



IOOF

Supporting financial independence since 1846

A young man and woman are sitting on a boat on a body of water. The man is standing behind the woman, smiling and looking towards the camera. The woman is sitting and looking towards the man, also smiling. They are both wearing blue t-shirts. The background shows a calm lake and a hazy horizon under a soft, golden light, suggesting sunset or sunrise.

At IOOF, we have been helping Australians secure their financial future since 1846

COMPANY STATISTICS | ASX LISTED TOP 200 COMPANY | MARKET CAP **\$1.8B**¹ | NO. OF CLIENTS \approx **1.1M**¹ | FUMA **\$202.4B**² | NO. OF EMPLOYEES \approx **2,000**²

¹ As at 30 June 2020

² As at 31 December 2020



Supporting financial independence since 1846

At IOOF, we have been helping Australians secure their financial future since 1846. During that time, we have grown substantially to become a leading provider of financial services.

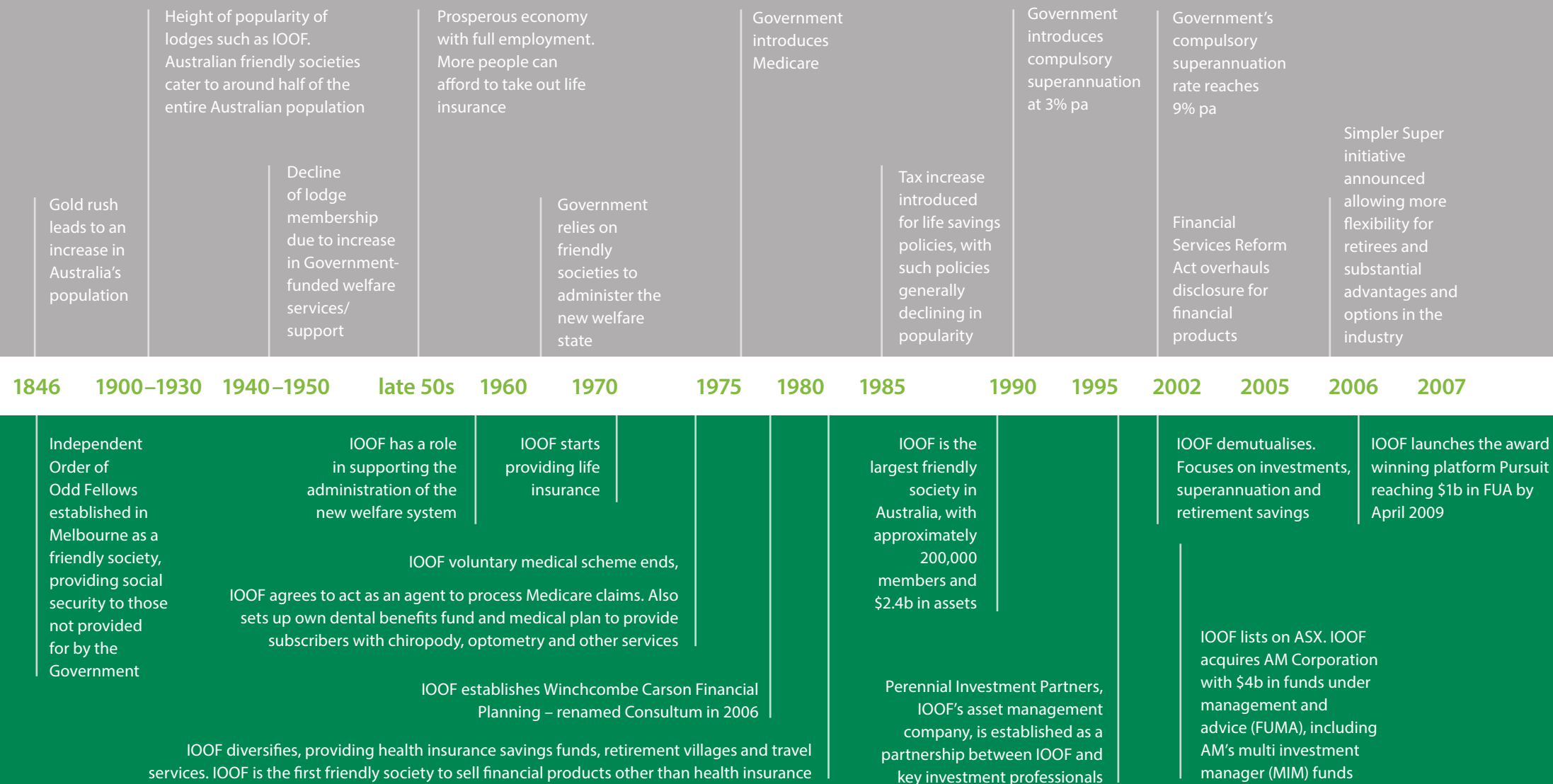
As an ASX top 200 company, and with more than \$200 billion in funds under management, administration and advice, we currently service more than one million clients around Australia.

We strongly believe in the value of financial advice and making financial advice accessible and affordable for more Australians.

Our broad range of financial advice, superannuation, investment and trustee products and services means that our ability to provide tailored solutions to help advisers and their clients achieve their financial goals is unparalleled. We believe that success only comes from caring about people and providing quality service and consistent performance.

At IOOF, we have a long history of partnering with other financial services organisations, as well as other advice providers, throughout Australia – providing advisers and clients with greater choice and flexibility.

Proud of our heritage – excited by our future



Australia

Australia rebounds from the Global Financial Crisis at a faster rate than comparable nations around the globe

Stronger Super legislation plans to introduce new default super scheme 'MySuper' and increase compulsory super contributions to 12% pa

Government's compulsory superannuation rate increases to 9.25% pa

Several draft tranches of Future of Financial Advice (FoFA) and My Super legislation is tabled in parliament

The Superannuation (Objective) Bill 2016 was introduced including \$1.6m super transfer balance cap for individuals

Implementation of FoFA reforms

Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry

Protecting Your Super reforms introduced

2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020

IOOF's corporate superannuation FUA reaches \$5b

IOOF acquires Australian Skandia and Australian Wealth Management (AWM). AWM is an amalgamation of Bridges Financial Services and Australian Executor Trustees Limited. In 2006, AWM merged with Select Managed Funds Limited. In 2008 AWM acquired 70% of Ord Minnett

IOOF moves into new head office location at 161 Collins Street, Melbourne

IOOF acquires DKN and the Lonsdale group

IOOF Pursuit reaches \$2b in FUA

IOOF launches Pursuit Focus

IOOF acquires Plan B (Australia and New Zealand) and MyAdviser

Plan B NZ rebranded IOOF

IOOF acquires SFG Australia

IOOF's platforms net flows pass \$1b for first time

IOOF launches MySuper offering as part of IOOF Employer Super

FUMA increases to \$135b

IOOF announces it will acquire ANZ's OnePath Pensions and Investments (P&I) business and advice licensees (RI Advice, Millennium 3 Financial Services (M3), Financial Services Partners (FSP), Elders Financial Planning*)

IOOF acquires National Australia Trustees

ANZ's RI Advice, M3 and FSP become part of IOOF

Separation of IOOF's superannuation business (IOOF Investment Services Ltd (IISL)) and investment business (IOOF Investment Management Limited (IIML))

Renato Mota appointed as CEO, IOOF

IOOF divests its 70% interest in Ord Minnett

IOOF Essential and eXpand launched

IOOF enters into an agreement with NAB to acquire 100% of MLC

IOOF reaches \$200b in FUMA

ANZ's P&I business becomes part of IOOF

IOOF

Our people, your future

At IOOF, our purpose is to understand our clients, look after them and help them secure their financial future.

We also believe that dealing with a financial services company shouldn't be hard work. We strive to make all interactions with us simple – whether it's through our call centre, using our secure online portfolio management systems or reading our regular investor statements and communications.

We're aware that our success relies on the specialist knowledge and expertise of our people. That's why we go to great lengths to attract and retain quality people to deliver exceptional service and solutions to our clients.

Our principles

Our principles underpin everything we do.

Be human

We treat those around us the way we'd like to be treated – openly, honestly and respectfully.

Deliver what matters

We make sure we understand what matters to every client and we make it happen.

Stronger together

Only by working together can we truly serve our clients.

Keep it simple

We remove complexity.

Do what's right, not what's easy

We back ourselves to make the right call. We speak up.





understand me | look after me | secure my future

Our businesses and products

As a group, IOOF is made up of a number of businesses and products.

Financial advice



IOOF **Alliances**



Trustee services



Superannuation and investment solutions

IOOF **Pursuit**

IOOF **Essential**

eXpand

ANZ Smart Choice Super

OneAnswer Frontier

IOOF **Platform Connect**

IOOF **WealthBuilder**

Investment management

IOOF **MultiMix**

IOOF **MultiSeries**

OnePath **OptiMix**

OnePath **Diversified**

Financial advice

We believe in the value of quality financial advice and that it should be more accessible, more affordable and more engaging for Australians. The financial advisers that we partner with are experienced professionals who help their clients to identify, prioritise and achieve their financial and personal goals by:

- building a long-term trusted relationship ensuring the advice provided is always in the client's best interest
- helping clients build, maintain and protect their wealth by developing and implementing tailored financial plans that are regularly reviewed and updated as the client's circumstances change
- helping clients navigate their way through a range of financial products and services to select appropriate solutions that meet the client's individual needs and goals
- educating clients every day, contributing to financial literacy in Australia, and giving clients and their families peace of mind about their financial future.

Achieving your goals is easier
with the right advice



Helping generations of Australians grow, manage,
protect and transfer their wealth





Estate and trustee services

Australian Executor Trustees (AET) has been providing estate and trustee services to Australians for over 140 years.

A highly regarded partner, AET provides essential and value-added services to wealth management businesses and their clients.

AET's specialist estate and trustee services include:

- Wills and estate planning
- estate administration
- compensation trust services
- trustee services for individuals and families
- philanthropy.

Self-managed super

We offer two self-managed super fund (SMSF) solutions:

- The AET SMSF fund is an end-to-end service to help administer self-managed super funds. Our client remains the trustee while AET takes over the administration and compliance.
- The AET small APRA fund is an SMSF solution with a professional trustee. As trustee, IOOF Investment Management Limited provides asset and super administration, compliance services and investment monitoring.



Superannuation and investment made easy



Superannuation and investment solutions

At IOOF, we recognise individuals have different needs, goals and ways of engaging with their super and investments. To enable this, we offer a wide range of solutions to support our clients including investors, members, employers and advisers.

Direct solutions

We know some people like to take control of their own financial future. Solutions like ANZ Smart Choice Super and Pension and IOOF WealthBuilder allow clients to do this.

Employer solutions

For our employer clients, we offer staff superannuation solutions to suit the retirement needs of their staff. We currently have two offerings, IOOF Employer Super and ANZ Smart Choice Super for employers and their employees, which currently service more than 15,000 employers and 300,000 members.*

Adviser solutions

We offer our advisers a broad selection of platform solutions for their clients – both wrap and master trust structures, to cater for individuals with simple or complex needs including IOOF Pursuit, IOOF Essential, eXpand, Grow Wrap and OneAnswer Frontier.

In addition to our own platforms, we offer a choice of leading solutions including Colonial First State and Macquarie platforms. We also offer our clients a choice of external insurers, including TAL, AIA and Zurich.

*As at 1 March 2021.

Investment management

Our highly-skilled investment team, has a proven investment process that is focused on delivering strong, consistent returns. The team accesses world-leading investment managers across a broad range of highly-rated single and multi-manager funds, combining them with other attractive investment opportunities, to offer an easy and effective way for our clients to achieve their investment goals.

IOOF MultiMix

IOOF MultiMix is our premium range of fully-active multi-manager funds designed to provide broad diversification and generate above-market returns. The funds are managed using an award-winning and disciplined approach and gives our clients access to carefully selected specialist investment managers who have a proven investment edge.

IOOF MultiSeries

IOOF MultiSeries is our range of multi-manager funds that are predominantly actively managed and at a lower cost when compared to other active funds. Clients still benefit from extensive diversification across fund managers, investment styles and asset classes.

OptiMix

Our OptiMix multi-manager funds combine a number of carefully selected, specialist investment managers in one single investment portfolio, providing a convenient way to diversify across investment managers and asset classes.

OnePath diversified

The OnePath funds range invests in a mix of OptiMix and index-based investments. This approach recognises that better diversification can be obtained when investments are spread across managers and asset classes, with the addition of index funds for greater consistency.





Dedicated to maximising
investment outcomes for clients

Committed to
helping our
community





The IOOF Foundation

We're passionate about investing in programs that provide opportunities for Australia's most disadvantaged. At IOOF, we are dedicated to making an ongoing positive contribution to the communities in which we live. Through our charity vehicle, the IOOF Foundation, we have donated more than \$15 million to community groups across Australia since 2001.

We invest in initiatives that improve the quality of life for others by helping them to achieve their potential and meaningfully participate in the community. Each year we financially support programs that help the elderly, disadvantaged families, children and young people.

A key focus of the IOOF Foundation is improving access to resources for the early intervention and prevention of mental illness.



ioof.com.au

This document has been prepared by Australian Executor Trustees Limited ABN 84 007 869 794 AFSL 240023, IOOF Investment Management Limited ABN 53 006 695 021 AFSL 230524, IOOF Investment Services Ltd ABN 80 007 350 405 AFSL 230703, IOOF Ltd ABN 21 087 649 625 AFSL 230522, OnePath Custodians Pty Ltd ABN 12008 508 496 AFSL 238346 RSE L0000673 and OnePath Funds Management Ltd ABN 21 003 002 800 AFSL 238342 based on information that is believed to be accurate and reliable at the time of publication. Australian Executor Trustees Limited, IOOF Investment Management Limited, IOOF Investment Services Ltd, IOOF Ltd, OnePath Custodians Pty Ltd and OnePath Funds Management Ltd are part of the IOOF group of companies (comprising IOOF Holdings Ltd and its subsidiaries).