



Creating financial independence since 1846



IOOF **WealthBuilder**

Investment menu at a glance

Investment bonds
Flexible, accessible and tax-effective

IOOF WealthBuilder

Investment menu at a glance

The IOOF WealthBuilder enhanced investment menu provides investors with choice across all major asset classes from cash to global equities and so much in between! It provides access to quality investment managers and a range of investment styles and assets to suit all risk appetites to help investors meet their individual investment needs.

About the underlying fund managers

Each of the IOOF WealthBuilder Funds invest in a different Underlying Managed Fund (UMF)¹ managed by the following underlying funds managers.

Underlying fund manager	Asset class
 <p>IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524. Our specialist Investment Team, skilled in managing multi-investment manager funds, consists of experienced investment and research professionals employed by IIML to undertake the analysis, selection and monitoring of the investment managers who will manage the assets of IIML's multi manager funds.</p>	Diversified Cash
 <p>Henderson Global Investors (Australia) Funds Management Limited (Henderson Australia) ABN 43 164 177 244 AFS Licence No. 444268 is a subsidiary of Henderson Group plc (Henderson Global Investors). Established in 1934, Henderson Global Investors is a leading independent global asset management firm focused on delivering first-class investment performance and service to its clients. Henderson Global Investors manages more than AUD\$175.8 billion and employs more than 900 employees globally². It is dual-listed on the London Stock Exchange and the Australian Securities Exchange and is a member of the ASX 100 and FTSE 250 indices. Henderson Global Investors' clients range from global institutions to personal investors in a variety of domestic markets worldwide.</p>	Income
 <p>Ausbil Investment Management Limited (Ausbil) ABN 26 076 316 473, AFS Licence No. 229722, is an Australian equities specialist with approximately \$10 billion in funds under management as at 30 June 2015. Established in April 1997, Ausbil's core business is the management of Australian equities and emerging leader investment portfolios for major superannuation funds, institutional investors and master trust clients.</p> <p>During the past seventeen years Ausbil has been one of Australia's highest performing equity specialist boutique managers and has demonstrated an impressive consistency in delivering superior returns through its core investment process.</p> <p>Ausbil is a strategic partnership between senior members of the investment/management team of Ausbil and New York Life Investment Management ('NYLIM'). Ausbil offers clients the focus and specialisation of an employee-owned boutique. NYLIM is a wholly-owned subsidiary of New York Life Insurance Company.</p>	Australian shares
 <p>Colonial First State Investments Limited (Colonial First State) ABN 98 002 348 352, AFS Licence No. 232468 has been helping Australians with their investment needs since 1988.</p> <p>They've become one of Australia's leading financial services organisations that provides investment, superannuation and pension products to individual, corporate and superannuation fund investors. Their investment management expertise spans Australian and global shares, property, fixed interest and credit, cash and infrastructure. Their business has been built on people who exercise good judgment and are acknowledged as leaders in their respective fields of expertise. They've succeeded by doing the small things well and are absolutely dedicated to the financial wellbeing of its investors.</p> <p>Colonial First State's consistent, disciplined approach to investing has been recognised by many awards within the investment management industry.</p>	Australian shares

¹ Refer to the Product Disclosure Statement for details of each Fund's UMF.

Underlying fund manager	Asset class
 <p>FIL Responsible Entity (Australia) Limited (FREAL) ABN 33 148 059 009, AFS Licence No. 409340, is a member of the group of companies known as Fidelity International (Fidelity). Fidelity is one of the world's leading asset managers with a global network researching investment opportunities in the US, Europe, the Middle East, Africa and Asia Pacific. Fidelity manages US\$290 billion on behalf of both private and institutional investors as at 30 June 2015.</p> <p>Fidelity is an active asset manager with a fundamental research philosophy. Fidelity builds investment funds stock by stock through on-the-ground analysis of companies, their customers, suppliers and competitors. This intensive research process sets Fidelity apart from other fund managers and we believe gives Fidelity a significant competitive advantage when choosing companies for our equity portfolios.</p>	Australian shares
 <p>Macquarie Investment Management Limited ABN 66 002 867 003, AFS Licence No. 237492, is a responsible entity for Macquarie Investment Management's business activities in Australia. Part of the Macquarie Group, Macquarie Investment Management offers securities investment management expertise across a range of asset classes including fixed interest, listed equities (domestic and international) and infrastructure securities. Macquarie Investment Management also partners with selected specialist investment managers to bring their signature strategies to the Australian market through the Macquarie Professional Series, of which Walter Scott & Partners Limited (Walter Scott) is one.</p> <p>Walter Scott is an independent global investment manager established in 1983, in Edinburgh, Scotland.</p> <p>Walter Scott is an active, fundamental manager using a bottom-up investment approach driven by in-depth financial analysis and qualitative research that aims to identify companies capable of generating strong and sustained earnings growth, high return on equity and high free cash flow. Walter Scott adopts a 'buy and hold' strategy to allow time for a company's earnings growth to translate into strong share price performance over time.</p>	International shares
 <p>Magellan Asset Management Limited (Magellan) ABN 31 120 593 946, AFS Licence No. 304301, is a wholly owned subsidiary of Magellan Financial Group, a specialist investment management business based in Sydney, Australia.</p> <p>Magellan manages global equities and global listed infrastructure strategies for high net worth, retail and institutional investors. Magellan is the sole operating subsidiary of Magellan Financial Group Limited (ASX Code:MFG) which is listed on the Australian Securities Exchange.</p>	International shares
 <p>Perpetual Investment Management Limited (Perpetual Investments) ABN 18 000 866 535, AFS Licence No. 234426 is one of Australia's leading investment managers, with \$30.2 billion in funds under management (as at 30 June 2015). Perpetual Investments is part of the Perpetual Group, which has been in operation for over 125 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.</p>	Australian shares
 <p>Platinum Investment Management Limited ABN 25 063 565 006 AFS Licence No. 221935, trading as Platinum Asset Management (Platinum). Platinum is an Australian-based manager specialising in international equities.</p> <p>Platinum manages approximately A\$27billion as at 30 June 2015, with around 12% of funds from investors in New Zealand, Europe, America, Asia and the majority from Australian investors.</p> <p>Platinum's investment strategy is applied with the aim of achieving absolute returns for investors. This is their central endeavour. It is complemented by monthly and quarterly communication to keep investors abreast of their perspective and portfolio positioning.</p> <p>Platinum is owned by Platinum Asset Management Limited ABN 13 050 064 287, a company listed on the Australian Securities Exchange. The majority of issued shares, however, remain held by staff (and related parties).</p>	International shares
 <p>Vanguard Investments Australia Limited (Vanguard) ABN 72 072 881 086, AFS Licence No. 227 263, is a wholly owned subsidiary of The Vanguard Group, Inc., which is based in the United States.</p> <p>With more than AUD \$4 trillion in assets under management as of 30 September 2015, including more than AUD \$650 billion in exchange traded funds (ETFs), Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 18 years.</p>	Property Australian shares International shares

IOOF WealthBuilder Funds summary

	Investment objective ³
Diversified	
IOOF WealthBuilder Conservative – IOOF MultiMix	<p>To grow the value of your investment over the medium-term by investing in a UMF providing a diversified portfolio exposure of mostly defensive assets.</p> <p>The UMF aims to provide stable returns over the medium-term by investing in a diversified portfolio of defensive assets with some growth asset exposure, and to achieve a total return after fees, in excess of the benchmark over a rolling three-year period.</p>
IOOF WealthBuilder Moderate – IOOF MultiMix	<p>To grow the value of your investment over the medium to long- term by investing in a UMF providing a diversified portfolio exposure of growth and defensive assets.</p> <p>The UMF aims to provide capital growth over the medium to long-term by investing in a diversified portfolio of growth and defensive assets, and to achieve a total return after fees, in excess of the benchmark over a rolling five-year period.</p>
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	<p>To grow the value of your investment over the medium to long-term by investing in a UMF providing a diversified portfolio exposure of growth and defensive assets, with a higher growth asset exposure.</p> <p>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.</p>
IOOF WealthBuilder Growth – IOOF MultiMix	<p>To grow the value of your investment over the long-term by investing in a UMF providing a diversified portfolio exposure of mostly growth assets.</p> <p>The UMF aims to provide capital growth over the long term by investing in a portfolio of predominantly growth assets with minimal defensive asset exposure, and to achieve a total return after fees in excess of the UMF's benchmark over a rolling five year period.</p>
Cash and income	
IOOF WealthBuilder Cash Management – IOOF	<p>To grow the value of your investment in the short-term by investing in a UMF providing exposure to a range of cash deposits and short-term money market securities.</p> <p>The UMF aims to provide competitive returns with a total investment return (before fees) that exceeds or is at least equal to the benchmark.</p>
IOOF WealthBuilder Income – Henderson	<p>To grow the value of your investment over the medium-term by investing in a UMF providing exposure to cash, cash equivalent, fixed interest and debt securities.</p> <p>The UMF aims to achieve a total return after fees that exceeds the total return of its benchmark by investing in a diversified portfolio of Australian income producing assets.</p>
Property	
IOOF WealthBuilder International Property Index – Vanguard	<p>To grow the value of your investment over the long-term by investing in a UMF providing exposure to indexed international property securities.</p> <p>The UMF aims to track the return (income and capital appreciation) of the benchmark (before fees and tax).</p>
Australian Shares	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	<p>To grow the value of your investment over the medium to long-term by investing in a UMF providing exposure to mid and small capitalisation (mid-small cap) Australian shares.</p> <p>The UMF aims to achieve returns (before fees and taxes) in excess of the benchmark over the medium to long-term.</p>

3 The Fund's investment objective, strategy, risk/return profile, minimum recommended investment periods, typical investor profiles and asset allocation are based on the UMF in which the Fund invests. We recommend you speak to your financial adviser to assess whether the Funds are appropriate for your specific investment requirements.

4 The Fund's benchmark is the benchmark for the UMF. Where the UMF's benchmark is stated to be a composite benchmark, it incorporates the applicable indices for each asset class weighted against the UMF's target (or neutral) allocation. For more information on benchmarks, please refer to page 39 of the Product Disclosure Statement.

4 5 For more information on risks, please refer to page 42 of the Product Disclosure Statement.

Benchmark ⁴	Minimum recommended investment period ³	Risk/return profile ^{3,5}	Management costs (% pa) ⁶	Buy/sell spread (%) ⁷	APIR code
Composite	3 to 5 years	Low to medium	1.35	0.26	IOF0237AU
Composite	5 years	Medium	1.40	0.48	IOF0238AU
Composite	5 years	Medium to high	1.50	0.56	IOF0239AU
Composite	5 to 7 years	High	1.55	0.70	IOF0240AU
Bloomberg AusBond Bank Bill Index	No minimum	Low	0.50	Nil	IOF0241AU
Bloomberg AusBond Bank Bill Index and Bloomberg AusBond Composite 0+ Yr Index (equally weighted)	3 years	Low	1.15	Nil	IOF0242AU
FTSE EPRA/NAREIT developed ex-Australia rental index	5 years	High	1.30	0.30	IOF0243AU
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	5 + years	High	1.75	0.60	IOF0244AU

6 Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to page 44 of the Product Disclosure Statement for full details on 'Fees and other costs'.

7 This is the total estimated combined buy/sell spread. For more information on the buy/sell spreads listed in this table, please refer to page 46 of the Product Disclosure Statement.

	Investment objective ³
IOOF WealthBuilder Australian Shares Geared – Colonial First State	To grow the value of your investment over the long-term by investing in a UMF providing exposure to geared Australian shares. The UMF aims to magnify long-term returns from capital growth by borrowing to invest in large Australian companies and to outperform the benchmark over rolling seven year periods before fees and taxes.
IOOF WealthBuilder Australian Shares Core – Fidelity	To grow the value of your investment over the long-term by investing in a UMF providing exposure to Australian shares. The UMF aims to achieve returns (before fees, costs and taxes) in excess of the benchmark over the suggested minimum investment time period of five to seven years.
IOOF WealthBuilder Australian Shares Long Short – Perpetual	To grow the value of your investment over the long-term by investing in a UMF providing exposure to Australian shares where short positions may be taken. The UMF aims to provide long-term capital growth and income through investment in quality shares and taking short positions in selected Australian shares.
IOOF WealthBuilder Australian Shares Index – Vanguard	To grow the value of your investment over the long-term by investing in a UMF providing exposure to indexed Australian shares. The UMF aims to track the return (income and capital appreciation) of the benchmark before taking into account fees, expenses and tax.

International Shares

IOOF WealthBuilder International Shares – Magellan	To grow the value of your investment over the long-term by investing in a UMF providing exposure to international shares. The UMF aims to achieve attractive risk-adjusted returns over the medium to long-term, while reducing the risk of permanent capital loss.
IOOF WealthBuilder International Shares – Platinum	To grow the value of your investment over the long-term by investing in a UMF providing exposure to international shares. The UMF aims to provide capital growth over the long-term through searching out undervalued listed (and unlisted) investments around the world.
IOOF WealthBuilder International Shares Hedged – Walter Scott	To grow the value of your investment over the long-term by investing in a UMF providing exposure to hedged international shares. The UMF aims to achieve a long-term total return (before fees and expenses) that exceeds the benchmark.
IOOF WealthBuilder International Shares Index – Vanguard	To grow the value of your investment over the long-term by investing in a UMF providing exposure to indexed international shares. The UMF aims to track the return (income and capital appreciation) of the benchmark before taking into account fees and expenses.

Minimums

	Initial investment	Initial investment with a Regular Savings Plan	Additional investment
Per Account	\$2,000	\$500	\$500
Per Fund	\$500	\$500	\$500

8 Based on the net assets of the UMF (which excludes the UMF's borrowings). Please note: Borrowings include any exposure to borrowings from the UMF investing directly or indirectly into another managed investment scheme which borrows.

9 Transaction costs may vary depending on the specific gearing level of the UMF. The figure shown is the estimated maximum transaction cost.

10 Based on the net assets of the UMF (which excludes the UMF's short positions).

	Benchmark ⁴	Minimum recommended investment period ³	Risk/return profile ^{3,5}	Management costs (% pa) ⁶	Buy/sell spread (%) ⁷	APIR code
	S&P/ASX 100 Accumulation Index	7 + years	High	2.95 ⁸	1.00 ⁹	IOF0245AU
	S&P/ASX 200 Accumulation Index	5 to 7 + years	High	1.75	0.50	IOF0246AU
	S&P/ASX300 Accumulation Index	5 + years	High	2.39 ¹⁰	0.40	IOF0247AU
	S&P/ASX 300 Index	5 years	High	1.08	0.20	IOF0248AU
	MSCI World Net Total Return Index (AUD)	7 to 10 years	Medium to high	2.25	0.20	IOF0249AU
	MSCI All Country World Net Index in \$A	5 + years	Medium to high	2.44	0.50	IOF0250AU
	MSCI World ex Australia Index, in \$A hedged with net dividends reinvested	7 years	Medium to high	2.18	0.43	IOF0251AU
	MSCI World ex-Australia Index (with net dividends reinvested) in \$A	7 years	High	1.08	0.20	IOF0252AU
	Additional investment with a Regular Savings Plan	Balance	Switch/withdrawal	Regular withdrawal		
	\$100	\$2,000 (or \$500 with a Regular Savings Plan)	\$500	\$200		
	\$100	\$500	\$500	–		

For further information
about IOOF **WealthBuilder**,
please contact your financial adviser,
call client services on **1800 002 217**
or visit **www.ioof.com.au/wealthbuilder**
to obtain a copy of the product
disclosure statement.

Important information

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