



# Product Profile

## IOOF Balanced Investor Trust

LAST UPDATED 31-5-2022

### Key Information

|   |                      |
|---|----------------------|
| APIR CODE                               | IOF0232AU            |
| STATUS                                  | OPEN                 |
| ASSET CLASS                             | MULTI-ASSET          |
| SECTOR                                  | 61-80% GROWTH ASSETS |
| SUB SECTOR                              | LOW-COST DIVERSIFIED |
| PRODUCT TYPE                            | WHOLESALE            |
| LEGAL TYPE                              | UNIT TRUST           |
| FUND INCEPTION                          | DECEMBER 2013        |
| FUND SIZE                               | \$3,455.05M          |
| ENTRY / EXIT PRICE (31-5-2022)          | \$1.6316 / \$1.6298  |
| MINIMUM INITIAL / ADDITIONAL INVESTMENT | \$50,000 / \$5,000   |
| MINIMUM INVESTMENT BALANCE              | -                    |
| DISTRIBUTION FREQUENCY                  | BI-ANNUAL            |
| REGULAR SAVINGS PLAN                    | NO                   |

### Manager Profile

Insignia Financial Ltd ('Insignia Financial') is a wealth management company offering products and services across; financial advice and distribution, portfolio and estate administration and investment management. Insignia Financial is listed on the Australian Stock Exchange (ASX code: IFL.) As at 31 December 2021, Insignia Financial had \$325.8bn in Funds Under Management and Administration.

### PDS Objective

To provide capital growth over the medium to long term by investing in a diversified portfolio of growth and defensive assets through a range of investment managers.

### What is this Fund?

- The IOOF Balanced Investor Trust (the Trust) is a 70%/30% growth / defensive Multi-Manager offering that has exposure to a broad range of asset classes (including equities, fixed interest, property and alternatives) and employs specialist investment managers to implement active, enhanced passive and passive strategies. The Trust aims to achieve total returns after fees in excess of the CPI +3.5% over a rolling 10-year basis, and to outperform the composite benchmark by 1.0% over rolling five year periods (after fees).

### What this Rating means

The 'Recommended' rating indicates that Lonsec has strong conviction the financial product can generate risk adjusted returns in line with relevant objectives. The financial product is considered an appropriate entry point to this asset class or strategy.

### Growth of \$10,000 over seven years



### Returns after fees (at 31-5-2022)

|                  | 3MTH  | 1 YR | 3 YR | 5 YR | 7 YR |
|------------------|-------|------|------|------|------|
| TOTAL RETURN     | -1.43 | 1.57 | 6.30 | 6.85 | 6.44 |
| INCOME RETURN    | 0.00  | 0.00 | 0.00 | 0.92 | 1.88 |
| GROWTH RETURN    | -1.43 | 1.57 | 6.30 | 5.93 | 4.55 |
| LONSEC BENCHMARK | -2.02 | 0.37 | 6.21 | 6.94 | 6.58 |

BENCHMARK USED: LONSEC STRATEGIC MULTI-ASSET (TRADITIONAL) 70% GROWTH INDEX

### Asset allocation (at 30-6-2021)

|                           | %ACTUAL | %MIN | %MAX | %TARGET |
|---------------------------|---------|------|------|---------|
| AUSTRALIAN EQUITIES       | 22.5    | -    | -    | -       |
| INTERNATIONAL EQUITIES    | 31.7    | -    | -    | -       |
| LISTED PROPERTY           | 3.1     | -    | -    | -       |
| UNLISTED PROPERTY         | 7.3     | -    | -    | -       |
| AUSTRALIAN FIXED INTEREST | 18.0    | -    | -    | -       |
| GLOBAL FIXED INTEREST     | 11.1    | -    | -    | -       |
| OTHERS                    | 1.6     | -    | -    | -       |
| CASH                      | 4.7     | -    | -    | -       |

### Top 10 holdings (at 31-3-2022)

| NAME                             | WEIGHT % |
|----------------------------------|----------|
| BHP GROUP LIMITED                | 2.0      |
| MICROSOFT CORP                   | 1.3      |
| AUSTRALIA (COMMONWEALTH BANK OF) | 1.2      |
| NATIONAL AUSTRALIA BANK LIMITED  | 1.1      |
| CSL LIMITED (AUD)                | 1.0      |
| APPLE INC                        | 0.8      |
| AMAZON.COM, INC.                 | 0.8      |
| TRANSURBAN GROUP                 | 0.8      |
| MACQUARIE GROUP LIMITED          | 0.8      |
| UNITEDHEALTH GROUP INCORPORATED  | 0.6      |

SOURCE: FE FUNDINFO

### Fees

|                              |             |
|------------------------------|-------------|
| MANAGEMENT COSTS             | 0.5% P.A.   |
| ICR % PA                     | 0.5         |
| BUY SPREAD % / SELL SPREAD % | 0.05 / 0.05 |

REFER TO THE PDS FOR ANY ADDITIONAL FEES

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