



IOOF

WEALTHBUILDER

Fund profile 31 March 2019

Income – Janus Henderson

Fund features	
Inception date	16 December 2015
Fund Size	\$12.71m
Underlying Managed Fund (UMF) ¹	Janus Henderson Tactical Income Fund ARSN 130 944 866 APIR IOF0145AU
Underlying fund manager	Janus Henderson Global Investors (Australia) Funds Management Limited ABN 43 164 177 244 AFSL 444268 (Janus Henderson Australia) www.janushenderson.com/australia
Minimum investment horizon ²	3 years
Risk/return profile ²	Low
Management Cost ³	1.15% pa
Asset class	Asset range ²
Cash	0 – 100%
Cash enhanced	0 – 100%
Australian fixed interest	0 – 100%
High yielding securities	0 – 30%
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 medium term by investing in a UMF providing exposure to cash, cash equivalent, fixed interest and debt securities.

The UMF aims to provide a total return after fees that exceeds the total return of its benchmark (Bloomberg AusBond Bank Bill Index and Bloomberg AusBond Composite 0+ Yr Index – equally weighted)⁴ by investing in a diversified portfolio of Australian income producing assets.

Investment strategy²

The Fund aims to be fully invested, providing investment exposure to a portfolio of Australian income producing assets⁵.

The UMF provides investors with a highly diversified exposure to a wide range of cash, cash equivalent, fixed interest, and debt securities. These include those issued by banks and other corporations, mortgage and other asset backed securities and government bonds. The UMF may also allocate up to a maximum of 30% to high yielding securities when attractive opportunities are identified.

The flexible asset allocation ranges and fundamentally driven approach allows the UMF to meaningfully adjust the level of fixed interest exposure to both enhance performance in periods of falling interest rates and conversely, to protect value from the adverse impact of rising yields.

The UMF may have exposure to non-Australian dollar denominated securities including limited exposure to non-Australian debt issuers. Where the UMF invests in non-Australian dollar denominated securities, the associated interest rate and currency risks will be as close to fully hedged as is practicable using appropriate derivative instruments.

Derivatives may be used solely for investment and risk management purposes and cannot be used to gear the UMF.

Performance				
	3 months %	6 months %	1 year %	Since inception %
Actual (net) ⁶	0.62	0.90	1.61	1.57

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.janushenderson.com/australia**

- 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.