

Income Security Fund

Fact Sheet



Fact Sheet | 31-May-2020

Product Description:

The Income Security Fund (ISF) is closed to new investors. It is a Capital Guaranteed invested designed to deliver a regular income stream.

Investment Objective:

To produce consistent growth over the medium to longer term.

Investment Strategy:

The underlying investments of the Fund are invested predominately in assets such as Cash and Australian Fixed Interest. Underlying assets may also include shares or unit trusts that are listed on the Australian Securities Exchange either directly or via managed investment funds that have exposure to these assets. Derivatives may be used for asset or portfolio hedging or investment but not for speculative purposes.

Investment Option Facts

APIR code	IOF0074AU
KeyInvest management fee (% p.a.) ^A	2.00%
Inception date	02-Jan-96
Minimum investment	\$500
Funds under management	\$1.79 million

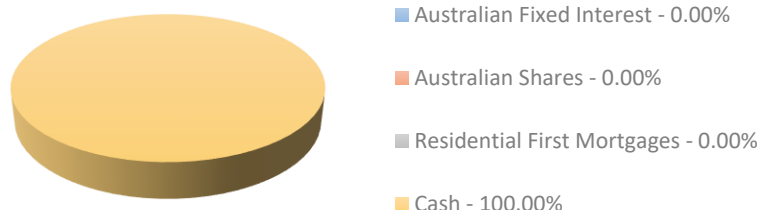
Performance Return^{B,C,D}

as at 30-June-2019	
Period	Bonus
1 year	1.70%
3 years (p.a.)	1.40%
5 years (p.a.)	1.29%
10 years (p.a.)	1.87%
Since inception (p.a.)	3.49%

The current interim bonus is 0%

Asset Allocation	Low	High	Actual
Australian Fixed Interest	0.00%	80.00%	0.00%
Australian Shares	0.00%	40.00%	0.00%
Residential First Mortgages	0.00%	25.00%	0.00%
Cash	20.00%	100.00%	100.00%
Total allocation			100.00%

Fund Size:
\$1.79 million



Notes:

A total management cost is a combination of KeyInvest and UMF management fees.

B past performance is not an indication of future performance.

C returns for longer than 1 year are annualised returns.

D the performance return is after all fees and Bond tax (30%). The inc. tax return is after fees but with tax added back.

continued next page

About KeyInvest Ltd

KeyInvest is a licensed Friendly Society regulated by the Australian Prudential Regulation Authority (APRA) with total assets under management of \$206m at 30 June 2018. KeyInvest provides Financial and Retirement Services founded on a long and proud history of caring for the welfare of our Members. KeyInvest originated in 1878 as the Independent Order of Odd Fellows South Australia (IOOFSA), and remains a member based Friendly Society providing a range of services to help customers achieve their financial and retirement goals. KeyInvest continues this tradition with a focus on “life’s key investments” specialising in Investment Bonds, Retirement Living and Insurance Services.

Our Products

About the Funeral Bond

The KeyInvest Funeral Bond is a capital guaranteed tax paid investment, designed to help those left behind meet funeral expenses. Benefits are paid quickly without the need to wait for Grant of Probate, allowing loved ones to make timely arrangements to pay tribute to your memory. With funerals easily costing thousands of dollars, a KeyInvest Funeral Bond can help ease the burden on loved ones by removing the worry and stress of paying for funeral expenses during their time of grief.

Key features

- Capital Guarantee
- Potential pension benefits (for contributions up to \$12,750)
- Peace of mind
- Quick claims payment
- Minimum \$100 starting contribution
- Minimum regular savings plan (RSP) \$25
- Indexation of RSP
- 30 day cooling off

About the Life Events Bond

The Life Events Bond is a Tax Paid, savings product for those seeking to accumulate wealth over the longer term with a choice of 27 professionally managed investment options. The tax on Investment earnings of the LEB are paid by KeyInvest rather than by the LEB owner. The LEB puts you in control of who receives the proceeds of your investment. You can transfer the LEB to a child on a date selected by you, or can nominate specific Beneficiaries to receive your investment upon your death. Proceeds from your LEB are paid to Beneficiaries or your estate, tax free. You can access your money at any stage by lump sum withdrawals or a Regular Withdrawal Plan (RWP).

Key features

- Low management fees
- 27 investment options
- Large range of sector and diversified index options
- 9 diversified options
- 18 sector options
- 7 Australian Share blends/strategies
- Minimal expense recoveries
- No CGT on switching
- Minimum \$100 initial contribution
- Minimum \$25 regular savings plan (RSP)
- Regular withdrawal plan (RWP) available
- Indexation of RSP's and RWP's