



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

Go to ASIC's Money Smart website www.moneysmart.gov.au for more information on how to pick the right MySuper fund for you.

<p>Return</p>	<p>The investment return for the year ending:</p> <ul style="list-style-type: none"> 30 June 2021: 14.84% 30 June 2020: 0.13% 30 June 2019: 7.66% 30 June 2018: 8.79% 30 June 2017: 7.70% 30 June 2016: 3.85% 30 June 2015: 9.15% 																																
<p>Return target</p>	<p>CPI plus 3.0% pa 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>Comparison between return target and return (moving average)</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 seven full financial years from inception of the IOOF MySuper investment strategy.</p> <p>MySuper</p> <table border="1"> <caption>MySuper Performance Data (2015-2021)</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>~8.5%</td> <td>~5.5%</td> </tr> <tr> <td>2016</td> <td>3.85%</td> <td>~6.5%</td> <td>~5.5%</td> </tr> <tr> <td>2017</td> <td>7.70%</td> <td>~7.0%</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>~6.5%</td> <td>~5.5%</td> </tr> <tr> <td>2021</td> <td>14.84%</td> <td>~7.5%</td> <td>~5.5%</td> </tr> </tbody> </table> <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%	~8.5%	~5.5%	2016	3.85%	~6.5%	~5.5%	2017	7.70%	~7.0%	~5.5%	2018	8.79%	~7.5%	~5.5%	2019	7.66%	~7.5%	~5.5%	2020	0.13%	~6.5%	~5.5%	2021	14.84%	~7.5%	~5.5%
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<p>Level of investment risk</p>	<p>Medium – High</p> <p>Negative annual returns are expected in 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>Statement of fees and costs</p>	<p>\$627¹</p> <p>Fees and costs for a member with a \$50,000 balance.</p>																																

¹ 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 indirect cost ratios and performance fees (as applicable). For more information, refer to the relevant investment option product disclosure statement and 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 \$117 pa and an administration fee of 0.35%, and are based on a \$50,000 account balance.

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)

IOOF's MySuper investment commenced 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 seven full financial years from inception of the IOOF MySuper investment strategy.

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
Investment fee	Nil.	For every \$50,000 you have in the MySuper strategy, you will be charged \$0 each year.
PLUS Administration fees	MySuper Investment (IOOF Balanced Investor Trust): 0.35% Account Keeping Fee: \$117 (\$2.25 per week)	And , you will be charged \$292 in administration fees.
PLUS Indirect costs for the MySuper product	MySuper Investment (IOOF Balanced Investor trust): 0.50% Net Transaction Cost: 0.17%	And , indirect costs of \$335 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$627¹ for the super product.

¹ 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 indirect cost ratios and performance fees (as applicable). For more information, refer to the relevant investment option product disclosure statement and general reference guide available online.

For further information, please contact your financial adviser, visit www.ioof.com.au or call ClientFirst on 1800 913 118.