



# Trustee's Annual Report

to members as at 30 June 2010

## IOOF Portfolio Service Superannuation Fund

### **Incorporating:**

- Pursuit Select
- Pursuit Core
- Spectrum Super
- IOOF Portfolio Service
- LifeTrack
- Bendigo Financial Solutions
- Financial Partnership Portfolio Service

# Contents

Message from the Trustee	1
Changes to the IOOF Portfolio Service Superannuation Fund during 2009/10	2
– changes to superannuation	2
– changes to the Trust Deed	2
– changes to the product range	3
– changes to the investment options	9
Investment managers	15
General information	17
Trustee’s investment objective and strategy	20
Abridged financial statements	21

## Important Information

Any representation or statement in this report is made in good faith and based on information from sources believed to be reliable. The Trustee, IOOF Investment Management Limited (ABN 53 006 695 021 AFS Licence No. 230524) (**IOOF**) and its related bodies corporate together with the investment managers providing investment options to IOOF Portfolio Service Superannuation Fund (ABN 70 815 369 818) (**Fund**) and other related companies, are not to be liable in respect of such representations or statements. This information should not be used or relied upon as a substitute for advice from your financial adviser.

IOOF, as the Trustee of the Fund, provides no assurance that the Fund will continue to be available in the future. The Trustee has the right to suspend or stop investments in specific investment options.

If the Trustee removes an investment option from the Fund, the Trustee may transfer your investments in the investment option no longer available to another investment option of the Fund. The Trustee will attempt to notify you before this action is taken.

This Trustee’s Annual Report does not and is not intended to contain any recommendations, statements of opinion or advice. In any event, the information contained in this document is general in nature and does not consider any one or more of your objectives, financial situation or needs. Before acting on this information, you should consider obtaining advice from a licensed, financial adviser and consider the appropriateness of the information, having regard to your particular risk profile, investment objectives and financial situation.

You should obtain a copy of the Product Disclosure Statement (**PDS**) for the particular financial product if available and consider the information contained in the PDS before making any decision about whether to acquire an interest in the product.

# Message from the Trustee



We are pleased to present the following Trustee's Annual Report to investors in the Fund for the year ended 30 June 2010. This report is provided by IOOF Investment Management Limited, as Trustee of the Fund and provides you with general information including abridged financial statements and changes to superannuation that may affect you.

On behalf of the Board of Trustee Directors, I thank you for your ongoing support.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Christopher Kelaher'. The signature is fluid and cursive, with a long horizontal stroke at the end.

**Christopher Kelaher**

Managing Director  
IOOF Investment Management Limited  
As Trustee of the IOOF Portfolio Service Superannuation Fund

# Changes to the IOOF Portfolio Service during 2009/2010

## Changes to Superannuation

### Drawdown relief for account-based superannuation pensions extended into 2010/2011 financial year

The Federal Government announced that it has extended the 50 per cent drawdown relief provided for account-based superannuation pensions for the 2010/2011 financial year. The minimum annual payment is determined by your age on 1 July of each financial year or your age at the date of the commencement of the pension.

Age	Minimum annual pension payment as a percentage of your account balance
Under 65	2.0%
65 -74	2.5%
75-79	3.0%
80-84	3.5%
85-89	4.5%
90-94	5.5%
95 and over	7.0%

### Relief for Section 290-170 Tax Deduction Notices received after a successor fund transfer

Under recent changes to tax law, the Trustee can now accept a Tax Deduction Notice (Notice) under s. 290-170 (or a variation to an earlier Notice) for personal contributions made to an earlier superannuation fund, if the member's benefits were transferred to the IOOF Portfolio Service under a successor fund transfer. Therefore, former members of the Personal Choice Master Plan, the LifeTrack Superannuation Fund and Spectrum Super who wish to claim a tax deduction for personal contributions made to these funds in 2009/2010, and who haven't already put in a Notice covering these contributions, can still provide a Notice (or variation to an earlier Notice) to the Trustee.

### Changes to the Trust Deed

Various amendments were made to the Trust Deed during the 2009/2010 financial year in order to implement the following changes:

#### Successor fund transfers

The Trust Deed was amended to enable the Trustee to receive members of the IOOF Personal Choice Master Plan (PCM), LifeTrack Superannuation Fund (LifeTrack), IOOF Global One Retirement Fund (IGO) and Spectrum Super (Spectrum) into the Fund via a successor fund transfer (SFT).

Consequential amendments were also made to ensure equivalent rights were afforded to former PCM, LifeTrack and Spectrum members in the Fund.

#### Intra-fund fund transfer

With the closure of individual, those members were transferred within the Fund from individual to Pursuit Core. To facilitate the intra-fund transfer, the Trust Deed was amended to insert provisions that enabled the Trustee to transfer those members without their consent, provided they received equivalent rights in respect of their benefits following the transfer.

In Pursuit Core, former individual members now have access to product features including a wider investment menu, a wider choice of investment instruction options and the ability to make binding death nominations. Non-binding death benefit nominations made in respect of individual benefits will still have application in Pursuit Core, unless replaced by a later nomination.

A copy of the current Trust Deed is available to members upon request by calling a Client Services Officer or may be inspected by arrangement during business hours at the office of the Trustee.

## Changes to the product range

### Successor fund transfers into the IOOF Portfolio Service Superannuation Fund

Members in the following superannuation funds were received into the IOOF Portfolio Service Superannuation Fund via a SFT.

Original fund & product name		IPS product name
Fund legal name	Product name	Product name
<b>Spectrum Super</b> (ABN 80 399 158 745) Trustee: Questor Financial Services Limited (ABN 33 078 662 718)	Spectrum Super	Spectrum Super*
<b>LifeTrack Superannuation Fund</b> (ABN 39 716 243 898) Trustee: IOOF Investment Management Limited (ABN 53 006 695 021)	LifeTrack Corporate Superannuation	LifeTrack Corporate Superannuation*
	LifeTrack Employer Superannuation	LifeTrack Employer Superannuation*
	LifeTrack Personal Superannuation	LifeTrack Personal Superannuation*
	LifeTrack Cashback Pension	LifeTrack Cashback Pension*
	LifeTrack Complying Term Pension	LifeTrack Complying Term Pension*
	LifeTrack Complying Flexible Pension	LifeTrack Complying Flexible Pension*
<b>IOOF Global One Retirement Fund</b> (ABN 61 512 320 039) Trustee: IOOF Investment Management Limited (ABN 53 006 695 021)	IOOF One Corporate Solutions	Spectrum Super*
	IOOF One Super Solutions	IOOF Portfolio Service Personal Superannuation
	IOOF Global Super Solutions	
	IOOF Wholesale Super Solutions	IOOF Portfolio Service Wholesale Personal Superannuation*
	IOOF One Pension Solutions	IOOF Portfolio Service Allocated Pension
	IOOF Global Pension Solutions	
	IOOF Wholesale Pension Solutions	IOOF Portfolio Service Wholesale Allocated Pension*
	IOOF Global Pension Solutions – Term Allocated Pension	IOOF Portfolio Service Term Allocated Pension
	IOOF One Pension Solutions – Term Allocated Pension	

Original fund & product name		IPS product name
Fund legal name	Product name	Product name
<b>IOOF Personal Choice Master Plan</b> (ABN 98 492 847 465) Trustee: IOOF Investment Management Limited (ABN 53 006 695 021)	IOOF Personal Choice Master Plan Personal Superannuation	IOOF Portfolio Service Personal Superannuation
	IOOF Personal Choice Master Plan Allocated Pension	IOOF Portfolio Service Allocated Pension
<b>IOOF Portfolio Service Superannuation Fund</b> (ABN 70 815 369 818) Trustee: IOOF Investment Management Limited (ABN 53 006 695 021)	individuum Super	Pursuit Core Personal Superannuation

\* New product within the IOOF Portfolio Service Superannuation Fund

## Product Disclosure Statements

IOOF issued Supplementary Product Disclosure Statements (SPDS) dated 1 July 2009 to reflect changes announced in the May 2009 Federal Budget and to include changes to the treatment of superannuation for temporary residents.

Below is a list of the documents which were supplemented to record these changes.

- Pursuit Select Personal Superannuation
- Pursuit Select Allocated Pension
- Pursuit Select Term Allocated Pension
- Pursuit Core Personal Superannuation
- Pursuit Core Allocated Pension
- Pursuit Core Term Allocated Pension
- IOOF Portfolio Service Personal Superannuation
- IOOF Portfolio Service Corporate Superannuation
- IOOF Portfolio Service Employer Superannuation
- IOOF Portfolio Service Allocated Pension
- IOOF Portfolio Service Term Allocated Pension

- Financial Partnership Portfolio Service Employer Superannuation

Please refer to the relevant SPDS for further details. Copies of the current SPDSs appear on our website or can be obtained by calling a Client Services Officer.

### IOOF Portfolio Service

Due to the SFT of PCM, IOOF issued a PDS dated 19 November 2009 for the following products:

- IOOF Portfolio Service Personal Superannuation (for ex PCM members)
- IOOF Portfolio Service Allocated Pension (for ex PCM members)

Due to the SFT of IGO, IOOF issued a PDS dated 1 March 2010 for the following products:

- IOOF Portfolio Service Personal Superannuation (for ex Global One members)
- IOOF Portfolio Service Allocated Pension (for ex Global One members)
- IOOF Portfolio Service Term Allocated Pension (for ex Global One members)
- IOOF Portfolio Service Wholesale Personal Superannuation

- IOOF Portfolio Service Wholesale Allocated Pension

IOOF issued a PDS Part 1 dated 16 September 2009 for the following product:

- Bendigo Financial Solutions Allocated Pension

IOOF issued an Investment Strategies Booklet (ISB) Part 2 PDS dated 1 March 2010 for the following products:

- IOOF Portfolio Service Personal Superannuation
- IOOF Portfolio Service Allocated Pension; and
- IOOF Portfolio Service Term Allocated Pension
- IOOF Portfolio Service Employer Superannuation
- IOOF Portfolio Service Corporate Superannuation

These ISBs wholly replace the following supplementary documents:

- Supplementary Part 1 PDS for IOOF Portfolio Service Personal Superannuation dated 1 July 2009;
- Supplementary Part 1 PDS for IOOF Portfolio Service Allocated Pension dated 1 July 2009;
- Supplementary Part 1 PDS for Financial Partnership Personal Superannuation dated 1 July 2009;
- Supplementary Part 1 PDS for Financial Partnership Allocated Pension dated 1 July 2009;
- Supplementary Part 1 PDS for Financial Partnership Employer Superannuation dated 1 July 2009;
- The Second Supplementary Part 1 PDS for IOOF Portfolio Service Term Allocated Pension. The Supplementary Part 1 PDS for this product dated 25 January 2010 remains current.
- Supplementary Part 1 PDS for IOOF Portfolio Service Corporate Superannuation: Employer Information Guide dated 1 July 2009;
- Supplementary Part 1 PDS for IOOF Portfolio Service Employer Superannuation: Employer Information Guide dated 1 July 2009; and
- Supplementary Part 1 PDS for IOOF Portfolio Service Corporate Superannuation and Employer Superannuation: Member Information Guide dated 1 July 2009.

## Pursuit Select

Due to the launch of Direct Shares on Pursuit Select, IOOF issued a PDS dated 24 August 2009 for the following products:

- Pursuit Select Personal Superannuation
- Pursuit Select Allocated Pension

Due to the launch of Direct Shares on Pursuit Select, IOOF issued a PDS dated 14 September 2009 for the following product:

- Pursuit Select Term Allocated Pension

## Pursuit Core

IOOF issued a PDS dated 1 September 2009 for the following products:

- Pursuit Core Personal Superannuation
- Pursuit Core Allocated Pension

IOOF issued a PDS dated 14 September 2009 for the following product:

- Pursuit Core Term Allocated Pension

## Spectrum Super

Due to the SFT of Spectrum, IOOF issued a PDS dated 1 January 2010 for the following products:

- Spectrum Super – Employer and Personal Super
- Spectrum Super – Pension

IOOF issued a SPDS dated 1 January 2010 for the following sub-plans of Spectrum Super:

- Medical & Associated Professionals Superannuation Fund (MAP Super)
- JR Superannuation Fund (JR Super)

IOOF issued a PDS dated 31 March 2010 for the following sub-plan of Spectrum Super:

- Bendigo and Adelaide Bank Staff Superannuation Fund (Bendigo Staff Super)

## Insurance Policy changes for the IOOF Portfolio Service and LifeTrack (superannuation members only)

The Trustee made a number of improvements to the IOOF group insurance policies and existing members were transitioned across to the new terms and conditions at no extra cost.

The key improvements to the policies were as follows:

- The requirement to be an Australian resident has been removed. Eligibility for cover is now subject to normal government and fund requirements.
- The maximum death benefit amount has been removed.
- The maximum terminal illness benefit amount has been increased to \$2,500,000.
- The maximum income protection benefit amount has been increased to \$25,000 per month.
- Prior written approval from the insurer is no longer required:
  - while on employer approved leave without pay, provided premiums continue to be paid; and
  - while travelling overseas, provided you remain located in or travelling to countries not attracting a Department of Foreign Affairs and Trade 'Do not travel' advice in the 30 days prior to travel.
- The total and permanent disablement (TPD) definition has been updated to allow members who are unemployed and actively seeking employment to be assessed under the 'Any Occupation' definition for up to 6 months.

- A simpler and clearer definition around benefit offsets has been created.
- Limited events cover is now available when a member first becomes eligible for cover but is not at work.
- Insurance cover will now continue for 60 days when a member leaves the Fund.

Updated Insurance Booklets and fact sheets containing further information will be made available in early 2011.

### Product changes for Spectrum Super including MAP Super, JR Super and Bendigo Staff Super sub-plans

The new Spectrum Super PDSs and SPDSs include a range of product changes — a summary of the key changes is provided below.

#### Alternative Forms of Remuneration Register

The new PDSs provide details of Spectrum Super's Alternative Forms of Remuneration Register which is maintained in line with IFSA standards.

#### Change to the maximum investment for listed, unlisted and interest rate securities

Members can now hold a combined total of 80% of their account in listed, unlisted and interest rate securities.

#### Change to the minimum transaction for listed securities

The minimum transaction amount for share trades has been reduced to \$3,000 .

### Additional Product changes for the MAP Super sub-plan

#### SFT of Spectrum to the Fund

The SFT of Spectrum included the MAP Super sub-plan. IOOF is now the Trustee for the Spectrum Super product, including the MAP Super sub-plan.

#### New portfolio management fee

This is an extra fee that may be paid to a licensed financial adviser (if applicable) for advice on a members account. The fee may be up to 1.025% pa of their account balance.

#### Change of minimum pension payment rates for age 85-89

The minimum payment percentage rate for age 85-89 has changed from 8.0% to 9.0%.

### Additional Product changes for the JR Super sub-plan

#### SFT of Spectrum to the Fund

The SFT of Spectrum included the JR Super sub-plan. IOOF is now the Trustee for the Spectrum Super product, including the JR Super sub-plan.

#### Change of minimum pension payment rates for age 85-89

The minimum payment percentage rate for age 85-89 has changed from 8.0% to 9.0%.

### Additional Product changes for the Bendigo Staff Super sub-plan

#### SFT of Spectrum to the Fund

The SFT of Spectrum included the Bendigo Staff Super sub-plan. IOOF is now the Trustee for the Spectrum Super product, including the Bendigo Staff Super sub-plan.

### Insurance enhancements for Spectrum Super including MAP Super, JR Super and Bendigo Staff Super sub-plans

The new Spectrum Super Employer and Personal Super PDSs and SPDSs include a range of insurance enhancements – a summary of the key changes is provided below.

#### General

- New limited events cover available when a member first becomes eligible for cover but is not 'At Work' (as defined).
- Members no longer have to write to TOWER for continuation of cover while on parental leave and leave without pay, provided premiums continue to be paid.
- Members have improved terms for travelling overseas for non-work purposes.

#### Death cover

- Removal of \$5 million cap for death cover – unlimited sum insured now available.

### TPD cover

- Maximum total & permanent disablement (TPD) cover increased from \$2.5 million to \$3 million.
- Members who are unemployed for less than 6 months can be assessed for TPD cover under the 'any occupation' definition.

### Income Replacement cover

- Maximum monthly benefit for income replacement has been increased from \$20,000 to \$25,000.

Members who are working less than 15 hours per week can be assessed for total disability under the 'any occupation' definition.

### Additional insurance enhancements for the MAP Super sub-plan

#### Change to insurance commission arrangements

The premiums in the PDS include the default insurance commission of 20% (now shared equally between the Adviser and the Trustee) and administration fee of 7.5%.

#### Pursuit Select Direct Shares

During the financial year, Direct Shares were added to the Pursuit Select platform. Personal super and pension members can generally invest in any security forming part of the S&P/ASX300 Index.

When investing in listed securities through Pursuit Select, you will also have the opportunity to participate in any Dividend Reinvestment Plans (DRPs) and the majority of corporate actions offered in respect of the listed securities.

### Pursuit Select Direct Shares features at a glance:

Product	Personal super and pension: the majority of listed securities forming part of the S&P/ASX 300 index.
Minimum order	\$2,000 per share parcel.
Dividend Reinvestment Plan	Where available in respect of a listed security, clients have full flexibility to participate in the DRP under the terms of the DRP rules.
Corporate actions	Clients will generally have the opportunity to participate in any capital corporate action such as renounceable and non-renounceable rights issues, off-market share buy backs, Security Purchase Plans and entitlement offers.
Online order placement, DRP and corporate action elections	Your adviser can submit your instructions electronically to IOOF using Portfolio Online.
Management costs	Listed Security Administration Fee: \$350 pa.
Transaction costs	Listed Security Transaction Fee: \$25.63 (net of RITCs) for each transaction when buying and selling listed securities. Brokerage: 0.205% (net of RITCs) of the value of each buy or sell order, subject to a minimum of \$38.44 (net of RITCs).
Adviser Service Fees	Adviser Service Fee – Listed Security Buy: up to a maximum of \$110 (inclusive of GST) per buy order. Adviser Service Fee – Listed Security Sell: up to a maximum of \$110 (inclusive of GST) per sell order.

## IOOF MultiMix Trusts update

### Portfolio enhancements

IOOF, as the Responsible Entity of the IOOF MultiMix Trusts (**the Trusts**), will be further enhancing the Trusts' underlying investments and managers with the aim of improving longer term performance.

The changes are designed to benefit investors through:

- greater diversification of "best of breed" managers, whilst maintaining the Trusts' investment objective and strategy'
- access to a broader selection of investment strategies and styles to reduce style bias and volatility risks, and

- an actively-managed portfolio, professionally monitored by IOOF's multi-manager investment experts.

The portfolio enhancements will see the Trusts gain exposure to an improved suite of underlying investment managers through a combination of direct and indirect investment in IOOF group unit trusts (including other IOOF multi-manager funds) and direct investment holdings.

It is important to note that multi-manager funds are subject to continuous review and change to ensure the optimal suite of managers to meet each Trust's objective.

An up-to-date list of underlying investment managers can be obtained at any time by contacting a Client Services Officer.

## Changes to the investment options

This section outlines the underlying investment options that have been added and removed from the Fund's investment menu during 2009/2010. If you require further information, please refer to the PDS of the relevant managed fund investment option, contact your financial adviser or a Client Services Officer.

Please note, not all investment options are available for all products. Copies of the current PDS for each underlying managed fund, together with a list of investment options available through each product, can be obtained by calling a Client Services Officer or through our website.

### New investment options

APIR code	Investment option name
MGL0114AU	Aberdeen Australian Equities Fund
CRS0004AU	Aberdeen Australian Fixed Income Fund
CSA0104AU	Aberdeen Balanced Fixed Income Fund
CSA0131AU	Aberdeen Classic Series Australian Small Companies Fund
VEN0006AU	All Star IAM Australian Share Fund
PAM0001AU	Alphinity Wholesale Australian Share Fund
AMP0557AU	AMP Capital Corporate Bond Fund (Class A)
APN0004AU	APN Property for Income Fund No. 2
ARO0015AU	Arnhem Concentrated Australian Equity Fund
AAP0103AU	Ausbil Australian Active Equity Fund
AAP0104AU	Ausbil Australian Emerging Leaders Fund
AUS0030AU	Australian Unity Investments Platypus Australian Equities Trust - Wholesale
AUS0005AU	Australian Unity Wholesale High Yield Mortgage Trust
PPL0110AU	Aviva Investors Australian Equities Fund
PPL0106AU	Aviva Investors High Growth Shares Fund (Professional Selection)
NML0061AU	AXA Wholesale Australian Equity – Value Fund
–	BASSP United Balanced Fund
–	BASSP United Growth Fund
–	BASSP United Stable Fund
CSA0038AU	Bentham Wholesale Global Income Fund
CSA0046AU	Bentham Wholesale Syndicated Loan Fund
BGL0105AU	BlackRock Indexed Australian Bond Fund
BGL0034AU	BlackRock Indexed Australian Equity Fund
BGL0108AU	BlackRock Indexed Australian Listed Property Fund
BGL0044AU	BlackRock Indexed Hedged International Equity Fund

APIR code	Investment option name
BAR0813AU	BlackRock Scientific Diversified Growth Fund
PWA0822AU	BlackRock Wholesale Balanced Fund
HOW0060AU	Challenger Guaranteed Income Fund – 6.10 cents p.a. 31 December 2011 (MV\$1)
HOW0057AU	Challenger Guaranteed Income Fund - 6.30 cents p.a. 30 June 2011 (MV\$1)
HOW0058AU	Challenger Guaranteed Income Fund – 6.75 cents p.a. 30 June 2012 (MV\$1)
HOW0054AU	Challenger Guaranteed Income Fund – 7.10 cents p.a. 30 June 2013 (MV\$1)
CSA0063AU	Credit Suisse Enhanced Commodity Fund
HOW0019AU	Custom Choice Wholesale Boutique Australian Share Portfolio
MMC0110AU	EQT Intrinsic Value International Sharemarkets Fund
PER0078AU	EQT Marvin & Palmer Global Equity Trust
ETL0016AU	EQT PIMCO Wholesale Diversified Fixed Interest Fund
ETL0005AU	EQT SGH LaSalle Global Listed Property Securities Trust
FID0008AU	Fidelity Australian Equities Fund
FID0003AU	Fidelity Europe Fund
FID0007AU	Fidelity Global Equities Fund
FID0004AU	Fidelity Japan Fund
SLT0013AU	Finovia Balanced Portfolio
SLT0011AU	Finovia Defensive Portfolio
SLT0012AU	Finovia Growth Portfolio
JBW0030AU	Goldman Sachs Australian Infrastructure Wholesale Fund
JBW0103AU	Goldman Sachs Global Small Companies Wholesale Fund
JBW0017AU	Goldman Sachs JBWere Diversified Growth Wholesale Fund
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund
PER0553AU	HSBC Asia Select Equity Fund
PER0555AU	HSBC GH Diversified Strategy Fund
PER0522AU	HSBC Global Emerging Markets Equity Fund
HHA0002AU	Hunter Hall Global Ethical Trust
INT0022AU	Ibbotson Australian Shares Active Trust
INT0074AU	Ibbotson Australian Shares High Alpha Trust
INT0028AU	Ibbotson Balanced Growth Trust
INT0030AU	Ibbotson Cash Trust
INT0034AU	Ibbotson Conservative Growth Trust
INT0038AU	Ibbotson Growth Trust
INT0040AU	Ibbotson High Growth Plus Trust

APIR code	Investment option name
INT0080AU	Ibbotson International Bonds Active (Hedged) Trust
INT0077AU	Ibbotson International Property Securities (Hedged) Trust
INT0086AU	Ibbotson International Shares High Opportunities (Hedged) Trust
INT0069AU	Ibbotson International Shares High Opportunities (Unhedged) Trust
AJF0802AU	ING Wholesale Balanced Trust
ANZ0212AU	ING Wholesale Diversified Fixed Interest Trust
MMF0115AU	ING Wholesale Managed Growth Trust
IML0003AU	Investors Mutual Future Leaders Fund
IML0004AU	Investors Mutual Industrial Share Fund
ASK1202AU	IOOF Blended Australian Geared Shares
ASK1203AU	IOOF Blended Australian Smaller Companies
ASK1204AU	IOOF Blended Global Shares
ASK1206AU	IOOF Defensive
ASK1207AU	IOOF Growth with Income
IOF0093AU	IOOF MultiMix Balanced Growth Trust
IOF0094AU	IOOF MultiMix Capital Enhanced Trust
IOF0095AU	IOOF MultiMix Conservative Growth Trust
IOF0097AU	IOOF MultiMix Hi Growth Trust
IOF0099AU	IOOF MultiMix Total Growth Trust
LAZ0006AU	Lazard Australian Equity Fund (I Class)
LAZ0002AU	Lazard Global Small Cap Fund (I Class)
MAQ0277AU	Macquarie Income Opportunities Fund
MAQ0274AU	Macquarie Master Diversified Fixed Interest Fund
MIN0039AU	Mercer Australian Shares
MIN0040AU	Mercer Conservative Growth
MIN0041AU	Mercer Growth
MIN0042AU	Mercer High Growth
MIN0043AU	Mercer Moderate Growth
MIN0044AU	Mercer Shares
ETL0041AU	MFS Fully Hedged Global Equity Trust
MIA0001AU	MFS Global Equity Trust
MAQ0554AU	Morgan Stanley FX Alpha Fund
IOF0079AU	Perennial Australian Listed Property Securities Trust
IOF0141AU	Perennial Cash Trust

APIR code	Investment option name
IOF0046AU	Perennial Fixed Interest Wholesale Trust
IOF0117AU	Perennial Socially Responsive Shares Trust
IOF0145AU	Perennial Tactical Income Trust
PER0116AU	Perpetual Wholesale Ethical SRI Fund
PER0070AU	Perpetual Wholesale Property Securities Fund
ETL0116AU	PIMCO Diversified Fixed Interest Fund
ETL0048AU	PIMCO Global CommodityRealReturn Fund
ETL0114AU	PIMCO Global Credit Fund
PLA0001AU	Platinum European Fund
PMC0100AU	PM Capital Absolute Performance Fund
PVA0011AU	Prime Value Growth Fund
PRE0001AU	Principal Property Securities Fund
PAL0002AU	RREEF Paladin Property Securities Fund
RIM0006AU	Russell Australian Shares Fund - Class A Units
RIM0001AU	Russell Balanced Fund - Class A Units
RIM0002AU	Russell Conservative Fund - Class A Units
RIM0003AU	Russell Diversified 50 Fund - Class A Units
RIM0004AU	Russell Growth Fund - Class A Units
RIM0034AU	Russell High Growth - Class A Units
RIM0009AU	Russell International Shares Fund - \$A Hedged - Class A Units
RIM0008AU	Russell International Shares Fund - Class A Units
SCH0002AU	Schroder Australian Equity Fund
SCH0102AU	Schroder Balanced Fund
SCH0028AU	Schroder Fixed Income Fund
ETL0003AU	SGH Professional Investor Listed Property Securities Trust
WHT0012AU	Solaris Core Australian Equity Fund
ETL0071AU	T.Rowe Price Global Equity Fund
TGP0006AU	TAAM New Asia Fund
SBC0811AU	UBS Cash Fund
SBC0814AU	UBS Defensive Investment Fund
UBS0003AU	UBS Diversified Credit Fund
SBC0007AU	UBS Diversified Fixed Income Fund
UBS0017AU	UBS Protected Cash Fund

APIR code	Investment option name
UFM0061AU	United Alternatives Fund
SMF0106AU	United International Property Fund
-	United Socially Responsible Growth Fund
MAQ0290AU	van Eyk Blueprint Balanced Fund
MAQ0291AU	van Eyk Blueprint Capital Stable Fund
MAQ0292AU	van Eyk Blueprint High Growth Fund
VAN0001AU	Vanguard® Australian Fixed Interest Index Fund
VAN0105AU	Vanguard® International Shares Index Fund (Hedged)
RIM0033AU	Ventura Australian Opportunities Fund – Class A Units
RIM0019AU	Ventura Diversified 50 Fund – Class A Units
RIM0020AU	Ventura Growth 70 Fund – Class A Units
MAQ0410AU	Walter Scott Global Equity Fund

### Removed investment options

APIR code	Investment option name
CSA0044AU	Aberdeen Select Australian Small Companies Fund
AMP0685AU	AMP Capital Enhanced Yield Fund (Class A)
AMP0366AU	AMP Global Technology Fund
APN0003AU	APN International Property for Income Fund
APZ0004AU	Aspen Select Property Fund
-	Australian Core Property Portfolio Fund
BTA0126AU	BT Wholesale Split Growth Fund
BTA0158AU	BT Wholesale Technology Fund
HOW0057AU	Challenger Guaranteed Income Fund - 6.30 cents p.a. 30 June 2011 (MV\$1)
HOW0018AU	Challenger Premier Smaller Companies Fund
MGL0024AU	DWS Strategic Value Fund (Enhanced Liquidity)
JBW0046AU	Goldman Sachs Australia Quantitative Equity Fund
JBW0111AU	Goldman Sachs JBWere Global Health & Biotech Wholesale Fund
JBW0021AU	Goldman Sachs JBWere Hedged International Wholesale Fund
JBW0108AU	Goldman Sachs JBWere Property Securities Wholesale Fund
MMF0017AU	ING Capital Stable Investment Bond
MAQ0055AU	Macquarie Treasury Fund

APIR code	Investment option name
MSI0002AU	Morgan Stanley Global Dividend Yield Fund
IOF0413AU	Perennial Protected Cash Trust
PTN0002AU	Putnam Worldwide Income Fund
RIM0015AU	Russell Australian Shares Fund - Class C Units
RIM0011AU	Russell Balanced Fund - Class C Units
RIM0012AU	Russell Conservative Fund - Class C Units
RIM0013AU	Russell Diversified 50 Fund - Class C Units
RIM0014AU	Russell Growth Fund - Class C Units
RIM0030AU	Russell High Growth - Class C Units
RIM0017AU	Russell International Shares Fund - \$A Hedged - Class C Units
RIM0016AU	Russell International Shares Fund - Class C Units
SUN0041AU	Suncorp Property Securities Trust
TOW0272AU	Tower Wholesale Global Responsibility Fund
UBS0017AU	UBS Protected Cash Fund
MFS0009AU	Wholesale Premium Income Fund

### Listed share options

The majority of listed securities forming part of the S&P/ASX 300 index are available as listed share options.

# Investment Managers

The following investment management companies manage the assets of the investment options within the Fund as at 30 June 2010:

Aberdeen Asset Management Limited
Acadian Asset Management (Australia) Limited
Acorn Capital Limited
AllianceBernstein Australia Limited
Alpha Fund Managers Pty Ltd
Alphinity Investment Management Pty Limited
AMP Capital Investors Limited
APN Funds Management Limited
Arnhem Investment Management
Arrowstreet Capital, L.P.
Ausbil Dexia Limited
Australian Ethical Investment Ltd
Australian Unity Investments
Aviva Investors Australia Limited
AXA Australia
Balmain (MT) Pty Limited
Bentham Asset Management Pty Limited
BlackRock Asset Management Australia Limited
BlackRock Investment Management (Australia) Limited
BT Funds Management Limited
BT Investment Management Limited
Celeste Funds Management Limited
CERTITUDE Global Investments
Challenger Financial Services Group
Challenger Managed Investments Limited
Charter Hall Direct Property Management Limited
Colonial First State Investments Limited
Colonial Portfolio Services Limited
Concord Capital Limited
Credit Suisse Equities (Australia) Limited
Deutsche Asset Management (Australia) Limited
Eley Griffiths Group Pty Limited

Epoch Investment Partners, Inc
Equity Trustees Limited
FIL Limited
Five Oceans Asset Management Pty Limited
Franklin Templeton Investments Australia Ltd
Global Value Investors Investment Manager
Goldman Sachs & Partners Australia Managed Funds Limited
H3 Global Advisors Pty Limited
Halbis Capital Management (Hong Kong) Limited
Heitman Real Estate Securities LLC
HSBC Global Asset Management (Hong Kong) Limited
Hunter Hall Investment Management Limited
Ibbotson Associates Australia Limited
Independent Asset Management Pty Limited
ING Clarion Real Estate Securities , L.P.
ING Investment Management Limited
Intrinsic Value Investments
Invesco Australia Ltd
Investors Mutual Limited
IOOF Investment Management Limited
Kaplan Funds Management Pty Limited
Karara Capital Limited
Kinetic Investment Partners Limited
Lazard Asset Management LLC.
Legg Mason Asset Management Australia Limited
LM Investment Management Ltd
Macquarie Investment Management Limited
Magellan Asset Management Limited
Maple-Brown Abbott Limited
MAPP Pty Ltd
Marvin & Palmer Associates, Inc.

Mercer (Australia) Pty Ltd
Merlon Capital Partners Pty Limited
MFS Investment Management
MLC Investments Limited
Morgan Stanley Investment Management
Norwich Union Life Australia Limited
OC Funds Management
Orion Asset Management Limited
Parker Asset Management Limited
Pengana Capital Ltd
Perennial Investment Partners Limited
Perpetual Investment Management Limited
PI Investment Management Limited
PIMCO Australia Pty Limited
Platinum Asset Management
Platypus Asset Management Limited
Prime Value Asset Management Limited
Principal Global Investors (Australia) Limited
Queensland Investment Corporation
RARE Infrastructure Limited
Russell Investment Management Ltd
Sandhurst Trustees Limited
Schroder Investment Management Australia Limited
Select Asset Management Limited
Sensible Asset Management Limited
SG Hiscock & Company Limited
Smallco Investment Manager Limited
Solaris Investment Management Limited
T. Rowe Price Global Investments Limited
The Boston Company Asset Management
Treasury Asia Asset Management Limited
Trust Company Funds Management Limited
Tyndall Investment Management Limited
UBS Global Asset Management (Australia) Limited

United Funds Management Limited
Value Partners Limited
van Eyk Research Limited
Vanguard Investments Australia Ltd
Vianova Asset Management
Walter Scott & Partners Limited
Wellington Capital Limited
Winton Capital Management
Zurich Investment Management Limited

## Direct share performance returns

A recent audit has identified that previously reported performance returns for direct shares have been understated since 30 June 2009. Instead of adjusting the returns to express them as percentages, values reported were expressed as decimals (for example, we reported a return of 0.0625% instead of 6.25%). This was a reporting error only and did not impact your overall holding. We apologise for any inconvenience this may have caused.

Performance returns can be obtained from your Member Statement, by contacting a Client Services Officer or visiting our website.

# General Information

## About the Trustee

IOOF Investment Management Limited (**IOOF**) is the Trustee. IOOF has met all of the necessary Australian Prudential Regulation Authority (**APRA**) requirements to operate as a trustee of a Registrable Superannuation Entity. IOOF also maintains its AFS Licence under the Corporations Act 2001.

As Trustee, IOOF monitored the Fund's compliance with the relevant legislative requirements during 2009/10, and confirms that the Fund:

- is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993;
- has not received a Notice of non-compliance from APRA;
- has not received a notice from APRA directing the Fund not to accept any contributions by an employer;
- complies with the minimum insurance cover requirements for Choice of Superannuation funds as set out in the Superannuation Guarantee (Administration) Regulations; and
- is able to accept Superannuation Guarantee (i.e. compulsory employer) contributions from employers.

The Trustee has effected and maintains in force professional indemnity insurance to protect the interests of members.

## Directors of the Trustee

Mr Ian Bruce Blair (Chairman)  
Mr James Macklin Pfeiffer  
Ms Jane Margaret Harvey  
Mr Ian Gregory Griffiths  
Mr George Venardos  
Dr Roger Neil Sexton  
Mr Christopher Francis Kelaher

Mr Anthony Peter Hodges resigned as a director on 3 May 2010.

## Policy committees

Under superannuation law, a policy committee must be established for an employer fund in certain circumstances. Generally, a policy committee's role is to raise matters relating to the fund with the Trustee. This includes providing an avenue for members to make enquiries about the investment strategies and performance of the employer fund, the provision of information to members, as well as assisting the Trustee to deal with complaints or enquiries about the fund's operation or management.

Information about how to establish a policy committee will be sent to all members if an employer fund has 50 or more members. For smaller employer funds (5 to 49 members), the Trustee will help establish a policy committee if at least five members request this in writing.

The Trustee will take all reasonable steps to ensure that a policy committee for an employer fund has equal employer and employee representation under superannuation law.

## Member protection

If at the end of any annual reporting period your account balance is less than \$1,000, your account will be subject to the member protection rules provided by law. In some circumstances, these rules require deduction of an amount less than the full administration fees otherwise payable. Administration fees do not include taxation and insurance charges.

## Eligible rollover fund

An eligible rollover fund (ERF) is a fund designed to accept super accounts from other funds, where the trustee of the other fund is unable to provide member benefit protection or is unable to adequately provide for small account holders. ERFs are designed to offer a stable investment environment in which low account balance members can have their funds invested with some protection from fees usually applied to actively managed accounts.

We may roll over your benefit to an ERF in the event that:

- you joined as a standard employer sponsored member more than 2 years ago and we have not received any contributions or rollover amounts in the last 5 years;
- we have never had a correct address from you, or we have written two consecutive communications to you and had them returned unclaimed. In such circumstances, we will consider you to be a Lost Member; or

- your account balance falls below \$2,000; or
- you decide to seek the return of your initial investment (refer to 'cooling off' section in the relevant PDS) and do not notify us of a recipient fund for the receipt of your benefits (if necessary); or
- the nominated fund does not accept the transfer.

Once your benefit is rolled into the ERF, you will no longer be a member of, nor entitled to claim any benefit from the Fund. Your insurance cover ceases and any remuneration payable from your account to a financial adviser will also cease.

The Trustee has selected the following ERFs for the Fund:

### **Spectrum Super**

**SMF Eligible Rollover Fund (SMF ERF)**  
 GPO Box 529  
 Hobart TAS 7001  
 Phone: 1800 677 306

### **All other products within the Fund**

**The Australian Eligible Rollover Fund (AERF)**  
 Jacques Martin Administration & Consulting  
 Locked Bag 5429  
 PARRAMATTA NSW 2124  
 Phone: 1800 677 424

Being transferred to the SMF ERF or AERF may affect your superannuation benefits for the following reasons:

- You will become a member of the relevant ERF and be subject to its governing rules
- The relevant ERF will apply a different fee structure
- Neither of these ERF's offer insurance benefits in the event of death, total and permanent disablement or temporary disablement
- The SMF ERF invests your benefit in a low-risk strategy, which may affect the rate of return credited to your account. You should evaluate whether this strategy is appropriate for your specific circumstances
- The AERF invests your benefit in a single strategy with a balanced growth objective. The objective is to achieve industry average five year gross returns for balanced growth fund managers. No investment choice is available. Please note that the AERF is subject to investment risk which means you may receive back less than your original investment when withdrawn

Before transferring your benefits to an ERF, we attempt to communicate with you and provide you with an option to nominate another fund.

If you become a Lost Member, whether or not your benefit has been transferred to an ERF, you will be able to trace your benefit through the ATO SuperSeeker online search at [www.ato.gov.au/super](http://www.ato.gov.au/super) or by contacting the ATO on 13 28 65.

## Your privacy

The Trustee recognises the importance of protecting your privacy and we operate within the strict guidelines set out by the Australian Government.

The main reason we collect, use and/or disclose your personal information, is to provide you with the products and services that you request.

We may also disclose your information (or parts thereof) to external parties who act on your or our behalf.

We are also permitted to collect and disclose your personal information when required or authorised to do so by law. An example of this is when we are legally required to disclose information to the ATO. However there are strict rules that apply as to how the third parties can use this information.

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by writing to:

**Privacy Officer**  
**IOOF Investment**  
**Management Limited**  
**GPO Box 264**  
**Melbourne VIC 3001**

Depending upon the nature of the request, we have the right to impose a reasonable charge for providing access to that information. If you have provided us with information about another person (eg a family member to whom you have granted a power of attorney to deal with your superannuation account), we understand you will advise them that we collect, hold and use the personal information for the purposes set out in this statement.

To obtain a copy of the IOOF group Privacy Policy or to elect not to receive marketing information about other IOOF group products and services, please contact a Client Services Officer or visit our website.

## Access to your information (Corporate and Employer Superannuation)

In some cases, an employer may have an arrangement with a nominated financial adviser to undertake, on behalf of your employer, most or all of the administration functions that your employer would normally undertake in relation to your Employer Plan.

When this occurs, the financial adviser will be acting as the agent of the employer, and you will have a contact point for questions that would normally be directed to your employer. For this purpose, the financial adviser has access to personal details in relation to your employment and to your membership of the employer fund, including information about benefits. The employer also has access to this information via Portfolio Online or Super123. The financial adviser may use this information to contact you directly in regards to your Employer Plan.

If you are an Employer or Corporate Superannuation Member and would prefer that the financial adviser of your Employer Plan not have access to your account information and have not already advised us of your decision, please contact one of our Client Services Officers.

# Trustee's investment objective and strategy

The Trustee provides members with an extensive choice of investment options to meet their super and retirement planning needs. The investment options are intended to allow members to make choices that match their individual circumstances and diversify their portfolio. We strongly recommend that members seek investment advice from a licensed financial adviser. As part of our range of investment options, we offer specific ethical investments. However, labour standards, environmental, social and ethical considerations are not the main basis on which we select investment strategies, appoint investment managers or terminate investment funds from our menu. To obtain more information on the investment strategy and benchmarks for each managed fund, please refer to the product disclosure statement for the particular managed fund.

## Important note

Information about the Management Costs of each of the managed fund investment options is contained in the relevant PDS, a copy of which can be obtained by calling a Client Services Officer, or from our relevant website. Current asset allocations can be obtained at any time. A paper copy of updated information will be provided free of charge on request.

# Abridged financial statements

Set out below are the abridged financial statements detailing the Fund's financial transactions for the year ending 30 June 2010.

We expect that the audited Financial Statements for the Fund and the accompanying Audit Report should be available early in the new year. If you would like to obtain a copy, please contact a Client Services Officer or email us.

Extract of accounts for the year ended 30 June	2010 (\$000)	2009 (\$000)
<b>Revenue</b>		
Investment income	100,375	(310,265)
Sundry income	27,747	6,105
Employer contributions	325,503	107,075
Member contributions	158,158	112,953
Transfers from other funds	6,487,398	259,178
<b>Total Revenue</b>	<b>7,099,181</b>	<b>175,046</b>
<b>Expenses</b>		
Benefits paid	629,060	319,674
Management fees	66,231	43,296
General administration expenses	554	450
Group life and salary continuance premiums	11,069	7,175
Superannuation contributions surcharge	14	53
Income tax expense	(14,677)	(15,199)
<b>Total expenses</b>	<b>692,251</b>	<b>355,449</b>
Increase in Members' Funds	6,406,930	(180,403)
Balance brought forward	2,788,652	2,969,055
<b>Member's Funds</b>	<b>9,195,582</b>	<b>2,788,652</b>
<i>Represented by</i>		
<b>Assets</b>		
Investments	8,869,221	2,617,353
Cash and cash equivalents	175,280	54,973
Sundry debtors	95,197	61,774
Current tax assets	–	8,413
Deferred tax asset	108,283	50,163
<b>Total assets</b>	<b>9,247,981</b>	<b>2,792,676</b>
<b>Liabilities</b>		
Creditors and accruals	18,985	4,024
Income tax payable	33,414	–
<b>Total liabilities</b>	<b>52,399</b>	<b>4,024</b>
<b>Net Assets</b>	<b>9,195,582</b>	<b>2,788,652</b>
<b>Member's Funds</b>	<b>9,195,582</b>	<b>2,788,652</b>

## Reserves

Reserves represent timing differences between net revenue and taxes in the operating statement and amounts allocated to members' accounts. These amounts may be allocated to members in future years in a fair and equitable basis. Reserves are retained in cash and cash equivalents.

Reserves	2010(\$'000)	2009(\$'000)	2008(\$'000)
Opening Balance	18,425	19,491	21,480
Transfer to Reserves	82,728	(1,066)	(1,989)
Closing Balance	<b>101,153</b>	<b>18,425</b>	<b>19,491</b>

## Concentration of assets of the Fund

As at 30 June 2010, the following underlying investments exceeded 5% of the total assets of the Fund:

### Investment

#### SMF Master Pooled Superannuation Trust

The Trustee acknowledges that, as a result of the discretion which can be exercised by account holders, individual accounts may have a greater than 5% exposure to a single investment.

Further, the Trustee acknowledges that when considered in aggregate (across all managed fund options in which the Trustee holds assets on behalf of members of the Fund), the Fund may be construed as having a total exposure to a single shareholding (or to a composite interest in the investment assets of a single issuer) and this exposure may exceed 5% of the total value of Fund assets.

## Indirect Management Costs applying to the Cash Account (not applicable to Spectrum Super)

The Cash Account is invested in a combination of an operating bank account (for day-to-day transactions) and in the IOOF/Perennial Cash and Income Fund (ARSN 087 727 277) (Cash and Income Fund), for which IOOF is the Responsible Entity.

Interest generated by these investments is reduced by bank fees and charges (applicable to the operating bank account) and management costs charged by IOOF, as the Responsible Entity of the Cash and Income Fund, for managing the assets of the Cash and Income Fund before it is credited to the Cash Account.

As at 30 June 2010, the indirect management cost was 0.60% p.a. This cost is indirectly borne by members.

## Derivative Policy

As the Fund is a discretionary fund, the Trustee does not have a policy of actively investing in derivatives. The underlying investment funds which members elect to invest in may use derivatives as part of their investment policy. Further information, regarding the use of derivatives by individual managed funds, can be found in the current PDS or other disclosure document of the underlying investment option. Please contact your financial adviser for more information.

As the Trustee does not actively invest in derivatives there is no information to report to members with respect to the 'Derivative Charge Ratio'. The Derivative Charge Ratio is the percentage of the total market value of the assets of the Fund (other than cash) that the Trustee has charged as security for derivatives investments made by the Trustee.

## Allocation of earnings into members' accounts

Earnings from a particular investment of the Fund will be allocated into the members' accounts in proportion to the member's interest in the investment.

# Contact Us

## Trustee

IOOF Investment Management Limited  
ABN 53 006 695 021  
Australian Financial Services  
Licence No. 230524

### Registered Address:

Level 12  
303 Collins Street  
Melbourne VIC 3000

### Postal Address:

GPO Box 264  
Melbourne VIC 3001

## Client Services

### IOOF Portfolio Service

**Telephone:** 1800 062 963 or 1800 653 894  
(for Corporate and Employer)  
**Fax:** 1800 558 539  
**Email:** [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au)  
**Website:** [www.ioof.com.au](http://www.ioof.com.au)

### Pursuit Select and Pursuit Core

**Telephone:** 1800 062 963  
**Fax:** 1800 558 539  
**Email:** [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au)  
**Website:** [www.ioof.com.au](http://www.ioof.com.au)

### LifeTrack

**Telephone:** 1800 062 963  
**Fax:** 1800 558 539  
**Email:** [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au)  
**Website:** [www.ioof.com.au](http://www.ioof.com.au)

### Optus Super

**Telephone:** 1800 144 222  
**Fax:** 1800 558 539  
**Email:** [optussuper@ioof.com.au](mailto:optussuper@ioof.com.au)  
**Website:** <https://optus.portfolioonline.com.au>

### Flight Centre

**Telephone:** 1800 653 894  
**Fax:** 1800 558 539  
**Email:** [flightcentresuper@ioof.com.au](mailto:flightcentresuper@ioof.com.au)  
**Website:** <https://flightcentre.portfolioonline.com.au>

## Spectrum Super

**Telephone:** 1800 333 500  
**Fax:** 03 6215 5933  
**Email:** [spectrum@awmlimited.com.au](mailto:spectrum@awmlimited.com.au)  
**Website:** [www.spectrumsuper.com.au](http://www.spectrumsuper.com.au)

## MAP Super

**Telephone:** 1800 009 921  
**Fax:** 03 6215 5800  
**Email:** [amacis@amawa.com.au](mailto:amacis@amawa.com.au)  
**Website:** [www.mapsuper.com.au](http://www.mapsuper.com.au)

## JR Super

**Telephone:** 07 3222 8444  
**Fax:** 07 3221 7779  
**Email:** [accountant@jr.com.au](mailto:accountant@jr.com.au)  
**Website:** [www.jr.com.au/superannuation](http://www.jr.com.au/superannuation)

## Bendigo Staff Super

**Telephone:** 1800 787 372  
**Fax:** 03 6215 5933  
**Email:** [staff.super@bendigobank.com.au](mailto:staff.super@bendigobank.com.au)  
**Website:** [www.bendigostaffsuper.com.au](http://www.bendigostaffsuper.com.au)

## Bendigo Financial Solutions

**Telephone:** 1800 070 100  
**Fax:** 1800 558 539  
**Email:** [bendigo\\_client\\_services@ioof.com.au](mailto:bendigo_client_services@ioof.com.au)  
**Website:** <https://bendigo.portfolioonline.com.au>

## Financial Partnership Portfolio Service

**Telephone:** 1800 000 137  
**Fax:** 1800 558 539  
**Email:** [financial\\_partnership@ioof.com.au](mailto:financial_partnership@ioof.com.au)  
**Website:** [www.ioof.com.au](http://www.ioof.com.au)





