

IOOF WealthBuilder

Balanced Fund

31 December 2023

Fund features	
APIR code	IOF0010AU
Inception date	28 September 1994
Fund size	\$131.83m
Minimum investment horizon	4 years
Risk/return profile	Medium/High

Underlying managed fund	
Perennial Value Management Limited	
Janus Henderson Investors (Australia) Funds Management Limited	
Resolution Capital Limited	
Antipodes Partners Limited	
Acadian Asset Management (Australia) Limited	

Total estimated management costs at 30/11/2023 ¹	
Estimated management fee	1.10% pa
Estimated performance fee	Nil
Total estimated management cost	1.10% pa

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

Investment objective

To achieve capital growth over the medium to long term and provide a total return higher than the return of its benchmark, by investing in a range of investments across the major asset classes.

Investment strategy

The IOOF WealthBuilder Balanced Fund (Fund) invests in a broad range of investments including Australian and international shares and fixed interest securities, Australian and international listed property securities and cash.

Due to the growth orientation of the Fund, it has a greater weighting towards traditional growth assets such as shares and property, and a lesser weighting towards the lower risk defensive assets such as cash and fixed interest.

The Fund is authorised to utilise approved derivative instruments, subject to the specific restriction that derivative instruments cannot be used to establish asset allocation positions outside the approved ranges or to gear portfolio exposure. When used for investment purposes, no more than 30% of the Fund can be exposed to derivative instruments as determined by their market equivalent exposure.

The IOOF WealthBuilder Balanced Fund does not hedge against foreign exchange movements, although the underlying unit trusts in which the Fund invests may do so.

Performance²

	3 mths %	6 mths %	1 year %	3 years %	5 years %
Actual (net)	3.27	2.89	6.64	3.60	4.57

Performance data provided by FE fundinfo.

❗ Closed to new investors

This IOOF WealthBuilder funds is only open to existing investors who established their IOOF WealthBuilder account prior to 16 December 2015. Existing investors may make additional contributions, switch to another option or withdraw at any time.

To find out more about the underlying managed fund(s), please refer to the underlying investment manager's website.

1800 002 217

**investorservices@australianunity.com.au
australianunity.com.au/wealth**

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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