

IOOF WealthBuilder

Income – Janus Henderson

31 December 2023

| Fund features | |
|----------------------------|------------------|
| APIR code | IOF0242AU |
| Inception date | 16 December 2015 |
| Fund size | \$15.48m |
| Minimum investment horizon | 3 years |
| Risk/return profile | Low |

| Underlying managed fund and investment manager | |
|--|--|
| Underlying managed fund (UMF) | 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 (Janus Henderson Australia) www.janushenderson.com/australia |

| Total estimated management costs at 30/06/2022 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% |
| Cash enhanced | 0 – 100% |
| Australian fixed interest | 0 – 100% |
| High yielding securities | 0 – 20% |

Investment objective

To grow the value of your investment over the medium term by investing in a 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 |

Performance²

| | 3 mths % | 6 mths % | 1 year % | 3 year % | 5 year % |
|--------------|----------|----------|----------|----------|----------|
| Actual (net) | 1.54 | 2.34 | 3.72 | 0.42 | 1.05 |

Performance data provided by FE fundinfo.

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

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.
2. Performance is net of management costs, expenses and tax. Performance is based on exit price to exit price for the period. Management costs, tax and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance. Please refer to australianunity.com.au/aulbl-wealthbuilder for updated performance information. Performance data is provided by FE fundinfo (FE fundinfo (Australia) PTY Limited, ABN 18 601 868 311). For further information visit www.fe-fundinfo.com

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