



IOOF

ESSENTIAL

30 September 2019

Your Cash Account

Your Cash Account is used to process all cash transactions that occur within your account, such as purchasing or redeeming investments, receiving income distributions and deducting fees or charges. This gives you greater visibility so you can see what is being charged at any time.

Given the important role your Cash Account plays in facilitating transactions on your account, you are required to hold a minimum balance at all times.

Your Cash Account holding is pooled with that of other investors' and may be invested in a range of interest bearing assets, including (but not limited to) deposits with Australian banks, cash management schemes and other deposit taking institutions¹ that we may select from time to time.

The interest rate credited to the Cash Account is calculated by us and is based on daily interest generated by underlying investments less associated fees and charges and the indirect costs for administering the Cash Account assets. Net interest is credited to your Cash Account monthly.

Facts at a glance

Minimum cash holding requirement (% of total account balance)	1%
Minimum additional investment	No minimum
Interest credited	Monthly
Estimated indirect cost ratio ²	0.80% pa

Performance³

3 mths %	6 mths %	1 year %	3 years % pa	5 years % pa
0.23	0.58	1.37	1.68	1.94

More information

To find out more about the Cash Account please refer to the relevant Product Disclosure Statement. Alternatively, visit our website at www.ioof.com.au or contact ClientFirst on 1800 913 118 or clientfirst@ioof.com.au

- 1 Cash Account underlying assets are subject to change from time to time, and may include indirect exposure to other IOOF group managed investment schemes.
- 2 This indirect cost is not deducted from your Cash Account directly, but through the interest generated from its underlying investments prior to crediting the 'net' interest to your Cash Account. The indirect cost is subject to change. We may also change the underlying investments of the Cash Account at any time.
- 3 Performance is net of any indirect costs. Past performance is not a reliable indicator of future performance.

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Service Operator of IOOF Essential Investment. . IIML is a company within the IOOF group which consists of IOOF Holdings Ltd ABN 49 100 103 722 and its subsidiaries. This profile contains factual information only and does not represent investment or professional advice. The information does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances or needs. The information provided in this profile relates to the underlying investment that the Cash Account within IOOF Essential invests into and is up to date as at 30 September 2019.