

To achieve a relatively high level of capital stability and moderate capital growth over the medium to long term, and provide a total return higher than the return of its benchmark<sup>6</sup> by investing in a range of investments across the major asset classes.

### Investment strategy

The IOOF WealthBuilder Capital Stable Fund (Fund) invests in a broad range of investments including Australian and international shares and fixed interest securities, Australian listed property securities and cash<sup>7</sup>.

Due to the capital protection objective of the Fund, it has a greater weighting to defensive income-producing assets such as fixed interest and cash, and a lesser weighting toward more volatile growth assets such as shares and property.

The Fund is authorised to utilise approved derivative instruments, subject to the specific restriction that derivative instruments cannot be used to establish asset allocation positions outside the approved ranges or to gear portfolio exposure. When used for investment purposes, no more than 30% of the Fund can be exposed to derivative instruments as determined by their market equivalent exposure.

The IOOF WealthBuilder Capital Stable Fund does not hedge against foreign exchange movements, although the underlying unit trusts in which the Fund invests may do so.

- 1 Perennial Value Management Limited ABN 22 090 879 904, AFS Licence No. 247293 is the investment manager of the Perennial Value Australian Shares Trust in which this Fund currently invests.
- 2 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, the Janus Henderson Australian Equity Fund – Institutional and the Janus Henderson Cash Enhanced Fund – Institutional in which this Fund currently invests.
- 3 Resolution Capital Limited ABN 50 108 584 167, AFS Licence No. 274491 is the investment manager of the Resolution Capital Property Funds in which this Fund currently invests.
- 4 Antipodes Partners Limited ABN 29 602 042 035 AFS Licence No 481580, Corporate Authorised Representative (468121) of Pinnacle Investment management Limited (AFSL 322140) and Pinnacle Fund Services Limited (AFSL 238371) is the investment manager of the Antipodes Global Fund – Long Only in which this Fund invests.
- 5 The management cost excludes any applicable rebate. This fee excludes any expense recoveries that may be charged to the Fund from time to time. The management costs may vary as a result of any directly.
- 6 Composite benchmark. For more information on the benchmarks used for each asset class, please refer to the IOOF WealthBuilder Product Disclosure Statement (PDS) and any Supplementary PDS.
- 7 For reasons of investment efficiency, the Fund may gain its exposure to each sector through direct or indirect investment in other IOOF group unit trusts and/or through direct investment holdings.

## The best of boutique

The Fund invests in a range of income and growth asset classes, managed by specialist fund managers Perennial Value Management Limited, Janus Henderson Investors (Australia) Funds Management Limited, Resolution Capital Limited and Antipodes Partners Limited.

Performance							
	3 months %	6 months %	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception %
Actual (net) <sup>#</sup>	0.43	2.12	3.57	2.98	3.19	4.02	4.24

### Past performance is not a reliable indicator of future performance.

# Represents total returns for periods 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](http://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.