

IIOF WealthBuilder

Income – Janus Henderson

31 August 2024

Fund features	
APIR code	IOF0242AU
Inception date	16 December 2015
Minimum investment horizon	3 years
Risk/return profile	Low
Funds under management (\$m) (as at 31/08/2024)	14.49

Underlying managed fund and investment manager	
Underlying managed fund	Janus Henderson Tactical Income Fund ARSN 130 944 866 APIR IOF0145AU
Underlying investment manager	Janus Henderson Investors (Australia) Funds Management Limited ABN 43 164 177 244 AFSL 444268 www.janushenderson.c om/australia

Total estimated management costs at 31/08/2024 ¹	
Estimated management fee	1.15% pa
Estimated performance fee	Nil
Total estimated management cost	1.15% pa

Asset class	Asset range
Cash	0% – 100%
Conservative fixed interest	0% – 100%
Australian fixed interest	0% – 100%
High yielding securities	0% – 20%*

The maximum aggregate exposure to sub-investment grade securities will not exceed 10% of NAV. The maximum exposure to global high yielding securities will not exceed 10% of NAV.

Investment objective

To grow the value of your investment over the medium term by investing in an Underlying Managed Fund (UMF) providing exposure to cash, cash equivalent, fixed interest and debt securities.

The UMF aims to provide a total return after fees that exceeds the total return of its benchmark (Bloomberg AusBond Bank Bill Index and Bloomberg AusBond Composite 0+ Yr Index – equally weighted) by investing in a diversified portfolio of predominantly Australian income producing assets.

Investment strategy

The Fund aims to be fully invested, providing investment exposure to a portfolio of Australian income producing assets.

The UMF provides investors with a highly diversified exposure to a wide range of cash, cash equivalent, short and longer duration fixed interest securities and higher yielding securities. These include those issued by banks and other corporations, mortgage and other asset backed securities and government bonds. The UMF may also allocate up to a maximum of 20% to high yielding securities when attractive opportunities are identified.

The flexible asset allocation ranges and fundamentally driven approach allows the UMF to meaningfully adjust the level of fixed interest exposure to both enhance performance in periods of falling interest rates and conversely, to protect value from the adverse impact of rising yields.

The UMF may have exposure to non-Australian dollar denominated securities including limited exposure to non-Australian debt issuers. Where the UMF invests in non-Australian dollar denominated securities, the associated interest rate and currency risks will be as close to fully hedged as is practicable using appropriate derivative instruments.

Derivatives may be used solely for investment and risk management purposes and cannot be used to gear the UMF.

Investment minimums	
Initial investment	\$2000 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

To find out more about the underlying managed fund, please refer to the website www.janushenderson.com/australia

Contact us

1800 002 217

investorservices@australianunity.com.au

australianunity.com.au/wealth

1. 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. Please refer to the latest PDS or australianunity.com.au/aulbl-wealthbuilder for further information on fees and costs.

Important information: Issued by Australian Unity Life Bonds Limited (AULBL) ABN 21 087 649 625, AFS Licence number 230522, a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888. The information in this document is general information only and is not based on the objectives, financial situation or needs of any particular investor. 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 (PDS) and Target Market Determination (TMD). We recommend investors seek financial and taxation advice before making an investment decision.

AU3415_240415