

IOOF **MultiSeries** and IOOF **MultiMix** features

Feature	IOOF MultiSeries	IOOF MultiMix	
Funds	<p>Diversified</p> <ul style="list-style-type: none"> IOOF MultiSeries 30 IOOF MultiSeries 50 IOOF MultiSeries 70 IOOF MultiSeries 90 	<p>Diversified</p> <ul style="list-style-type: none"> IOOF MultiMix Capital Stable IOOF MultiMix Conservative IOOF MultiMix Moderate IOOF MultiMix Balanced Growth IOOF MultiMix Growth 	<p>Single</p> <ul style="list-style-type: none"> IOOF MultiMix Cash Enhanced IOOF MultiMix Diversified Fixed Interest IOOF MultiMix Australian Shares IOOF MultiMix International Shares
Why or when would you use either range:	<p>Competitor to passive and index funds.</p> <p>Clients requiring a low-cost multi-manager solution that targets a moderate level of outperformance through an efficient blend of active, factor and passive investments strategies and active asset allocation.</p>	<p>Competitor to other fully-active managed funds.</p> <p>Clients requiring a fully-active multi-manager solution that targets a high level of outperformance through investment in a broad range of innovative high-alpha strategies and high-conviction asset allocation.</p>	
Key messaging	<p>A low-cost active multi-manager solution</p> <p>IOOF MultiSeries is a range of funds that are predominantly actively managed and offered at a lower cost when compared to other fully-active multi-manager funds.</p> <ul style="list-style-type: none"> Well rated Low-cost investments Efficient blend of active, factor and passive investment strategies Targets a moderate level of outperformance after fees Well diversified across all asset classes Less diversified exposure to alternatives 	<p>A premium fully-active multi-manager solution</p> <p>IOOF MultiMix is a premium award-winning range of fully-active multi-manager solutions designed specifically for those who don't want to compromise on active management.</p> <ul style="list-style-type: none"> Well rated, award winning Experienced and proven performance Fully active Targets a high level of outperformance after fees High-alpha strategies employed in each asset class Well diversified across all asset classes Added diversity at the sector level Increased alternatives exposure 	

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Inception date	2016 (IOOF MultiSeries 70, formerly IOOF Multi Series Balanced Trust, commenced in 2007)	2008 (IOOF MultiMix Moderate Trust commenced in 2002)																		
Ratings	Lonsec and Zenith	Lonsec and Zenith																		
Underlying managers ¹	19 fund managers <ul style="list-style-type: none"> Currently this includes 4 underlying managers that sit within alternatives 	57 fund managers <ul style="list-style-type: none"> Currently this includes 22 underlying managers that sit within alternatives 																		
Investment strategies ¹	33 investment strategies/styles	Over 80 investment strategies/styles																		
Growth versus Defensive range – diversified	<table border="1"> <tr> <td>IOOF MultiSeries 30</td> <td>30/70</td> </tr> <tr> <td>IOOF MultiSeries 50</td> <td>50/50</td> </tr> <tr> <td>IOOF MultiSeries 70</td> <td>70/30</td> </tr> <tr> <td>IOOF MultiSeries 90</td> <td>90/10</td> </tr> </table>	IOOF MultiSeries 30	30/70	IOOF MultiSeries 50	50/50	IOOF MultiSeries 70	70/30	IOOF MultiSeries 90	90/10	<table border="1"> <tr> <td>IOOF MultiMix Capital Stable</td> <td>15/85</td> </tr> <tr> <td>IOOF MultiMix Conservative</td> <td>30/70</td> </tr> <tr> <td>IOOF MultiMix Moderate</td> <td>55/45</td> </tr> <tr> <td>IOOF MultiMix Balanced Growth</td> <td>72/28</td> </tr> <tr> <td>IOOF MultiMix Growth</td> <td>90/10</td> </tr> </table>	IOOF MultiMix Capital Stable	15/85	IOOF MultiMix Conservative	30/70	IOOF MultiMix Moderate	55/45	IOOF MultiMix Balanced Growth	72/28	IOOF MultiMix Growth	90/10
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Active versus passive	Differs in each fund Active: 56% – 87% Factor: 6% – 20% Passive: 8% – 24% (actual exposures are subject to change from time to time.)	Active: 100%																		
Management cost	<table border="1"> <tr> <td>IOOF MultiSeries 30</td> <td>0.40% pa²</td> </tr> <tr> <td>IOOF MultiSeries 50</td> <td>0.45% pa²</td> </tr> <tr> <td>IOOF MultiSeries 70</td> <td>0.50% pa²</td> </tr> <tr> <td>IOOF MultiSeries 90</td> <td>0.55% pa²</td> </tr> </table> <ul style="list-style-type: none"> No performance fees 	IOOF MultiSeries 30	0.40% pa ²	IOOF MultiSeries 50	0.45% pa ²	IOOF MultiSeries 70	0.50% pa ²	IOOF MultiSeries 90	0.55% pa ²	<table border="1"> <tr> <td>IOOF MultiMix Capital Stable</td> <td>0.52% pa³</td> </tr> <tr> <td>IOOF MultiMix Conservative</td> <td>0.73% pa³</td> </tr> <tr> <td>IOOF MultiMix Moderate</td> <td>0.79% pa³</td> </tr> <tr> <td>IOOF MultiMix Balanced Growth</td> <td>0.92% pa³</td> </tr> <tr> <td>IOOF MultiMix Growth</td> <td>0.96% pa^{2,3}</td> </tr> </table>	IOOF MultiMix Capital Stable	0.52% pa ³	IOOF MultiMix Conservative	0.73% pa ³	IOOF MultiMix Moderate	0.79% pa ³	IOOF MultiMix Balanced Growth	0.92% pa ³	IOOF MultiMix Growth	0.96% pa ^{2,3}
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¹ Underlying investment managers and strategies may change from time to time.

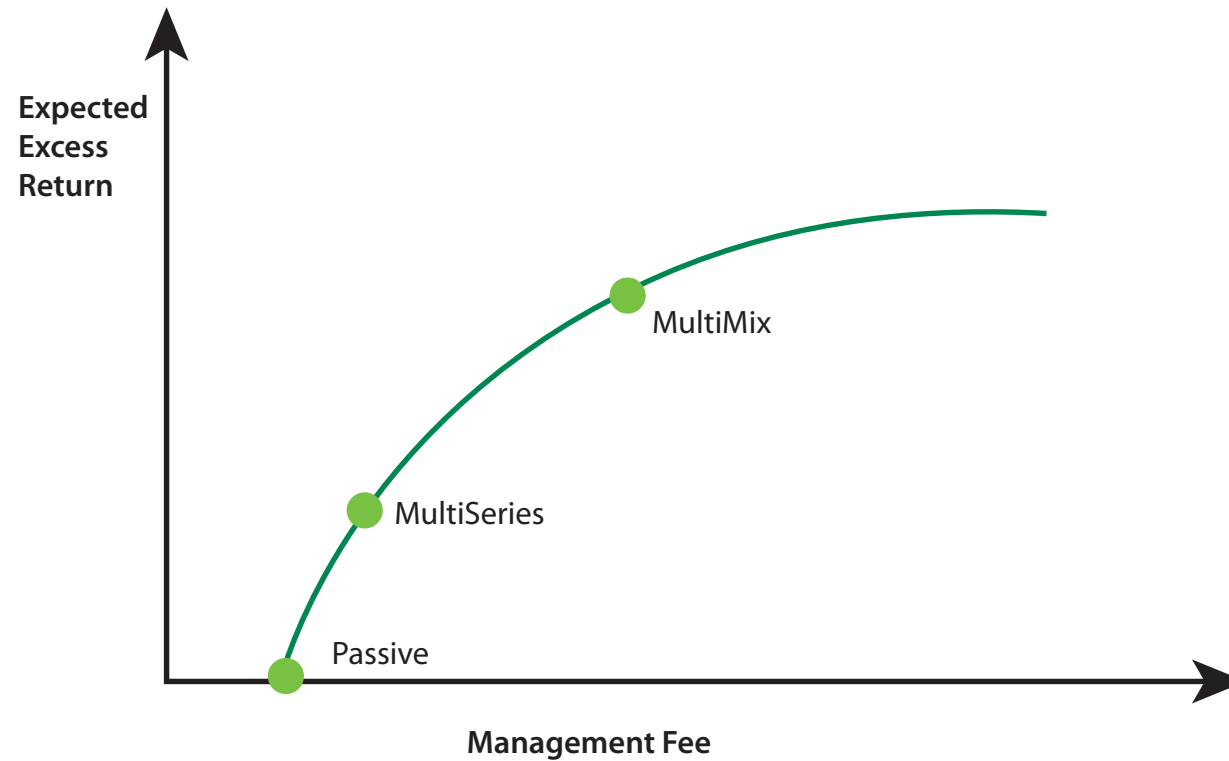
² The estimated management costs are based on the actual full financial year 2020 figures. The estimated management cost includes the investment management fee and indirect costs. Please refer to the 'Fees and costs' section of the IOOF MultiSeries PDS for full details on fees and costs. The management costs are subject to change from time to time.

³ The estimated management costs are based on the actual full financial year 2020 figures. Total estimated management costs include the management fee and any applicable performance-related fees, and are subject to change from time to time. Please refer to the 'Fees and costs' section of the applicable PDS for full details on fees and costs. Performance-related fees may be charged by underlying investment managers of the IOOF MultiMix Trusts from time to time and may vary.

Feature	IOOF MultiSeries	IOOF MultiMix
Exposure	<p>IOOF MultiSeries range of funds generally gain their exposure to a diversified portfolio of investments through a mix of investment managers.</p> <p>Aside from the traditional asset classes, it includes exposure to:</p> <ul style="list-style-type: none"> • Alternatives • Global and Australian property (Index) • Direct property 	<p>IOOF MultiMix range of funds generally gain their exposure to a diversified portfolio of investments through a mix of investment managers.</p> <p>Aside from the traditional asset classes, it includes exposure to:</p> <ul style="list-style-type: none"> • Alternatives • Boutique manager portfolio • Defensive equities (Moderate, Conservative and Capital Stable) • Multi-strategy funds • Direct property
Currency management is the same	<p>Long-term hedging of 25%</p> <p>Active currency management</p>	<p>Long-term hedging of 25%</p> <p>Active currency management</p>
Strategic tilting	<p>Same process for both IOOF MultiSeries and IOOF MultiMix.</p> <ul style="list-style-type: none"> • Strategic tilting • Smaller tilts • Benchmark aware • Lower risk of underperforming its benchmark 	<p>Same process for both IOOF MultiSeries and IOOF MultiMix.</p> <ul style="list-style-type: none"> • Active strategic tilting • Larger tilts to maximise performance upside
Investment strategy	Refer to the PDS or fund profiles for individual investment strategy.	Refer to the PDS or fund profiles for individual investment strategy.
Investment objective	Refer to the PDS or fund profiles for individual investment objective.	Refer to the PDS or fund profiles for individual investment objective.
Investment time horizon	Refer to the PDS or fund profiles for individual investment time horizon.	Refer to the PDS or fund profiles for individual investment time horizon.
Benchmark	Composite benchmark	Composite benchmark
Investor profile (risk/return)	<p>Low to high</p> <p>Refer to the PDS or fund profiles for individual investor profile</p>	<p>Low to high</p> <p>Refer to the PDS or fund profiles for individual investor profile</p>

IOOF **Multi-Manager** Investments

This chart gives a stylised representation of expected excess returns after fees.



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