



# Term deposits – another way to secure your savings with IOOF

In this fact sheet, you will learn about the features and benefits of the term deposit offered by IOOF and how simple it is to include this option in your investment portfolio.

People choose investments for many different reasons. Some want high risk with high return, while others prefer low risk and a guaranteed return. If you are looking for a secure investment option, investing in a term deposit through your IOOF platform account may meet your investment needs.

## Did you know...

Term deposits have experienced significant growth, with total term deposits in Authorised Deposit-taking Institutions (ADIs) growing by 39 per cent from June 2007 to September 2008. ASIC estimates that total term deposits in ADIs now exceed \$500 billion. This makes them one of the most used investments by investors and consumers!

## Three great reasons to choose a term deposit

### 1. Competitive returns

A term deposit investment option offers you a competitive rate of return in the fixed interest market.

The current indicative rates are available from our web site ([www.ioof.com.au](http://www.ioof.com.au)).

**Plus** higher investment amounts may earn you a higher interest rate.

### 2. Security

A fixed rate of return provides security during volatile times. The interest rate is fixed for the length of the term selected, giving you the peace of mind of knowing exactly how much interest you will earn.

### 3. Control

It may seem strange to say fixed and flexible in the same sentence but with 6 month and 12 month term deposit options available, you can choose the option that best suits your investment goals. When the term ends, the interest is paid directly into your Cash Account or you have the option to invest your savings again. Importantly, if you need to, you can withdraw your investment before the term ends (this may be subject to an interest rate reduction).

## Key features

<b>Availability</b>	Through superannuation and non-superannuation products.
<b>Investment</b>	Minimum \$5,000 or up to a maximum of 80 per cent of your account balance.
<b>Terms</b>	Six month and 12 month terms.
<b>Asset class</b>	One hundred per cent cash investment.
<b>Interest rates</b>	Dependent on the date the investment is made and the period for which it is invested. This information is kept up to date on our web site ( <a href="http://www.ioof.com.au">www.ioof.com.au</a> ).
<b>Risk</b>	Low.

## Tips before you invest in a term deposit

Reaching financial goals generally takes time - time to save, time for financial markets to recover and time to decide if the investment choice is right for you. To ensure you get the most value when investing your money in a term deposit, you may want to consider the following...

**Be realistic** — Avoid making early withdrawals and consider the amount of money you can afford to invest and the length of time you can invest for.

**Term length** — Even though you are protected from interest rate falls, consider that interest rates may rise. You may not be able to take advantage of the rise until the term ends.

**Personal goals** — Remember the reasons why you wanted to invest in a term deposit and what you wanted to achieve from your investment.

**Get advice** — Before making any investment decision, it is recommended that you speak to a financial adviser to understand the investment, how it may benefit you and any associated risks.

## How to invest

IOOF offers term deposits as an investment option through the following superannuation, pension, and investment platform products.

	Superannuation	Pensions <sup>2</sup>	Investment Service
<b>Pursuit</b> Select	✓	✓	✓
<b>Pursuit</b> Core	✓	✓	✓
IOOF Portfolio Service	✓	✓	✓
LifeTrack	✓	✓	

To make an investment in a term deposit through your IOOF platform account, simply:

- download and complete the Investment Authority or Investment Instructions form for the product that you are invested in at [www.ioof.com.au](http://www.ioof.com.au); and
- post your completed application form to:  
**IOOF, Reply Paid 264, Melbourne VIC 8060.**

**Important:** A term deposit may only be opened on the 15th day of each month. The money you intend to open the term deposit with must be available in your Cash Account by the 10th<sup>3</sup> day of the relevant month.

## Where to go for more information

If you have any questions about your IOOF superannuation, pension or investment account, please speak with your financial adviser. Alternatively, IOOF has a dedicated **Client Services Team** available to speak to you Monday to Friday between 8.30am – 6.00pm. Phone us on **1800 062 963** (for personal superannuation members and investors) or **1800 653 894** (for employer and corporate superannuation members), email [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au) or visit our web site ([www.ioof.com.au](http://www.ioof.com.au)).

1 MR09-62 Term deposits: ASIC releases an investor and consumer guide and announces a review, April 2009.

2 Includes Allocated Pension, Term Allocated Pension and Cashback Pension.

3 If this date falls on a weekend or public holiday, the relevant deadline will be the Victorian business day immediately prior to the 10th.

## Issuer information, disclaimer and general advice warning

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