





IOOF MultiMix Cash Enhanced Trust

A summary of important upcoming changes to this portfolio:

| IOOF MultiMix Cash Enhanced Trust (Trust) ARSN 130 097 175 | | | | |
|--|---|-----------------------------------|---|-----------|
| | Before 30 November 2023 | | From 30 November 2023 ¹ | |
| Fund name | IOOF MultiMix Cash Enhanced Trust | | MLC MultiActive Cash Enhanced | |
| Branding |  | |  | |
| Investment objective | To provide stable returns with low risk over the short term, by investing in a range of cash, short term securities, and high quality interest bearing securities including Australian government, semi-government and Australian corporate holdings, and to achieve a total return after fees in excess of the Bloomberg AusBond Bank Bill Index over a rolling one-year period. | | No change | |
| Minimum suggested investment timeframe | 1 year | | No change | |
| Risk/return profile | Low | | No change | |
| Investor profile | The Trust may be suitable for investors: <ul style="list-style-type: none"> with a short term investment time frame of one year with a low level of risk tolerance who are seeking returns from income-generating assets with low volatility. | | The Trust may be suitable for investors: <ul style="list-style-type: none"> with a short term investment time frame of approximately one year with a low level of risk tolerance who are seeking returns from income-generating assets with low volatility. | |
| Benchmark | Bloomberg AusBond Bank Bill Index | | No change | |
| Estimated ongoing annual fees and costs (p.a) of the net asset value of the Trust² | Estimated management fees ³ 0.36% Estimated indirect costs ⁴ 0.00% Estimated net transaction costs ⁵ 0.00% Estimated performance fees ⁶ 0.00% Total estimated ongoing annual fees and costs 0.36% | | No change | |
| Buy-sell spread | Estimated to be 0.02% of the application amount on investments made in the Trust and 0.03% of the withdrawal amount on the withdrawal from the Trust | | Subject to change as part of standard buy-sell spread reviews. | |
| Strategic asset allocation and ranges | Asset class | Strategic Asset Allocation | Ranges | No change |
| | Cash and short term securities | 100% | 100% | |

- ¹ The implementation of the changes to the Trust contained in this document is subject to final implementation review and approval. Unless otherwise stated above, all other information in the Product Disclosure Statement (PDS) remains unchanged.
- ² The estimated ongoing annual fees and costs disclosed in the 'Before 30 November 2023' column reflect the fees and costs included in an update to the Trusts' current PDS on 15 September 2023 available at www.ioof.com.au/forms. Where applicable, all fees and costs in this document are shown inclusive of GST and net of Reduced Input Tax Credits.
- ³ The estimated management fees include the investment management fee, which is the fee charged by the Responsible Entity for overseeing and managing the assets of the Trust, and fees charged by underlying investment managers. All ongoing administration, Responsible Entity fees, underlying investment manager fees and other fees that would normally be payable by the Trust(s) will be paid out of the investment management fee. It excludes transaction costs and other abnormal expenses. The estimated management fees may vary due to changes to the relevant Trust's underlying assets, investment managers and their fees. Updated information will be available at www.ioof.com.au.
- ⁴ As an investor in the Trusts, you may incur indirect costs which are not charged directly to the Trusts. Indirect costs have the effect of reducing your overall return on investment (where such indirect costs are not otherwise paid out of the management fee, as noted above). These indirect costs may be incurred through investment in underlying unit trusts. Indirect cost amounts included in this document are based on actual costs incurred for the financial year to 30 June 2023 and involve the Responsible Entity's estimate of costs where information was unavailable at the date this document was issued and are included in the 'Before 30 November 2023' column. The amounts in the 'After 30 November 2023' column are the estimated indirect costs which are expected to apply after the implementation of the strategic asset allocation and underlying investment changes to the Trusts contained in this document. Amounts may vary from time to time and you may not be given advance notice of any changes to these amounts. Updated amounts will be available at www.ioof.com.au.
- ⁵ The estimated net transaction costs in this document are based on actual costs incurred for the financial year to 30 June 2023 and involve the Responsible Entity's estimate of costs where information was unavailable at the date this document was issued, are net of buy-sell spread recovery and are included in the 'Before 30 November 2023 column'. The amounts in the 'After 30 November 2023' column are the actual and estimated transaction costs which are expected to apply after the implementation of the strategic asset allocation and underlying investment changes to the Trusts contained in this document.
- ⁶ Estimated performance fees are calculated by reference to the average of the last five years' experience to 30 June 2023 where available or for new arrangements, the Responsible Entities reasonable estimate for the current financial year has been used, adjusted to reflect a 12 month period and is shown in the 'Before 30 2023' column. The amounts in the 'After 30 November 2023' column are the actual and estimated performance fees which are expected to apply after the implementation of the strategic asset allocation and underlying investment changes to the Trusts contained in this document.

Important information

This information is provided on behalf of IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFSL 230703 as responsible entity of the relevant Trusts. IISL is a company within the Insignia Financial group which consists of Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group). The information in this communication is general in nature and provided for information purpose only. It is not intended to provide you with any financial advice or influence your investment decisions. It does not take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant Product Disclosure Statement (PDS) in deciding whether to acquire or continue to hold an interest in the relevant Trust. The PDS, together with the Target Market Determination for each Trust is available at ioof.com.au. Any projection or other forward looking statement (Projection) in this document is provided for information purposes only. While formed on reasonable grounds, no representation is made as to the accuracy of any such Projection or that it will be met. Actual events may vary materially. Opinions constitute our judgement at the time of issue and are subject to change. This information has been prepared based on information believed to be accurate as at 15 September 2023, however no guarantee of accuracy or reliability is given and to the extent permitted by law, no liability is accepted by IISL or any other company within the Insignia Financial Group for any loss or damage incurred as a result of reliance on the information. Past performance is not a reliable indicator of future performance.