

## Profile 55

**Investment objective:** To generate long term capital growth accompanied by a reasonable level of income utilising a diversified portfolio, generally with a more balanced weighting to both income and growth assets.

**Recommended minimum investment:** 4 years

### Asset allocation

Asset class	Target (%)	Actual (%)
Global shares	20.0	19.7
Diversified fixed interest	25.0	25.2
Australian shares	35.0	35.0
Cash	20.0	20.1

<b>Inception date:</b>	19/06/2007
<b>Estimated management costs<sup>1</sup>:</b>	0.76%
<b>Buy-sell spread:</b>	0.05%/0.05%
<b>Scheme size:</b>	\$275.285m

### How the scheme is managed

The scheme is managed by IOOF QuantPlus to deliver solid consistent returns through efficient exposure to a highly diversified portfolio of assets. Simply put – proven investment managers and risk management techniques are employed to deliver a well-diversified portfolio whilst considering the optimal risk and return outcome.

The performance objective of the scheme is to achieve a gross return at least equal to the weighted average of the applicable benchmark return for each of the component asset classes over periods greater than one year.

### Profile strategies top ten holdings by asset class

Global shares top 10 holdings		Australian shares top 10 holdings		Diversified fixed interest top 10 holdings	
Name	(%)	Name	(%)	Name	(%)
Apple Inc	2.14	Commonwealth Bank of Australia	6.05	Caisse Amortissement De La Dette Sociale	2.42
Microsoft Corporation	1.39	BHP Group Limited	5.04	Australian Commonwealth Government	2.32
Amazon.com, Inc	0.86	National Australia Bank Limited	4.78	Western Australian Treasury Group Corporation	2.28
AT & T Inc	0.84	Westpac Banking Corporation	4.32	Sweden Kingdom of Government	2.07
JP Morgan Chase & Co	0.82	Australia and New Zealand Banking Group	3.66	Sanofi S.A.	2.07
Johnson & Johnson Company	0.76	Rio Tinto Limited	2.12	Australian Commonwealth Government TNOTE	1.93
Exxon Mobil Corporation	0.70	Fortescue Metals Group Limited	2.06	Finland Republic of Government	1.80
Nestle S.A.	0.68	CSL Limited	1.75	European Financial Stability Facility	1.80
Tencent Holdings Limited	0.68	Telstra Corporation Limited	1.65	European Stability Mechanism	1.59
Verizon Communications	0.65	Macquarie Group Limited	1.52	Toronto Dominion Bank	1.46

## Performance<sup>2</sup>

	3 months (%)	6 months (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception (%)
Profile 55	6.35	0.38	5.57	7.34	5.96	8.16	4.82

## Profile strategies asset class performance<sup>3</sup>

	Asset class return							
	1 month (%)	3 months (%)	6 months (%)	1 year (%)	2 year (%) pa	3 years (%) pa	5 years (%) pa	
Defensive	<b>Cash</b>							
	Australian at call cash	0.16	0.50	1.00	2.00	1.87	1.86	2.01
	Australian managed cash	0.17	0.54	1.07	2.11	2.00	2.05	2.29
	Benchmark (Bloomberg AusBond Bank Bill Index)	0.17	0.52	1.00	2.02	1.88	1.90	2.13
	<b>Fixed interest</b>							
	Diversified fixed interest	0.61	1.24	2.26	3.07	2.38	2.63	3.63
Benchmark (JP Morgan Gov Global 1-5 years (hedged to AUD))	0.58	0.87	2.41	2.69	1.95	1.85	2.75	
Growth	<b>Australian shares</b>							
	Australian core equities	0.62	11.29	0.82	10.18	7.45	12.22	8.26
	Benchmark (S&P ASX300 Accumulation Index)	0.73	10.92	1.59	11.74	7.21	11.39	7.39
	<b>International shares</b>							
	International core equities	0.58	10.53	-2.26	7.99	10.97	13.26	12.17
	Benchmark (MSCI All Country World Ex Australia Accumulation Index)	1.30	11.34	-0.28	11.07	12.81	13.63	12.43
	<b>International shares hedged</b>							
	International core equities hedged	0.74	11.78	-3.18	3.44	7.21	11.11	8.17
	Benchmark (MSCI World Ex Australia Accumulation Index (hedged to AUD))	1.66	12.59	-2.72	6.52	8.69	11.97	9.68

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- See the latest Product Disclosure Statement (PDS) available at [www.ioof.com.au](http://www.ioof.com.au) for more information on fees and costs.
- Performance is net of management costs and expenses as disclosed in the current PDS or any SPDS (if applicable). Performance is based on exit price to exit price for the period and assumes that any distributions are reinvested. Management costs and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance.
- Performance returns are calculated gross of tax and fees and gross of all management costs. The total returns reported refer to investment performance assuming reinvestment of all distributions. The figures illustrate the potential volatility in the returns of the strategy. The returns for the strategy do not make allowance for inflation. The returns also do not take into account the effects of taxation on investment earnings for superannuation and/or personal tax that may be incurred. We believe the information contained in this publication to be accurate at the date of publication, but no warranty of accuracy or reliability is given. No responsibility arising in any other way for errors or omissions including responsibility to any person by reason of negligence (except as required by law) is accepted by IOOF Investment Management Limited (Australian Financial Services Licence No 230524, ABN 53 006 695 021) or its related companies.

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