

**IOOF WealthBuilder**

# Capital Guaranteed Fund

31 December 2023

Fund features	
APIR code	IOF0311AU
Inception date	01 April 1981
Fund size	\$99.80m
Minimum investment horizon	No minimum
Risk/return profile	Low

Underlying managed fund	
Janus Henderson Investors (Australia) Funds Management Limited	

Total estimated management costs at 30/11/2023 <sup>1</sup>	
Estimated management fee	0.50% pa
Estimated performance fee	Nil
Total estimated management cost	0.50% 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

Asset allocation as at 30/06/2023	
Mortgages and secured loans	40.72%
Cash and short-term securities	59.28%

Historical declared annual bonus rates %	
30/06/2023	1.70
30/06/2022	1.70
30/06/2021	0.30
30/06/2020	0.10
30/06/2019	1.00
30/06/2018	0.30
30/06/2017	0.65
30/06/2016	0.50
30/06/2015	1.00
30/06/2014	1.80
30/06/2013	2.60
30/06/2012	2.35
30/06/2011	3.50
30/06/2010	3.50

## Investment objective

To achieve security of capital including accrued annual bonuses and returns that exceed inflation over the medium to long term. It offers the highest level of security because of the secure nature of its investments and reserving requirements. Your original capital plus all allocated bonuses, less fees, are guaranteed by IOOF Ltd.

## Investment strategy

The IOOF WealthBuilder Capital Guaranteed Fund (Fund) invests in a range of Government and semi-Government bonds, bank securities, debt issued by corporations and asset-backed securities. A small percentage of the Fund's investments may be held in international fixed interest securities. The maturity structure of the Fund will be actively managed based on assessment of the prevailing macro-economic environment and the anticipated movement in

interest rates. The Fund is authorised to utilise approved derivative instruments, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

## Reserves

IOOF maintains a solvency reserve designed to help protect investors from fluctuations in interest rates and asset values.

The investment strategy, in respect of the management of assets representing the reserves, is the same for the Fund as a whole.

### **ⓘ 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.**

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**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](http://australianunity.com.au/aulbl-wealthbuilder) for further information on fees and costs.

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