



IOOF

WEALTHBUILDER

Investment menu at a glance

Investment bonds

Flexible, accessible and tax-effective

Investment menu at a glance

The IOOF WealthBuilder investment menu provides investors with choice across all major asset classes from cash to global equities and so much in between! It provides access to quality investment managers and a range of investment styles and assets to suit all risk appetites to help investors meet their individual investment needs.

About the underlying fund managers

Each of the IOOF WealthBuilder Funds invest in a different Underlying Managed Fund (UMF)¹ managed by the following underlying funds managers.

Underlying fund manager	Asset class
 <p>IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFS Licence No. 230703. IISL's specialist Investment Team, skilled in managing multi-investment manager funds, consists of experienced investment and research professionals to undertake the analysis, selection and monitoring of the investment managers who will manage the assets of IISL's multi manager funds.</p>	Diversified Cash
 <p>Janus Henderson Investors (Australia) Funds Management Limited (Janus Henderson Australia) ABN 43 164 177 244 AFS Licence No. 444268 is a subsidiary of Janus Henderson Group plc (Janus Henderson). Janus Henderson exists to help clients achieve their long-term financial goals. Their active management offers clients the opportunity to outperform passive portfolios over the course of market cycles. With more than 350 investment professionals, they provide access to some of the industry's most talented and innovative thinkers, spanning equities, fixed income, multi-asset, and alternatives, globally. Their investment teams blend insight, originality, and precision with rigorous analysis, structured processes, and robust risk management. They build client partnerships on openness and trust, channelling expertise from across the business and communicating the views of our experts in a timely and relevant way.</p>	Income
 <p>Ausbil Investment Management (Ausbil) ABN 26 076 316 473, AFS Licence No. 229722 is a leading Australian based investment manager. Established in April 1997, Ausbil's core business is the active management of Australian and global equities for major superannuation funds, institutional investors, master trust and retail clients.</p> <p>Ausbil manage over \$11.8* billion in investments. Ausbil is owned by its employees and New York Life Investments (NYLIM), a wholly-owned subsidiary of New York Life Insurance Company. NYLIM has more than US\$560* billion in assets under management. NYLIM has a number of boutique affiliates including MacKay Shields, Candriam Investors Group, Private Advisors and GoldPoint Partners. Ausbil is a signatory to the Principles for Responsible Investment (PRI) and has a dedicated environmental, social and governance (ESG) research team who provide an in-house service. ESG research is integrated into Ausbil's investment process. Ausbil believes that a consideration of ESG issues, supported by well-founded ESG research, can help identify mispriced stocks and assess a company's earnings sustainability. Similarly, engagement on ESG issues can drive long-term value and reduce the risk of value destruction.</p> <p>*as at 30 September 2019.</p>	Australian shares
 <p>Colonial First State Investments Limited (Colonial First State) ABN 98 002 348 352, AFS Licence No. 232468 has been helping Australians with their investment needs since 1988 and has become one of Australia's leading financial services organisations, providing investment, superannuation and pension products to individual, corporate and superannuation fund investors. Colonial First State's investment management expertise spans Australian and global shares, property, fixed interest and credit, cash and infrastructure. The Colonial First State business has been built on people who exercise good judgment and are acknowledged as leaders in their respective fields of expertise. Colonial First State has succeeded by doing the small things well and is absolutely dedicated to the financial wellbeing of its investors.</p> <p>Their consistent, disciplined approach to investing has been recognised by many awards within the investment management industry.</p>	Australian shares

Underlying fund manager	Asset class
 <p>FIL Responsible Entity (Australia) Limited (FREAL) ABN 33 148 059 009, AFS Licence No. 409340.</p> <p>Fidelity International (Fidelity) provides world class investment solutions and retirement expertise to institutions, individuals and their advisers – to help clients build a better future for themselves and generations to come.</p> <p>As a private company Fidelity thinks generationally and invests for the long term.</p> <p>Helping clients to save for retirement and other long-term investing objectives has been at the core of their business for nearly 50 years.</p> <p>Established in 1969 as the international arm of Fidelity Investments, which was founded in 1946, Fidelity became independent of the US organisation in 1980 and is today owned mainly by management and members of the original founding family.</p> <p>Fidelity invest A\$399.5 billion globally on behalf of clients in Asia-Pacific Europe, the Middle East and South America.</p> <p>They are responsible for A\$137.5 billion in assets under administration¹.</p> <p>¹ As at 31 December 2018</p>	Australian shares
 <p>Macquarie Investment Management Australia Limited (ABN 55 092 552 611 AFSL 238321) is the responsible entity of the Walter Scott Global Equity Fund (Hedged) and has appointed Macquarie Investment Management Global Limited (ABN 90 086 159 060 AFSL 237843) to implement the currency hedging for the fund. Both entities form part of Macquarie Group's investment management business, Macquarie Investment Management.</p> <p>Macquarie Investment Management delivers a full-service offering across a range of asset classes including fixed interest, listed equities (domestic and international) and infrastructure securities to both institutional and retail clients in Australia and the US, with selective offerings in other regions. Macquarie Investment Management also selects specialist investment managers to bring their signature strategies to you through the Macquarie Professional Series.</p> <p>The fund invests in the Walter Scott Global Equity Fund, managed by Walter Scott & Partners Limited (Walter Scott). Walter Scott is an independent global investment manager established in 1983, in Edinburgh, Scotland. Walter Scott is a classical, fundamental and long-term growth manager with a wealth of experience in global equity investment.</p>	International shares
 <p>Magellan Asset Management Limited (Magellan) ABN 31 120 593 946, AFS Licence No. 304301, is a wholly owned subsidiary of Magellan Financial Group Limited, a specialist investment management business based in Sydney, Australia.</p> <p>Magellan manages global equities and global listed infrastructure strategies for high net worth, retail and institutional investors. Magellan is a key operating subsidiary of Magellan Financial Group Limited (ASX Code: MFG) which is listed on the Australian Securities Exchange.</p>	International shares
 <p>Perpetual Investment Management Limited (Perpetual Investments) ABN 18 000 866 535, AFS Licence No. 234426 is one of Australia's leading investment managers, with \$26.1 billion in funds under management (as at 30 September 2019). Perpetual Investments is part of the Perpetual Group, which has been in operation for over 130 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.</p>	Australian shares
 <p>Platinum Investment Management Limited ABN 25 063 565 006 AFS Licence No. 221935, trading as Platinum Asset Management (Platinum). Platinum is an Australian-based manager specialising in international equities.</p> <p>Platinum manages approximately A\$26.6 billion as at 30 April 2019, with around 8% of funds from investors in New Zealand, Europe, America, Asia and the rest from Australian investors.</p> <p>Platinum's investment strategy is applied with the aim of achieving absolute returns for investors. This is their central endeavour. It is complemented by monthly and quarterly communication to keep investors abreast of their perspective and portfolio positioning.</p> <p>Platinum is a fully owned subsidiary of Platinum Asset Management Limited ABN 13 050 064 287, a company listed on the Australian Securities Exchange. Platinum staff have relevant interests in the majority of Platinum Asset Management Limited's issued shares.</p>	International shares
 <p>Vanguard Investments Australia Limited (Vanguard) ABN 72 072 881 086, AFS Licence No. 227 263.</p> <p>With more than AUD \$8.4 trillion in assets under management as of 30 September 2019, including more than AUD \$1.6 trillion in ETF's, Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 20 years.</p>	Property Australian shares International shares

IOOF WealthBuilder Funds summary

	Investment objective ²
Diversified	
IOOF WealthBuilder Conservative – IOOF MultiMix	<p>To grow the value of your investment over the medium term by investing in a UMF providing a diversified portfolio exposure of mostly defensive assets.</p> <p>The UMF aims to provide stable returns over the medium term by investing in a diversified portfolio of defensive assets with some growth asset exposure, and to achieve a total return after fees in excess of the benchmark over a rolling three-year period.</p>
IOOF WealthBuilder Moderate – IOOF MultiMix	<p>To grow the value of your investment over the medium to long term by investing in a UMF providing a diversified portfolio exposure of growth and defensive assets.</p> <p>The UMF aims to provide capital growth over the medium to long term by investing in a diversified portfolio of growth and defensive assets, and to achieve a total return after fees in excess of the benchmark over a rolling five-year period.</p>
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	<p>To grow the value of your investment over the medium to long term by investing in a UMF providing a diversified portfolio exposure of growth and defensive assets, with a higher growth asset exposure.</p> <p>The UMF aims to provide capital growth over the medium to long term by investing in a diversified portfolio of growth assets with some defensive asset exposure, and to achieve a total return after fees in excess of the UMF's benchmark over a five-year period.</p>
IOOF WealthBuilder Growth – IOOF MultiMix	<p>To grow the value of your investment over the long term by investing in a UMF providing a diversified portfolio exposure of mostly growth assets.</p> <p>The UMF aims to provide capital growth over the long term by investing in a portfolio of predominantly growth assets with minimal defensive asset exposure, and to achieve a total return after fees in excess of the UMF's benchmark over a rolling seven-year period.</p>
Cash and income	
IOOF WealthBuilder Cash Management – IOOF	<p>To grow the value of your investment in the short term by investing in a UMF providing exposure to a range of cash deposits and short-term money market securities.</p> <p>The UMF aims to provide competitive returns with a total investment return (before fees) that exceeds or is at least equal to the benchmark.</p>
IOOF WealthBuilder Income – Janus Henderson	<p>To grow the value of your investment over the medium term by investing in a UMF providing exposure to cash, cash equivalent, fixed interest and debt securities.</p> <p>The UMF aims to provide a total return after fees that exceeds the total return of its benchmark by investing in a diversified portfolio of predominantly Australian income producing assets.</p>
Property	
IOOF WealthBuilder International Property Index – Vanguard	<p>To grow the value of your investment over the long term by investing in a UMF providing exposure to indexed international property securities.</p> <p>The UMF aims to track the return of the benchmark before taking into account fees, expenses and tax.</p>
Australian Shares	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	<p>To grow the value of your investment over the medium to long term by investing in a UMF providing exposure to mid and small capitalisation (mid-small cap) Australian shares.</p> <p>The UMF aims to achieve returns (before fees and taxes) in excess of the benchmark over the medium to long term.</p>
IOOF WealthBuilder Australian Shares Geared – Colonial First State	<p>To grow the value of your investment over the long term by investing in a UMF providing exposure to geared Australian shares.</p> <p>The UMF aims to magnify long term returns from capital growth by borrowing to invest in large Australian companies and to outperform the benchmark over rolling seven-year periods before fees and taxes.</p>

² The Fund's investment objective, strategy, risk/return profile, minimum recommended investment periods, typical investor profiles and asset allocation are based on the UMF in which the Fund invests. We recommend you speak to your financial adviser to assess whether the Funds are appropriate for your specific investment requirements.

³ The Fund's benchmark is the benchmark for the UMF. Where the UMF's benchmark is stated to be a composite benchmark, it incorporates the applicable indices for each asset class weighted against the UMF's target (or neutral) allocation. For more information on benchmarks, please refer to page 37 of the Product Disclosure Statement.

⁴ For more information on risks, please refer to page 38 of the Product Disclosure Statement.

Benchmark ³	Minimum recommended investment period ²	Risk/return profile ^{2,4}	Management fee (% pa) ⁵	Buy-sell spread (%) ⁶	APIR code
Composite	3 to 5 years	Low to medium	1.35	0.08–0.08	IOF0237AU
Composite	5 years	Medium	1.40	0.15–0.15	IOF0238AU
Composite	5 to 7 years	Medium to high	1.50	0.21–0.21	IOF0239AU
Composite	7 to 10 years	High	1.55	0.20–0.20	IOF0240AU
Bloomberg AusBond Bank Bill Index	No minimum	Low	0.50	0.00–0.00	IOF0241AU
Bloomberg AusBond Bank Bill Index and Bloomberg AusBond Composite 0+ Yr Index (equally weighted)	3 years	Low	1.15	0.00–0.00	IOF0242AU
FTSE EPRA/NAREIT developed ex Australia rental index	7 years	High	1.30	0.09–0.09	IOF0243AU
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	5+ years	High	1.75	0.30–0.30	IOF0244AU
S&P/ASX 100 Accumulation Index	7+ years	High	2.95 ⁷	0.42–0.42 ⁸	IOF0245AU

5 Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to page 40 of the Product Disclosure Statement for full details on 'Fees and other costs'.

6 This is the total estimated combined buy/sell spread. For more information on the buy/sell spreads listed in this table, please refer to page 42 of the Product Disclosure Statement.

	Investment objective ²
Australian Shares	
IOOF WealthBuilder Australian Shares Core – Fidelity	To grow the value of your investment over the long term by investing in a UMF providing exposure to Australian shares. The UMF aims to achieve returns (before fees, costs and taxes) in excess of the benchmark over the suggested minimum investment time period of five to seven years.
IOOF WealthBuilder Australian Shares Long Short – Perpetual	To grow the value of your investment over the long term by investing in a UMF providing exposure to Australian shares where short positions may be taken. The UMF aims to provide long-term capital growth and income through investment in quality shares and taking short positions predominately in selected Australian shares ¹⁰ .
IOOF WealthBuilder Australian Shares Index – Vanguard	To grow the value of your investment over the long term by investing in a UMF providing exposure to indexed Australian shares. The UMF aims to track the return of the benchmark before taking into account fees, expenses and tax.
International Shares	
IOOF WealthBuilder International Shares – Magellan	To grow the value of your investment over the long term by investing in a UMF providing exposure to international shares. The UMF aims to achieve attractive risk-adjusted returns over the medium to long term while reducing the risk of permanent capital loss.
IOOF WealthBuilder International Shares – Platinum	To grow the value of your investment over the long term by investing in a UMF providing exposure to international shares. The UMF aims to provide capital growth over the long term by investing in undervalued companies from around the world.
IOOF WealthBuilder International Shares Hedged – Walter Scott	To grow the value of your investment over the long term by investing in a UMF providing exposure to hedged international shares. The UMF aims to achieve a long-term total return (before fees and expenses) that exceeds the benchmark.
IOOF WealthBuilder International Shares Index – Vanguard	To grow the value of your investment over the long term by investing in a UMF providing exposure to indexed international shares. The UMF aims to track the return of the benchmark before taking into account fees, expenses and tax.
Minimums	
	Initial investment
Per Account	\$2,000
Per Fund	\$500

7 Based on the net assets of the UMF (which excludes the UMF's borrowings). Please note: Borrowings include any exposure to borrowings from the UMF investing directly or indirectly into another managed investment scheme which borrows.

8 Transaction costs may vary depending on the specific gearing level of the UMF. The figure shown is the estimated maximum transaction cost.

9 Based on the net assets of the UMF (which excludes the UMF's short positions).

10 The UMF invests primarily in shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 20% exposure to shares listed on or proposed to be listed on any recognised global exchange. Currency hedges may be used from time to time.

Benchmark ³	Minimum recommended investment period ²	Risk/return profile ^{2,4}	Management fee (% pa) ⁵	Buy-sell spread (%) ⁶	APIR code
S&P/ASX 200 Accumulation Index	5 to 7+ years	High	1.75	0.20–0.20	IOF0246AU
S&P/ASX300 Accumulation Index	5+ years	High	2.39 ⁹	0.20–0.20	IOF0247AU
S&P/ASX 300 Index	7 years	High	1.08	0.05–0.05	IOF0248AU
MSCI World Net Total Return Index (AUD)	7 to 10 years	Medium to high	2.25	0.07–0.07	IOF0249AU
MSCI All Country World Net Index in \$A	5+ years	Medium to high	2.44	0.20–0.20	IOF0250AU
MSCI World ex Australia Index, in \$A hedged with net dividends reinvested	7 years	Medium to high	2.18	0.24–0.19	IOF0251AU
MSCI World ex Australia Index (with net dividends reinvested) in \$A	7 years	High	1.08	0.04–0.04	IOF0252AU

Initial investment with a Regular Savings Plan	Additional investment	Additional investment with a Regular Savings Plan	Balance	Switch/ withdrawal	Regular withdrawal
\$500	\$500	\$100	\$2,000 (or \$500 with a Regular Savings Plan)	\$500	\$200
\$500	\$500	\$100	\$500	\$500	–

For more information about IOOF WealthBuilder, please contact your financial adviser, call Investor Services on 1800 002 217 or visit www.ioof.com.au to obtain a copy of the Product Disclosure Statement.

Important information

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