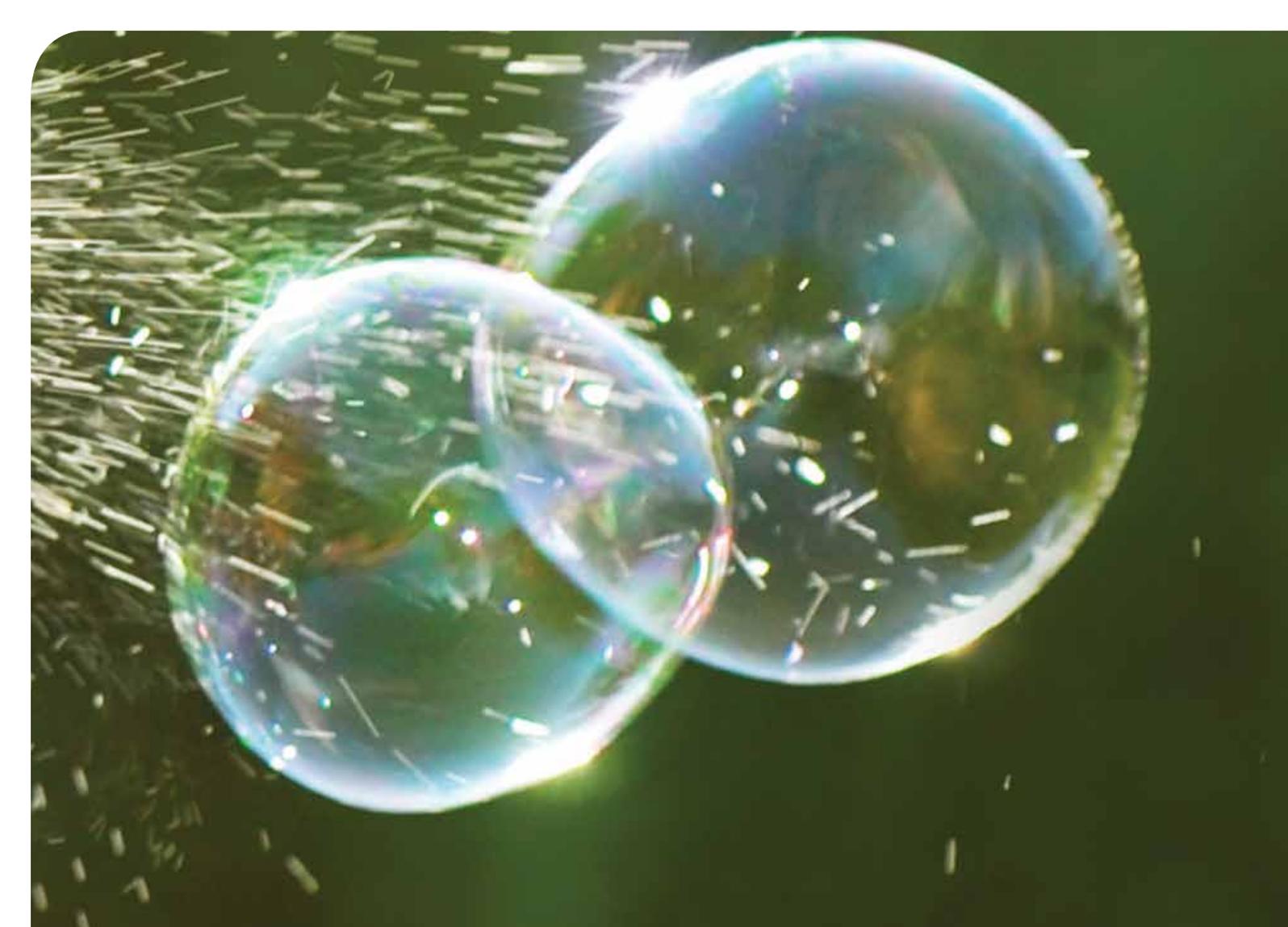




Creating  
financial  
independence  
since 1846



The IOOF group has been helping Australians secure their financial future since 1846

**VITAL STATISTICS**

• ASX LISTED TOP 200 COMPANY

• MARKET CAP \$1.3 BN

• NO. OF CUSTOMERS 650,000

\*AS AT 31 MARCH 2012

## CREATING FINANCIAL INDEPENDENCE SINCE 1846

At IOOF, we have been helping Australians secure their financial future since 1846. During that time, we have grown substantially to become a leading provider of quality financial services.

As an ASX top 200 company, and with more than \$110 billion in funds under management, administration, advice and supervision, we currently service more than 650,000 customers around Australia. We are now one of the largest independent groups in the industry.

Our broad range of products and services means that our ability to provide tailored solutions to help clients achieve their financial goals is unparalleled. We believe that success only comes from caring about people and providing quality service and consistent performance.

At IOOF, we have a long history of partnering with financial services organisations, including credit unions and building societies, as well as other advice providers throughout Australia.



PROUD OF OUR HERITAGE – EXCITED BY OUR FUTURE

# AUSTRALIA

Gold rush leads to increase in Australia's population

Height of popularity of lodges such as IOOF. Australian friendly societies cater to around half of the entire Australian population

Decline of lodge membership due to increase in Government-funded welfare services/support

Prosperous economy with full employment. More people can afford to take out life insurance

Government relies on friendly societies to administer the new welfare state

Government introduces Medicare

1846

1900–1930

1940–1950

LATE 50's

1960

1970

1975

1980

Independent Order of Odd Fellows established in Melbourne as a friendly society, providing social security to those not provided for by the Government

IOOF has a role in supporting the administration of the new welfare system

IOOF starts providing life insurance

IOOF voluntary medical scheme ends, IOOF agrees to act as an agent to process Medicare claims. Also sets up own dental benefits fund and medical plan to provide subscribers with services of chiropodist, optometrists, etc.

IOOF establishes Winchcombe Carson Financial Planning – renamed Consultum in 2006

IOOF diversifies, providing health insurance savings funds, retirement villages and travel services. IOOF is the first friendly society to sell financial products other than health insurance

# IOOF

Tax increase introduced for life savings policies, with such policies generally declining in popularity

Government introduces compulsory superannuation at 3%

Government's compulsory superannuation rate reaches 9%

Financial Services Reform Act overhauls disclosure for financial products

Simpler Super initiative announced allowing more flexibility for retirees and substantial advantages and options in the industry

Australia rebounds from the Global Financial Crisis at a faster rate than comparable nations around the globe

Stronger Super legislation plans to introduce new default super scheme 'MySuper' and increase compulsory super contributions to 12%

1985

1990

1995

2000

2005

2006

2007

2008

2009

2010

2011

IOOF is the largest friendly society in Australia, with approximately 200,000 members and \$2.4b in assets

IOOF demutualises. Focuses on investments, superannuation and retirement savings

IOOF reaches \$34b FUMAS

IOOF launches the award winning platform Pursuit reaching \$1 billion in FUA by April 2009

IOOF moves into new head office location at 161 Collins Street, Melbourne

IOOF purchases DKN and the Lonsdale group

IOOF Pursuit reaches \$2 billion in FUA

IOOF lists on ASX. IOOF acquires AM Corporation with \$4b FUMA, including AM's multi investment manager (MIM) funds.

IOOF's corporate superannuation FUA reaches \$5 billion

Perennial Investment Partners, IOOF's asset management company, is established as a partnership between IOOF and key investment professionals

IOOF purchases Australian Skandia and merges with Australian Wealth Management (AWM). AWM is an amalgamation of Bridges Financial Services and Australian Executor Trustees Limited. In 2006, AWM merged with Select Managed Funds Limited. In 2008 AWM acquired 70% of Ord Minnett

# OUR MAJOR BRANDS

FINANCIAL ADVICE

PLATFORM MANAGEMENT & ADMINISTRATION



wealthmanagers

Spectrum Super



The Portfolio Service



**ORD MINNETT**

INVESTMENT MANAGEMENT

TRUSTEE



WealthBuilder

MultiMix



Australian  
Executor Trustees

Estate & Trustee Services

Superannuation

Corporate Trust



As a group, IOOF is made up of a number of leading business and product brands

## FINANCIAL ADVICE

We believe in the value of financial advice. Whether provided through the organisations we partner with, or through our own channels, we believe financial advisers provide strong and enduring value to clients in a number of ways:

- by helping clients build, maintain and protect their wealth through the development – and implementation – of individually tailored plans that are monitored on an ongoing basis and updated as the client’s circumstances change.
- by helping clients navigate their way through an exhaustive range of financial products and services to select appropriate solutions that fit the client’s individual needs and goals.
- by educating clients every day, contributing to financial literacy in Australia, and giving clients and their families peace of mind about their financial future.

It may be possible to create financial independence without the help of a financial adviser but there is no doubt that good financial advice will get you there much faster and in much better shape.



Achieving your goals is easier with the right advice



Investment and superannuation made easy



## PLATFORM MANAGEMENT & ADMINISTRATION

In an increasingly complex and competitive wealth management industry, we are continually sharpening our focus as a specialist provider of solutions that assist advisers build, maintain and protect the wealth of our clients.

Investment and administration platforms play a vital role in achieving these goals. They streamline the administration process, giving clients and their advisers much greater visibility, control and access.

We offer investment platforms that enable our clients to go online at any time of the day or night to view the real time status of their entire investment portfolio, generate reports and analyses and initiate transactions.

As a fully integrated financial services company, we also offer financial advisers a range of business services to assist them in providing the highest quality advice to clients.

### Pursuit

Pursuit is a multi-faceted investment vehicle that provides investors with a tailored solution no matter what their needs, from the simple to the sophisticated. With a wide variety of investment options and award winning service, Pursuit is a market-leading product supported by independent financial advisers.

### Spectrum Super

Spectrum Super is a specialist employer super offering that allows members to choose from more than 400 investment options – including shares and term deposits – as well as a range of insurance options to protect their families' financial future.

### The Portfolio Service

The Portfolio Service is a sophisticated investment management and research service that helps clients invest in a well-planned and flexible way. Offering six investment and superannuation plans, our advisers use The Portfolio Service to develop tailored strategies for their clients that suit their individual circumstance; whether they're interested in access to listed securities, managed investments or term deposits. And, when their client's circumstances change, they can move seamlessly between plans.

### Portfolio Administrator

Portfolio Administrator & AssetLink are full service wrap accounts offering advisers and their clients access to a comprehensive range of managed funds, direct shares and other selected investments. They offer flexible structures to run ordinary investment accounts, superannuation accounts or pension accounts for those in retirement phase.



## INVESTMENT MANAGEMENT

Through our investment management services, we offer advisers and their clients a range of highly-rated investment choices including a series of multi-manager funds, a tax-effective investment bond and access to a leading, specialist and active investment management company, Perennial Investment Partners.

### **IOOF MultiMix**

IOOF has a long history of innovative investment products including the launch of one of Australia's first multi-manager funds. IOOF MultiMix builds on this pioneering foundation by providing access to a range of funds, from conservative through to growth options and now with more than \$7bn in funds under management.

### **WealthBuilder**

A simple investment solution for investors looking for a secure, tax-effective savings vehicle. It offers both traditional and diversified investment options and importantly, investors can access their money anytime.

### **Perennial Investment Partners**

As one of Australia's leading boutique investment houses Perennial gives investors access to investments in Australian shares, international shares, Australian listed property, global listed property, fixed interest and cash.





Dedicated to maximising investment outcomes for clients

Helping generations of Australians grow,  
manage, protect and transfer their wealth





## TRUSTEE SERVICES

Australian Executor Trustees (AET) is the trustee arm of our group. The three trustee divisions of AET have been providing trustee services for over 130 years and specialise in Estate and Trustee Services, Superannuation and Corporate Trust. A highly regarded partner, AET provides essential and value added services to wealth management practices and their clients.

### Estate and Trustee Services

AET offers a range of specialist estate and trustee services that includes:

- Estate planning, Wills and powers of attorney
- Estate administration and attorney services
- Trustee services:
  - > Financial management for personal injury clients
  - > Charitable trusts and philanthropy
  - > Trustee services for private individuals and families
  - > Trustee services for the disabled
  - > Trustee services for Aboriginal communities
- Specialist portfolio management

### Superannuation

Superannuation is one of Australia's greatest assets and the fastest growing segment of the superannuation industry is self-managed super. These types of funds offer a compelling structure for people who want to take control of their super and have full decision making capabilities.

AET is unique amongst Australian providers as they offer two self-managed super options:

- The AET self-managed super fund for individuals who want to be the trustee of their own fund, and
- The Private Super Fund – an alternative for individuals who wish to employ a professional trustee.

### Investment

In addition AET offers the Portfolio Management Service which provides advisers and their clients with a comprehensive investment portfolio management and reporting facility.

### Corporate Trust

AET's Corporate Trust division is a respected provider of corporate trustee services to the financial services industry. The core roles of the business are the provision of custodian, trustee and security trustee services. AET can hold assets on behalf of clients, hold security over assets or act as trustee for wholesale trusts.





By valuing our people, we value our customers



## OUR PEOPLE, YOUR FUTURE

Our main aim is to deliver economic growth to all our stakeholders – partners, shareholders, advisers and, importantly, our clients – through an unwavering focus on creating financial independence for all Australians.

At IOOF, we also believe that dealing with a financial services company shouldn't be hard work.

We strive to make all interactions with us simple – whether it's through our call centre, using our secure online portfolio management systems or reading any of our regular investor statements and communications.

We're keenly aware of the fact that our reputation is built on the specialist knowledge and the expertise of our people, so we go to great lengths to maintain the quality of the people we employ and to ensure our IOOF values underpin everything we do.

## IOOF VALUES

- Integrity** – we do as we say and adhere to our moral and ethical beliefs; we do the right thing.
- Commitment** – our heads and our hearts are focused on delivery.
- Excellence** – we aspire to be the best in each market in which we compete.
- Innovation** – we continuously seek better ways.
- Empathy** – because we care.
- Recognition** – we value achievement and constructive communication.
- Efficiency** – we want to be easy to deal with.





Committed to helping build a secure future for disadvantaged children, families and the aged

## THE IOOF FOUNDATION

The IOOF group not only looks after the financial wellbeing of thousands of Australians but cares in other ways too, by supporting those Australians who are disadvantaged by health or circumstance. In recognition of the long history of the IOOF group and the important role it has played in supporting the community since 1846, the IOOF Foundation was established as a not-for-profit in June 2002 as part of the demutualisation of IOOF Limited.

The IOOF Foundation provides grants that support Australian not-for-profit organisations working with disadvantaged families, disadvantaged children and youth and aged care. The IOOF Foundation is making a difference to those in need.

As at 31 December 2011, the IOOF Foundation had gifted over \$7.2m to over 70 charities nation-wide.

**Visit [www.iooffoundation.org.au](http://www.iooffoundation.org.au) for more information.**





## **[IOOF.COM.AU](https://www.ioof.com.au)**

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