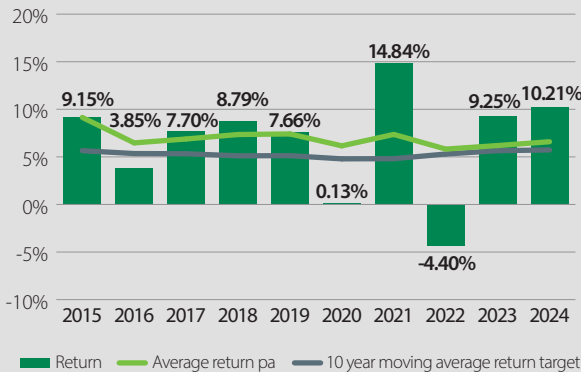


Product dashboard

Use this dashboard to compare IOOF MySuper to other MySuper products.

To find out more about IOOF's range of super products, go to ioof.com.au

Go to ASIC's Money Smart website www.moneysmart.gov.au for more information on how to pick the right MySuper fund for you.

Return	<p>Investment return for IOOF Growth for the year ending:</p> <p>30 June 2024: 10.21%</p> <p>30 June 2023: 9.25%</p> <p>30 June 2022: -4.40%</p> <p>30 June 2021: 14.84%</p> <p>30 June 2020: 0.13%</p> <p>30 June 2019: 7.66%</p> <p>30 June 2018: 8.79%</p> <p>30 June 2017: 7.70%</p> <p>30 June 2016: 3.85%</p> <p>30 June 2015: 9.15%</p>
Return target	<p>CPI plus 3.5% pa after fees and taxes over a rolling 10 year basis.</p> <p>IOOF aims to achieve or better the return target but cannot guarantee this to occur.</p>
Comparison between return target and return (moving average)	<p>Comparison shown on this dashboard includes the most recent 10 financial years from inception of the IOOF MySuper investment strategy.</p> <p>MySuper</p>  <p>20% 15% 10% 5% 0% -5% -10%</p> <p>2015 2016 2017 2018 2019 2020 2021 2022 2023 2024</p> <p>■ Return — Average return pa — 10 year moving average return target</p> <p>Returns are not guaranteed. Past returns are not indicative of future returns.</p>
Level of investment risk	<p>Medium – High</p> <p>Negative annual returns are expected in 3 to less than 4 out of every 20 years. The higher the expected return target, the more often you would expect a year of negative returns.</p>
Statement of fees and costs	<p>\$528 per year¹</p> <p>Fees and costs for a member with a \$50,000 balance.</p>

¹ Additional fees may apply. A buy-sell spread also applies, calculated as a percentage of the amount you buy or sell in an investment option. It is not usually deducted from your account but is generally incorporated into the unit price of the investment option. The buy-sell spread is in addition to investment fees and costs, transaction costs and administration fees and costs. For more information, refer to the IOOF general reference guide available online.

Glossary

Return

The return for IOOF MySuper has been calculated in accordance with APRA reporting requirements. The return is after investment manager fees, IOOF MySuper fees and superannuation taxes. Returns to 30 June 2024 include historical fees different to the fees published on this Dashboard effective 1 June 2025.

Return target

The return target for IOOF MySuper has been calculated in accordance with APRA reporting requirements. Note, from 19 August 2024, the IOOF MySuper return target changed from 3.0% pa to 3.5% pa net of all fees and taxes.

Comparison between return target and return (moving average)

Average return targets and average returns are used to show a longer term comparison so that fluctuations in returns earned each year are smoothed out. They are calculated for up to 10 years if returns are available.

Fees and other costs

Fees and costs have been calculated in accordance with requirements that apply to MySuper and are detailed below:

Example – MySuper strategy		Balance of \$50,000
Administration fees and costs	Administration Fee: (0.25% x \$50,000) Account Keeping Fee: \$78 Administration costs paid from reserve (\$50,000 x 0.03%)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$140.00 in administration fees and costs, plus \$78 regardless of your balance.
PLUS Investment fees and costs	0.55%	And, you will be charged or have deducted from your investment \$275.00 in investment fees and costs.
PLUS Transaction costs	0.07%	And, you will be charged or have deducted from your investment \$35.00 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$528.00 for the superannuation product.

Fees effective 1 June 2025. Additional fees may apply. A buy-sell spread also applies, calculated as a percentage of the amount you buy or sell in an investment option. It is not usually deducted from your account but is generally incorporated into the unit price of the investment option. The buy-sell spread is in addition to investment fees and costs, transaction costs and administration fees and costs. For more information, refer to the IOOF general reference guide available online.

For further information, please contact your financial adviser, visit www.ioof.com.au or call ClientFirst on 1800 913 118.