



Refer to glossary for definition of the rating

### Product Profile

#### Key Information

|                        |                      |
|------------------------|----------------------|
| Status                 | Open                 |
| Asset class            | Multi-Asset          |
| Sector                 | 41-60% Growth Assets |
| Sub-sector             | Multi-Manager        |
| Product type           | Retail               |
| Legal type             | Unit Trust           |
| Fund inception         | October 2016         |
| Fund size              | \$1.9B               |
| 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 and the Manager has a long heritage in multi-asset investing. Insignia Financial had total assets under management of \$138.9bn as at 31 July 2023.

Over recent years, the Manager has expanded their business through acquisitions and...(contact the product provider for full details)

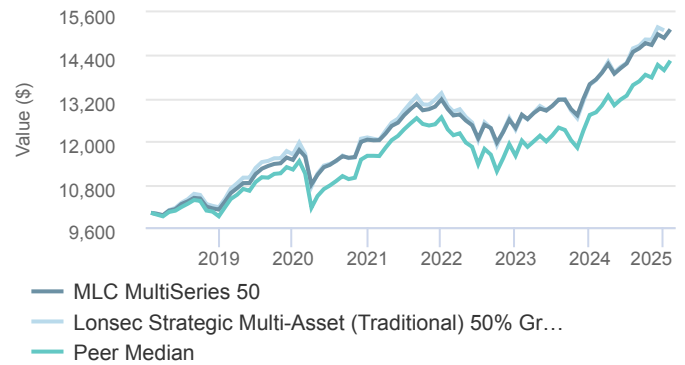
#### PDS Objective

To provide capital growth over the medium to long term by investing in a diversified portfolio with a balanced exposure to growth and defensive assets and to achieve total returns after fees in excess of the benchmark over a rolling five year period.

#### What is this Product?

IOOF MultiSeries 50 (Trust) gains its exposure to a diversified portfolio of investments through a mix of investment managers. The balanced nature of the Trust generally provides an equal exposure to growth assets, such as property, Australian and international shares and alternative growth and defensive assets, such as fixed interest, cash and alternative defensive. 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...(contact the product provider for full details)

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



Source: FE fundinfo

#### Returns after fees (as at 31/01/25)

|                  | 3mth | 1yr   | 3yr  | 5yr  | 7yr  |
|------------------|------|-------|------|------|------|
| Total return     | 2.96 | 10.18 | 5.44 | 5.17 | 6.09 |
| Income return    | 1.36 | 4.59  | 3.19 | 4.14 | 4.32 |
| Growth return    | 1.60 | 5.59  | 2.25 | 1.03 | 1.77 |
| Lonsec benchmark | 1.77 | 10.11 | 5.14 | 4.77 | 6.06 |

**Benchmark Used:** Lonsec Strategic Multi-Asset (Traditional) 50% Growth Index

Source: FE fundinfo

#### Annual Fees and Costs (% p.a.) (as at 31/07/2023)

|                              |             |
|------------------------------|-------------|
| Management fees & costs      | 0.45        |
| Performance fee costs        | 0.00        |
| Net Transaction Costs        | 0.03        |
| Buy/Sell Spread              | 0.05/0.05   |
| <b>Annual fees and costs</b> | <b>0.48</b> |

Source: FE fundinfo

#### Asset Allocation (%) (as at 31/12/2024)

|                           |        |
|---------------------------|--------|
| Australian Equities       | 14.75  |
| International Equities    | 20.37  |
| Listed Property           | 3.54   |
| Unlisted Property         | 3.65   |
| Australian Fixed Interest | 21.75  |
| Global Fixed Interest     | 18.35  |
| Alternative Assets        | 6.03   |
| Cash                      | 11.55  |
| Total                     | 100.00 |

Source: FE fundinfo



Refer to glossary for definition of the rating

## Important Information

**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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#### 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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- derivatives
- 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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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:

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Melbourne, Victoria, 3001.

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This FSG was prepared on 1 August 2024.