



IOOF

## WEALTHBUILDER

Fund profile 31 March 2019

## Balanced Growth – IOOF MultiMix

Fund features	
Inception date	16 December 2015
Fund Size	\$67.45m
Underlying Managed Fund (UMF) <sup>1</sup>	IOOF MultiMix Balanced Growth Trust ARSN 130 097 059 APIR IOF0093AU
Underlying fund manager	IOOF Investment Management Limited ABN 53 006 695 021 AFSL 230524 (IIML) www.ioof.com.au
Minimum investment horizon <sup>2</sup>	5 years
Risk/return profile <sup>2</sup>	Medium to high
Management Cost <sup>3</sup>	1.52% pa

  

Asset class	Asset range <sup>2</sup>	Target allocation <sup>2</sup>
Cash and short-term securities	0 – 15%	3%
Diversified fixed interest	10 – 35%	22%
Property	0 – 20%	10%
Australian shares	20 – 40%	30%
International shares	15 – 35%	25%
Alternative – defensive	0 – 15%	3%
Alternative – growth	0 – 20%	7%

  

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 objective<sup>2</sup>**

To grow the value of your investment over the medium to long term by investing in a UMF providing a diversified portfolio exposure of growth and defensive assets, with a higher growth asset exposure.

The UMF aims to provide capital growth over the medium to long term by investing in a diversified portfolio of growth assets with some defensive asset exposure, and to achieve a total return after fees in excess of the UMF's benchmark<sup>4</sup> over a rolling five year period.

**Investment strategy<sup>2</sup>**

The Fund aims to be fully invested, providing a diversified investment exposure<sup>5</sup>.

The UMF generally gains its exposure through a mix of investment managers.

The growth orientation of the UMF means it has a greater exposure to growth assets (such as Australian and international property and shares and alternative – growth), with a moderate exposure to defensive assets (such as cash, fixed interest and alternative – defensive).

The UMF is authorised to utilise approved derivative instruments for risk management purposes subject to the specific restriction that the derivative instruments cannot be used to gear portfolio exposure.

The underlying investment managers of the UMF, may utilise strategies for the management of currency exposure. The level of currency hedging used for the UMF will vary from time to time. The UMF has the capacity to change the level and nature of the currency overlay to manage the UMF's currency risk.

Performance				
	3 months %	6 months %	1 year %	Since inception %
Actual (net) <sup>6</sup>	4.29	0.37	4.52	5.06

For further information on IOOF WealthBuilder, please contact Investor Services on **1800 002 217** or visit the IOOF website **[www.ioof.com.au](http://www.ioof.com.au)**

To find out more about the underlying managed fund, please refer to the Investment Central website **[www.ioof.com.au/investment-central](http://www.ioof.com.au/investment-central)**

- <sup>1</sup> Further information on the UMF can be found in the UMF's Product Disclosure Statement (PDS) and website.
- <sup>2</sup> 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.
- <sup>3</sup> 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.
- <sup>4</sup> The Fund's benchmark is the benchmark for the UMF. Please refer to the IOOF WealthBuilder PDS for more information on benchmarks.
- <sup>5</sup> 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.
- <sup>6</sup> 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.