

IOOF WealthBuilder

Balanced – MLC MultiActive

31 December 2023

Fund features	
APIR code	IOF0239AU
Inception date	16 December 2015
Fund size	\$125.09m
Minimum investment horizon	5-7 years
Risk/return profile	Medium/High

Underlying managed fund	
Underlying managed fund (UMF)	MLC MultiActive Balanced ARSN 130 097 059 APIR IOF0093AU
Underlying fund manager	IOOF Investment Services Ltd ABN 80 007 350 405 AFSL 230703 (IISL) www.ioof.com.au

Total estimated management costs at 30/11/2023 ¹	
Estimated management fee	1.50% pa
Estimated performance fee	0.42% pa
Total estimated management cost	1.92% pa

Asset class	Asset range
Cash and short-term securities	0 – 20%
Diversified fixed interest	5 – 40%
Property	0 – 20%
Australian shares	10 – 40%
International shares	10 – 45%
Alternatives	0 – 20%
Infrastructure	0 – 15%

Investment objective

To grow the value of your investment over the medium to long term by investing in an Underlying Managed Fund (UMF) providing a diversified portfolio exposure of growth and defensive assets, with a higher growth asset exposure.

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 rolling five-year period.

Investment strategy

The Fund aims to be fully invested, providing a diversified investment exposure.

The UMF generally gains its exposure through a mix of investment managers.

The growth orientation of the UMF means it has a greater exposure to growth assets (such as Australian and international property and shares, alternatives and infrastructure), with a moderate exposure to defensive assets (such as cash and fixed interest).

The UMF is authorised to utilise approved derivative instruments for risk management purposes, subject to the specific restriction that the derivative instruments cannot be used to gear portfolio exposure.

The underlying investment managers of the UMF, may utilise strategies for the management of currency exposure. The level of currency hedging used for the UMF will vary from time to time. The UMF has the capacity to change the level and nature of the currency overlay to manage the UMF's currency.

Investment minimums	
Initial investment	\$2000 or \$500 with regular savings plan
Additional contributions	\$500
Regular savings plan	\$100 per month
Withdrawal	\$500
Regular withdrawal	\$200 per month, quarter, half-year or year

Performance²

	3 mths %	6 mths %	1 year %	3 years %	5 years %
Actual (net)	2.85	2.71	6.37	3.72	5.20

Performance data provided by FE fundinfo.

To find out more about the underlying managed fund, please refer to the Investment Central website www.ioof.com.au/investment-central

1. Total management costs include the annual management fee and estimated performance fees. When money moves in or out of a WealthBuilder investment option (or Fund), you may incur transaction costs (buy/sell spreads) which are included in the entry and exit price of the applicable Fund you choose. Fund expense recoveries (if applicable) will be charged in addition to total management costs. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to the latest PDS or australianunity.com.au/aulbl-wealthbuilder for further information on fees and costs.
2. Performance is net of management costs, expenses and tax. Performance is based on exit price to exit price for the period. Management costs, tax and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance. Please refer to australianunity.com.au/aulbl-wealthbuilder for updated performance information. Performance data is provided by FE fundinfo (FE fundinfo (Australia) PTY Limited, ABN 18 601 868 311). For further information visit www.fe-fundinfo.com

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