

Cash Enhanced Trust Profile

Investment objective

To provide stable returns with low risk over the short term, by investing in a range of cash and short term securities, and to achieve a total return after fees in excess of the Bloomberg AusBond Bank Bill Index over a rolling one year period.

Features	Information
Minimum suggested investment time frame	1 year
Risk/return profile	Low
Benchmark	Bloomberg AusBond Bank Bill Index
Income distribution frequency ¹	Quarterly (as at 30 June, 30 June, 30 September and 31 December)
Investment minimums ²	Initial investment: \$25,000 Additional investment: \$5,000 Switch/withdrawal: \$5,000
Total estimated management costs as at 30 June 2018 ³	Estimated management fee: 0.36% pa Estimated performance-related fee: Nil Total estimated management cost: 0.36% pa
Trust size	\$172.77m

Performance⁵

	3 mths %	6 mths %	1 year %	3 years % pa	5 years % pa
Distribution	0.48	0.95	2.83	2.49	2.69
Growth	0.13	0.09	-0.63	-0.16	-0.22
TOTAL	0.61	1.04	2.20	2.33	2.46
Benchmark	0.52	1.00	2.02	1.90	2.13
Added value	0.09	0.04	0.19	0.43	0.34

Investment strategy

The Trust generally gains its investment exposure by investing in a portfolio of domestic cash investment managers⁴.

The Trust is designed to provide investors with returns higher than a fund invested purely in cash, and in excess of the Bloomberg AusBond Bank Bill Index.

The Trust aims to be fully invested with exposure to cash and short term securities at all times.

The underlying investments of the Trust may comprise of bank bills and other short term money market securities, such as short term loans to banks, corporates and Australian governments, which are considered to be secure investments.

Investor profile

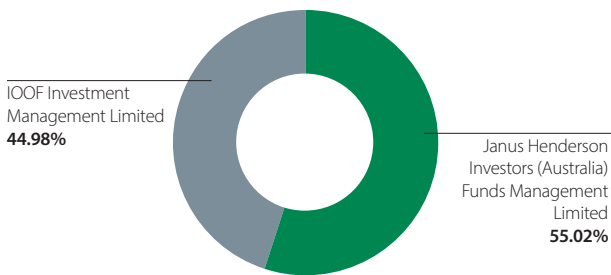
The Trust may be suitable for investors:

- with a short-term investment horizon of 1 year
- with a low level of risk tolerance
- who are seeking returns from income-generating assets with low volatility.

Quarter highlights

- Outperformance was driven by the fund's allocation to money-market securities and an overweight to high quality corporate floating rate notes as credit spreads tightened.
- Overweight allocation to high quality corporate floating rate notes.
- Allocation to Term Deposits, NCDs and cash notice accounts has contributed to the performance over the quarter.
- Interest rate strategies had a negative impact.

Investment manager allocation⁶



The allocations provided may not total 100% due to the effects of rounding.

Notes to the trust profile

- Effective from 1 July 2017, this Trust has elected into the Attribution Managed Investment Trust (AMIT) regime, which may allow income to be 'attributed' to unitholders without actually paying a cash distribution for that income. Please refer to the latest IOOF MultiMix Trusts Product Disclosure Statement (PDS) for further information about the AMIT regime.
- Investment and withdrawal minimums do not apply for investments in the Trust via a master trust or investor directed portfolio service (IDPS). Please refer to the current IOOF MultiMix Trusts PDS, IDPS offer document or master trust PDS for more information.
- The total estimated management cost includes the management fee and any applicable performance-related fees that may be charged by underlying investment managers. These costs are subject to change from time to time and may vary depending on changes to the composition of the Trust's underlying assets, changes in exposure to underlying investment managers and where any unusual or non-recurrent expenses are incurred. The estimated performance-related fees are indicative and have been based on the annualised performance-related fees incurred as at 30 June 2018. Please refer to the latest IOOF MultiMix Trusts PDS for full details on fees and costs.
- For reasons of investment efficiency, the Trust may gain its exposure by holding units in other IOOF group unit trusts and/or through direct investment holdings.
- Performance is net of management costs and expenses. Performance is based on exit price to exit price for the period and assumes that all distributions are reinvested. Management costs and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance.
- The asset allocations and investment manager allocations reflect the combined indirect exposure of the Trust's holdings via other IOOF group unit trusts and/or direct investments. Actual asset allocations may move outside the target asset allocations and ranges (as specified in the current PDS) from time to time.

Important Note: This fund profile is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524, as Responsible Entity for the IOOF MultiMix Trusts. IIML is a company within the IOOF group which consists of IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate. The offer of units in the IOOF MultiMix Trusts is made in the current PDS. This fund profile is not intended to represent investment or professional advice. The 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 31 March 2019.