

Capital Guaranteed Fund

Fund features

| | |
|----------------------------|---------------|
| APIR code | IOF0311AU |
| Inception date | 01 April 1981 |
| Fund size | \$126.27m |
| Minimum investment horizon | No minimum |
| Risk/return profile | Low |

Total estimated management costs as at 1/12/2020¹

| | |
|-----------------------------------|----------|
| Estimated management fee | 0.50% pa |
| Estimated performance-related fee | Nil |
| Total estimated management cost | 0.50% pa |

Investment minimums

| | |
|--------------------------|---|
| Initial investment | \$2,000 or \$500 with regular savings plan |
| Additional contributions | \$500 |
| Regular savings plan | \$100 per month |
| Withdrawal | \$500 |
| Regular withdrawal | \$200 per month, quarter, half-year or year |

Historical declared annual bonus rates %

| | |
|------------|------|
| 30/06/2020 | 0.10 |
| 30/06/2019 | 1.00 |
| 30/06/2018 | 0.30 |
| 30/06/2017 | 0.65 |
| 30/06/2016 | 0.50 |
| 30/06/2015 | 1.00 |
| 30/06/2014 | 1.80 |
| 30/06/2013 | 2.60 |
| 30/06/2012 | 2.35 |
| 30/06/2011 | 3.50 |
| 30/06/2010 | 3.50 |

Investment objective

To achieve security of capital including accrued annual bonuses and returns that exceed inflation over the medium to long term. It offers the highest level of security because of the secure nature of its investments and reserving requirements. Your original capital plus all allocated bonuses, less fees, are guaranteed by IOOF Ltd.

Investment strategy

The IOOF WealthBuilder Capital Guaranteed Fund (Fund) invests in a range of Government and semi-Government bonds, bank securities, debt issued by corporations and asset-backed securities. A small percentage of the Fund's investments may be held in international fixed interest securities.

The maturity structure of the Fund will be actively managed based on assessment of the prevailing macro-economic environment and the anticipated movement in interest rates.

The Fund is authorised to utilise approved derivative instruments, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Reserves

IOOF maintains a solvency reserve designed to help protect investors from fluctuations in interest rates and asset values. The investment strategy, in respect of the management of assets representing the reserves, is the same for the Fund as a whole.

i Closed to new investors

This IOOF WealthBuilder fund is only open to existing investors who established their IOOF WealthBuilder account prior to 16 December 2015. Existing investors may make additional contributions, switch to another option or withdraw at any time.

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To find out more about the underlying managed fund(s), please refer to the underlying investment manager's website.

1 Excludes any applicable rebates. 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.

Important information: This document is issued by IOOF Ltd (IOOF) ABN 21 087 649 625, AFSL 230522, as Issuer of IOOF WealthBuilder. IOOF 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 IOOF WealthBuilder is made in the current Product Disclosure Statement (PDS). This Fund profile is not intended to represent investment or professional advice. Investors should, before making any investment decision, consider their own objectives, financial situation and needs and read the relevant Product Disclosure Statement. We recommend investors seek financial and taxation advice before making an investment decision.