



IOOF

WEALTHBUILDER

Fund profile 31 March 2019

Australian Shares Core – Fidelity

Fund features	
Inception date	16 December 2015
Fund Size	\$11.09m
Underlying Managed Fund (UMF) ¹	Fidelity Australian Equities Fund ARSN 103 420 088 APIR FID0008AU
Underlying fund manager	FIL Limited (Fidelity) – investment manager FIL Responsible Entity (Australia) Limited ABN 33 148 059 009 AFSL 409340 – Responsible Entity www.fidelity.com.au
Minimum investment horizon ²	5 – 7+ years
Risk/return profile ²	High
Management Cost ³	1.75% pa
Asset class	Asset range ²
Australian shares	90 – 100%
Cash	0 – 10%
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

Investment objective²

To grow the value of your investment over the long term by investing in a UMF providing exposure to Australian shares.

The UMF aims to achieve returns (before fees, costs and taxes) in excess of the S&P/ASX 200 Accumulation Index⁴ over the suggested minimum investment time period of five to seven years.

Investment strategy²

The Fund aims to be fully invested, providing investment exposure to Australian shares⁵.

The UMF invests in a diversified selection of around 30 to 50 Australian companies. Through in-house, bottom-up company research, the fund manager aims to uncover opportunities which offer the greatest scope for outperformance. Based on this research approach, the underlying fund manager seeks out stocks that it believes are undervalued and likely to generate growth.

The companies selected for the portfolio must demonstrate good management, strong competitive advantages and enjoy favourable industry dynamics.

The UMF may make use of derivatives, such as futures contracts and swaps. Generally, derivatives will be used for cash flow management purposes within the UMF. Any derivative exposure must be fully covered by cash or assets sufficient to meet any obligation that could arise. If derivatives are used, they will comprise a small portion of the UMF assets.

Performance				
	3 months %	6 months %	1 year %	Since inception %
Actual (net) ⁶	7.80	0.75	9.01	5.92

For further information on IOOF WealthBuilder, please contact Investor Services on **1800 002 217** or visit the IOOF website **www.ioof.com.au**

To find out more about the underlying managed fund, please refer to the website **www.fidelity.com.au**

- ¹ Further information on the UMF can be found in the UMF's Product Disclosure Statement (PDS) and website.
- ² The Fund's investment objective, strategy, risk/return profile, minimum recommended investment periods, typical investor profiles and asset allocation are based on the UMF in which the Fund invests.
- ³ Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser.
- ⁴ The Fund's benchmark is the benchmark for the UMF. Please refer to the IOOF WealthBuilder PDS for more information on benchmarks.
- ⁵ For reasons of investment efficiency, the Fund may gain investment exposure through direct or indirect investment in other IOOF group unit trusts and/or external underlying fund managers and through direct investment.
- ⁶ Performance is net of management costs, expenses and tax. Performance is based on exit price to exit price for the period. Management costs, tax and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance.

Important: This Fund profile is issued by IOOF Ltd (IOOF) ABN 21 087 649 625, AFSL 230522, as Issuer of IOOF WealthBuilder. IOOF 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 IOOF WealthBuilder is made in the current PDS (and any Supplementary Product Disclosure Statement (SPDS)). This Fund profile may be considered to be general financial product advice and is not intended to represent investment or professional advice. Investors should, before making any investment decision, consider their own objectives, financial situation and needs and read the relevant Product Disclosure Statement for any product referred to herein. We recommend investors seek financial and taxation advice. Past performance is not a reliable indicator of future performance.