



IOOF

WEALTHBUILDER

Fund profile 31 March 2019

Cash Management – IOOF

Fund features	
Inception date	16 December 2015
Fund Size	\$13.06m
Underlying Managed Fund (UMF) ¹	IOOF Cash Management Trust ARSN 105 788 501 APIR PIM0002AU
Underlying fund manager	IOOF Investment Management Limited ABN 53 006 695 021 AFSL 230524 (IIML) www.ioof.com.au
Minimum investment horizon ²	No minimum
Risk/return profile ²	Low
Management Cost ³	0.50% pa
Asset class	Asset range ²
Cash and short-term securities	100%
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 in the short term by investing in a UMF providing exposure to a range of cash deposits and short-term money market securities.

The UMF aims to provide competitive returns with a total investment return (before fees) that exceeds or is at least equal to the Bloomberg AusBond Bank Bill Index⁴.

Investment strategy²

The Fund aims to be fully invested, providing investment exposure to a portfolio of cash and short-term securities⁵.

The UMF predominantly invests in high quality short-term money market and bank based securities, to achieve a very stable income stream and attempts to forecast the short-term direction of the interest rate cycle.

The UMF 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 50% of the UMF can be exposed to derivative instruments as determined by their market equivalent exposure.

Performance				
	3 months %	6 months %	1 year %	Since inception %
Actual (net) ⁶	0.23	0.61	1.28	1.32

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 Investment Central website **www.ioof.com.au/investment-central**

- 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.