



Issued: 30 November 2019

IOOF Essential investment guide

The information in this investment guide forms part of the disclosure documents for:

- **IOOF Essential Super**, including the Product Disclosure Statement dated 1 July 2019, IOOF Essential general reference guide (general reference guide) and IOOF Essential insurance guide;
- **IOOF Essential Pension**, including the Product Disclosure Statement dated 30 November 2019 and IOOF Essential general reference guide (general reference guide); and
- **IOOF Essential Investment**, including the Investor Directed Portfolio Service Guide (Offer Document) dated 30 November 2019 and IOOF Essential Investment general reference guide (general reference guide).

These documents should be considered before making a decision to acquire the products. We recommend you read this entire guide. The information is divided into the following sections.

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Important notice

This guide has been prepared and issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 and IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFSL 230703. IIML is the Trustee of the IOOF Portfolio Service Superannuation Fund (Fund) ABN 70 815 369 818, and IISL is the Service Operator of IOOF Essential Investment.

IOOF Essential consists of IOOF Essential Super, IOOF Essential Pension and IOOF Essential Investment. IOOF Essential Super and IOOF Essential Pension are superannuation and pension products forming part of the Fund.

Investment options offered

The Trustee of IOOF Essential Super and IOOF Essential Pension and Service Operator of IOOF Essential Investment monitor the investment options available to investors and provides no assurance that any investment option currently available will continue to be available in the future.

The Trustee and Service Operator make no recommendation regarding the investment options set out in this **Investment Guide**.

The Trustee/Service Operator has the right to suspend or cease investments in a specific investment option and, if necessary, can redeem and transfer your investments to your Cash Account. For IOOF Essential Super and IOOF Essential Pension only, the proceeds may be directed to a similar investment option or the default investment strategy in circumstances where the investment option is no longer available, and no alternative instructions are provided. The Trustee/Service Operator will notify you of any such change where possible before the change occurs. The fund managers have not authorised or caused the issue of this product disclosure statement (PDS) or Offer Document but have consented to the inclusion of statements which relate to their particular managed investment.

IOOF Investment Services Ltd (IISL), ABN 80 007 350 405, AFSL 230703, part of the IOOF group, is the responsible entity of IOOF MultiSeries, IOOF MultiMix Trusts, IOOF Cash Management Trust and receives fees under the Constitutions of the Trusts. These are the investment options offered in IOOF Essential Super, IOOF Essential Pension and IOOF Essential Investment (as listed in this **investment guide**).

In order to choose an investment option for your investment strategy, you should review the information in this **Investment Guide**. Before selecting an investment option, your financial adviser should provide you with the PDS for the relevant managed investment. These documents provide you with important information to consider and evaluate prior to investing. PDSs are also available on our website (www.ioof.com.au).

General advice warning

The information contained in this Investment Guide is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this information having regard to your objectives, financial situation and needs and you may want to seek advice from a financial adviser before deciding whether to acquire this product.

Identifying the right investment strategy for you can be complex and risky without professional assistance. We recommend that all clients consider obtaining and maintaining professional financial and/or tax advice prior to and while investing in IOOF Essential.

What to consider when investing

Your investment strategy

This guide is designed to provide you with information about the range of investment strategies available for you to select.

Making the right investment choice is an important part of developing a plan to help you achieve your retirement and investment goals. This requires careful consideration of a number of factors including your retirement needs/financial goals, your investment risk and return profile, and your overall financial position.

We recommend you discuss your investment strategy with a financial adviser.

The investment options

The investment options available vary in risk, investment objectives (goals), strategies (ways of achieving those goals) and the types of assets in which investments are made. This allows you to invest in a range of investment options which may be diversified across different asset classes, fund managers and investment styles.

Before selecting an investment option, you should read the relevant product's PDS, this guide and talk to your financial adviser. For each investment option you select, you should read the relevant PDS, provided by your financial adviser or available from our website. These documents include information about performance, asset allocation, costs and the risks associated with investing in a particular investment option.

The PDS for a managed investment may be updated or replaced by the fund manager from time to time. This means that you may not always have the most recent copy of the applicable PDS for a new managed investment at the time of an investment instruction, such as for a regular savings plan, income distribution re-investment or switch request. We provide electronic versions of PDSs for the available managed investment via Portfolio Online. You can also obtain a copy free of charge by contacting your financial adviser or by calling ClientFirst on 1800 913 118.

Choose what is right for you

As your individual circumstances change over time, your investment strategy may also need to change to accommodate any new goals or objectives.

The investment strategy that best suits your needs will depend on a number of personal factors, such as your:

- attitude towards investment risk and return
- investment timeframe
- income needs.

What investment options can you choose?

IOOF Essential offers you access to a spread of different asset classes designed to meet particular investment objectives. Our range of diversified and single-sector multi-manager trusts simplify the investment selection process by blending some of the best available managers to suit your investment objectives.

The list of investment options is set out in the 'Investment options menu' section of this guide. The process undertaken by the Trustee/Service Operator in establishing the investment menu is explained below. This list may change from time to time.

Selection of investments

The Trustee and Service Operator are ultimately responsible for the selection, management and monitoring of investments in a prudent and independent manner, having regard to legal and regulatory requirements and corporate governance standards. A Product Investment Committee has been established to assist the

Trustee/Service Operator in fulfilling their investment responsibilities, by approving the appointment and termination of investment options. The construction of the 'Investment options menu' section of this guide takes into account factors that may include:

- recommendations made by the IOOF Research department
- ratings from independent Research houses
- diversification by asset class, investment style and investment management groups
- constraints including capacity, liquidity, transparency, diversification and management accessibility
- cost-efficient fee alternatives.

This selection process employs both quantitative and qualitative assessments, which are used to identify investment options that our Research department considers are most likely to achieve their investment objectives. Their due diligence process encompasses criteria including operational factors, financial viability of the manager, investment process, portfolio structure and performance.

Termination or change of status of an investment option

The IOOF Research department and/or an external asset consultant, as appointed by the Product Investment Committee from time to time, reviews the investment menu periodically to identify investment options that may no longer be suitable for continued investment menu inclusion. The considerations for removal include but are not limited to:

- a change in their research rating resulting in a lower probability that the investment option will meet its stated objectives (factors may include a material personnel change or a change in operational risk, structural risk, underperformance or governance)
- an elevated probability of the investment option closing (potentially due to declining profitability driven by low levels of funds under management)
- insufficient demand
- termination by the manager.

Managing conflicts of interest

As IOOF is a large financial institution that participates in both domestic and international markets, both real and perceived conflicts of interest may arise when adding to or removing from the investment menu. For example, IISL acts as the responsible entity for a number of investments on our menu. We have policies as to how conflicts are managed and these policies apply to the investment selection process. The same selection process is applied in selecting both related and unrelated managed investments to the menu.

About investing

Your investment risk and return profile

Your investment risk and return profile will affect your investment strategy. Generally, the higher the level of risk you are prepared to accept, the higher the potential return you can expect from the investment. For example, investing in shares may provide the highest potential return over the longer term, but may also have the highest risk of capital loss in the short term. Cash tends to have a small chance of capital loss, but its investment returns may be lower.

Diversification

Diversification is a common investment technique used to manage investment risk. You can diversify investments within an asset class, diversify investments across different asset classes or diversify investments across different fund managers.

A financial adviser can help you understand the relationship between the risk and return and the possible advantages of diversification.

IOOF multi-manager trusts

We recognize the importance and expertise required in managing investments through all investment cycles. We believe a multi-manager approach provides investors with an expertly managed portfolio incorporating the latest in investment, strategic and economic information. Our multi-manager trusts simplify the investment selection process by accessing a team of investment professionals who are dedicated to identifying, blending and managing specialist fund managers to improve returns for investors.

Managing risk through diversification

Your investment risk and return profile

Generally, the higher the level of risk you are prepared to accept, the higher the potential return you can expect from the investment. For example, investing in shares may provide the highest potential return over the longer term, but may also have the highest risk of capital loss in the short-term. Cash tends to have a small chance of capital loss, but its investment returns may be lower.

A financial adviser can help you understand the relationship between risk and return and the possible advantages of diversification.

Diversification

Our IOOF multi-manager trusts aim to maximize returns for a given level of risk and take diversification that extra step by:

- investing in multiple asset sectors such as international and Australian shares, property, alternative strategies, fixed interest securities and cash
- investing the assets of each portfolio with multiple fund managers which have been carefully selected, blending multiple investment styles within a single fund.

Understanding risk versus return

Our IOOF MultiSeries and IOOF MultiMix Trusts offer a range of options across the risk/return spectrum.

IOOF MultiSeries



The risk/return positions included in this graph are for illustrative purposes only.

IOOF MultiMix Trusts



The risk/return positions included in this graph are for illustrative purposes only. Please note, Alternative – defensive, Property and Alternative – growth are not offered as retail MultiMix Trusts.

Risk bands

The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Labour standards, environmental, social and ethical considerations

The Trustee/Service Operator does not generally take into account Labour standards, Environmental, Social and Governance (ESG) considerations when selecting, retaining or removing fund managers and managed investments for the list of available investments. However, the Trustee/Service Operator acknowledges that ESG factors are considered by the underlying investment managers in investment decision-making processes in order to protect and manage investments for the long term. All other things being equal, entities that best manage ESG factors are more likely to be financially sustainable in the long term. ESG, especially good corporate governance, is a key contributor to sustainable positive outcomes for investors. Information regarding these policies will be disclosed in the PDS of the managed investments.

Your investment options

A full list of investment options can be obtained from our website or by calling our ClientFirst Team. The list of managed investment options provided below is current as at the date of this guide and may change from time to time.

Each of the managed investments is described in terms of their investment objective, investment strategy, asset allocation and level of risk.

Additional information, including a PDS for all of the managed investment options is available from our website (www.ioof.com.au) or by calling our ClientFirst Team on 1800 931 118.

Please ensure you read the relevant PDS before investing or making an investment switch in IOOF Essential Super, IOOF Essential Pension or IOOF Essential Investment. If you have not read the relevant PDS or offer document, you may not have up-to-date information or may not have been notified of materially adverse changes or significant events affecting the investment option.

Investment categories and typical investors

The available categories and the typical investors that they could suit are as follows:

Investment categories	IOOF Diversified Multi – Conservative	IOOF Diversified Multi – Balanced	IOOF Diversified Multi – Growth	IOOF Sector Multi – Cash	IOOF Sector Multi – Fixed Interest	IOOF Sector Multi – Australian Shares	IOOF Sector Multi – Global Shares
Investment objective	To provide a diverse range of multi-asset defensive orientated investment options that offer varied strategies aiming to achieve relatively stable returns (in a risk adjusted manner) through the investment cycles. This can be delivered by investing in a range of growth and income assets, while providing lower volatility and capital protection through a high weighting to defensive assets.	To provide a diverse range of multi asset balanced orientated investment options that offer varied strategies aiming to achieve above inflation rate growth (in a risk adjusted manner) through the investment cycles. This can be delivered by investing in a balanced exposure across growth and defensive assets.	To provide a diverse range of multi asset growth orientated investment options that offer varied strategies aiming to achieve capital growth (in a risk adjusted manner) through the investment cycles. This can be delivered through a well-diversified portfolio of growth assets with higher expected volatility.	To provide a high degree of security and stability, while delivering returns that are consistent with the prevailing market cash rates.	To provide a diverse range of Australian and international fixed interest investment options that offer varied investment strategies aiming to achieve a return in excess of the cash rate (in a risk adjusted manner) through the investment cycles by investing in a variety of international fixed interest securities.	To provide a diverse range of Australian Share investment options that offer varied investment styles aiming to achieve high returns (in a risk adjusted manner) through the investment cycles by investing in a variety of Australian listed companies.	To provide a diverse range of International Share investment options that offer varied investment styles aiming to achieve high returns (in a risk adjusted manner) through the investment cycles by investing in a variety of international listed companies.

Investment categories	IOOF Diversified Multi – Conservative	IOOF Diversified Multi – Balanced	IOOF Diversified Multi – Growth	IOOF Sector Multi – Cash	IOOF Sector Multi – Fixed Interest	IOOF Sector Multi – Australian Shares	IOOF Sector Multi – Global Shares
Investment strategy	To invest in a range of cash, fixed interest securities, shares and property securities. Fixed interest securities and cash will generally represent at least three quarters of the portfolio.	To invest broadly in an equal spread between growth assets such as shares and property securities and defensive assets such as cash and bonds.	To invest in a mix of cash, fixed interest, shares and property. Shares and property securities will generally represent more than three quarters of the portfolio.	To invest in a range of short-term interest-bearing securities including bank bills, bank deposits, Government, corporate and mortgage-backed securities by combining different fund managers and styles within a single asset class.	To invest in either Australian and/or international Government, semi-Government, and corporate fixed interest securities as well as inflation-linked bonds, mortgage securities and money market assets by combining different fund managers and styles within a single asset class.	To invest predominantly in listed Australian shares in a variety of market sectors by combining different fund managers and styles within a single asset class.	To invest predominantly in shares listed on stock exchanges in a range of countries by combining different fund managers and styles within a single asset class.
Asset allocation ranges*	Growth assets: 0% - 40% Defensive assets: 60% - 100%	Growth assets: 40% - 70% Defensive assets: 30% - 60%	Growth assets: 70% - 100% Defensive assets: 0% - 30%	Growth assets: 0% Defensive assets: 100%	Growth assets: 0-10% Defensive assets: 0-100%	Growth assets: 0 - 100% Defensive assets: 0-10%	Growth assets: 0 - 100% Defensive assets: 0-10%
Risk level	Low to Medium (Risk band 3)	High (Risk band 6)	High (Risk band 6)	Very low (Risk band 1)	Medium (Risk band 4)	Very high (Risk band 7)	Very high (Risk band 7)

Investment categories	IOOF Diversified Multi – Conservative	IOOF Diversified Multi – Balanced	IOOF Diversified Multi – Growth	IOOF Sector Multi – Cash	IOOF Sector Multi – Fixed Interest	IOOF Sector Multi – Australian Shares	IOOF Sector Multi – Global Shares
Risk factors influencing investment returns	Volatility in interest rates may cause the value of the fixed interest investments to fluctuate. Movements in global, local share markets and property values, as well as movements in foreign currencies may also impact returns. .	Returns in the short term may be somewhat volatile and will be affected by movements in global and local share markets and property values, as well as movements in foreign currencies.	Returns in the short term may be volatile and will be affected by movements in global and local share markets and property values, as well as movements in foreign currencies.	Movements in short-term interest rates will affect investment returns.	The value of fixed interest investments is linked to the market, and therefore they may lose value in periods where interest rates rise and correspondingly gain value in times of decreasing interest rates. Currency movements may also have an impact on international fixed interest returns.	Returns are affected by movements in the share market and may be volatile in the short term. Returns may also be affected by the level of gearing and whether any short-selling strategies are employed by the fund manager.	Returns in the short term may be volatile and will be affected by movements in global share markets as well as movements in foreign currencies. Returns may also be affected by the level of gearing; short-selling strategies or other instruments employed by the fund manager.
Minimum suggested time frame for holding the investment	Short to Medium Term 2+ years	Medium Term 5+ years	Long Term 7+ years	No minimum	Medium Term 4+ years	Long Term 7+ years	Long Term 7+ years
A negative annual return is expected more frequently than	1 but less than 2 times in every 20 years	4 but less than 6 times in every 20 years	4 but less than 6 times in every 20 years	Less than 0.5 times in every 20 years	2 but less than 4 times in every 20 years	6 or more times in every 20 years	6 or more times in every 20 years
Typical investor	Investors seeking a conservative portfolio with some exposure to growth assets.	Investors seeking a balanced exposure to growth and defensive assets and who are prepared to tolerate short-term volatility.	Investors seeking superior long-term returns and who are prepared to tolerate short-term volatility.	Investors seeking absolute security of capital.	Investors seeking returns higher than that available from cash.	Investors seeking long-term investments who are prepared to accept short-term fluctuation in returns.	Investors seeking long-term investments who are prepared to accept short-term fluctuation in returns.

* Growth assets include more volatile and higher risk assets that are expected to have higher growth potential over the longer term such as Australian and international shares and listed property trusts. Defensive assets include assets that are expected to have lower returns and lower volatility as they tend to have less risk such as cash, corporate bonds and other Australian and international fixed interest investments.

Notes: Any reference to investment returns includes a reference to both income and capital returns. The indicative investment strategy, objectives and benchmarks may vary across the different managed investments from time to time. This includes variances in the actual asset allocation for each managed investments as compared to the target strategy benchmarks. To obtain more information on the investment strategy and benchmarks for each managed investment, please refer to the PDS for the particular managed investment.

Differences between investing directly and investing through IOOF Essential

If you are investing through IOOF Essential, there are a number of differences in the rights you might have if you had invested directly and held the managed investment in your own name. The following table illustrates some key differences.

Category	Investing in your own name	Investing in IOOF Essential Investment	Investing in IOOF Essential Super and IOOF Essential Pension
Access to retail v wholesale investments	Generally, you only have access to retail managed investments, unless you have a large sum of money to invest, or if you are a professional investor and can invest directly in wholesale funds.	You have access to a range of wholesale managed investments that generally charge lower fees than equivalent retail funds.	You have access to a range of wholesale managed investments that generally charge lower fees than equivalent retail funds.
Ownership	You are the legal and beneficial owner of the investments and hold the investments directly in your name.	Australian Executor Trustees Limited (Custodian) has custody of your investments, but you are the beneficial owner. All investments are legally held by the Custodian in the name of IOOF Essential on trust for you and not in your name.	The Custodian is the legal owner of the investments you have directed us to purchase and the investments are held in the name of the Custodian on behalf of the Trustee. The investment forms part of your beneficial interest in the Fund.
Multiple v single points of customer contact details	You need to contact each fund manager separately for all investment administration issues. You will receive numerous communications such as reports, valuations and accounts from each fund manager for each investment.	You have one point of contact for all investment administration issues and receive a consolidated reporting on your account.	You have one point of contact for all investment administration issues and receive a consolidated reporting on your account.
Fees and costs	You only incur the fees and costs applicable to the managed investment and not the fees and costs applicable to IOOF Essential. Managed investment fees such as entry and exit fees can apply if you switch from one managed investment to another.	You pay no entry, exit or switching fees when you change your managed investments within IOOF Essential Investment. You are entitled to any wholesale discounts or rebates we can negotiate with a fund manager	You pay no entry, exit or switching fees when you change your managed investments within IOOF Essential Super or IOOF Essential Pension. You are entitled to any wholesale discounts or rebates we can negotiate with a fund manager.
	Generally, you will pay one combined administration and investment management fee for each investment you choose.	You will pay an administration management fee under IOOF Essential Investment.	You will pay an administration management fee under IOOF Essential Super or IOOF Essential Pension.

Category	Investing in your own name	Investing in IOOF Essential Investment	Investing in IOOF Essential Super and IOOF Essential Pension
Withdrawal rights	<p>You will have any relevant withdrawal rights. Where a PDS or disclosure document becomes defective before the issue of the investment, the issuer must offer you the ability to have your investment returned to you or offer you an option to withdraw your investment.</p>	<p>As the Custodian is the registered holder of accessible investments, it is the direct investor and holds all relevant withdrawal rights. These rights may differ due to the Custodian's wholesale client status and depending on whether the Custodian was provided with a PDS or other disclosure document for the purposes of investing on your behalf. Withdrawal rights for an accessible investment may not be available if the relevant PDS or disclosure document becomes defective before issue of the investment. Because the Custodian will be the registered owner, the product issuer would not be required to return the investment to you or provide you with other options such as notification of an option to withdraw under s724 (for disclosure documents) or s1016E (for PDSs) of the Corporations Act.</p>	<p>As the Custodian is the registered holder of accessible investments, it is the direct investor and holds all relevant withdrawal rights. These rights may differ due to the Custodian's wholesale client status and depending on whether the Custodian was provided with a PDS or other disclosure document for the purposes of investing on your behalf. Withdrawal rights for an accessible investment may not be available if the relevant PDS or disclosure document becomes defective before issue of the investment. Because the Custodian will be the registered owner, the product issuer would not be required to return the investment to you or provide you with other options such as notification of an option to withdraw under s724 (for disclosure documents) or s1016E (for PDSs) of the Corporations Act. Accessing monies held in IOOF Essential Super and IOOF Essential Pension are subject to meeting a condition of release. However, you are also eligible for concessional tax treatment that is available in respect of super withdrawals.</p>
Income distribution	<p>Income received from any managed investments will be reinvested or paid directly to you by each fund manager. You need to deal with each one separately.</p>	<p>Income received from any managed investments is collected first by us and deposited into your Cash Account. It is then reinvested back into those same managed investment(s). Alternatively, it can remain in your Cash Account.</p> <p>We then provide consolidated tax reporting.</p>	<p>Income received from any managed investments is collected first by us and deposited into your Cash Account. It is then reinvested back into those same managed investment(s). Alternatively, it can remain in your Cash Account.</p> <p>Tax on earnings is paid within the super fund and you receive an annual statement from the Trustee.</p>

Category	Investing in your own name	Investing in IOOF Essential Investment	Investing in IOOF Essential Super and IOOF Essential Pension
Cooling-off period	You are generally entitled to a 14-day cooling-off period to change your mind and cancel your investment.	You do not have any specific cooling-off rights with respect to the underlying investments that we purchase on your behalf. We provide a 14 day cooling-off period in respect of your initial investment through IOOF Essential Investment.	You do not have any specific cooling-off rights with respect to the underlying investments that we purchase on your behalf. We provide a 14 day cooling-off period in respect of your initial investment through IOOF Essential Super and IOOF Essential Pension.
Complaints	If you invested directly in a managed investment, any queries or complaints would be handled by the inquiry and dispute resolution mechanisms of the managed investment	As an investor in IOOF Essential Investment, any queries or complaints must be handled by the Service Operator's inquiry and dispute resolution mechanisms, even if they relate to a managed investment.	As a super or pension investor, any queries or complaints must be handled by the Trustee's inquiry and dispute resolution mechanisms, even if they relate to a managed investment.

Investment Options Menu

The figures stated in the table below are estimates only and subject to change. The figures are based on the information available from the relevant PDS as at the date of this guide. These figures do not include administration fees charged by us or fees charged by your financial adviser. Costs are inclusive of the net effect of GST, if applicable (i.e. inclusive of 10% GST less any reduced input tax credits available to the managed investment).

The indirect cost ratios (ICR) shown below include the fees and costs charged by the fund managers, including any applicable estimated performance related fees and are based on the relevant PDS as at the date of this guide. For more details regarding any applicable performance related fees, please refer to the relevant PDS.

The net transaction costs shown are after any amounts recovered by the charging of a buy-sell spread. The buy-sell spread and net transaction costs applicable to each investment option are based on information provided in the PDS or the disclosure documents issued by the fund manager for the particular managed investment, which is available on our website (www.ioof.com.au).

Investment Option Name	APIR Code	ICR (% pa)	Performance Related Fee	+Buy/-Sell Spread (% pa)	Net Transaction Cost (% pa)
IOOF Diversified Multi - Conservative					
IOOF MultiMix Capital Stable Trust	IOF0094AU	0.53	Yes	0.02/0.02	0.16
IOOF MultiMix Conservative Trust	IOF0095AU	0.75	Yes	0.08/0.08	0.15
IOOF MultiSeries 30	IOF0253AU	0.40	No	0.04/0.04	0.14
IOOF Diversified Multi – Balanced					
IOOF MultiMix Balanced Growth Trust	IOF0093AU	1.05	Yes	0.21/0.21	0.17
IOOF MultiMix Moderate Trust	UFM0051AU	0.83	Yes	0.15/0.15	0.07
IOOF MultiSeries 50	IOF0254AU	0.45	No	0.06/0.06	0.17
IOOF MultiSeries 70	IOF0090AU	0.50	No	0.07/0.07	0.19
IOOF Diversified Multi – Growth					
IOOF MultiMix Growth Trust	IOF0097AU	1.12	Yes	0.20/0.20	0.23
IOOF MultiSeries 90	IOF0255AU	0.55	No	0.10/0.10	0.26
IOOF Sectoral Multi – Cash					
IOOF Cash Management Trust – Class A	PIM0002AU	0.30	No	0.00/0.00	0.00
IOOF Sectoral Multi – Fixed Interest					
IOOF MultiMix Cash Enhanced Trust	IOF0091AU	0.36	No	0.00/0.00	0.00
IOOF MultiMix Diversified Fixed Interest Trust	IOF0096AU	0.51	Yes	0.01/0.01	0.17
IOOF Sectoral Multi – Australian Shares					
IOOF MultiMix Australian Shares Trust	IOF0092AU	1.30	Yes	0.20/0.20	0.26
IOOF Sectoral Multi – Global Shares					
IOOF MultiMix International Shares Trust	IOF0098AU	0.90	No	0.13/0.13	0.26