



Product Profile

IOOF Balanced Investor Trust

LAST UPDATED 29-12-2023

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	\$3,929.88M
ENTRY / EXIT PRICE (29-12-2023)	\$1.8239 / \$1.8218
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 2022, Insignia Financial had \$285.1bn 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. To achieve total returns after fees in excess of the CPI +3.5% pa over a rolling ten-year basis.

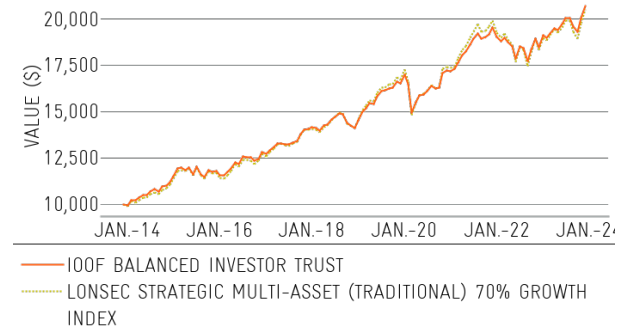
What is this Fund?

- 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 10 years



Returns after fees (at 31-12-2023)

	3MTH	1 YR	3 YR	5 YR	10 YR
TOTAL RETURN	5.57	11.89	6.35	7.94	7.54
INCOME RETURN	0.00	0.00	0.00	0.00	1.60
GROWTH RETURN	5.57	11.89	6.35	7.94	5.94
LONSEC BENCHMARK	6.19	12.04	5.68	7.76	7.45

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

Asset allocation (at 30-11-2023)

	%ACTUAL	%MIN	%MAX	%TARGET
AUSTRALIAN EQUITIES	22.8	-	-	-
INTERNATIONAL EQUITIES	30.4	-	-	-
LISTED PROPERTY	6.9	-	-	-
UNLISTED PROPERTY	1.2	-	-	-
ALTERNATIVE ASSETS	14.3	-	-	-
AUSTRALIAN FIXED INTEREST	8.1	-	-	-
GLOBAL FIXED INTEREST	11.3	-	-	-
CASH	5.2	-	-	-

Top 10 holdings (at 30-9-2023)

NAME	WEIGHT %
BHP GROUP LIMITED	2.0
MICROSOFT CORPORATION	1.5
COMMONWEALTH BANK OF AUSTRALIA	1.1
NATIONAL AUSTRALIA BANK LIMITED	1.1
CSL LIMITED (AUD)	1.1
MACQUARIE GROUP LIMITED	0.7
TRANSURBAN GROUP	0.7
APPLE INC.	0.7
AMAZON.COM, INC.	0.7
WOODSIDE ENERGY GROUP LTD	0.6

SOURCE: FE FUNDINFO

Lonsec recommends this product profile be read in conjunction with the product review and product disclosure statement (PDS). Issued by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec). Lonsec receives fees from fund managers and financial product issuers for rating financial products using objective criteria and for services including research subscriptions. Lonsec's fee and analyst remuneration are not linked to the rating outcome. Lonsec, its representatives and their associates may hold the financial product(s) rated. Warning: In line with industry practice returns may be estimated, to access verified returns please refer to the product provider. Past performance is not a reliable indicator of future performance. Any advice is General Advice based on the investment merits of the financial product(s) alone, without considering the objectives, financial situation and needs of any person. It is not a recommendation to purchase, redeem or sell the relevant financial product(s). Before making a decision read the PDS and consider your financial circumstances or seek personal advice. Disclaimer: Except for ratings, Lonsec gives no warranty of accuracy or completeness of information in this document, which is compiled from information from public and third-party sources. Opinions and ratings are reasonably held by Lonsec at compilation. Lonsec assumes no obligation to update this document after publication. Except for liability which can't be excluded, Lonsec, its directors, officers, employees and agents disclaim all liability for any error, inaccuracy, misstatement or omission, or any loss suffered through relying on the document or any information. ©2023 Lonsec. All rights reserved.



Product Profile

IOOF Balanced Investor Trust

LAST UPDATED 29-12-2023

Fees (% per annum)	
MANAGEMENT FEES AND COSTS	0.5
PERFORMANCE FEE COSTS	0
NET TRANSACTION COSTS	0.08
NET OF BUY SPREAD / SELL SPREAD	0.05 / 0.06
ANNUAL FEES AND COSTS (PDS)	0.58

WHERE MANAGEMENT FEES & COSTS IS NULL "-" NO DATA HAS BEEN PROVIDED AND THE ANNUAL FEES & COSTS (PDS) CANNOT BE CALCULATED. REFER TO THE PDS FOR THE FEE INFORMATION.

Lonsec recommends this product profile be read in conjunction with the product review and product disclosure statement (PDS). Issued by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec). Lonsec receives fees from fund managers and financial product issuers for rating financial products using objective criteria and for services including research subscriptions. Lonsec's fee and analyst remuneration are not linked to the rating outcome. Lonsec, its representatives and their associates may hold the financial product(s) rated. Warning: In line with industry practice returns may be estimated, to access verified returns please refer to the product provider. Past performance is not a reliable indicator of future performance. Any advice is General Advice based on the investment merits of the financial product(s) alone, without considering the objectives, financial situation and needs of any person. It is not a recommendation to purchase, redeem or sell the relevant financial product(s). Before making a decision read the PDS and consider your financial circumstances or seek personal advice. Disclaimer: Except for ratings, Lonsec gives no warranty of accuracy or completeness of information in this document, which is compiled from information from public and third-party sources. Opinions and ratings are reasonably held by Lonsec at compilation. Lonsec assumes no obligation to update this document after publication. Except for liability which can't be excluded, Lonsec, its directors, officers, employees and agents disclaim all liability for any error, inaccuracy, misstatement or omission, or any loss suffered through relying on the document or any information. ©2023 Lonsec. All rights reserved.