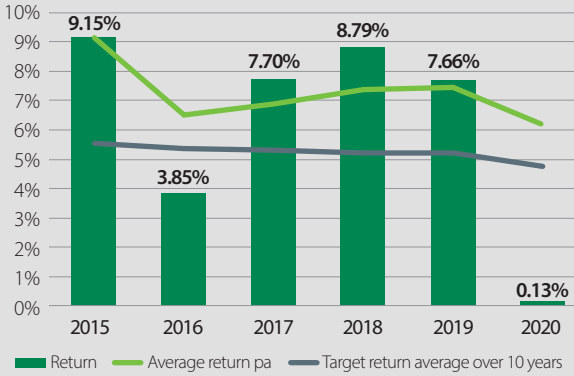


## Product dashboard

### 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](http://ioof.com.au)

Go to ASIC's Money Smart website [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for more information on how to pick the right MySuper fund for you.

| <b>Return</b>   | <p>The investment return for the year ending:</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>   |                   |                                     |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
|---|---|-------------------|-------------------------------------|-------------------|-------------------------------------|------|-------|-------|-------|------|-------|-------|-------|------|-------|-------|-------|------|-------|-------|-------|------|-------|-------|-------|------|-------|-------|-------|
| <b>Return target</b>  | <p>CPI plus <b>3.0% pa</b> 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>   |                   |                                     |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| <b>Comparison between return target and return (moving average)</b> | <p>IOOF's MySuper investment commencement date is 1 January 2014 hence it will not be possible to show a 10 year moving average comparison until the financial year ended 30 June 2024. Comparison shown on this dashboard includes the six full financial years from inception of the IOOF MySuper investment strategy.</p> <p><b>MySuper</b></p>  <table border="1"> <thead> <tr> <th>Year</th> <th>Return</th> <th>Average return pa</th> <th>Target return average over 10 years</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>9.15%</td> <td>9.15%</td> <td>~5.5%</td> </tr> <tr> <td>2016</td> <td>3.85%</td> <td>~6.5%</td> <td>~5.5%</td> </tr> <tr> <td>2017</td> <td>7.70%</td> <td>~7.0%</td> <td>~5.5%</td> </tr> <tr> <td>2018</td> <td>8.79%</td> <td>~7.5%</td> <td>~5.5%</td> </tr> <tr> <td>2019</td> <td>7.66%</td> <td>~7.5%</td> <td>~5.5%</td> </tr> <tr> <td>2020</td> <td>0.13%</td> <td>0.13%</td> <td>~5.5%</td> </tr> </tbody> </table> | Year              | Return                              | Average return pa | Target return average over 10 years | 2015 | 9.15% | 9.15% | ~5.5% | 2016 | 3.85% | ~6.5% | ~5.5% | 2017 | 7.70% | ~7.0% | ~5.5% | 2018 | 8.79% | ~7.5% | ~5.5% | 2019 | 7.66% | ~7.5% | ~5.5% | 2020 | 0.13% | 0.13% | ~5.5% |
| Year  | Return  | Average return pa | Target return average over 10 years |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2015  | 9.15%   | 9.15%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2016  | 3.85%   | ~6.5%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2017  | 7.70%   | ~7.0%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2018  | 8.79%   | ~7.5%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2019  | 7.66%   | ~7.5%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| 2020  | 0.13%   | 0.13%             | ~5.5%                               |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| <b>Level of investment risk</b>                                     | <p><b>Medium to high</b></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>  |                   |                                     |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |
| <b>Statement of fees and costs</b>                                  | <p><b>\$632<sup>1</sup></b></p> <p>Fees and costs for a member with a \$50,000 balance.</p>   |                   |                                     |                   |                                     |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |      |       |       |       |

<sup>1</sup> Additional fees may apply. A buy-sell spread is incurred (as applicable) when you purchase or redeem units in a managed investment (at the time of a switch or when you move money in or out of your account). The buy-sell spread can change from time to time and is in addition to indirect cost ratios and performance fees (as applicable). For more information, refer to the relevant investment option product disclosure statement and 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. Fees include an account keeping fee of \$117 pa and an administration fee of 0.35%, and are based on a \$50,000 account balance.

### Return target

The return target for IOOF MySuper has been calculated in accordance with APRA reporting requirements.

### Comparison between return target and return (moving average)

IOOF's MySuper investment commenced 1 January 2014 hence it will not be possible to show a 10 year moving average comparison until the financial year ended 30 June 2024. Comparison shown on this dashboard includes the six full financial years from inception of the IOOF MySuper investment strategy.

### 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   |
|---|--|---|
| <b>Investment fee</b>                                 | Nil.   | For every \$50,000 you have in the MySuper strategy, you will be charged \$0 each year.                                       |
| <b>PLUS</b><br>Administration fees                    | MySuper Investment (IOOF Balanced Investor Trust): 0.35%<br>Account Keeping Fee: \$117 (\$2.25 per week) | <b>And</b> , you will be charged \$292 in administration fees.  |
| <b>PLUS</b><br>Indirect costs for the MySuper product | MySuper Investment (IOOF Balanced Investor trust): 0.50%<br>Net Transaction Cost: 0.18%                  | <b>And</b> , indirect costs of \$340 each year will be deducted from your investment.   |
| <b>EQUALS</b><br>Cost of product                      |  | If your balance was \$50,000, then for that year you will be charged fees of <b>\$632</b> <sup>1</sup> for the super product. |

<sup>1</sup> Additional fees may apply. A buy-sell spread is incurred (as applicable) when you purchase or redeem units in a managed investment (at the time of a switch or when you move money in or out of your account). The buy-sell spread can change from time to time and is in addition to indirect cost ratios and performance fees (as applicable). For more information, refer to the relevant investment option product disclosure statement and general reference guide available online.

**For further information, please contact your financial adviser, visit [www.ioof.com.au](http://www.ioof.com.au) or call ClientFirst on 1800 913 118.**