

Multi-manager funds make investing easy

Investing in a multi-manager fund is an easy decision but it takes a lot of hard work behind the scenes to make it that easy.

What is a multi-manager fund?

Put simply, a multi-manager fund provides a professionally constructed portfolio that has multiple layers of diversification – across multiple managers, multiple investment styles and in some cases multiple asset classes.

IOOF MultiMix

IOOF MultiMix is our premium range of fully-active multi-manager solutions designed specifically for those who don't want to compromise on active management.

Which fund managers will you be invested in?

With so much choice available, it's important that you have the confidence that you have selected the right managers.

At IOOF, we can give you that confidence by actively managing diversified portfolios of high quality managers. We specialise in identifying managers that have the 'edge' required to perform. For example, responding to market conditions we launched a defensive portfolio to allow our more conservative funds to receive the dividend yield from Australian equities with significantly less volatility.

We also manage a boutique portfolio where we seek to share in the future business success of boutique managers, with all benefits accruing to the fund.

Our selection process is the responsibility of our portfolio managers and is both disciplined and transparent. The process involves intensive research combined with rigorous due diligence, risk management and monitoring procedures.

Which asset classes will you be invested in?

Up to 80 per cent of the performance in your portfolio may be attributed to asset allocation. So, as you can imagine, we focus a lot of our time and energy on getting it right.

Two stage asset allocation process

Stage 1

The first stage involves building an optimal exposure to the broad market asset classes whose performance can be forecast with the greatest confidence – cash, fixed interest securities, property and shares.

Stage 2

The second stage focuses on making performance-enhancing adjustments to the fund's stage one asset mix. For example, the portfolio management team will investigate the potential for:

- over or under-weighting various sub-components of broadly defined asset classes (such as small caps within Australian equities)
- the addition of illiquid asset classes (such as private equity)
- the addition of uncorrelated asset classes (such as commodities)
- exposure to alternative investments (such as hedge funds).

We stress test our strategic asset allocation to see how it would perform under different investment and economic conditions to ensure it's appropriate and to minimise risk.

The end result

IOOF Multi-Manager Investment solutions deliver a portfolio that is diversified across a range of manager styles employing a cross-section of investment strategies and accessing the expertise of some of the best investment managers available.

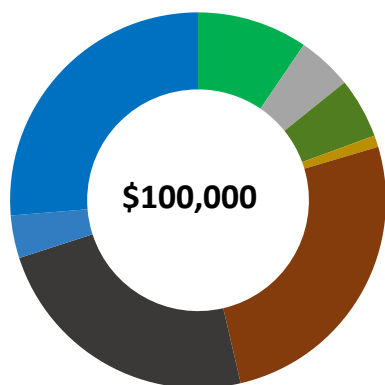
To find out more on how a multi-manager solution can help you achieve your investment goals, speak to your financial adviser, visit ioof.com.au/investments or call our Investor Services team on 1800 002 217.

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IOOF MultiMix Capital Stable Trust



The fund manager break-up outlined below is to illustrate the scope of our diversification. This is the break-up for the IOOF MultiMix Capital Stable Trust as at 30 June 2021.



Australian shares	9.5%	\$9,515	Defensive Equities Trust	\$9,372	Transactional cash	\$143		
International shares	4.7%	\$4,708	Antipodes Partners	\$769	EAM Global Investors	\$364	Northern Trust Company	\$690
			THB International	\$260	TT International	\$1,169	Wellington Management Company	\$691
			Alphinity Investment Management	\$744	Transactional cash	\$21		
Australian property	5.2%	\$5,188	Fidante	\$508	Direct property (IOOF Investment Services Ltd)	\$3,935	Legg Mason Martin Currie Australia	\$509
			Transactional cash	\$236				
International property	1.0%	\$1,001	Pendal Institutional	\$169	Cohen & Steers	\$286	Resolution Capital	\$535
			Transactional cash	\$11				
Australian fixed interest	25.9%	\$25,942	Ardea Investment Management	\$6,618	Metrics Credit Partners	\$3,037	Janus Henderson Investors	\$13,298
			Western Asset Management	\$2,032	Transactional cash	\$956		
International fixed interest	23.7%	\$23,674	Bentham	\$2,645	Brandywine Global Investment	\$6,222	PIMCO Australia	\$2,343
			T. Rowe Price	\$2,481	Western Asset Management	\$7,099	Stone Harbor	\$2,883
Alternative - defensive	3.7%	\$3,676	Hedge Fund	\$32	Real Assets	\$1,512	Private Debt	\$1,982
			Transactional cash	\$151				
Cash and short-term securities	26.3%	\$26,296	IOOF Investments	\$3,168	Janus Henderson Investors	\$11,877	Pendal Institutional	\$11,251

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