



IOOF WEALTHBUILDER

Fund profile 30 September 2018

Easy Choice Options Fixed Interest Fund

Fund features	
Inception date	September 1994
Fund size	\$16.48m
Investment manager	Janus Henderson Investors (Australia) Funds Management Limited (Janus Henderson Australia) ¹
Minimum investment horizon	3 years
Risk/Return profile	Medium
Management cost	1.50% pa

Investment objective

To achieve a high level of capital protection with competitive returns superior to its benchmark² that over the medium term should outpace inflation and exceed those available from the Capital Guaranteed Fund.

Investment strategy

The IOOF WealthBuilder Fixed Interest Fund (Fund) invests in a range of interest bearing securities which includes Government bonds, corporate debt and asset backed securities³.

Exposure to each sector will be actively managed based upon Perennial's assessment of the relative value between the respective sectors and interest rate outlook.

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 30% of the Fund can be exposed to derivative instruments as determined by their market equivalent exposure.

The Best of Boutique

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

Performance							
	3 months %	6 months %	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception %
Actual (net) [#]	0.06	0.28	0.93	0.81	1.34	2.83	3.14

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 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 Cash Enhanced Fund – Institutional in which this Fund currently invests.
 2 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.
 3 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.

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.