



# Product dashboard

**Use this dashboard to compare IOOF MySuper to other MySuper products.**

To find out more about IOOF's range of super products, go to [ioof.com.au](http://ioof.com.au)

Go to ASIC's Money Smart website [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for more information on how to pick the right MySuper fund for you.

<p><b>Return</b></p>	<p>Investment return for IOOF Balanced Investor Trust for the year ending:</p> <ul style="list-style-type: none"> <li>30 June 2023: 9.25%</li> <li>30 June 2022: -4.40%</li> <li>30 June 2021: 14.84%</li> <li>30 June 2020: 0.13%</li> <li>30 June 2019: 7.66%</li> <li>30 June 2018: 8.79%</li> <li>30 June 2017: 7.70%</li> <li>30 June 2016: 3.85%</li> <li>30 June 2015: 9.15%</li> </ul>																																								
<p><b>Return target</b></p>	<p>CPI plus <b>3.0% pa</b> after fees and taxes over a rolling 10 year basis. IOOF aims to achieve or better the return target but cannot guarantee this to occur.</p>																																								
<p><b>Comparison between return target and return (moving average)</b></p>	<p>IOOF's MySuper investment commencement date is 1 January 2014 hence it will not be possible to show a 10 year moving average comparison until the financial year ended 30 June 2024. Comparison shown on this dashboard includes the full financial years from inception of the IOOF MySuper investment strategy.</p> <p><b>MySuper</b></p> <table border="1"> <caption>MySuper Performance Data (2015-2023)</caption> <thead> <tr> <th>Year</th> <th>Return (%)</th> <th>Average return pa (%)</th> <th>10 year moving average return target (%)</th> </tr> </thead> <tbody> <tr><td>2015</td><td>9.15%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2016</td><td>3.85%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2017</td><td>7.70%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2018</td><td>8.79%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2019</td><td>7.66%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2020</td><td>0.13%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2021</td><td>14.84%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2022</td><td>-4.40%</td><td>~7.5%</td><td>~5.5%</td></tr> <tr><td>2023</td><td>9.25%</td><td>~7.5%</td><td>~5.5%</td></tr> </tbody> </table> <p>Legend: ■ Return, — Average return pa, — 10 year moving average return target</p> <p>Returns are not guaranteed. Past returns are not indicative of future returns.</p>	Year	Return (%)	Average return pa (%)	10 year moving average return target (%)	2015	9.15%	~7.5%	~5.5%	2016	3.85%	~7.5%	~5.5%	2017	7.70%	~7.5%	~5.5%	2018	8.79%	~7.5%	~5.5%	2019	7.66%	~7.5%	~5.5%	2020	0.13%	~7.5%	~5.5%	2021	14.84%	~7.5%	~5.5%	2022	-4.40%	~7.5%	~5.5%	2023	9.25%	~7.5%	~5.5%
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<p><b>Level of investment risk</b></p>	<p><b>Medium – High</b></p> <p>Negative annual returns are expected in 3 to less than 4 out of every 20 years. The higher the expected return target, the more often you would expect a year of negative returns.</p>																																								
<p><b>Statement of fees and costs</b></p>	<p><b>\$570 per year<sup>1</sup></b></p> <p>Fees and costs for a member with a \$50,000 balance.</p>																																								

<sup>1</sup> Additional fees may apply. A buy-sell spread is incurred (as applicable) when you purchase or redeem units in a managed investment (at the time of a switch or when you move money in or out of your account). The buy-sell spread can change from time to time and is in addition to investment fees and costs, Transaction costs and administration costs paid from the reserve (as applicable). For more information, refer to the IOOF Balanced Investor Trust product disclosure statement and IOOF general reference guide available online.

## Glossary

### Return

The return for IOOF MySuper has been calculated in accordance with APRA reporting requirements. The return is after investment manager fees, IOOF MySuper fees and superannuation taxes. Fees include an account keeping fee of \$90 pa and an administration fee of 0.35%, and are based on a \$50,000 account balance. Note, the Account Keeping Fee for MySuper changed from \$117 pa to \$90 pa on 14 November 2022.

### Return target

The return target for IOOF MySuper has been calculated in accordance with APRA reporting requirements.

### Comparison between return target and return (moving average)

Average return targets and average returns are used to show a longer term comparison so that fluctuations in returns earned each year are smoothed out. They are calculated for up to 10 years if returns are available.

### Fees and other costs

Fees and costs have been calculated in accordance with requirements that apply to MySuper and are detailed below:

Example – MySuper strategy		Balance of \$50,000
<b>Administration fees and costs</b>	Administration Fee: (0.35% x \$50,000) Account Keeping Fee: \$90 Administration costs paid from reserve (\$50,000 x 0.03%)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$190.00 in administration fees and costs, plus \$90 regardless of your balance.
PLUS Investment fees and costs	0.52%	And, you will be charged or have deducted from your investment \$260.00 in investment fees and costs.
PLUS Transaction costs	0.06%	And, you will be charged or have deducted from your investment \$30.00 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$570.00 for the superannuation product.

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**For further information, please contact your financial adviser, visit [www.ioof.com.au](http://www.ioof.com.au) or call ClientFirst on 1800 913 118.**