



IOOF WEALTHBUILDER

Fund profile 30 September 2018

Easy Choice Options Cash Fund

Fund features	
Inception date	28 February 2013
Fund size	\$5.84m
Investment manager	IOOF Investment Management Limited ¹
Minimum investment horizon	No minimum
Risk/Return profile	Low
Management cost	1.19% pa

Investment objective

To provide a high level of capital stability and competitive returns exceeding (or at least equal to) the UBSA Bank Bill Index by investing in a range of cash and short-term money market securities.

Investment strategy

The Cash Fund (Fund) predominantly invests in a range of high quality short-term money market securities which may include term deposits, other bank based securities and cash².

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

When used for investment purposes, no more than 50% of the Fund can be exposed to derivative instruments as determined by their market equivalent exposure.

The IOOF investment team

Our investment team consists of experienced investment and research professionals employed by IOOF Investment Management Limited to undertake the portfolio construction, analysis and ongoing management of the assets of the Fund. This means the blend of investment assets can be adapted to changing market conditions.

Performance							
	3 months %	6 months %	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception %
Actual (net) [#]	0.15	0.32	0.59	0.62	0.84	N/A	0.89

N/A – not available

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.

1 IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFS Licence No. 230524, is part of the IOOF group.

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.

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-yearly or yearly

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.