



Refer to glossary for definition of the rating

### Product Profile

#### Key Information

Status	Open
Asset class	Multi-Asset
Sector	21-40% Growth Assets
Sub-sector	Multi-Manager
Product type	Retail
Legal type	Unit Trust
Fund inception	October 2016
Fund size	\$815.04m
Distribution frequency	Semi-Annually

#### Manager Profile

The Manager is part of the Insignia Financial Group of companies, comprising Insignia Financial Ltd and its related bodies corporate ('Insignia Financial'), which is listed on the Australian Stock Exchange (ASX code: IFL). Insignia Financial is a leading provider of wealth management services, including superannuation, platform administration, and investment management. The Manager has a long history in multi-asset investing, with total funds under management and administration ('FUMA') of \$342.00b as of December 2025. Over recent years, the Manager has expanded its business through acquisitions and integration of the heritage IOOF, OnePath and MLC multi-manager businesses. In July 2025, CC Capital entered into a Scheme Implementation Deed to acquire the issued shares of Insignia Financial, subject to relevant regulatory approvals, which are expected to be finalised in H1 2026.

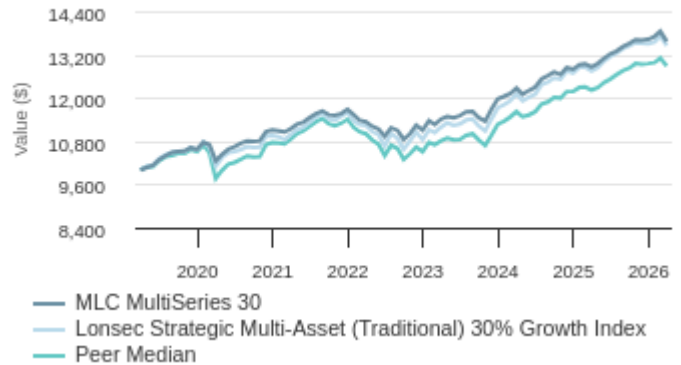
#### PDS Objective

To provide stable returns over the medium term by investing in a diversified portfolio of mostly defensive assets with some growth asset exposure and to achieve total returns after fees in excess of the benchmark over rolling three-year periods.

#### What is this Product?

IOOF MultiSeries 30 (Trust) gains its exposure to a diversified portfolio of investments through a mix of investment managers. The conservative nature of the Trust provides a greater exposure to defensive assets, such as fixed interest, cash and alternative defensive with a moderate exposure to growth assets, such as property, Australian and international shares and alternative growth. A mix of passive, factor-based and active investment managers may be selected to manage the assets of the Trust providing differing yet complementary investment styles to achieve more consistent excess returns. The Trust is authorised to utilise approved derivative instruments for risk management purposes and investment efficiency. Please note that derivative instruments cannot be used to gear the Trust's exposure. The underlying managers may utilise strategies for the management of currency exposure. It is the strategy of the Trust that international currency exposure may be hedged.

#### Growth of \$10,000 Over 7 Years



#### Returns after fees (as at 31/03/26)

	3mth	1yr	3yr	5yr	7yr
Total return	-0.41	5.51	5.93	4.01	4.45
Income return	-0.00	4.20	3.46	3.11	3.83
Growth return	-0.41	1.31	2.47	0.90	0.61
Lonsec benchmark	-0.41	5.51	6.30	4.11	4.31

**Benchmark Used:** Lonsec Strategic Multi-Asset (Traditional) 30% Growth Index

Source: FE fundinfo

#### Annual Fees and Costs (% p.a.) (as at 30/09/2025)

Management fees & costs	0.33
Performance fee costs	0.00
Net Transaction Costs	0.05
Buy/Sell Spread	0.05/0.05
<b>Annual fees and costs</b>	<b>0.38</b>

Source: FE fundinfo

#### Asset Allocation (%) (as at 28/02/2026)

Australian Equities	8.00
International Equities	10.65
Listed Property	2.43
Unlisted Property	2.09
Australian Fixed Interest	27.54
Global Fixed Interest	22.06
Alternative Assets	6.84
Cash	20.40
<b>Total</b>	<b>100.00</b>

Source: FE fundinfo



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### What is this Product? (continued)

The Trust has the capacity to change the level and nature of any currency overlay or allocation to underlying managers to manage currency risk.

**LONSEC RECOMMENDS THIS DOCUMENT BE READ IN CONJUNCTION WITH THE PRODUCT REVIEW.**

### General

**Total return:** 'Top line' actual return, after fees.

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## Ratings

'**Highly Recommended**' rating indicates that Lonsec has very strong conviction the product can meet its investment objectives.

'**Recommended**' rating indicates that Lonsec has strong conviction the product can meet its investment objectives.

'**Investment Grade**' rating indicates that Lonsec has conviction the product can meet its investment objectives.

'**Approved**' rating indicates that Lonsec believes the product can meet its investment objectives.

'**Not -Approved**' rating indicates that Lonsec does not believe the product can meet its investment objectives.

'**Closed / Wind Up**' status is applied when the product has been closed.

'**Fund Watch**' status is applied when a rating is under review due to the occurrence of a significant event relating to the product.

The '**Redeem**' rating indicates Lonsec no longer has sufficient conviction that the product can meet its investment objectives.

The '**Screened Out**' rating indicates Lonsec was unable to attain sufficient conviction that the product can meet its investment objectives.

'**Discontinued Review**' status is applied where a product issuer withdraws the product from the review process prior to completion, for any reason other than the product being closed or unavailable to investors.

The '**Ceased Coverage**' status is applied when a rated product is withdrawn from the research process by the product issuer.

## Lonsec Research FSG

### Financial Services Guide

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#### 1.1 What is a Financial Services Guide?

This FSG's purpose is to provide you with important information regarding services offered by Lonsec Research. You should read this FSG prior to using our services. This document was prepared to inform you about:

- who we are and our contact details;
- the financial services we provide;
- the remuneration that may be paid to us and other persons in relation to the financial services we provide;
- how we deal with conflicts of interest; and
- how we deal with complaints

#### 1.2 About Lonsec Research and its related parties

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Other subsidiaries of Lonsec Holdings include SuperRatings Pty Ltd (ABN 95 100 192 283), Implemented Portfolios Pty Limited (ABN 36 141 881 147) and Lonsec Investment Solutions Pty Ltd (ABN 95 608 837 583). All employees of the Lonsec group entities, including Lonsec Research, are employed by Lonsec Fiscal Pty Ltd (ABN 94 151 658 534).

#### Contact Details

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Email: [info@lonsec.com.au](mailto:info@lonsec.com.au)

[www.lonsec.com.au](http://www.lonsec.com.au)

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- interests in managed investment schemes including investor directed portfolio services
- superannuation
- retirement savings accounts
- foreign exchange products
- life products including:
  - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

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## Lonsec Research FSG (continued)

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Level 39, 25 Martin Place  
Sydney NSW 2000

Tel: 1300 826 395

Email: [complaints@lonsec.com.au](mailto:complaints@lonsec.com.au)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

#### Mail:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, Victoria, 3001.

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This FSG was prepared on 1 August 2024.