

OPTIMIX MULTI-MANAGER INVESTING

OptiMix

Selecting from among the world's leading investment managers to provide the optimal investment mix in one simple solution.



THE OPTIMAL INVESTMENT MIX IN ONE SIMPLE SOLUTION

Investing is all about growing your wealth to meet your future needs. It's a simple enough goal, but it takes a high level of sophistication and experience to achieve the consistent performance most investors are looking for.

OptiMix is OnePath's multi-manager investment solution, giving you access to some of the world's best investment managers, selected and actively managed by our experienced Investment Team.

With OptiMix, it is easy to invest in a professionally-constructed and professionally-managed portfolio, to help you meet your financial goals.

WHAT IS A MULTI-MANAGER FUND?

Investment managers typically specialise in a particular asset class (e.g. shares, property securities, fixed interest or cash) and tend to have a specific style when it comes to how they invest, so they cannot be expected to outperform all the time.

A multi-manager fund offers you access to a number of underlying investment managers who perform differently in varying market conditions, within a single investment solution.

WHAT ARE THE BENEFITS?

More consistent returns

When you invest in a multi-manager fund, you have exposure to a number of investment managers who have different but complementary investment styles and strategies. By bringing together investment managers that tend to perform differently in varying market conditions, multi-manager funds aim to achieve consistent, reliable returns.

You can choose between the following two types of multi-manager funds:

1. **Single-sector funds:** allow you to diversify **within one asset class**, for example by providing exposure to multiple shares on the Australian share market.
2. **Multi-sector funds:** allow you to diversify **across asset classes**, for example by providing exposure to Australian shares, international shares and fixed income.

By diversifying your investments in one or both of these ways, your portfolio is better positioned to weather periods of volatility because you are not relying on any particular type of investment or investment manager's style. This diversification may help you to achieve stronger, more consistent returns over the long term.

Less research required

A multi-manager approach allows you to invest in a myriad of individual securities without having to do the research and monitoring yourself.

Less paperwork

Under a multi-manager approach, all of the paperwork and administration is done for you. This means you only receive one consolidated performance report that covers every aspect of your portfolio.

THE OPTIMIX ADVANTAGE

There are some good reasons why OptiMix is a wise choice for your investments.

Proven expertise

The OptiMix research and investment solution has been in existence for over 30 years. The strength of the OptiMix process is reflected by the Investment Team which consists of highly qualified and experienced investment professionals who are well regarded in the industry.

Consistent yet competitive returns

Investment managers have different styles of managing investments. The reality is that relying on one particular style or process can be risky, as markets can frequently change in response to economic and political events. The OptiMix solution aims to deliver consistent yet competitive returns by combining managers with different investment approaches across a range of asset classes.

Peace of mind

With OptiMix you can be assured that your investments are being managed by a team of experienced investment professionals purely focused on ensuring your investment portfolio is positioned for strong, consistent, long-term investment returns.

Diversify your funds

Diversification is a key feature of the OptiMix multi-manager process. Diversification means that as an investor, to reduce risk and protect your portfolio against market volatility, you do not put 'all your eggs into one basket' but spread your money across different investment managers and asset classes to provide more consistent returns.

The Investment Team rigorously monitors economic conditions, financial markets and investment managers to ensure the portfolios are sufficiently robust to withstand market fluctuations.

Access the world's leading specialist investment managers

To produce superior investment outcomes, the Investment Team chooses managers who are not only highly talented but have a proven track record in managing investment portfolios. Some of the investment managers are not normally available to retail investors, which means by choosing OptiMix you can gain access to some of the most talented and successful investment managers the global funds management industry has to offer.

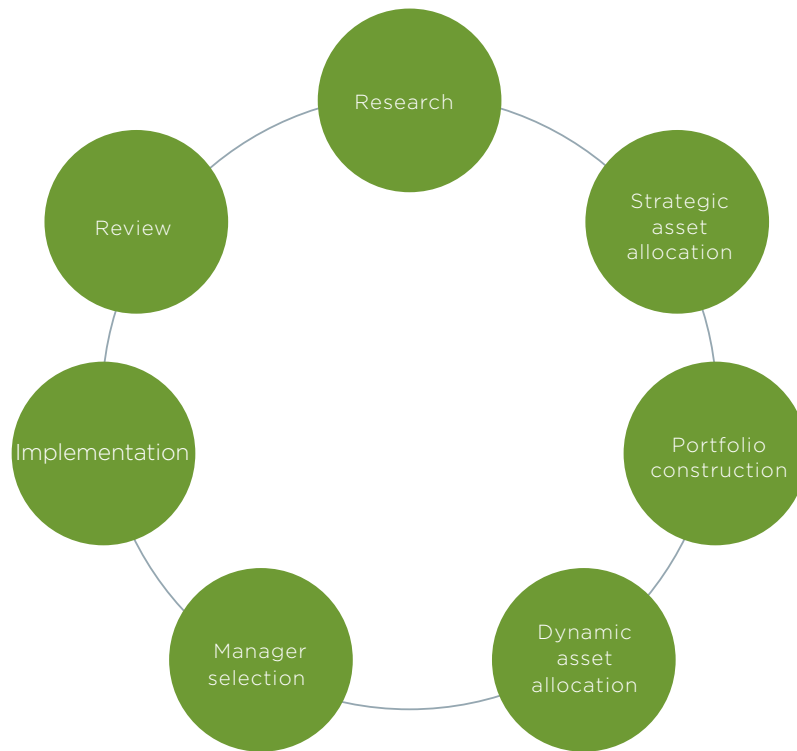
Choice of investment funds

As investors have different investment objectives, risk preferences and time frames, OptiMix provides a comprehensive range of portfolio options. Your financial adviser will be able to assist you by assessing your individual needs and financial risk profile.

Our expertise, combined with the guidance of your financial adviser, helps you select the investments to suit your goals.

OUR INVESTMENT PROCESS

Our Investment Team actively manages the OptiMix multi-manager funds to ensure they maintain the optimal mix of investment managers in all market conditions.



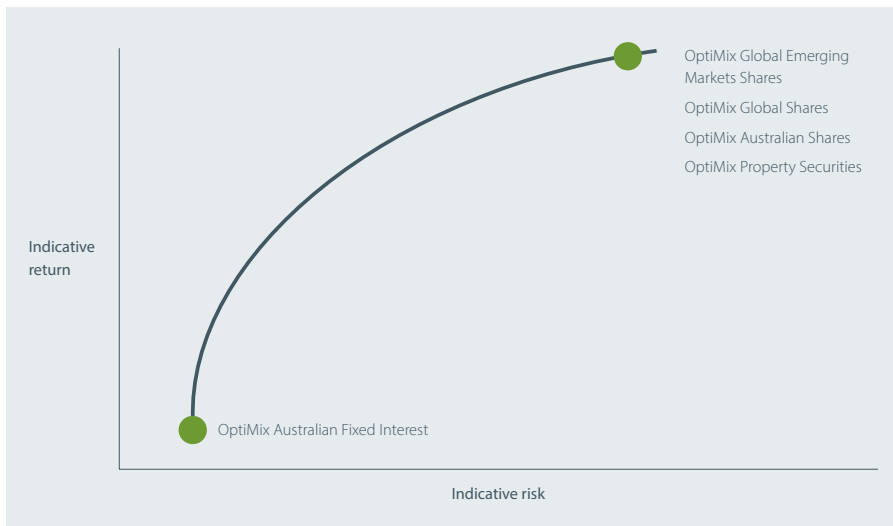
The OptiMix active investment approach includes:

1. **Research** – the Investment Team develops capital market assumptions and market insights from proprietary analysis and consultants' input.
2. **Strategic asset allocation (SAA)** – fund strategy that involves setting target allocations for various asset classes based on an investor's risk tolerance, expected return, investment objectives and time horizon. The allocation also considers the liquidity impact and cost efficiency of implementation of each asset class.
3. **Portfolio construction** – optimise portfolios' risk and return characteristics by blending managers with complementary investment styles, with a view to deliver consistent returns above the benchmark.
4. **Dynamic asset allocation (DAA)** – changes are made around the strategic benchmark. Valuation, economic and behavioural metrics are used to identify and exploit mis-pricing opportunities.
5. **Manager selection** – investment managers are selected according to strict criteria, including investment approach, team experience, performance, risk management approach and research ratings.
6. **Implementation** – involves market exposure management, currency hedging and execution of asset allocation trades.
7. **Review** – selected managers are monitored on a regular basis and evaluated using qualitative and quantitative tools to assess their overall performance against the OptiMix mandate. Together with face-to-face meetings, this provides oversight of their investment style and process.

THE OPTIMIX MULTI-MANAGER FUNDS

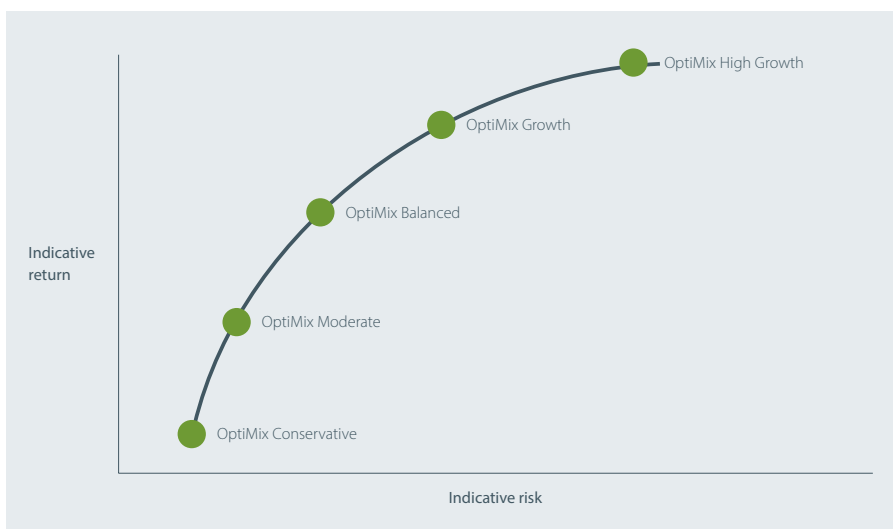
Single-sector funds

The OptiMix single-sector funds invest in one asset class only. They can be used as stand-alone investments or to complement our multi-sector funds.



Multi-sector funds


















































The multi-sector funds invest in a portfolio of Australian and international assets such as shares, property or bonds through a mix of investment managers in accordance with the OptiMix investment process.



Your financial adviser can help you choose the OptiMix multi-manager fund, or a combination of multi-manager funds, that best suits your risk profile and investment timeframe.

THE OPTIMIX INVESTMENT MANAGERS

Below is a list* of the specialist investment managers for each of the asset classes in the OptiMix multi-manager funds.

Growth asset classes		
Global	Global Shares	     
	Global Emerging Markets	   
Global	Global Property Securities	
	Global Listed Infrastructure	
	Unlisted Assets	 
Australian	Australian Shares	     
	Australian Property Securities^	 
Alt	Alternative Growth	    
		    
		  
Defensive asset classes		
Global	Global Fixed Interest	  
Australian	Cash	
	Australian Fixed Interest	   
Alt	Alternative Defensive#	     

* As at November 2021.

Unlisted assets includes Australian and global property.

^ Australian Property Securities are not a part of the OptiMix Diversified Funds. These assets are invested through the OptiMix Australian Property Securities Trust.

The inclusion of a manager's name and logo in this flyer does not, and must not be taken to, constitute an endorsement, recommendation or statement of opinion of the manager about the OptiMix 'Manage the Manager' process or the OptiMix trusts. None of the managers listed in this brochure are, nor should they be taken to be, providing any financial product advice.



Speak to your financial adviser to find out more about investing in the OptiMix multi-manager funds.

Customer Services

Phone 133 665 weekdays between 8:30am to 6:30pm (AEST)

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