

# Australian Shares Core – Fidelity

31 August 2024

Fund features	
APIR code	IOF0246AU
Inception date	16 December 2015
Minimum investment horizon	5 -7+ years
Risk/return profile	High
Funds under management (\$m) (as at 31/08/2024)	20.41

Underlying managed fund	
Underlying managed fund (UMF)	Fidelity Australian Equities Fund ARSN 103 420 088 APIR FID0008AU
Underlying fund manager	FIL Limited (Fidelity) – investment manager FIL Responsible Entity (Australia) Limited ABN 33 148 059 009 AFSL 409340 – Responsible Entity www.fidelity.com.au

Total estimated management costs at 31/08/2024 <sup>1</sup>	
Estimated management fee	1.75% pa
Estimated performance fee	Nil
Total estimated management cost	1.75% pa

Asset class	Asset range
Cash	0% – 10%
Australian shares	90% – 100%

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

## Investment objective

To grow the value of your investment over the long term by investing in an Underlying Managed Fund providing exposure to Australian shares.

The UMF aims to achieve returns (before fees, costs and taxes) in excess of the S&P/ASX 200 Accumulation Index over the suggested minimum investment time period of five to seven years.

## Investment strategy

The Fund aims to be fully invested, providing investment exposure to Australian shares.

The UMF invests in a diversified selection of around 30 to 50 Australian companies. Through in-house, bottom-up company research, the underlying fund manager aims to uncover the opportunities that it believes offer the greatest scope for outperformance. Based on this research approach, the underlying fund manager seeks out stocks that it believes are undervalued and likely to generate growth.

The companies selected for the portfolio must demonstrate good management, strong competitive advantages and enjoy favourable industry dynamics.

The UMF may make use of derivatives, such as futures contracts and swaps. Generally, derivatives will be used for cash flow management purposes within the UMF. Any derivative exposure must be fully covered by cash or assets sufficient to meet any obligation that could arise. If derivatives are used, they will comprise a small portion of the UMF assets.

**To find out more about the underlying managed fund, please refer to the website [www.fidelity.com.au](http://www.fidelity.com.au)**

---

**Contact us**

**1800 002 217**

**[investorservices@australianunity.com.au](mailto:investorservices@australianunity.com.au)**

**[australianunity.com.au/wealth](http://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](http://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