

Easy Choice Options

High Growth Fund APIR Code IOF0134AU

Fund features	
Inception date	October 2008
Fund size	\$1.29m
Investment manager	Perennial Investment Partners Ltd (Perennial) ¹
Minimum investment horizon	7 years
Risk/return profile	Very high

Investment objective

To achieve a high level of capital growth over the long term and provide a total return higher than the return of its benchmark², by investing in a diversified portfolio of predominantly growth assets.

Investment strategy

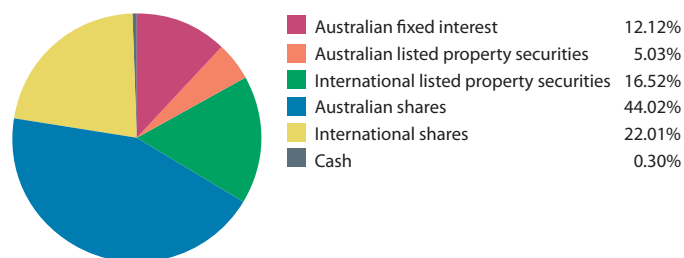
The IOOF WealthBuilder High Growth Fund ('Fund') invests in a range of investments including Australian and international shares and listed property securities and Australian fixed interest securities³.

Due to the high growth orientation of the Fund, it is predominantly invested in traditional growth assets such as shares and property, with a minor weighting to defensive fixed interest assets.

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

Actual asset allocation



Strategic asset allocation and manager weightings⁴

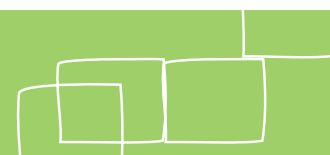
Asset class	Asset allocation range	Target allocation	Underlying manager/fund
Australian fixed interest	10%	10%	Perennial Fixed Interest
Australian listed property securities	5%	5%	Perennial Australian Property
International listed property securities	15%	15%	Perennial Global Property Securities
Australian shares	45%	45%	Perennial Value Shares (22.5%) Perennial Growth Shares (22.5%)
International shares	25%	25%	Perennial International Shares

¹ Perennial Investment Partners Limited ABN 59 087 901 620, AFS Licence No. 238763 and its contracted entities and subsidiaries (Perennial) are the investment manager of the Perennial Wholesale Trusts and Perennial Institutional Trusts 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.

⁴ Actual underlying fund and manager allocations are subject to change and may vary from the above from time to time.



The Best of Boutique

The Fund invests in a range of income and growth asset classes, each managed by Perennial's suite of specialist investment management boutiques, including:

- Perennial Value;
- Perennial Growth;
- Perennial International;
- Perennial Real Estate; and
- Perennial Fixed Interest

All Perennial boutiques offer a bottom up approach when selecting securities.

Australian shares

Perennial Value and Perennial Growth jointly manage the Australian shares portfolio, providing diversification benefits from a unique blend of value and growth stocks. The Value Australian Shares portfolio invests in Australian listed companies that are well managed and whose share price offers good value, while the Growth Australian Shares portfolio uses a growth style investment process to identify stocks offering superior and sustainable capital growth prospects.

International shares

The international shares investment process is based on sourcing companies which offer both good value and growth characteristics. The portfolio invests in the US, UK, European, Japanese and Asian equity markets.

Australian listed property securities

Property exposure may provide long term capital growth and diversification benefits. The portfolio invests in property securities from Australian property markets, including but not exclusive to, commercial and retail markets.

International listed property securities

The portfolio invests in listed, or soon to be listed, global property securities that offer good cashflow growth and consistent income characteristics.

Australian fixed interest

Perennial's approach to investing in the Australian fixed interest market focuses on valuing the medium term economic and market fundamentals using a disciplined decision-making framework. The portfolio invests in quality Australian Government, Semi-Government and corporate debt market securities.

Performance				
	6 mths %	1 year %	2 years % pa	Since inception % pa
Actual (net)*	-9.82	-6.03	-2.19	1.52

Past performance is not a reliable indicator of future performance.

* Represents total returns for periods to 30 September 2011. 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.

Summary fees and costs ⁵	
Contribution fee	Up to 3% (as negotiated with adviser)
Management cost ⁶	1.50% pa
Switching fee	Nil
Withdrawal fee	Nil

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

⁵ Fees and costs listed may include remuneration paid to financial advisers. Transaction costs (buy/sell spreads) also apply. Please refer to the PDS for further information on the fees and costs.

⁶ 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 referable expenses.

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 factsheet 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 factsheet is effective 30 September 2011.

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