



IOOF

PORTFOLIO SERVICE

Superannuation Fund

Trustee's annual report to members as at 30 June 2019

- AustChoice Super
- Bendigo Financial Solutions
- Financial Partnership Portfolio Service
- IOOF Portfolio Service
- IOOF LifeTrack
- IOOF Pursuit Focus
- IOOF Pursuit Select
- IOOF Pursuit Core
- IOOF Personal Super
- IOOF Pension
- IOOF Employer Super (including sub-plans: Bendigo and Adelaide Bank Staff Superannuation Plan, Pitcher Partners Superannuation Fund and Medical & Associated Professions Superannuation Fund)

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Important information

This report is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524.

IIML is the Registrable Superannuation Entity (RSE) Licensee, RSE Licence No. L0000406 for the IOOF Portfolio Service Superannuation Fund (Fund) ABN 70 815 369 818, Registration No. R1000627.

The information in this report is general information only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this report, you should assess your own circumstances or seek advice from a financial adviser. You should obtain and consider a copy of the Product Disclosure Statement available from us or your financial adviser before you acquire a financial product. The information is given in good faith and is believed to be accurate and reliable at the time of publication. IIML provides no assurance that the Fund will continue to be available in the future.

Message from the Trustee

I am pleased to present the Trustee's annual report to members of the IOOF Portfolio Service Superannuation Fund (Fund) for the year ended 30 June 2019. This report has been prepared by IOOF Investment Management Limited as Trustee of the Fund ('IIML' or 'Trustee').

Within the report you will find general information about the Fund, changes to superannuation legislation that occurred during the financial year along with those proposed for the 2019/20 financial year and beyond.

Over the past financial year, the Trustee Board has continued its Board renewal processes, and now comprises a majority of independent directors, to ensure it has the appropriate skills, experience and diversity of thinking to deliver on our commitment to members' best interests.

In addition, the Office of the Superannuation Trustee (OST) was established in February 2019. The OST works with the Trustee Board to deliver member outcomes and look after your superannuation needs.

On behalf of the Trustee Board, thank you for your ongoing support.

A handwritten signature in black ink, appearing to read 'Martin', with a small dot at the end.

Martin Walsh

Chairman of IOOF Investment Management Limited

Office of the Superannuation Trustee

The OST was established in February 2019 and is an independent function that supports the entities within IOOF that are regulated by the Australian Prudential Regulation Authority (APRA) (APRA Regulated Entities or AREs), which includes IIML, as Trustee. The OST supports the ARE Boards and their Committees to meet their obligations and to advocate for member outcomes.

The purpose and role of the OST is to review, challenge and oversee the services provided to IIML by internal and external service providers and to advocate for member interests in everything those service providers do. The OST works closely with service providers in order to be the 'eyes and ears' of the IIML Board. Amongst other things, the OST seeks to ensure appropriate strategies and reporting frameworks are in place to enable IIML to be soundly and prudently managed to achieve the desired outcomes for members.

The OST also works to help strengthen and uplift standards of governance. This work is critical to ensuring IOOF continues to build confidence and trust with clients (members, investors, employers and advisers) and regulators (such as APRA and the Australian Securities & Investments Commission (ASIC)).

The OST's purpose, role and vision is shown below:

Our purpose, role and vision



To advocate for better outcomes for our members in line with the trustee's obligations and expectations of the community.

To review, challenge and work with teams across IOOF to understand and **proactively advocate** for the **interests of members**.

To provide **ongoing support** to IOOF's AREs to meet their obligations.

To be the 'best of breed' OST in the industry.

Government reforms in superannuation

Changes and developments in superannuation

1. Protecting your superannuation package and other amendments

The Government has introduced several important reforms to help members grow and consolidate their super benefits. These changes are:

From 1 July 2019

- Exit fees will no longer be charged on withdrawals from super funds. However other costs such as buy/sell spreads and tax may still be payable on withdrawal.
- Super accounts with balances under \$6,000 on 30 June and on withdrawal will have administration and investment fees capped at 3% of the balance for the financial year. The trustee will credit any excess over 3% to the account or to the withdrawal.
- Super accounts with balances under \$6,000 on 30 June and 31 December that have not received contributions for 16 months and are deemed inactive will be transferred to the ATO. The transfer must be within 3 months and the ATO will then forward the amount to the member's active super account.
- Insurance cover will be cancelled if a super account has not received any contributions in the last 16 months, unless the member has previously 'opted in' to keep their cover. This applies to all types of insurance cover provided through super funds, including personal and default insurance. Members can opt in online, by email or in writing. Contact Client First for assistance. Members applying for new insurance can opt in on the insurance application form.

From 1 April 2020

- New members under age 25 will not receive insurance cover unless they opt in to the cover. This will not affect existing members under age 25 with cover (unless their balance is less than \$6,000 – see below).
- Members will not receive insurance cover until their super balance reaches \$6,000, unless the member opts in to the cover. Once the account reaches \$6,000 insurance can apply even if later the account drops below \$6,000. Trustees will contact all members with super balances less than \$6,000 on 1 November 2019 with information about how to opt into insurance.

2. Work test exemption

Generally, members aged 65 to 74 are only able to make voluntary contributions to super if they meet the 'work test'. This requires the member to be gainfully employed for at least 40 hours in a consecutive 30 day period during the financial year.

From 1 July 2019, members over age 65 who won't meet the work test during the year may still be able to contribute to super under a one-off exemption from the work test. This exemption applies if the member met the work test in the last year and their total amount of super and pension benefits held on the previous 30 June is less than \$300,000. The exemption can only be used once and the member will need to meet the work test for any voluntary contributions in future years.

Note superannuation guarantee and downsizer contributions are not subject to the work test or age 75 contribution restriction.

3. Employees with multiple employers – exemption from the Super Guarantee

Employees with multiple employers can apply to the ATO for an **employer shortfall exemption certificate** which would exempt that employer from having to make super guarantee contributions. The ATO will issue the exemption where the total super guarantee contributions across all employers would exceed the concessional contributions cap.

4. Deferral of SMSF rollover through SuperStream

The Government has deferred the start date of including self-managed superannuation funds (SMSFs) from November 2019 to March 2021. This deferral is to combine the SMSF changes with the ability for the ATO to issue release authorities through SuperStream into a single release.

5. Super contributions information is now available on myGov

Members can now view information about super contributions using their ATO myGov account, when the contributions are made. Super funds (other than SMSFs and Small APRA Funds) are required to report all contributions to the ATO on an ongoing basis, and the ATO will upload this information immediately onto the individual's myGov account.

Also, under the Single Touch Payroll rules, all employers (including small business from September 2019) must report payroll information to ATO when payments are made, including any super liability that arises during the pay period. This means that employees can match the employer's super liability with the actual contributions received by the super fund through myGov.

Although employers must report the super liability when it arises, they don't have to make the actual super guarantee contributions until after the end of the quarter. This means there may a difference in time between when the liability is reported and when the contribution is made.

Superannuation thresholds for 2019/20

Concessional contributions cap	\$25,000 (no change from 2018/19)
Non-concessional contributions (NCC) cap	<p>\$100,000 annual cap (no change from 2018/19) if under \$1.6m in super and pension on 30 June 2019.</p> <p>\$0 if \$1.6 million or more in super and pension on 30 June 2019.</p> <p>If individual under age 65, potential bring-forward:</p> <ul style="list-style-type: none"> • \$300,000 if under \$1.4 million in super and pension on 30 June 2019 • \$200,000 if between \$1.4 million and \$1.5 million in super and pension on 30 June 2019
Superannuation guarantee (SG) rate	9.5%
SG maximum contributions base	\$55,270 ordinary time earnings per quarter or \$221,080 pa (up from \$54,030 per quarter 2018/19)
Preservation age <ul style="list-style-type: none"> • Benefits can be accessed on retirement • 0% effective tax on withdrawals under low rate threshold 	Age 57 Age 58 if born from 1 July 1962 to 30 June 1963 Age 59 if born from 1 July 1963 to 30 June 1964 Age 60 if born after 1 July 1964
Low rate cap <ul style="list-style-type: none"> • 0% effective tax on taxable component of withdrawals 	\$210,000 (up from \$205,000 for 2018/19)
CGT cap amount <ul style="list-style-type: none"> • excluded from NCC cap 	\$1,515,000 (up from \$1,480,000 for 2018/19)
Government co-contribution income	Full co-contribution – \$38,564 pa or less (up from \$37,697 for 2018/19) No co-contribution – \$53,564 pa or more (up from \$52,697 for 2018/19)
Spouse contributions tax offset	Maximum of \$540 if annual spouse income less than \$37,000. Offset ceases at \$40,000.
Departing Australia Superannuation Payment tax rate	35% on taxable component (65% for working holiday makers)
Centrelink Age Pension age	Age 65 and 6 months Age pension age increases by 6 months every 18 months from 1 July 2017 until it reaches age 67 by 1 July 2023.

Super changes proposed by the Government

The Government has announced other changes that have not yet passed into law before 30 September 2019. These are:

- Excluding salary sacrifice contributions from super guarantee contributions. This is proposed to start from 1 July 2020.
- Providing employers with an amnesty to catch up on outstanding super guarantee contributions and earnings without tax penalties. The proposed amnesty runs from May 2018 to 6 months after the legislation passes through Parliament.
- Removing trailing commissions paid to financial advisers from 1 January 2021. As super funds generally pay commissions from administration fees and insurance premiums, these costs will reduce when commissions are removed.
- Aligning super contributions age with the Age pension age. Currently members under age 65 can make contributions without having to meet a work test and can make larger contributions to super by bringing forward future years of the non-concessional contributions cap. The Government will raise this age limit from 65 to 67 from 1 July 2020, in line with changes to the Age pension age. The spouse contributions age limit will also increase to 74 to make it consistent with rules for other voluntary contributions.

Changes to the IOOF Portfolio Service Superannuation Fund

Changes to the Trust Deed

The Trust Deed for the Fund was not amended during the 2018/19 financial year. A copy of the current Trust Deed is available to members online at <https://www.ioof.com.au/about-us/about-ioof/trustee-disclosures/ioof>, upon request by calling our Client Services Team or may be inspected by arrangement during business hours at the office of the Trustee.

Appointment of new Custodian

IIML as Registrable Superannuation Entity Licensee (RSEL) has appointed Australian Executor Trustees Limited (AETL) as custodian from 30 June 2019.

Changes to the product range

New products were launched as part of the IOOF Portfolio Service Superannuation Fund (IPS Fund) and new Product Disclosure Statements (PDSs) guides and forms booklets were issued by IIML.

1 August 2018

- Shadforth Portfolio Service – Super
- Shadforth Portfolio Service – Pension

1 July 2019

- IOOF Essential Super
- IOOF Essential Pension

1 July 2019

- eXpand Super
- eXpand Pension

Disclosure Statements issued for existing products on 1 July 2019

IIML issued PDSs for:

IOOF Pursuit

1 July 2019

- IOOF Pursuit Focus Personal Superannuation
- IOOF Pursuit Focus Allocated Pension
- IOOF Pursuit Select Personal Superannuation
- IOOF Pursuit Select Allocated Pension
- IOOF Pursuit Select Term Allocated Pension

IIML issued guides for:

IOOF Pursuit insurance guide (PIN.03)

1 July 2019

- IOOF Pursuit Focus Personal Superannuation
- IOOF Pursuit Select Personal Superannuation

IOOF Pursuit investment guide

1 July 2019

- IOOF Pursuit Select investment guide (PSS.02)
 - IOOF Pursuit Select Personal Superannuation
 - IOOF Pursuit Select Allocated Pension
 - IOOF Pursuit Select Term Allocated Pension
- IOOF Pursuit Focus investment guide (PFS.02)
 - IOOF Pursuit Focus Personal Superannuation
 - IOOF Pursuit Focus Allocated Pension

IOOF Pursuit general reference guide

1 July 2019

- IOOF Pursuit Select Personal Superannuation general reference guide (PSS.01)
- IOOF Pursuit Focus Personal Superannuation general reference guide (PFS.01)
- IOOF Pursuit pension general reference guide (PSP.01):
 - IOOF Pursuit Select Allocated Pension
 - IOOF Pursuit Select Term Allocated Pension
 - IOOF Pursuit Focus Allocated Pension

IIML issued forms booklets for:

IOOF Pursuit

14 February 2019

- IOOF Pursuit Focus Personal Superannuation
- IOOF Pursuit Focus Allocated Pension
- IOOF Pursuit Select Personal Superannuation
- IOOF Pursuit Select Allocated Pension
- IOOF Pursuit Select Term Allocated Pension

1 July 2019

- IOOF Pursuit Focus Personal Superannuation
- IOOF Pursuit Focus Allocated Pension
- IOOF Pursuit Select Personal Superannuation
- IOOF Pursuit Select Allocated Pension
- IOOF Pursuit Select Term Allocated Pension

IIML issued PDSs for:

IOOF Employer Super (including sub-plans), IOOF Personal Super and IOOF Pension

1 July 2019

- IOOF Employer Super
- IOOF Personal Super
- IOOF Pension
- Bendigo and Adelaide Bank Staff Superannuation Plan – Employer and Personal Super
- Bendigo and Adelaide Bank Staff Superannuation Plan – Pension
- Medical & Associated Professions Superannuation Fund – Employer and Personal Superannuation
- Medical & Associated Professions Superannuation Fund – Pension
- Pitcher Partners Superannuation Fund – Employer and Personal Superannuation
- Pitcher Partners Superannuation Fund – Pension

IIML issued guides for:

IOOF Employer Super (including sub-plans), IOOF Personal Super and IOOF Pension

1 July 2019

- IOOF general reference guide (IOF.02)
 - IOOF Employer Super
 - IOOF Personal Super
 - IOOF Pension
- Bendigo and Adelaide Bank Staff Superannuation Plan (BASSP) general reference guide (SSB.13)
 - Bendigo and Adelaide Bank Staff Superannuation Plan – Employer and Personal Super
 - Bendigo and Adelaide Bank Staff Superannuation Plan – Pension
- Medical & Associated Professions Superannuation Fund general reference guide (MAP.02)
 - Medical & Associated Professions Superannuation Fund – Employer and Personal Superannuation
- Medical & Associated Professions Superannuation Fund – Pension

- Pitcher Partners Superannuation Fund general reference guide (PPS.02)
 - Pitcher Partners Superannuation Fund – Employer and Personal Superannuation
 - Pitcher Partners Superannuation Fund – Pension

IOOF Employer Super (including sub-plans), IOOF Personal Super and IOOF Pension investment guides

1 July 2019

- IOOF investment guide (IOF.01)
 - IOOF Employer Super
 - IOOF Personal Super
 - IOOF Pension
- Bendigo and Adelaide Bank Staff Superannuation Plan investment guide (SSB.11)
 - Bendigo and Adelaide Bank Staff Superannuation Plan – Employer and Personal Super
 - Bendigo and Adelaide Bank Staff Superannuation Plan – Pension
- Medical & Associated Professions Superannuation Fund investment guide (MAP.01)
 - Medical & Associated Professions Superannuation Fund – Employer and Personal Superannuation
 - Medical & Associated Professions Superannuation Fund – Pension
- Pitcher Partners Superannuation Fund investment guide (PPS.01)
 - Pitcher Partners Superannuation Fund – Employer and Personal Superannuation
 - Pitcher Partners Superannuation Fund – Pension
- IOOF Employer Super (including sub-plans) and IOOF Personal Super insurance guides

1 July 2019

- IOOF insurance guide (IOF.03)
 - IOOF Employer Super
 - IOOF Personal Super
- Bendigo and Adelaide Bank Staff Superannuation Plan (BASSP) insurance guide (SSB.18) – Employer and Personal Super
- Medical & Associated Professions Superannuation Fund insurance guide (MAP.03) – Employer and Personal Superannuation
- Pitcher Partners Superannuation Fund insurance guide (PPS.03) – Employer and Personal Superannuation

IIML issued forms booklets for:

- IOOF Employer Super (including sub-plans), IOOF Personal Super and IOOF Pension

1 July 2019

- IOOF Employer Super
- IOOF Personal Super
- IOOF Pension
- Bendigo and Adelaide Bank Staff Superannuation Plan – Employer Division
- Bendigo and Adelaide Bank Staff Superannuation Plan – Pension
- Medical & Associated Professions Superannuation Fund – Personal Superannuation and Pension
- Pitcher Partners Superannuation Fund – Employer Division, Personal Superannuation and Pension

IIML issued PDSs for:

AustChoice Super

1 July 2019

- AustChoice Super – Pension

IIML issued guides for:

AustChoice Super

- AustChoice Super general reference guide (ACH.02)
- AustChoice Super investment guide (ACH.01)
- AustChoice Super insurance booklet

IIML issued forms booklets for:

AustChoice Super

- AustChoice Super – Pension

Product updates

Protecting Your Super insurance changes

The Protecting Your Superannuation (PYS) Package was passed by Parliament to take effect on 1 July 2019 and is designed to protect member balances from certain fees and costs. The package introduced a number of changes, including insurance cancellation for inactive accounts.

If the account has insurance and hasn't received a contribution for 16 continuous months or if the member hasn't opted-in to retain their insurance, we'll need to cancel the cover. We'll write to the member if we haven't received a contribution after 9 months or if the member hasn't opted in to retain their insurance.

All relevant insurance-related disclosure documents have been updated with opt-in inclusions; and online insurance opt-in functionality has been enabled to ensure members do not lose their insurance.

Multi-channel adviser and member communications were sent, opt-in and reinstatement forms were made available on the website and online portals were enhanced with opt-in functionality.

1 July 2019

New insurance default

The Trustee has altered the default cover provided automatically to eligible members (who are not provided Customised Cover), who are aged 69 or younger when they join IOOF Employer Super.

The amount of Death and TPD Default Cover provided is now based on your age, gender and occupational factors stated in the Policy. Please refer to the 'Corporate Insurance premium rates' on our website for the amount of cover that will apply. The default insurance benefit for Death and TPD is the amount of cover purchased by the premium as follows from 1 July 2019.

Default Cover (age and gender based) from 1 July 2019

Death and TPD (\$)		Age next birthday	Premium (\$)	
Male	Female		Male	Female
67,435	73,487	16	52	40
75,897	91,859	17	70	50
77,810	94,484	18	80	50
82,673	100,210	19	90	50
95,727	100,210	20	110	50
126,104	128,010	21	143	60
126,104	132,277	22	143	60
127,808	132,277	23	143	60
133,209	141,725	24	143	60
137,070	152,628	25	143	60
187,557	203,504	26	190	80
201,418	203,504	27	190	80
216,890	203,504	28	190	80
216,890	220,462	29	190	90
220,462	220,462	30	190	100
259,830	224,018	31	220	105
266,875	226,761	32	230	120
267,117	245,900	33	234	145
267,117	245,900	34	234	145
267,117	273,181	35	234	190
313,920	289,356	36	275	210
313,920	292,992	37	275	220
342,458	322,291	38	300	242
326,796	319,884	39	340	275
275,564	279,389	40	340	275
271,944	271,166	41	390	300
234,595	241,361	42	390	300
202,866	214,872	43	390	300
179,554	191,401	44	390	300
163,169	170,629	45	390	300
144,854	149,018	46	390	300
130,236	130,171	47	390	300
115,883	116,495	48	390	300

Death and TPD (\$)		Age next birthday	Premium (\$)	
Male	Female		Male	Female
104,380	104,088	49	390	300
94,011	92,237	50	390	300
85,004	82,107	51	390	300
76,527	74,284	52	390	300
69,587	67,199	53	390	300
63,092	60,834	54	390	300
57,356	54,736	55	390	300
52,577	49,862	56	390	300
47,878	45,615	57	390	300
43,612	42,217	58	390	300
39,820	39,217	59	390	300
36,121	36,441	60	390	300
33,129	33,815	61	390	300
30,365	29,473	62	390	300
27,780	27,437	63	390	300
25,578	25,694	64	390	300
23,699	24,159	65	390	300
11,970	11,799	66 ¹	220	165
10,713	10,537	67 ¹	220	165
9,505	9,392	68 ¹	220	165
8,447	8,371	69 ¹	220	165
7,516	7,461	70 ¹	220	165
6,427	6,147	71 ¹	220	165
5,494	5,058	72 ¹	220	165
4,698	4,156	73 ¹	220	165
4,015	4,146	74 ¹	220	165
3,594	4,146	75 ^{1,2}	220	165

¹ The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the IOOF insurance guide (IOF.03) for further information.

² Cover will cease on your 75th birthday.

1 July 2019

Changes to insurance medical terminology and definitions; and Hazardous occupation restriction removal

Relevant PDSs and Insurance Guides have been updated with changes in relation to medical terminology and medical practitioner definition; and removal of Hazardous Occupation restriction for Death and TPD Life event increases for the group insurance offering on the following products:

- IOOF Employer Super (including sub-plans)
- IOOF Personal Super
- IOOF Pursuit Select Personal Superannuation
- IOOF Pursuit Focus Personal Superannuation
- IOOF Pursuit Core Personal Superannuation
- IOOF Portfolio Service Personal Superannuation
- IOOF LifeTrack Personal Superannuation
- Financial Partnership Portfolio Service Personal Superannuation
- Bendigo Financial Solutions Personal Superannuation
- AustChoice Super.

1 July 2019

Reduction of insurance administration fees

The insurance administration fees have been reduced on all products from 1 July 2019.

14 December 2018

Exit Fee Reduction

The Exit Fee was reduced to \$24 from 14 December 2019 as part of annual cost recovery analysis and review.

- IOOF Employer Super (including sub-plans)
- IOOF Personal Super
- AustChoice Super

1 July 2019

Exit Fee Removal

The Exit Fee was removed from 1 July 2019 on all products. Exit fees will no longer be charged on withdrawals, however other costs such as buy/sell spreads and tax may still be payable on withdrawal.

1 July 2019

Protecting Your Super

Fee rebate and 3% fee cap on low account balances

From 1 July 2019 members will receive a fee rebate if:

- their account balance is less than \$6,000 (net of accrued liabilities) at the end of the financial year; or
- if the withdrawal benefit on closure of their account is less than \$6,000

In these cases, a fee cap of 3% of their account balance will apply to the total administration fees, expense recovery fees and indirect costs incurred during that financial year. If excess fees are charged, the member will be paid a fee rebate to their account at the end of the financial year or to their benefit prior to withdrawal. This will appear as a 'Fee rebate' on the Annual and or Exit Statements.

1 July 2019

Fortnightly pension payments

Fortnightly pension payment functionality was added to pensions on the following products.

- IOOF Pension
- Bendigo and Adelaide Bank Staff Superannuation Plan Pension
- Medical & Associated Professions Superannuation Fund Pension
- Pitcher Partners Superannuation Fund Pension
- AustChoice Super – Pension

Changes to investment options

As Trustee, we regularly monitor the investment options available to members in the Fund.

This section outlines the underlying investment options that have been added and removed from the Fund's investment menus during 2018/19. Any investment option currently available may not continue to be available in the future. If we remove an investment option from the Fund, we may transfer your investments in the investment option that is no longer available to another investment option of the Fund. We will attempt to notify you before this action is taken.

We make no recommendation regarding the investment options set out below and not all investment options are available for all products. If you require further information about what investment options are available through each product, please refer to the relevant product's investment guide. If you require further information regarding the investment option, please refer to the investment option's PDS and speak to your financial adviser or our ClientFirst Team.

New investment options

APIR code	Investment option name
ETL0273AU	Allan Gray Australia Stable Fund
HOW0098AU	Ardea Real Outcome Fund
AUS0112AU	Australian Unity Healthcare Property Trust – Wholesale Units*
BFL0001AU	Bennelong Australian Equities Fund
MAL0018AU	BlackRock Global Allocation Fund (Aust) (Class D Units)
CNT0032AU	Centuria Diversified Property Fund
MLT5126AU	Challenger Guaranteed Pension Fund – 31 December 2023
ETL5525AU	Colchester Global Government Bond Fund – Class I
DFA0642AU	Dimensional Global Bond Sustainability Trust
FID0010AU	Fidelity Asia Fund
WHT5134AU	Firetrail Absolute Return Fund
WHT3810AU	Firetrail Australian High Conviction Fund
FRT0027AU	Franklin Australian Absolute Return Bond Fund (W Class Unit)
GMO0006AU	GMO Systematic Global Macro Trust (Class B units)
CNA0805AU	Invesco Wholesale Senior Secured Income Fund
MAQ5318AU	IPM Global Macro 50 Fund

APIR code	Investment option name
MAQ8243AU	IPM Global Macro Fund
MGL0019AU	Ironbark Copper Rock Emerging Markets Opportunities Fund
KAM0101AU	K2 Australian Absolute Return Fund
LAZ0013AU	Lazard Select Australian Equity Fund
SSB0061AU	Legg Mason Martin Currie Diversified Income Fund
SSB8320AU	Legg Mason Western Asset Global Bond Fund
ETL8084AU	Paradice Australia Equities Fund
ETL8772AU	Paradice Australian Mid Cap Fund – Class B
ETL0431AU	Partners Group Global Multi-Asset Fund
BTA0318AU	Pendal Monthly Income Plus Fund
BTA0441AU	Pendal Pure Alpha Fixed Income Fund
WPC3982AU	Perennial Value Microcap Opportunities Trust
PER0258AU	Perpetual Exact Market Cash Fund
PIC6396AU	PIMCO ESG Global Bond Fund - Wholesale Class
BFL0020AU	Quay Global Real Estate Fund
WHT3859AU	Solaris Australian Equities Long Short Fund
ETL0328AU	T.Rowe Price Australia Equity Fund
VAN0005AU	Vanguard Emerging Markets Shares Index Fund
OPS1827AU	Vertium Equity Income Fund
ZUR7150AU	Zurich Investments Small Companies Fund Class D

* Closed to new and additional investment

Removed investment options

APIR Code	Investment option name
CSA0029AU	Aberdeen Standard Australian Floating Rate Income Fund
VEN0007AU	All Star KFM Income Fund
NML0318AU	AMP Capital Wholesale Global Equity Growth Fund
IOF0080AU	Antipodes Global Fund – Long Only (Class I Units)
AUS4511AU	Australian Unity Healthcare Property Trust – Funding Units
AUS0009AU	Australian Unity Investments Strategic Fixed Interest Trust – Wholesale Units
BFL0008AU	Bennelong Avoca Emerging Leaders Fund
MAL0079AU	BlackRock Australian Equity Absolute Return Fund
MAL0072AU	BlackRock Australian Equity Opportunities Fund
MAL0016AU	BlackRock International Gold Fund (Class D Units)
MAL0012AU	BlackRock Monthly Income Fund (Class D Units)
ARO0011AU	BNP Paribas Australian Equity Benchmark Insensitive Trust
MLT0006AU	Challenger Guaranteed Income Fund – 4.85 cents pa 30 September 2018 (MV\$1)
IOF0048AU	Janus Henderson Australian Equity Fund
IOF0089AU	Janus Henderson High Conviction Australian Equity Fund
SSB0126AU	Legg Mason QS Investors Global Equity Fund
MAQ0820AU	Macquarie Dividend Run-Up Fund
MAQ0059AU	Macquarie Master Capital Stable Fund
INT0077AU	Morningstar Global Property Securities (Hedged) Fund
INT0069AU	Morningstar International Shares High Opportunities (Unhedged) Fund
UFM0062AU	MultiMix Wholesale International Property Trust – Class A
BTA0428AU	Pendal Balanced Equity Income Fund
PCL0004AU	Pengana Absolute Return Asia Pacific Fund
WPC0002AU	Peters Macgregor Global Fund
WHT0055AU	Plato Australian Shares Income Fund (Managed Risk)

APIR Code	Investment option name
PVA0011AU	Prime Value Growth Fund
ETL0415AU	Robeco BP Global Premium Equities Fund (AUD)
UBS0024AU	UBS-HALO Australian Shares Fund
RIM0033AU	Ventura Australian Opportunities Fund – Wholesale
ZUR0538AU	Zurich Investments Equity Income Fund

Listed share options

The majority of listed securities in the S&P/ASX 300 Index, including a range of exchange traded funds and other listed securities approved by the Trustee from time to time.

Investment managers

The following investment management companies manage the assets of the investment options within the Fund as at 30 June 2019:

Aberdeen Asset Management Limited
Acadian Asset Management (Australia) Limited
Adelaide Bank Limited
Allan Gray Australia Pty Ltd
AllianceBernstein Australia Limited
Alpha Fund Managers Pty Ltd
Alphinity Investment Management Pty Limited
Altius Asset Management Pty Ltd
American Century Investments Management, Inc
AMP Capital Investors Limited
Antares Capital Partners Ltd
Antipodes Partners Limited
APN Funds Management Limited
AQR Capital Management, LLC
Ardea Investment Management Pty Ltd
Arrowstreet Capital, Limited
Aspect Capital Limited
Atrium Investment Management Pty Ltd
Ausbil Investment Management Limited
Australian and New Zealand Banking Group Limited
Australian Ethical Investment Ltd
Australian Unity Funds Management Limited
Australian Unity Property Limited
AXA Investment Managers Asia (Singapore) Ltd
Bendigo and Adelaide Bank Limited

Bennelong Australian Equity Partners Pty Ltd
Bentham Asset Management Pty Limited
BlackRock Investment Management (Australia) Limited
BNP PARIBAS ASSET MANAGEMENT Australia Limited
Brandywine Global Investment Management LLC
Brookfield Capital Management Ltd
Candriam Belgium SA
Capital International, Inc
CBRE Clarion Securities, LLC
Celeste Funds Management Limited
Centuria Property Funds Limited
Challenger Managed Investments Limited
Charter Hall Group
Charter Hall Holdings Pty Limited
Charter Hall Maxim Property Securities Management Limited
Colchester Global Investors (Singapore) Pte. Ltd.
Colonial First State Investments Limited
Copper Rock Capital Partners LLC
DFA Australia Limited
Eley Griffiths Group Pty Limited
Ellerston Capital Limited
Epoch Investment Partners Inc.
FIL Investment Management (Australia) Limited
Firetrail Investments Pty Limited
Franklin Templeton Investments Australia Limited
GMO Australia Limited
Greencape Capital Pty Ltd
Gresham Private Equity Limited
Hunter Hall Investment Management Limited

Hyperion Asset Management Limited
Independent Franchise Partners LLP
Invesco Australia Ltd
Investors Mutual Limited
IOOF Investment Management Limited
Ironbark Asset Management Pty Ltd
J O Hambro Capital Management Limited
Janus Henderson Group plc
Janus Henderson Investors (Australia) Institutional Funds Management Limited
JPMorgan Asset Management (Australia) Limited
K2 Asset Management Ltd
Kapstream Capital Pty Ltd
Karara Capital Pty Limited
L1 Capital Pty Ltd
La Trobe Financial Services Pty Limited
Lazard Asset Management LLC.
Legg Mason, Inc
Lennox Capital Partners Pty Ltd
Lizard Investors LLC
LM Investment Management Ltd
Macquarie Investment Management Global Limited
Magellan Asset Management Limited
Maple-Brown Abbott Global Listed Infrastructure Pty Ltd
Maple-Brown Abbott Limited
MAPP Pty Ltd
Martin Currie Australia
Mercer (Australia) Pty Ltd
Merlon Capital Partners Pty Limited

MFS International Australia Pty Ltd
Monash Investors Pty Ltd
Morningstar Investment Management Australia Limited
Morphic Asset Management Pty Limited
Munro Partners
NAB Asset Management Services Limited
Nanuk Asset Management Pty Ltd
National Australia Bank Limited
Nikko AM Limited
NovaPort Capital Pty Limited
OC Funds Management Pty Ltd
OnePath Funds Management Limited
Orbis Investment Management Limited
PAN-Tribal Asset Management
Paradice Investment Management Pty Ltd
Partners Group Management XIII Limited
Payden & Rygel Global Limited
Pendal Institutional Limited
Pengana Capital Ltd
Perennial Investment Partners Limited
Perennial Value Management Limited
Perpetual Investment Management Limited
PIMCO Australia Pty Limited
Platinum Asset Management
Plato Investment Management Limited
Platypus Asset Management Limited
Polaris Capital Management, LLC
Principal Global Investors (Australia) Limited
Quay Global Investors Pty Ltd

RARE Infrastructure Limited
Realindex Investments Pty Limited
Regal Funds Management Pty Ltd
Renaissance Property Securities Pty Ltd
Resolution Capital Limited
Robeco Hong Kong Limited
Royal London Asset Management Limited
RREEF America L.L.C.
Rubicon Asset Management Limited
Russell Investment Management Ltd
Sandhurst Trustees Limited
Schroder Investment Management Australia Limited
Schroder Investment Management Limited
Schroder Investment Management Singapore Limited
SG Hiscock & Company Limited
Sigma Funds Management Pty Limited
Smallco Investment Manager Limited
Smarter Money Investments Pty Limited
Solaris Investment Management Limited
Spheria Asset Management Pty Limited
Standard Life Investments Limited
State Street Global Advisors, Australia, Limited
T. Rowe Price Australia Limited
T. Rowe Price International Ltd
Talaria Asset Management Pty Limited
Tribeca Investment Partners Pty Ltd
Triple Three Partners Pty Ltd
UBS Asset Management (Australia) Ltd
Value Partners Hong Kong Limited

van Eyk Research Pty Ltd
Vanguard Investments Australia Ltd
Ventura Investment Management Ltd
Vertium Asset Management Pty Ltd
Walter Scott & Partners Limited
Watermark Funds Management
WaveStone Capital Pty Limited
Wells Capital Management Inc.
Western Asset Management Company Pty Ltd
Winton Capital Management Limited
Yarra Funds Management Limited
Zurich Investment Management Limited

General information

About the Trustee

IIML has met all of the necessary APRA requirements to operate as a Trustee of the Fund. IIML also maintains its AFS Licence under the *Corporations Act 2001*.

We monitored our compliance with the relevant legislative requirements during 2018/19, and confirm that the Fund:

- is a resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993*
- has not received a notice of non-compliance from APRA
- has not received a notice from APRA directing the Fund not to accept any contributions by an employer
- is able to accept SG contributions from employers
- complies with the minimum insurance cover requirements for Choice of Superannuation funds as set out in the *Superannuation Guarantee (Administration) Regulations 1993*

The Trustee has effected and maintains in force professional indemnity insurance to protect the interests of members.

Directors of the Trustee

- Mr Christopher Kelaher (resigned 1 September 2018)
- Mr George Venardos (resigned 28 November 2018)
- Ms Dawn Oldham (resigned 21 August 2018)
- Mr Geoffrey Martin Walsh
- Ms Elizabeth Flynn
- Ms Karen Gibson (appointed 26 November 2018)
- Mr John Selak
- Mr Robert Andrew Bloore (appointed 26 November 2018)

Policy committees

This section applies to members of IOOF Employer Super, Medical & Associated Professions Superannuation Fund, the Bendigo and Adelaide Bank Staff Superannuation Plan, Pitcher Partners Superannuation Fund, and AustChoice Super only.

A policy committee may be established for an employer-sponsored fund. A policy committee's role is to provide an avenue for members and employers to make enquiries about the investment strategies and performance of the employer-sponsored fund. The Trustee may use the policy committee as a forum for providing information to members and employers as well as to assist the Trustee to deal with complaints or enquiries about the employer-sponsored fund's operation or management.

The Trustee will take reasonable steps to set up a policy committee and to ensure that equal numbers of employer and member representatives are on the committee. Detailed information about how to establish a policy committee will be sent to all members from the Trustee if they request this in writing. Details of policy committees, including members' names and how they were appointed and by whom, are provided to members upon joining the employer-sponsored fund and every year within the member's annual statement.

Eligible rollover fund

An Eligible Rollover Fund (ERF) is a fund designed to accept super accounts from other funds, where the Trustee of the other fund is unable to adequately provide for small account holders. ERFs are designed to offer a stable investment environment in which members with low account balances can have their funds invested with some protection from fees usually applied to actively managed accounts.

We may roll over your benefit to an ERF in the event that:

- you joined as a standard employer sponsored member more than two years ago and we have not received any contributions or rollover amounts in the last five years
- we have never had a correct address from you, or we have written two consecutive communications to you and had them returned unclaimed – in such circumstances, we will consider you to be a lost member
- you are a member of an employer plan and you leave that employer plan without nominating another fund for your balance
- your account balance falls below \$2,000
- you decide to seek the return of your initial investment (refer to 'cooling off' section in the relevant PDS) and either:
 - you do not notify us of a recipient fund for the receipt of your benefits (if necessary)
 - the nominated fund does not accept the transfer.

Once your benefit is rolled into the ERF, you will no longer be a member of, nor entitled to claim any benefit from the Fund. Your insurance cover ceases and any remuneration payable from your account to a financial adviser will also cease.

The Trustee has selected the following ERFs for the Fund:

IOOF Employer Super (including sub-plans), IOOF Personal Super, IOOF Pension, AustChoice Super, Shadforth Portfolio Service, IOOF Essentials and eXpand

SMF Eligible Rollover Fund (SMF ERF)

GPO Box 264

Melbourne VIC 3001

Phone: 1800 677 306

All other products within the Fund

The Australian Eligible Rollover Fund (AERF)

Jacques Martin Administration & Consulting

Locked Bag 5429

Parramatta NSW 2124

Phone: 1800 677 424

Being transferred to the SMF ERF or AERF may affect your super benefits for the following reasons:

- You will become a member of the relevant ERF and be subject to its governing rules.
- The relevant ERF will apply a different fee structure.
- Neither of the ERFs offer insurance benefits in the event of death, total and permanent disablement or temporary disablement.
- The SMF ERF invests your benefit in a low to medium-risk strategy, which may affect the rate of return credited to your account. You should evaluate whether this strategy is appropriate for your specific circumstances.
- The AERF invests your benefit in a single strategy with a balanced growth objective. The objective is to achieve industry average five year gross returns for balanced growth fund managers. No investment choice is available.

Please note that the ERFs are subject to investment risk which means you may receive back less than your original investment when withdrawn.

Before transferring your benefits to an ERF, we attempt to communicate with you and provide you with an option to nominate another fund. If you become a lost member, whether or not your benefit has been transferred to an ERF, you will be able to trace your benefit through the ATO online services by logging onto your myGov account; selecting the ATO linked service; and then 'Manage my super'. If you do not have a myGov account you can create it on <http://www.mygov.gov.au>.

Complaints

If you have a complaint about your account (or wish to obtain further information about the status of an existing complaint), please contact us on:

Free call: 1800 062 963

By writing:

Manager, Customer Care
IOOF Investment Management Limited
GPO Box 264
MELBOURNE VIC 3001

Where possible, concerns will be resolved straightaway.

If further investigation is required, our Customer Care team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to superannuation related complaints within 90 days.

If an issue has not been resolved to your satisfaction, or if we have not responded within the above timeframe, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent complaint resolution service that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

There are some time limits for lodging certain complaints. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of being given our written decision.

Trustee's investment objective and strategy

The Trustee provides members with an extensive choice of investment options to meet their super and retirement planning needs. The investment options are intended to allow members to make choices that match their individual circumstances, diversify their portfolio and match their investment risk and return profile. It is recommended that you consult your financial adviser prior to selecting the investment options that you would like to invest in and the investment strategy suitable to your objectives.

As part of our range of investment options, we offer specific ethical investments. As Trustee of the Fund, we do not currently take into account labour standards, environmental, social or ethical considerations when selecting, retaining or removing fund managers and managed investments from the list of available investments. The investment guide available for each product under the Fund contains detailed information about the range of investment strategies, objectives, and options that you can select, depending on the product you invest in. To obtain more information on the investment strategy and objectives for each product and investment option, please refer to the PDS for the particular product and investment option. It is recommended that you consult your financial adviser prior to selecting the product and investment options that you would like to invest in and the investment strategy suitable to your objectives.

Important note

Information about the management costs including the indirect costs of each of the investment options is contained in the relevant PDS, a copy of which can be obtained by calling our ClientFirst Team, or from our relevant website. Current asset allocations can be obtained at any time. A paper copy of updated information will be provided free of charge on request.

Investment performance

Information regarding the performance of each investment option is available on our websites. Please refer to the 'Contact us' section of this report on page 41 for details of our websites.

Abridged financial statements

Set out below are the abridged financial statements detailing the Fund's financial transactions for the year ended 30 June 2019.

If you would like to obtain a copy of the full audited fund financial statements and related audit reports for the year (free of charge), please contact our ClientFirst Team or email us.

The auditor has issued an unmodified audit report in respect of the financial statements.

Extract of accounts for the year ended 30 June	2019 (\$'000)	2018 (\$'000)
Revenue		
Investment income	1,943,094	2,190,331
Sundry income	89,028	78,582
Employer contributions	708,696	701,632
Member contributions	617,069	497,400
Transfers from other funds	2,263,087	1,892,314
Total revenue	5,620,974	5,360,259
Expenses		
Benefits paid	3,265,556	2,737,611
Management fees	302,251	305,951
General administration expenses	2,972	4,482
Group life and income protection premiums	136,043	143,636
Superannuation contributions surcharge	-	3
Income tax expense	99,338	75,290
Total expenses	3,806,160	3,266,973
Increase in members' funds	1,814,814	2,093,286
Balance brought forward	27,711,390	25,618,104
Net Assets available for Member Benefits	29,526,204	27,711,390
<i>Represented by</i>		
Assets		
Investments	28,591,328	26,612,474
Cash and cash equivalents	311,439	266,268
Sundry debtors	772,278	963,886
Total assets	29,675,045	27,842,628

Extract of accounts for the year ended 30 June	2019 (\$'000)	2018 (\$'000)
Liabilities		
Creditors and accruals	36,618	40,820
Income tax payable	44,816	45,807
Deferred tax liability	67,407	44,611
Total liabilities	148,841	131,238
Member benefits	29,395,894	27,589,760
Net assets	130,310	121,630

Extract of accounts for the year ended 30 June	2019 (\$'000)	2018 (\$'000)
Equity		
General reserve	61,455	54,816
Operational risk financial requirement reserve	61,835	60,622
Defined benefit over/(under) funded	7,020	6,192
Total equity	130,310	121,630

Reserves

Reserves represent timing differences between net revenue and taxes in the operating statement and amounts allocated to members' accounts. These amounts may be allocated to members in future years in a fair and equitable basis. Reserves are predominantly retained in cash and cash equivalents.

The reserve levels for the past three years are as follows:

Reserves	2019 (\$'000)	2018(\$'000)
Opening balance	54,816	46,028
Transfer to/(from) reserves	6,639	8,788
Closing balance	61,455	54,816

Operational Risk Financial Requirement (ORFR)

The ORFR has been established to meet the requirements of Prudential Standard SPS 114 – Operational Risk Financial Requirement. The prudential standard requires the Trustee to maintain adequate financial resources to address losses arising from operational risks that may affect the Fund. Investment earnings generated by the ORFR are credited to the ORFR account. The ORFR may be invested in:

- Cash and/or cash equivalents
- Unlisted unit cash trusts; and
- Term deposits.

As part of the Trustee's regular review of the Fund's investment strategy, the Product Investment Committee and the Trustee will review and revise, as necessary, the investment strategy of the ORFR.

ORFR Reserve	2019 (\$'000)	2018(\$'000)
Opening balance	60,622	60,120
Transfer to reserves	1,213	502
Closing balance	61,835	60,622

Should an operational risk event occur in the future, additional deductions against member's accounts may be required to restore the ORFR back to the target amount.

Concentration of assets of the Fund

As at 30 June 2019, the following underlying investments exceeded five per cent of the total assets of the Fund:

- IOOF MultiMix Balanced Growth Trust
- IOOF Balanced Investor Trust

The Trustee acknowledges that, as a result of the discretion which can be exercised by account holders, individual accounts may have a greater than five per cent exposure to a single investment.

Further, the Trustee acknowledges that when considered in aggregate (across all managed fund options in which the Trustee holds assets on behalf of members of the Fund), the Fund may be construed as having a total exposure to a single shareholding (or to a composite interest in the investment assets of a single issuer) and this exposure may exceed five per cent of the total value of Fund assets.

Indirect Management Costs applying to the Cash Account applicable to IOOF Pursuit Select, IOOF Pursuit Core, IOOF Pursuit Focus, IOOF Portfolio Service, IOOF Lifetrack, Bendigo Financial Solutions and Financial Partnership Portfolio Service.

The Cash Account is invested in a combination of an operating bank account (for day-to-day transactions) and in The Cash Management Fund ARSN 089 508 636, for which IIML is the Responsible Entity.

Interest generated by these investments is reduced by bank fees and charges (applicable to the operating bank account) and management costs charged by IIML (as the Responsible Entity of the Cash Management Fund) for managing the assets of the Cash Management Fund before it is credited to the Cash Account.

As at 30 June 2019, the indirect management cost is shown below. This cost is indirectly borne by members.

	%
Bendigo Financial Solutions	0.58
Financial Partnership Portfolio Service	0.58
IOOF Portfolio Service	0.58
IOOF LifeTrack	0.57
IOOF Pursuit Focus	0.58
IOOF Pursuit Select	0.58
IOOF Pursuit Core	0.58

Indirect Management Costs applying to the Cash Account for AustChoice Super, IOOF Employer Super (including sub-plans), IOOF Personal Super, IOOF Pension and Shadforth Portfolio Service

The Cash Account is invested in a combination of an operating bank account (for day-to-day transactions) and in the IOOF Cash Management Trust ARSN 105 788 501 for which we are the Responsible Entity.

Interest generated by these investments is reduced by bank fees and charges (applicable to the operating bank account) and management costs charged by IIML (as the Responsible Entity of the IOOF Cash Management Trust) for managing the assets of the IOOF Cash Management Trust before it is credited to the Cash Account.

As at 30 June 2019, the indirect management cost is shown below. This cost is indirectly borne by members.

	%
IOOF Employer Super, IOOF Personal Super and IOOF Pension	0.75
Medical & Associated Professions Superannuation Fund	0.75
Bendigo and Adelaide Bank Staff Superannuation Plan	0.75
Pitcher Partners Superannuation Fund	0.75
AustChoice Super	0.75

Derivative policy

Derivatives may be used in accordance with the investment strategy and objectives of the Fund and at the investment option level in order to:

- to protect the investment from upward or downward movements in rates or prices through hedging
- protect funds from the range of market risks
- change the overall asset allocation in a timely manner without exposure to the timing and liquidity constraints or higher transaction costs associated with the physical market
- permit ongoing management of funds invested during periods of uncertainty where liquidity is not available in the physical market
- minimisation of transaction costs associated with spread on physical market transactions
- facilitating switching between asset classes or as an alternative to physical investment.

Derivatives will not be used to gear funds, for speculative purposes or trading.

The investment managers of the underlying funds which members elect to invest in may use derivatives such as options, futures, and swaps. The Trustee has controls and procedures in place relating to the investment managers' derivative use in order to ensure that it is suitable to the Trustee's and its members' own investment strategies and objectives.

Allocation of earnings into members' accounts

Earnings from a particular investment of the Fund will be allocated into the members' accounts in proportion to the member's interest in the investment.

Contact us

Trustee

IOOF Investment Management Limited

ABN 53 006 695 021 | AFS Licence No. 230524

Registered address: Level 6 161 Collins Street, Melbourne VIC 3000

Postal address: GPO Box 264, Melbourne VIC 3001

Client Services Teams

AustChoice Super

Telephone: 1800 333 900

Postal Address: GPO Box 264, Melbourne VIC 3001

Fax: 03 6215 5933

Email: info@austchoice.com.au

Website: www.austchoice.com.au

Bendigo Financial Solutions

Telephone: 1800 913 118

Postal Address: GPO Box 264, Melbourne VIC 3001

Fax: 03 8614 4431

Email: clientfirst@ioof.com.au

Website: <https://bendigo.portfolioonline.com.au>

Financial Partnership Portfolio Service

Telephone: 1800 913 118

Postal Address: GPO Box 264, Melbourne VIC 3001

Fax: 03 8614 4431

Email: clientfirst@ioof.com.au

Website: www.ioof.com.au

IOOF LifeTrack

Telephone: 1800 913 118

Postal Address: GPO Box 264, Melbourne VIC 3001

Fax: 03 8614 4431

Email: clientfirst@ioof.com.au

Website: www.ioof.com.au

Flight Centre

Telephone: 1800 571 830
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 03 8614 4431
Email: flightcentresuper@ioof.com.au
Website: flightcentresuper.com.au

IOOF Portfolio Service

Telephone: 1800 913 118
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Fax: 03 8614 4431
Email: clientfirst@ioof.com.au
Website: www.ioof.com.au

IOOF Pursuit Select, IOOF Pursuit Focus and IOOF Pursuit Core

Telephone: 1800 913 118
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 03 8614 4431
Email: clientfirst@ioof.com.au
Website: www.ioof.com.au

IOOF Employer Super, IOOF Personal Super and IOOF Pension

Telephone: 1800 913 118
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 03 6215 5933
Email: clientfirst@ioof.com.au
Website: www.ioof.com.au

Medical and Associated Professions Superannuation Fund

Telephone: 1800 009 921
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 03 6215 5933
Email: employersuper@ioof.com.au
Website: www.mapsuper.com.au

Pitcher Partners Superannuation Fund

Telephone: 1800 3222 8444
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 07 3221 7779
Email: info@pitcherpartners.com.au
Website: www.pitcherpartnerssuper.com.au

Bendigo and Adelaide Bank Staff Superannuation Plan

Telephone: 1800 787 372
Postal Address: GPO Box 264, Melbourne VIC 3001
Fax: 03 6215 5933
Email: staff.super@bendigobank.com.au
Website: www.bendigostaffsuper.com.au

