



Profile 65

Investment objective: To generate long term capital growth accompanied by a moderate level of income utilising a diversified portfolio with a slight bias towards growth assets.

Recommended minimum investment: 5 years

Asset allocation

Asset class	Target (%)	Actual (%)
Global shares	25.0	25.3
Diversified fixed interest	25.0	24.7
Australian shares	40.0	39.8
Cash	10.0	10.2

Inception date:	20/09/2007
Estimated management costs¹:	0.79%
Buy-sell spread:	0.06%/0.06%
Scheme size:	\$30.735m

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

Performance²

	3 months (%)	6 months (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception (%)
Profile 65	7.38	0.16	6.11	8.24	6.54	8.95	4.74

Profile strategies asset class performance³

		Asset class return						
		1 month (%)	3 months (%)	6 months (%)	1 year (%)	2 year (%) pa	3 years (%) pa	5 years (%) pa
Defensive	Cash							
	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
	Fixed interest							
	Diversified fixed interest	0.61	1.24	2.26	3.07	2.38	2.63	3.63
Growth								
	Australian shares							
	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
	International shares							
	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
	International shares hedged							
	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	

Contact details

Telephone: 1800 002 217

Email: info@ioof.com.au

Website: www.ioof.com.au

- See the latest Product Disclosure Statement (PDS) available at 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.

Important note: This fund profile is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524 as Responsible Entity for Profile Managed Investments. IIML is a company within the IOOF group which consists of IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate. The offer of units in Profile Managed Investments is made in the current PDS. The information does not take into account your individual objectives, financial circumstances or needs. You should consider the information contained in the PDS in deciding whether to acquire or to continue to hold the investment and consider talking to a licenced or appropriately authorised financial adviser before making an investment decision.