

31 December 2024

# Your Cash Account

**Your Cash Account is used to process all cash transactions that occur within your account, such as purchasing or redeeming investments, receiving income distributions and deducting fees or charges. This gives you greater visibility so you can see what is being charged at any time.**

Given the important role your Cash Account plays in facilitating transactions on your account, you are required to hold a minimum balance at all times.

Your Cash Account holding is pooled with that of other investors and placed in interest bearing accounts with an authorised deposit-taking institution (ADI) selected by us, currently the Commonwealth Bank of Australia (CBA), ABN 61 814 236 264<sup>1</sup>.

The funds in your Cash Account earn interest. We retain a portion of the interest earned on the pooled cash assets and set a net interest to be credited to the Cash Account. The net interest rate is based on daily interest generated from the pooled cash assets, less the interest retained by us (indirect cost) for administering the Cash Account. Net interest is credited to your Cash Account monthly.

## Facts at a glance

Interest credited	Monthly
Estimated indirect cost <sup>2</sup>	Estimated between 0.50% and 1.20% pa

## Performance<sup>3</sup>

As at 31 December 2024

Product	Net rate % pa <sup>4</sup>	3 mths %	6 mths %	1 year %	3 years % pa	5 years % pa
Super and pension	3.84	0.97	1.95	3.91	2.91	1.80
Investment	3.49	0.86	1.79	3.64	2.80	1.74

- 1 Cash Account underlying assets are subject to change from time to time. Effective 1 November 2020, the underlying assets of the Cash Account were invested in CBA interest bearing accounts.
- 2 The interest we retain on pooled Cash Account assets is considered an indirect cost for administering your Cash Account. It is not deducted from your Cash Account directly, but through the interest generated from its underlying investments prior to crediting the 'net' interest to your Cash Account. The interest retained is subject to change.
- 3 Performance as at 31 December 2024 and based the cash investment in place at the time. Performance is net of any indirect costs. Past performance is not a reliable indicator of future performance.
- 4 Month end annualised rate effective 31 December 2024.

## More information

To find out more about the Cash Account please refer to the relevant Product Disclosure Statement.

For IOOF Employer Super, IOOF Personal Super and IOOF Pension, please contact ClientFirst on 1800 913 118 or [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au).

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