



31 March 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, and your adviser, 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% Pursuit Super/IDPS 2% IOOF Portfolio Service or LifeTrack (or \$500, whichever is greater) 3% Pursuit Pension, IOOF Portfolio Service Deferred Entry Fee Accounts |
| Minimum additional investment | No minimum |
| Interest credited | Monthly |
| Estimated indirect cost ratio ² | 0.60% pa |

Performance³

| 3 mths % | 6 mths % | 1 year % | 3 years % pa | 5 years % pa |
|----------|----------|----------|--------------|--------------|
| 0.52 | 1.01 | 1.92 | 1.70 | 1.89 |

More information

To find out more about the Cash Account please refer to the relevant Product Disclosure Statement or IDPS guide. 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.