



OneAnswer Frontier Investment Menu Changes

Adviser webinar
15 June 2022

Cameron Spittle
General Manager Advisory Solutions

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Agenda

- **Welcome**
Cameron Spittle, General Manager Advisory Solutions
- **OneAnswer Frontier menu update**
Sam Wall, General Manager Master Trust and Insurance Products
- **MultiSeries in more detail**
Daniel Farmer, Chief Investment Officer
- **Investment Central overview**
Jennifer McLean, National Manager Investment Central and Adviser Engagement
- **Q&A**
Cameron Spittle, General Manager Advisory Solutions

About Insignia Financial*

Over 175 years of helping Australians secure their financial wellbeing

Understand me, look after me, secure my future



**ASX Top 200
company**

ASX code: IFL



5,000+ employees

Offices: Melbourne, Sydney,
Adelaide, Brisbane, Perth,
Hobart¹



~ \$317 billion

In funds under
management and
administration²



**~ 2 million
clients**

Around the country¹

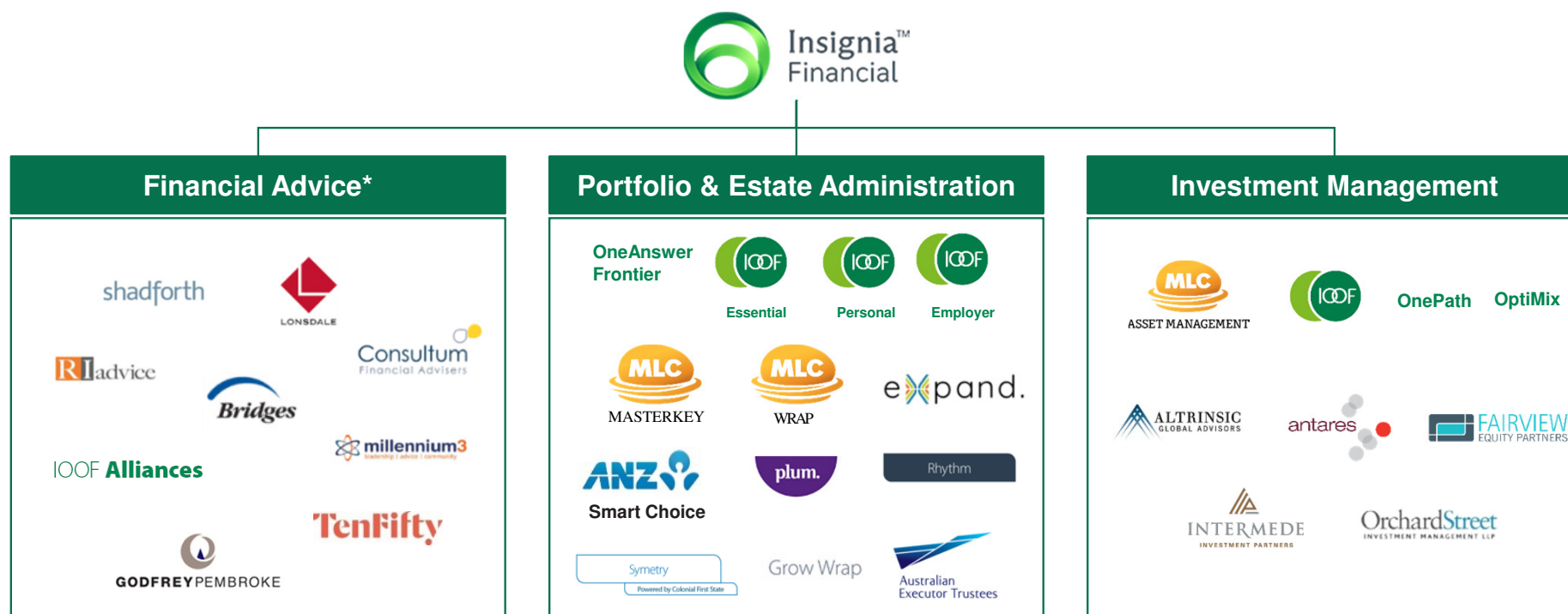
* Formerly known as IOOF Holdings Ltd ABN 49 100 103 722

¹ As at 31 December 2021. ² As at 31 March 2022.

Sources: (1) IOOF Q3 2022 Quarterly Business Update (26 April 2022). Available [here](#)

Unmatched scale creating enhanced client choice and experience

Delivery of superior, long-term outcomes for clients, members, advisers and shareholders



Introducing our speakers



Sam Wall

GENERAL MANAGER MASTER TRUST
& INSURANCE PRODUCTS



Dan Farmer

CHIEF INVESTMENT
OFFICER



Jennifer McLean

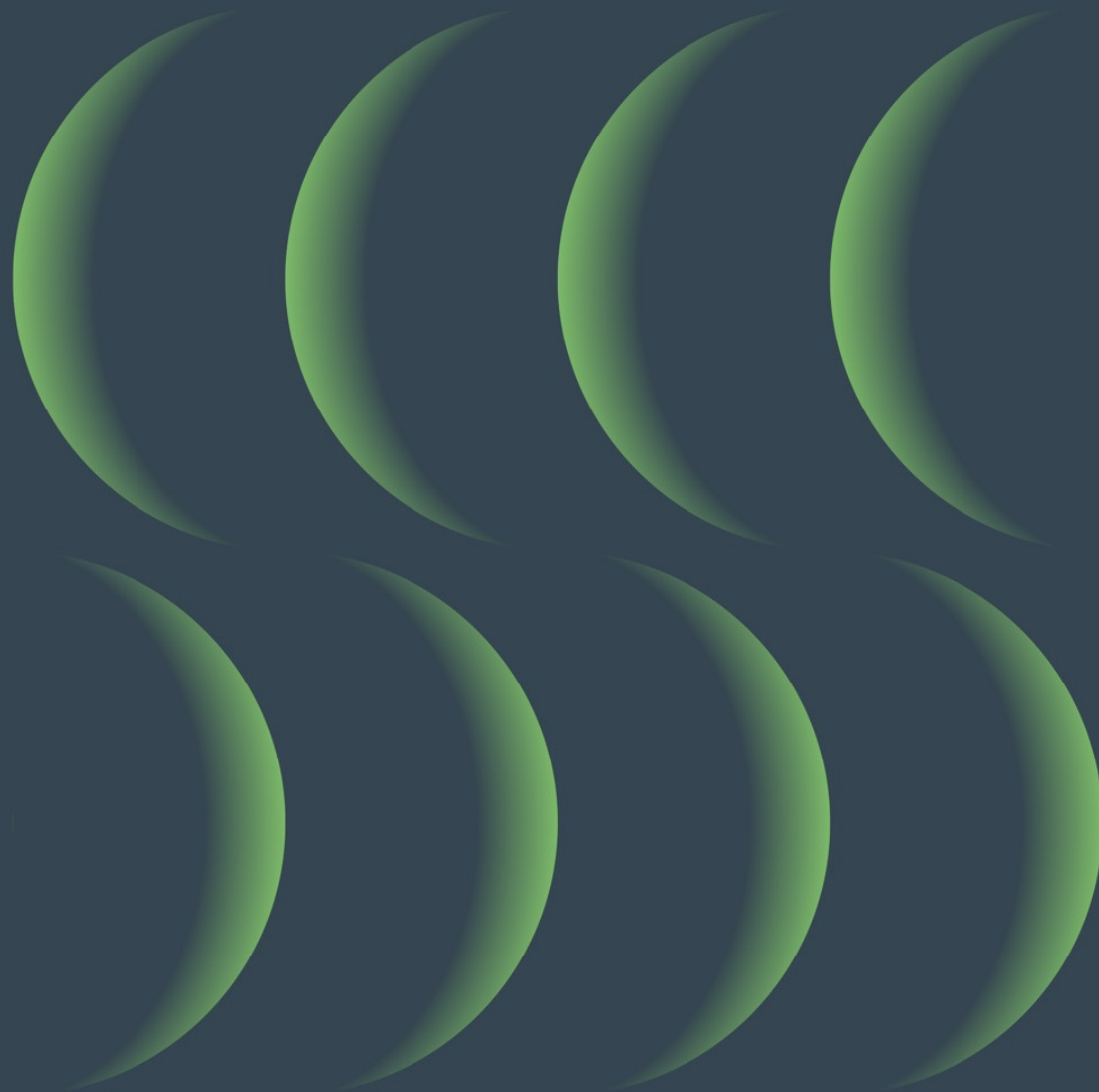
NATIONAL MANAGER INVESTMENT
CENTRAL & ADVISER ENGAGEMENT



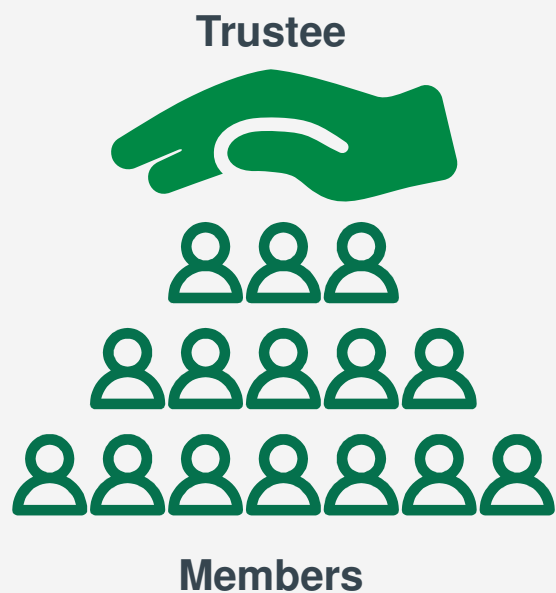
OneAnswer Frontier Menu Update

Sam Wall

General Manager Master Trust
& Insurance Products



Background



Regulators – APRA and ASIC

Focus on

- Governance and accountability
- Conduct and culture
- Product value and
- strategic planning

- Member outcomes Assessments
- Annual Member Meetings
- RG97 – Fees and costs disclosure
- Design and distribution obligations (DDO)
- The APRA Heatmap and the YFYS Performance test

Your Future, Your Super Performance Test



From 1 July 2022

the Performance test will apply to certain Choice investment options including:

- OptiMix diversified options
- OnePath diversified options



From 1 September each year

the results of the annual Performance test will be reflected on the YourSuper website.



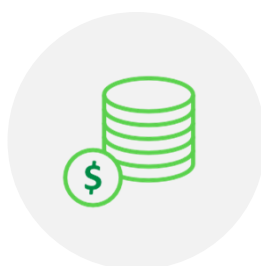
Prescribed notice

Options with a performance outcome that is 50 basis or more points below the benchmark will fail the test, with members receiving written notification of the failure in September.

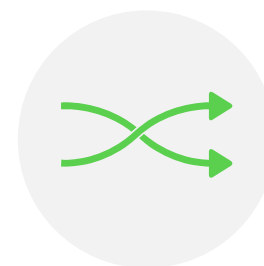
Factors impacting the performance test outcome



Performance



Fees



Criteria misalignment

We expect that the majority of OnePath and OptiMix diversified options will fail the performance test for the period ended 30 June 2022 (8 year period).

Improving member outcomes



Introducing MultiSeries to OneAnswer Frontier Menu on 25 July 2022

New range	Minimum time horizon	Standard risk measure	Total fees and costs
MultiSeries 30	3–5 years	4 (medium)	0.76% pa
MultiSeries 50	5 years	5 (medium to high)	0.83% pa
MultiSeries 70	5–7 years	5 (medium to high)	0.92% pa
MultiSeries 90	7–10 years	6 (high)	0.97% pa

Improving member outcomes: OneAnswer Frontier

Super & Pension | Early August changes

Closing options

Replacement options

OptiMix Conservative
OnePath Conservative

MultiSeries 30

OptiMix Moderate
OnePath Balanced

MultiSeries 50

OptiMix Balanced
OnePath Managed Growth
OnePath Active Growth
OnePath Tax Effective Income

MultiSeries 70

OptiMix Growth
OptiMix High Growth
OnePath High Growth

MultiSeries 90

OnePath Diversified Credit

OnePath Diversified
Fixed Interest

Investments | 25 July changes

Existing option

New name & investment strategy

OptiMix Conservative

MultiSeries 30

OptiMix Moderate

MultiSeries 50

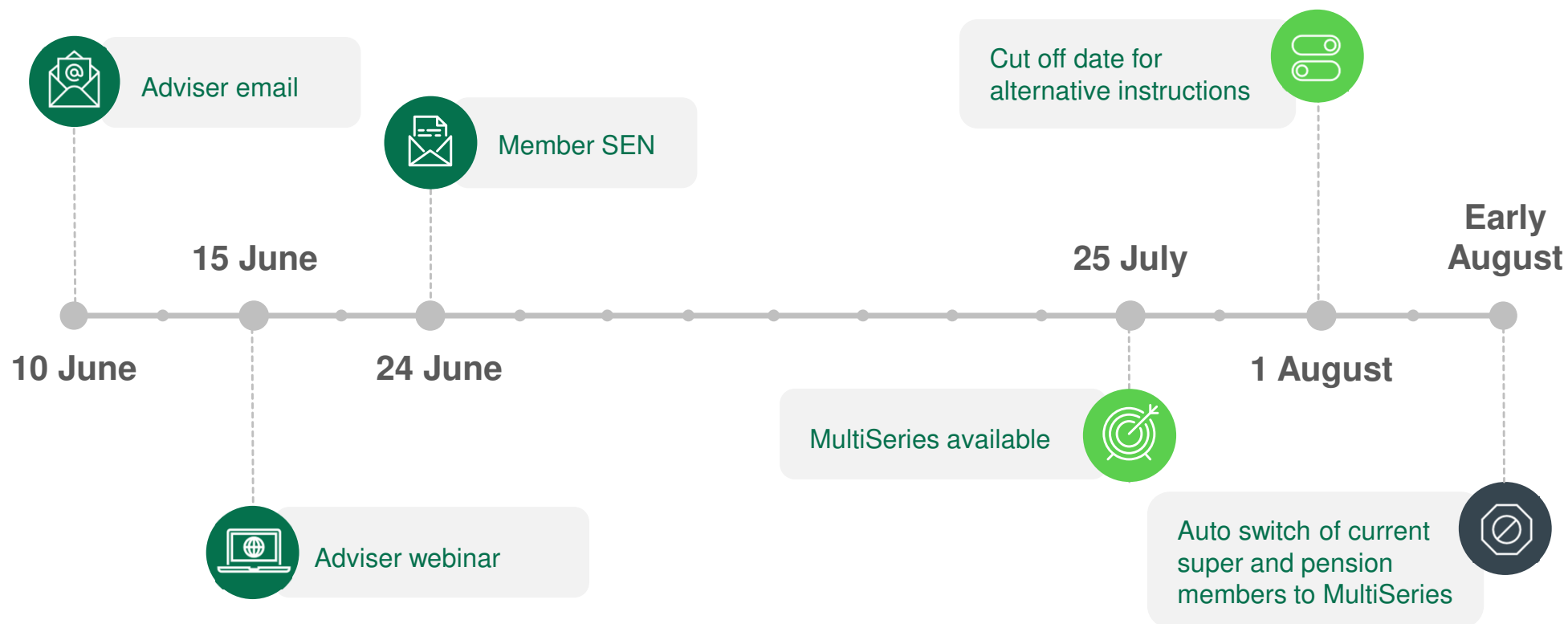
OptiMix Balanced

MultiSeries 70

OptiMix Growth

MultiSeries 90

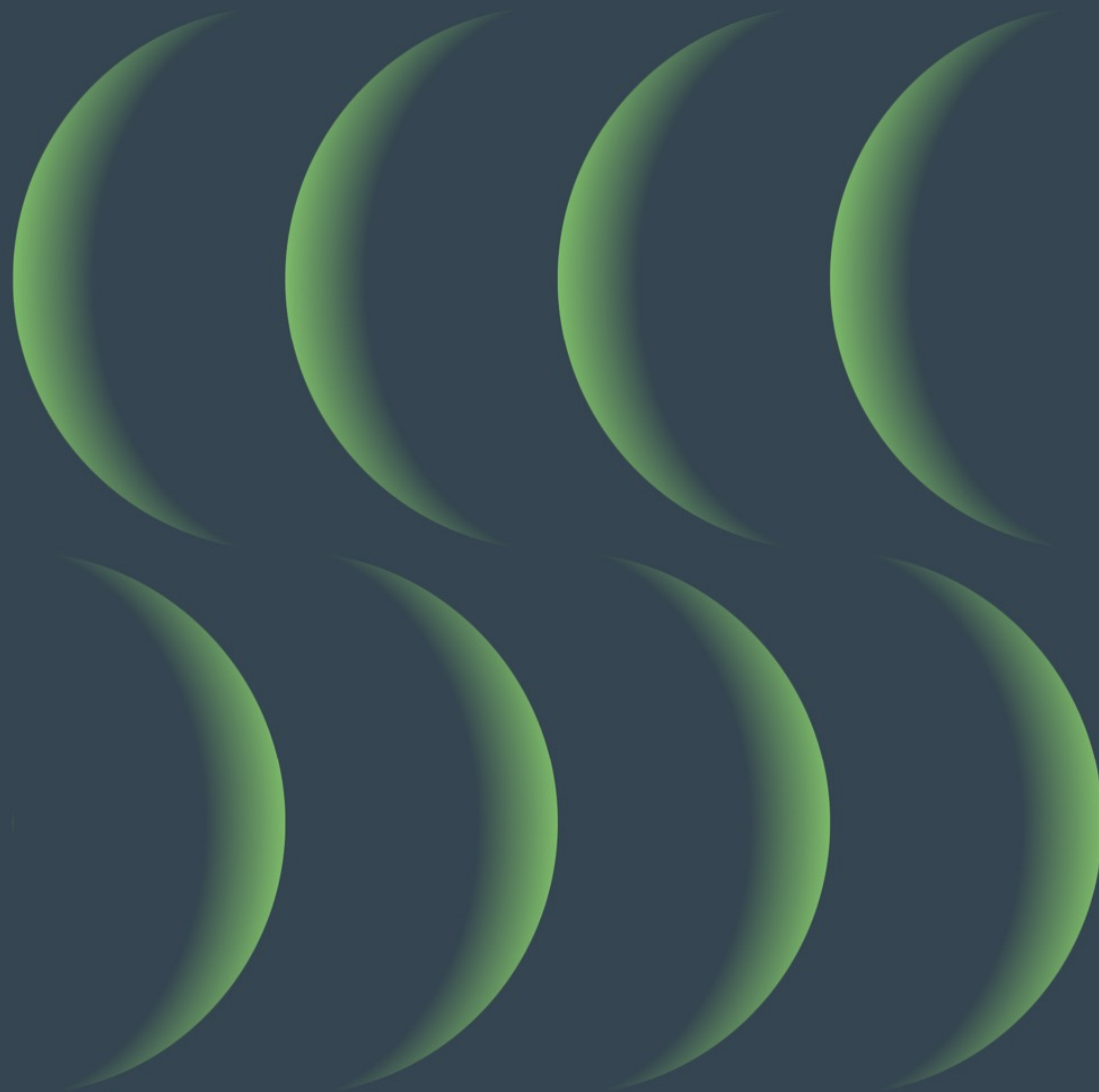
Key dates



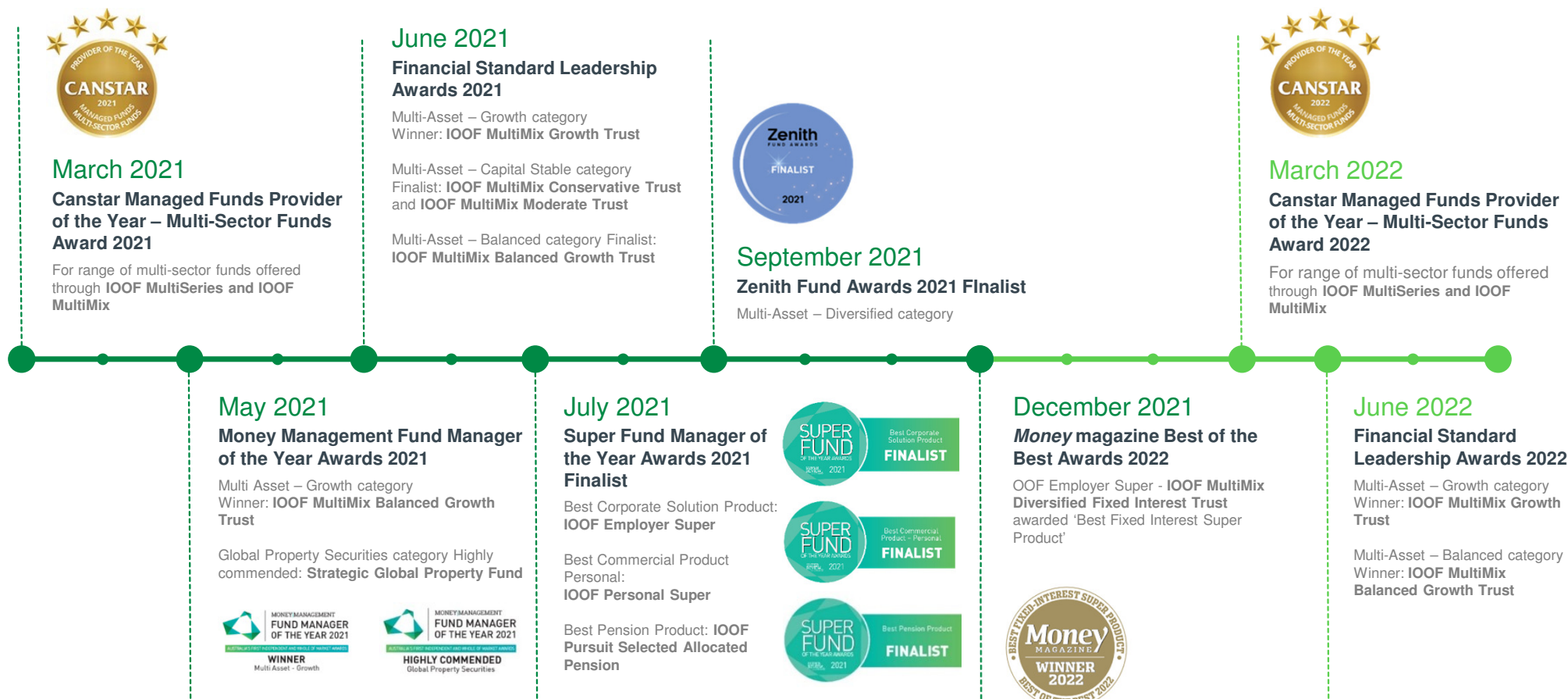


Introducing MultiSeries

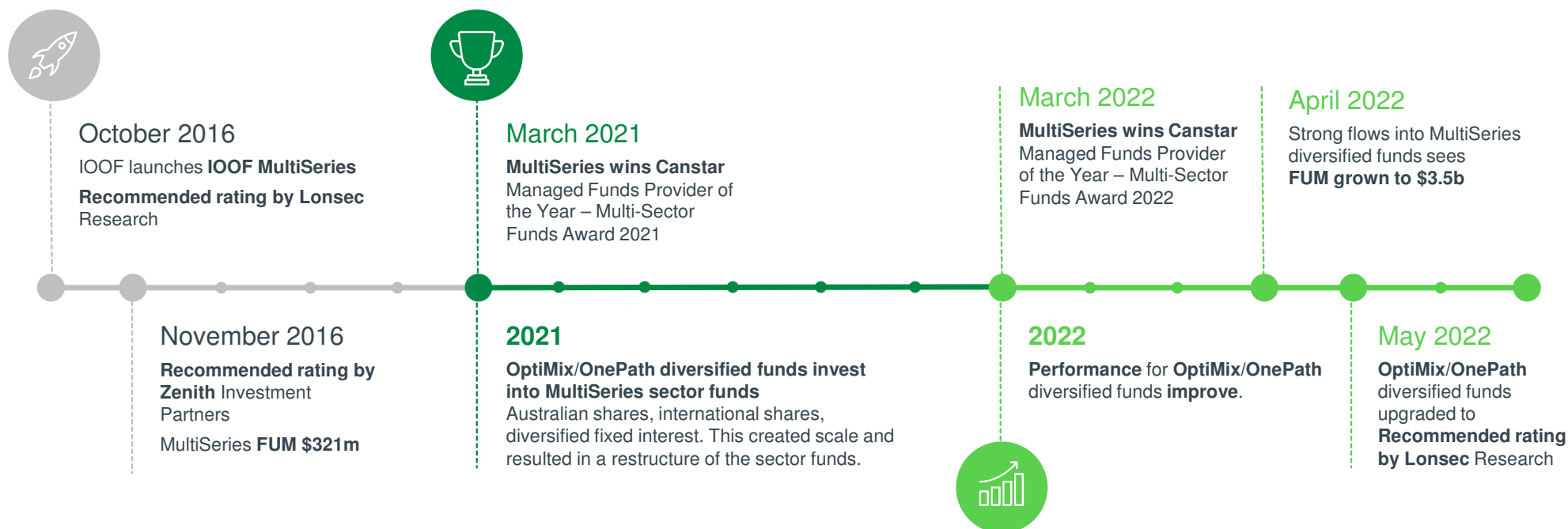
Daniel Farmer
Chief Investment Officer



IOOF Investments – 2021/22 awards to date



IOOF MultiSeries Journey



IOOF MultiSeries Trusts: Key features



Managed by an award winning team

35

Investment strategies across 23 fund managers



Dynamic Asset Allocation



Exposure to niche sub sectors

ie Australian equity smaller companies, emerging markets small caps, emerging market debt, global small-mid caps

Exposure to Alternatives Defensive and Growth



Supported by ongoing robust risk management framework



The MultiSeries funds are rated "Recommended" by both Lonsec Research and Zenith Investment Partners

OptiMix/OnePath: What occurred in 2021?

Strategic Asset Allocation (SAA)

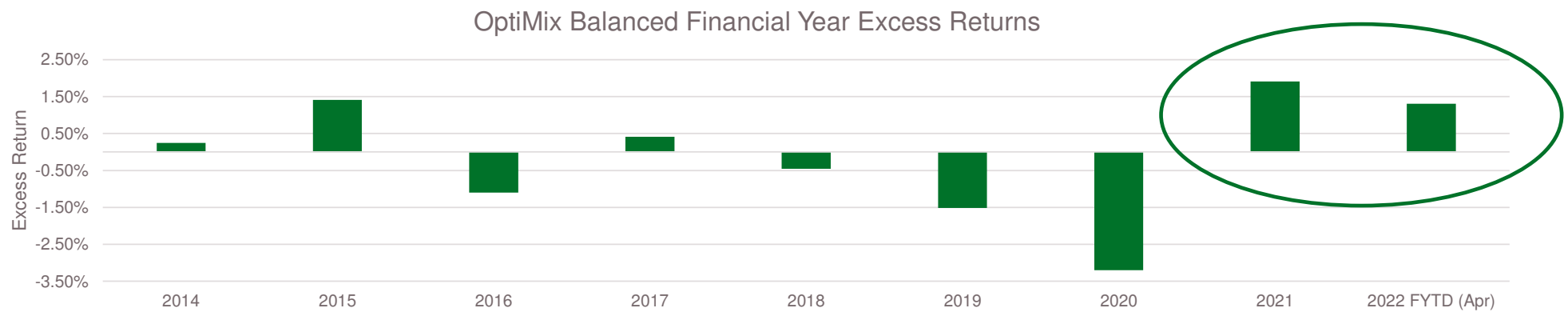
- Alignment across MultiSeries and OptiMix/OnePath SAAs to achieve objectives, changes included:
 - Adding Direct Property
 - changing GREITs (unhedged) to GREITs (hedged)

Manager line up aligned to MultiSeries asset classes

- | | |
|--------------------------------|----------------------------|
| • Australian Shares | • Global Emerging Markets |
| • Australian Fixed Interest | • Cash |
| • International Fixed Interest | • Direct Property Unlisted |
| • International Equities | |
| • Global REITs | |

Achieving better client outcomes through the benefits of scale and investment diversification

OptiMix Performance turnaround since MultiSeries sector consolidation



Source: Insignia

Past performance is not indicative of future performance.

Investment performance for periods ending 30 April 2022

MultiSeries 70 has achieved higher longer term performance, with less equity risk – on average between 3-6% lower growth assets.

Returns	3 years (pa)	5 years (pa)	7 years (pa)
MultiSeries 70	6.69	7.12	6.45
OptiMix Balanced	6.01	6.04	5.61
OnePath Managed Growth	5.79	5.99	5.49

MultiSeries 70 has also performed consistently against peers.

Lonsec iRate	3 years (pa)	5 years (pa)	7 years (pa)
MultiSeries 70*	1 st quartile	1 st quartile	1 st quartile

Source: IOOF

Performance after investment management fees but before tax and admin fees to April 2022.

* Measured against Lonsec iRate Multi-Asset Multi-Manager, Diversified and Low-Cost Diversified 61-80% Growth Assets universe.

Past performance is not indicative of future performance.

Summary

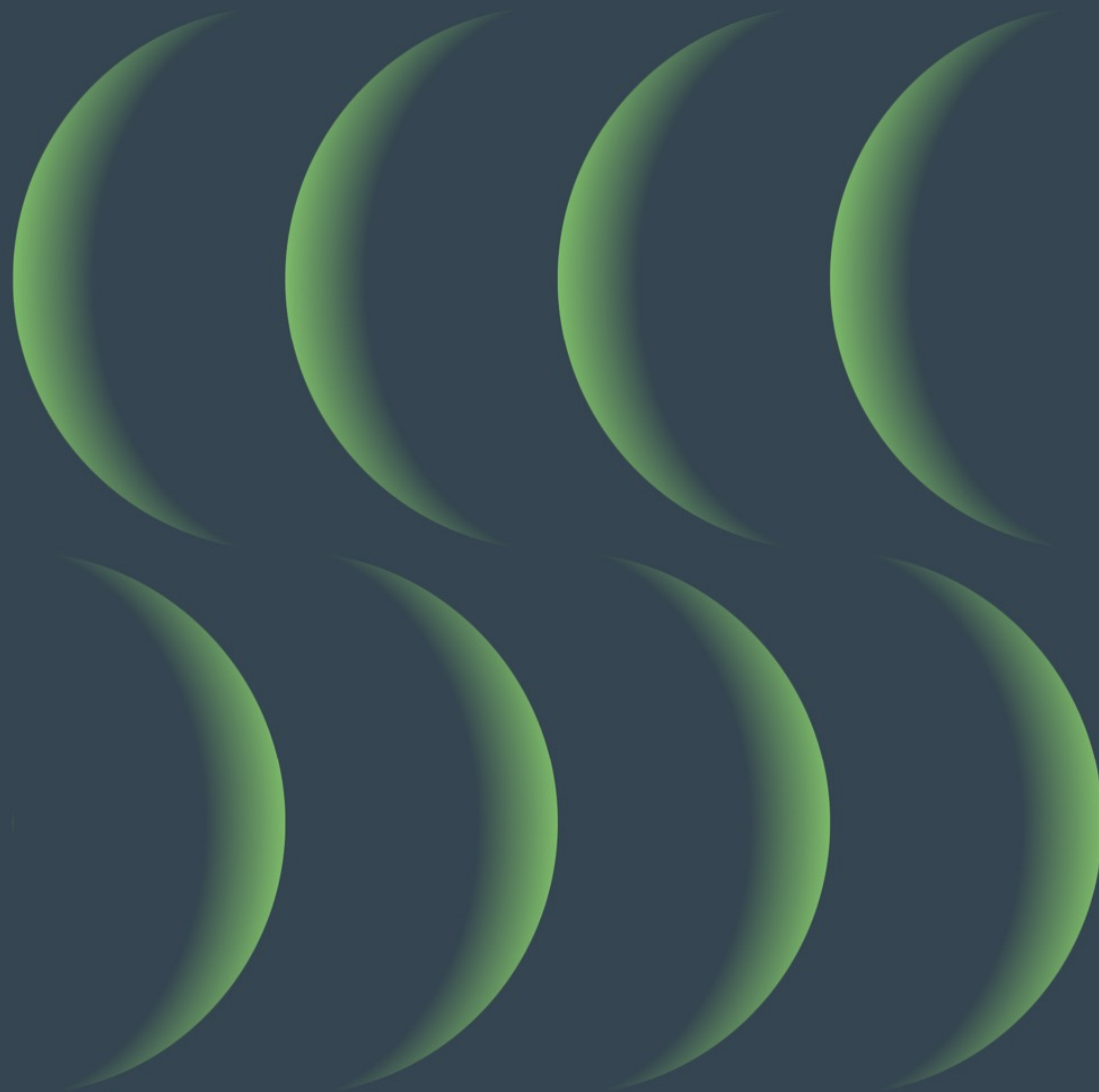
- ✓ Completing the journey from aligning 60% of OptiMix diversified Funds with MultiSeries to 100%
- ✓ Managed by award winning investment team
- ✓ Scale benefits resulting in lower fees
- ✓ Superior historical performance
- ✓ Well rated by external research houses (“Recommended” by Lonsec and Zenith)
- ✓ Access to a client engagement tool, Investment Central



Investment Central:

Transparency, client engagement simplified

Jennifer McLean
National Manager Investment Central
& Adviser Engagement



Transparency is key

“

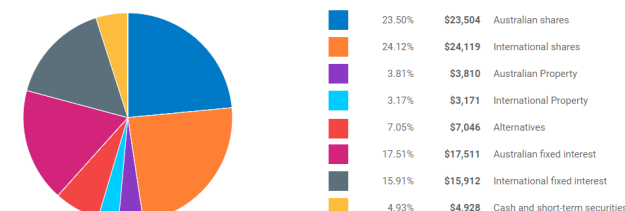
Once a client can look through an investment, into their multi, they can see the value – they can see exactly where their money is invested and how widely it’s been spread – all according to their own risk profile. It’s really powerful. Keeps clients fully informed and advisers remain in the investments driver’s seat.

”

Blended portfolio fund manager allocation

Australian shares			
1.04%	\$1,041	Acadian Asset Management	
0.97%	\$974	Acorn Capital Limited	
2.84%	\$2,843	AllianceBernstein Investment	
1.50%	\$1,503	Boutique Manager Portfolio	
0.09%	\$88	Invesco Australia Limited	
1.94%	\$1,935	IOOF QuantPlus	
1.54%	\$1,545	Legg Mason Martin Currie Au	
3.07%	\$3,073	Northcape Capital Pty Ltd	
1.31%	\$1,309	OC Funds Management Limited	
3.35%	\$3,348	Quest Asset Partners Pty Limited	
4.33%	\$4,328	The Northern Trust Company of Hong Kong	
0.13%	\$130	Transactional cash (IOOF Investment Serv	
1.39%	\$1,388	Vinva Investment Management Limited	

Blended portfolio asset allocation



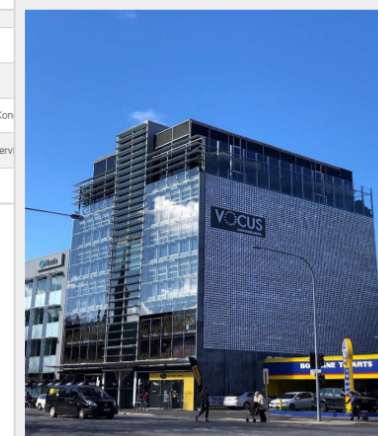
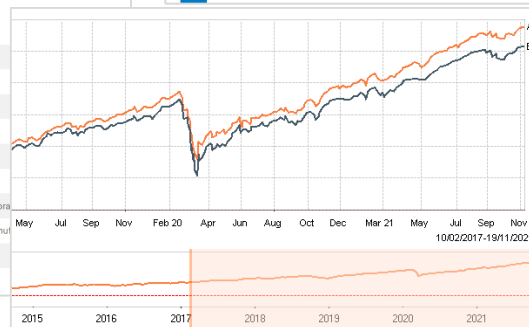
Blended portfolio top holdings*

Australian shares

1.14%	Commonwealth Bank of Australia
1.00%	BHP Group Ltd
0.96%	CSL Limited
0.77%	National Australia Bank Limited
0.62%	Transurban Group Ltd.
0.58%	Macquarie Group Limited
0.54%	Westpac Banking Corporation
0.52%	Australia and New Zealand Banking Group Limited
0.48%	Telstra Corporation Limited
0.37%	Aristocrat Leisure Limited

International Shares

0.90%	Microsoft Corporation
0.60%	Amazon.com, Inc.
0.53%	Apple Inc.
0.41%	Alphabet Inc. Class A
0.37%	Visa Inc. Class A
0.37%	Alphabet Inc. Class C
0.28%	UnitedHealth Group Incorporated
0.25%	Taiwan Semiconductor Manufacturing Company Limited
0.22%	HCA Healthcare Inc
0.21%	NVIDIA Corporation



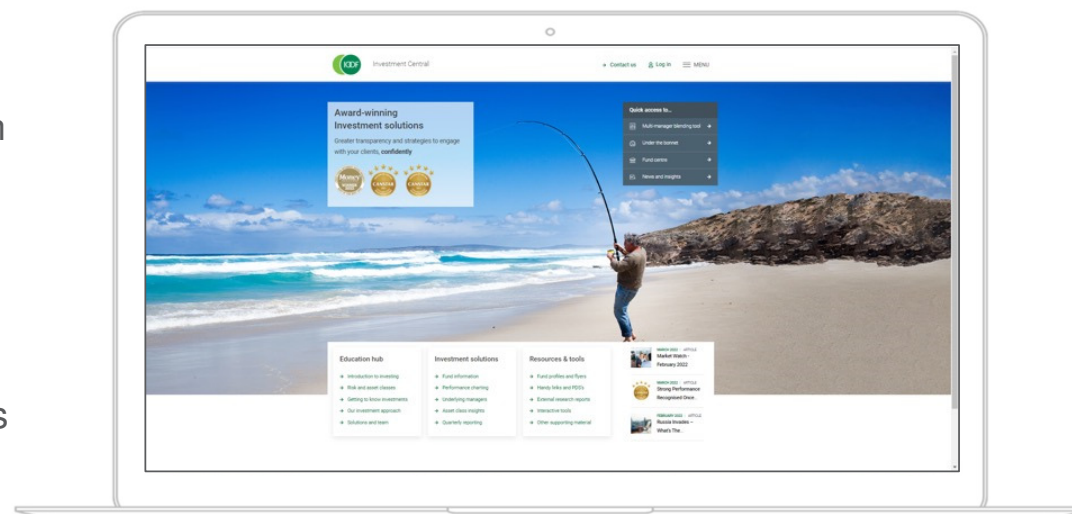
149 Flinders Street Adelaide, South Australia

Property Class:	Commercial
Property Value:	\$17,500,000 (as at February 2021)
Purchased:	October 2019
Description:	The commercial property is five years old and designed and built to a very high specification. The building is leased to VOCUS Telecommunications, Cushman & Wakefield and Newmarket Grandwest.
	The building is in a location in the Adelaide CBD and in close proximity to all Adelaide Transport, infrastructure, shops and amenities.
Number of Tenants:	Ten
Major Tenants:	VOCUS, Cushman & Wakefield, Newmarket Grandwest and SNAP Printing.

Investment Central

Solutions and strategies, all in one spot, for powerful client engagement

- ✓ True transparency, underlying fund manager detail
- ✓ Choice of tools for client reporting and diversification
- ✓ Performance charting and reporting capabilities
- ✓ External research reports (Lonsec & Zenith)
- ✓ Portfolio blending with personalised branding options
- ✓ Quarterly commentary, market & asset class insights and educational content



investmentcentral.ioof.com.au

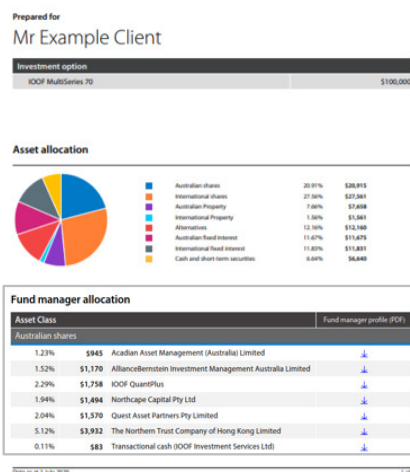
Adviser choice in personalised client reporting

1 Single fund report

- No login required: Under the bonnet
- IOOF branded
- Personalised to adviser and client
- CTA generic



Provided by
Adviser Name
Practice Name Pty Ltd
adviser@name.com.au
Report prepared: 4 September 2020



2 Build your own blended portfolios

- Secure section: IC-blending tool
- Practice branded
- Personalised to adviser and client
- CTA practice and adviser



Provided by
Jennifer McLean
Example Financial Planning
jennifer.mclean@ioof.com.au
Report prepared: 9 February 2022

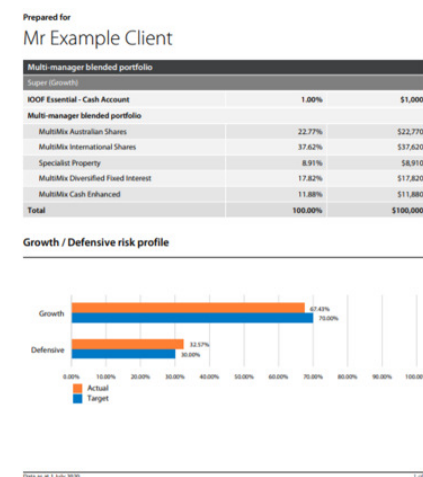


3 Tailored blended portfolios

- Secure section: IC-blending tool
- Practice branded
- Personalised to adviser and client
- CTA practice and adviser



Provided by
Jennifer McLean
Example Financial Planning
jennifer.mclean@ioof.com.au
Report prepared: 9 February 2022





Questions & Answers

