



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| MLC Diversified Multi - Balanced | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Moderate | 1.26 | 4.24 | 2.92 | 7.25 | 7.54 | 6.99 | -0.22 | 16.82 | 21.05 | 0.27 | 24.20 | 27.32 | 2.41 | - | 5.26 | 2.90 | 594.91 | UFM0051AU |
| MLC MultiSeries 50 | 0.95 | 4.10 | 2.94 | 7.40 | 7.70 | 6.32 | 10.38 | 13.48 | 18.29 | 0.00 | 21.30 | 20.65 | 2.07 | - | 9.51 | 4.32 | 2061.23 | IOF0254AU |
| MLC Diversified Multi - Conservative | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Capital Stable | 0.43 | 2.13 | 2.75 | 5.44 | 5.03 | 3.54 | 3.90 | 4.34 | 38.88 | 0.09 | 5.92 | 38.04 | 0.84 | - | 5.39 | 2.62 | 88.68 | IOF0094AU |
| MLC MultiActive Conservative | 0.89 | 2.92 | 2.92 | 6.13 | 5.99 | 4.88 | 0.20 | 9.52 | 31.60 | 0.15 | 13.39 | 35.70 | 1.59 | - | 5.05 | 2.81 | 573.70 | IOF0095AU |
| MLC MultiSeries 30 | 0.57 | 2.66 | 2.90 | 6.19 | 5.97 | 4.35 | 19.64 | 7.41 | 22.66 | 0.00 | 10.79 | 25.32 | 0.66 | - | 9.77 | 3.76 | 765.60 | IOF0253AU |
| MLC Diversified Multi - Growth | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Balanced | 1.77 | 5.76 | 2.82 | 8.80 | 8.82 | 8.59 | -0.15 | 25.97 | 11.95 | 0.40 | 34.99 | 17.31 | 2.35 | - | 4.57 | 2.60 | 2002.96 | IOF0093AU |
| MLC MultiActive Growth | 2.03 | 6.91 | 2.68 | 9.62 | 9.92 | 9.92 | 0.67 | 31.07 | 5.31 | 0.49 | 44.19 | 9.10 | 2.57 | - | 4.28 | 2.31 | 913.90 | IOF0097AU |
| MLC MultiSeries 70 | 1.45 | 5.74 | 3.07 | 8.90 | 9.81 | 8.63 | 6.14 | 21.38 | 9.70 | - | 31.43 | 11.37 | 2.14 | - | 13.00 | 4.86 | 2509.51 | IOF0090AU |
| MLC MultiSeries 90 | 1.81 | 6.98 | 3.22 | 10.15 | 11.30 | 10.49 | 5.74 | 27.47 | 2.91 | - | 38.56 | 4.02 | 3.47 | - | 14.88 | 2.97 | 691.15 | IOF0255AU |
| MLC Sectoral Multi - Australian Shares | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Australian Shares | 2.66 | 8.54 | 1.60 | 8.53 | 8.45 | 9.87 | 2.42 | 88.14 | - | - | 9.44 | - | - | - | 0.00 | - | 582.00 | IOF0092AU |
| International Shares | | | | | | | | | | | | | | | | | | |
| MLC Sectoral Multi - Cash | | | | | | | | | | | | | | | | | | |
| Barrow Hanley Concentrated Global Share Fund No. 2 | 0.10 | 4.90 | 1.27 | 9.67 | 12.59 | 13.88 | 2.48 | - | - | - | 97.52 | - | - | - | - | - | 50.17 | RFA0821AU |
| Generation Wholesale Global Share | 2.87 | 9.89 | 0.09 | 12.23 | 15.89 | 12.55 | 6.11 | - | - | - | 93.89 | - | - | - | - | - | 509.37 | FSF0908AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| MLC Cash Management Trust - Class A | 0.32 | 1.00 | 2.08 | 4.36 | 3.98 | 2.43 | 68.82 | - | 31.18 | - | - | - | - | - | - | - | 196.99 | PIM0002AU |
| MLC Cash Management Trust - Class D | 0.33 | 1.02 | 2.08 | 4.44 | 4.06 | 2.48 | 68.82 | - | 31.18 | - | - | - | - | - | - | - | 198.30 | AUX0021AU |
| Russell Investments International Shares Fund - Class C | 2.37 | 9.54 | 2.91 | 16.55 | 18.99 | 16.63 | 5.71 | 1.27 | - | - | 93.02 | - | - | - | - | - | 2.59 | RIM0016AU |
| MLC Sectoral Multi - Fixed Interest | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Cash Enhanced | 0.47 | 1.43 | 2.44 | 5.08 | 4.76 | 2.86 | 24.38 | - | 59.48 | - | - | 5.17 | - | - | 10.97 | - | 285.70 | IOF0091AU |
| MLC MultiActive Diversified Fixed Income | 0.08 | 1.19 | 3.26 | 4.83 | 3.55 | 0.81 | 10.57 | - | 31.33 | - | 0.00 | 57.76 | - | - | 0.34 | - | 423.53 | IOF0096AU |
| MLC Sectoral Multi - Global Shares | | | | | | | | | | | | | | | | | | |
| MLC MultiActive Global Shares | 1.76 | 8.73 | 1.97 | 13.41 | 16.51 | 12.76 | 2.48 | 0.14 | - | - | 97.37 | - | - | - | - | - | 368.21 | IOF0098AU |
| Alternative Investments | | | | | | | | | | | | | | | | | | |
| Alexander Credit Income Fund | 0.91 | 1.89 | 3.34 | 7.58 | 7.37 | 6.09 | 6.63 | - | 93.37 | - | - | - | - | - | - | - | 817.60 | ETL2805AU |
| Ares Global Credit Income Fund | 0.58 | 2.69 | 2.61 | 6.65 | 7.14 | 5.20 | 5.70 | - | - | - | - | 94.30 | - | - | - | - | 365.71 | HOW4476AU |
| Aspect Diversified Futures Fund - Class A | -0.14 | -2.14 | -16.78 | -21.53 | -0.30 | 6.94 | 36.53 | - | - | - | - | - | - | - | 63.47 | - | 407.83 | FSF1086AU |
| Barwon Global Listed Private Equity Fund AF | 3.54 | 11.83 | -1.20 | 3.34 | 12.34 | 14.37 | 6.59 | - | - | - | 93.41 | - | - | - | - | - | 223.49 | PIM7967AU |
| CC Sage Capital Absolute Return Fund | 1.59 | 1.75 | -1.37 | 4.41 | 4.92 | 6.63 | 99.61 | 0.39 | - | - | - | - | - | - | - | - | 686.48 | CHN5843AU |
| Daintree High Income Trust | 0.70 | 2.01 | 2.33 | 7.59 | 6.98 | 4.72 | 7.22 | - | 75.91 | - | - | 16.52 | - | - | 0.35 | - | 202.74 | WPC1583AU |
| Firetrail Absolute Return Fund - Class A | -4.26 | 5.24 | 7.19 | 18.85 | 8.08 | 4.10 | 98.80 | 1.20 | - | - | - | - | - | - | - | - | 61.54 | WHT5134AU |
| Fulcrum Diversified Investments Fund | 0.13 | 2.46 | 3.88 | 7.17 | 3.42 | 4.28 | 52.13 | - | - | - | - | - | - | - | 47.87 | - | 177.02 | HFL0104AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPAND Extra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|--------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| GMO Systematic Global Macro Trust - Class B (4) | 2.25 | 5.71 | 13.49 | 6.13 | 3.49 | 1.44 | - | - | - | - | - | - | - | - | 100.00 | - | 82.61 | GMO0006AU |
| Hamilton Lane Global Private Assets Fund # | 1.38 | 3.80 | 5.24 | 10.53 | 11.04 | 13.10 | 6.43 | - | - | - | - | - | - | - | 93.57 | - | 2311.67 | PIM1015AU |
| Ironbark GCM Global Macro Fund | 2.33 | 3.03 | -7.13 | -10.71 | -1.80 | 2.22 | 3.95 | - | - | - | - | - | - | - | 96.05 | - | 87.38 | DEU0109AU |
| Janus Henderson Global Multi-Strategy Fund | 0.83 | 2.15 | 4.44 | 7.46 | 2.76 | 2.96 | - | - | - | - | - | - | - | - | 100.00 | - | 103.75 | HGI4648AU |
| JPMorgan Global Macro Opportunities Fund – Class A Units | -0.97 | -4.12 | -4.54 | 0.89 | 1.21 | 1.06 | 4.79 | - | - | - | 49.08 | 46.13 | - | - | - | - | 101.08 | PER0758AU |
| KKR Private Equity (K-Prime) Fund # | 1.23 | 1.51 | 5.88 | 11.83 | - | - | 0.02 | - | - | - | - | - | - | - | 99.98 | - | 351.17 | CHN0548AU |
| MA Priority Income Fund | 0.67 | 2.00 | 4.04 | 8.50 | 8.17 | 6.60 | - | - | 100.00 | - | - | - | - | - | - | - | 1986.20 | MAA8010AU |
| Man AHL Alpha Fund | 0.44 | 1.00 | -7.46 | -11.12 | -3.03 | 1.48 | 0.87 | - | - | - | - | - | - | - | 99.13 | - | 164.24 | MAN0002AU |
| MLC Global Private Equity Fund # | -0.03 | 0.63 | -0.22 | 14.89 | - | - | 2.21 | 5.06 | 4.67 | - | 88.58 | -0.52 | - | - | - | - | 66.14 | MLC5609AU |
| Neuberger Berman Strategic Income | -0.10 | 2.11 | 3.86 | 6.33 | 4.09 | 2.20 | -13.49 | - | 1.00 | - | - | 108.25 | - | - | 4.25 | - | 177.77 | ETL1411AU |
| OnePath Alternatives Growth Fund | 0.10 | 1.29 | -1.54 | -0.15 | 1.59 | 2.51 | 6.78 | - | 1.65 | - | - | - | - | - | 91.57 | - | 15.85 | MMF1471AU |
| P/E Global FX Alpha Fund | 9.10 | 0.77 | -10.62 | -2.39 | 4.35 | 5.96 | 100.00 | - | - | - | - | - | - | - | - | - | 208.41 | MAQ5143AU |
| Partners Group Global Multi Asset Fund | 0.70 | 1.92 | 2.09 | 6.72 | 5.82 | 7.67 | - | - | - | - | 43.00 | 16.00 | - | - | 18.00 | 23.00 | 275.52 | ETL0431AU |
| Partners Group Global Value Fund # | 1.22 | 1.73 | 1.87 | 9.01 | 7.95 | 11.32 | - | - | - | - | 87.00 | - | - | - | 13.00 | - | 3435.94 | ETL0276AU |
| Perpetual Pure Credit Alpha Fund - Class W | 0.97 | 2.17 | 2.81 | 6.62 | 7.79 | 5.96 | 3.09 | 0.51 | 88.18 | - | - | 8.22 | - | - | - | - | 663.86 | PER0669AU |
| PIMCO TRENDS Managed Futures Strategy - Wholesale Class | -0.34 | -1.51 | -7.62 | -12.21 | -8.53 | 1.94 | - | - | - | - | - | - | - | - | 100.00 | - | 68.87 | PIC9659AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Realm Strategic Income Fund | 0.85 | 2.30 | 4.26 | 9.41 | 9.62 | 8.01 | 3.37 | - | 96.63 | - | - | - | - | - | - | - | 2973.16 | OMF5868AU |
| Schroder Real Return Fund- Wholesale Class | 0.99 | 4.10 | 3.42 | 9.92 | 8.30 | 5.77 | 4.07 | 6.24 | 33.11 | - | 29.22 | 17.43 | - | - | 9.93 | - | 1025.84 | SCH0047AU |
| Schroder Specialist Private Equity Fund - Professional Class # | 0.37 | -0.25 | 1.50 | 12.05 | 12.03 | 16.92 | 0.49 | - | - | - | 99.51 | - | - | - | - | - | 615.38 | SCH0038AU |
| Smarter Money Long-Short Credit Fund – Institutional Class (5) | 1.05 | 3.46 | 3.37 | 7.92 | 9.24 | 5.81 | 3.35 | - | 91.16 | - | - | 5.49 | - | - | - | - | 658.95 | SLT3458AU |
| Winton Global Alpha Fund | 0.47 | -0.74 | -7.54 | -7.70 | 3.25 | 7.45 | 100.00 | - | - | - | - | - | - | - | - | - | 202.20 | MAQ0482AU |
| Australian Fixed Interest | | | | | | | | | | | | | | | | | | |
| Alpha Moderate Fund | 0.58 | 2.50 | 2.42 | 6.00 | 5.89 | - | 17.37 | 9.17 | 49.64 | 1.35 | 22.48 | - | - | - | - | - | 0.00 | ETL6153AU |
| Altius Sustainable Bond Fund | 0.45 | 1.40 | 3.34 | 5.61 | 4.43 | 1.54 | 0.81 | - | 99.19 | - | - | - | - | - | - | - | 165.14 | AUS0071AU |
| AMP Capital Income Generator | 1.23 | 2.85 | 3.59 | 6.86 | 5.39 | 5.74 | 3.17 | 38.46 | 21.91 | - | 17.48 | 5.03 | - | - | 13.95 | - | 551.64 | IPA0075AU |
| Antares Income Fund | 0.51 | 1.65 | 2.59 | 5.85 | 5.89 | 3.65 | 6.45 | - | 110.37 | - | - | -16.81 | - | - | - | - | 254.30 | PPL0028AU |
| CC JCB Active Bond Fund | -0.20 | 0.61 | 3.37 | 3.81 | 1.71 | -1.21 | 0.84 | - | 79.67 | - | - | 19.50 | - | - | - | - | 556.92 | CHN0005AU |
| Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2027 | 0.01 | 1.22 | 4.14 | 8.05 | - | - | - | - | - | - | - | 100.00 | - | - | - | - | 0.00 | CSI4716AU |
| Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2028 | -0.28 | 0.92 | 4.38 | 8.36 | - | - | - | - | - | - | - | 100.00 | - | - | - | - | 0.00 | CSI9774AU |
| Coolabah Floating-Rate High Yield Fund - Institutional Class (5) | 0.96 | 3.03 | 3.32 | 7.11 | - | - | 2.12 | - | 96.90 | - | - | 0.97 | - | - | - | - | 920.92 | ETL6855AU |
| iShares Australian Bond Index Fund | -0.04 | 0.86 | 3.66 | 5.07 | 2.59 | -0.33 | -0.03 | - | 100.03 | - | - | - | - | - | - | - | 1062.56 | BGL0105AU |
| Janus Henderson Australian Fixed Interest Fund | 0.27 | 1.52 | 4.40 | 6.11 | 3.58 | 0.20 | 1.17 | - | 99.34 | - | - | -0.51 | - | - | - | - | 1320.97 | IOF0046AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Janus Henderson Conservative Fixed Interest Fund | 0.50 | 1.55 | 2.55 | 5.27 | 4.90 | 2.89 | 28.17 | - | 72.25 | - | - | -0.41 | - | - | - | - | 49.35 | IOF0047AU |
| Janus Henderson Tactical Income Fund | 0.74 | 1.98 | 3.36 | 6.10 | 5.29 | 3.09 | 5.12 | - | 93.55 | - | - | 1.34 | - | - | - | - | 5368.74 | IOF0145AU |
| La Trobe Australian Credit Fund - 12 Month Term Account | 0.52 | 1.59 | 3.27 | 6.81 | 6.42 | 5.57 | 1.82 | - | 98.18 | - | - | - | - | - | - | - | 10909.33 | LTC0002AU |
| Macquarie Australian Fixed Interest Fund | 0.01 | 1.12 | 3.87 | 5.36 | 3.28 | 0.05 | 2.29 | - | 97.62 | - | - | 0.10 | - | - | - | - | 355.07 | MAQ0061AU |
| Macquarie Conservative Income Fund | 0.32 | 1.04 | 2.14 | 4.57 | 4.18 | 2.51 | 53.80 | - | 46.20 | - | - | - | - | - | - | - | 128.09 | MAQ0060AU |
| Metrics Direct Income Fund | 0.69 | 2.11 | 4.13 | 8.45 | 8.86 | 7.46 | 2.98 | - | 93.61 | - | - | 3.41 | - | - | - | - | 2941.66 | EVO2608AU |
| Pendal Fixed Interest Fund | -0.03 | 0.96 | 3.72 | 5.37 | 2.90 | -0.33 | 13.41 | - | 86.59 | - | - | - | - | - | - | - | 348.78 | RFA0813AU |
| Pendal Short Term Income Securities Fund | 0.45 | 1.40 | 2.32 | 5.02 | 4.75 | 3.03 | 25.69 | - | 74.31 | - | - | - | - | - | - | - | 995.49 | WFS0377AU |
| Pendal Sustainable Australian Fixed Interest Fund | 0.00 | 0.99 | 3.80 | 5.31 | 3.13 | 0.13 | 5.03 | - | 94.98 | - | - | - | - | - | - | - | 612.36 | BTA0507AU |
| Perpetual Diversified Income Fund | 0.92 | 2.57 | 2.85 | 6.56 | 6.90 | 4.68 | 11.55 | - | 67.30 | - | - | 21.14 | - | - | - | - | 2111.57 | PER0260AU |
| PIMCO Australian Bond Fund – Wholesale Class | 0.07 | 1.23 | 4.22 | 6.23 | 3.47 | 0.26 | 0.00 | - | 92.53 | - | - | 7.46 | - | - | - | - | 2542.57 | ETL0015AU |
| PIMCO Australian Short-Term Bond Fund – Wholesale Class | 0.15 | 1.10 | 3.59 | 5.63 | 3.85 | 1.40 | 0.05 | - | 85.32 | - | - | 14.63 | - | - | - | - | 274.06 | ETL0182AU |
| Realm High Income Fund | 1.00 | 2.85 | 3.48 | 8.02 | 8.89 | 6.02 | 10.55 | - | - | - | - | 89.45 | - | - | - | - | 2186.47 | OMF0009AU |
| Realm Short Term Income Fund | 0.59 | 1.73 | 2.68 | 5.96 | 6.04 | 4.17 | 25.29 | - | - | - | - | 74.71 | - | - | - | - | 3468.12 | OMF3725AU |
| Sandhurst Strategic Income Fund - Class B (4) | 0.41 | 1.59 | 2.67 | 5.52 | 5.26 | 3.39 | 17.30 | - | 82.70 | - | - | - | - | - | - | - | 27.64 | STL0044AU |
| Smarter Money Fund Assisted Investor Class | 0.55 | 1.64 | 2.19 | 5.17 | 5.29 | 3.19 | 10.21 | - | 77.76 | - | - | 12.03 | - | - | - | - | 286.08 | CRE0014AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Smarter Money Higher Income Fund Assisted Investor Class | 0.58 | 1.66 | 2.22 | 5.09 | 5.40 | 3.34 | 2.55 | - | 92.53 | - | - | 4.91 | - | - | - | - | 465.04 | SLT0052AU |
| UBS Australian Bond Fund | 0.09 | 1.25 | 4.54 | 6.46 | 3.72 | 0.22 | - | - | 87.21 | - | - | 12.79 | - | - | - | - | 978.52 | SBC0813AU |
| UBS Short-Term Fixed Income Fund | 0.38 | 1.34 | 2.49 | 5.03 | 4.62 | 2.79 | 21.16 | - | 68.75 | - | - | 10.09 | - | - | - | - | 62.24 | SBC0812AU |
| Vanguard Australian Government Bond Index Fund | -0.17 | 0.75 | 3.67 | 4.82 | 2.14 | -0.76 | 0.32 | - | 99.68 | - | - | - | - | - | - | - | 683.39 | VAN0025AU |
| Vanguard Cash Reserve Fund | 0.30 | 0.99 | 2.04 | 4.33 | 4.01 | 2.40 | 59.51 | - | 40.49 | - | - | - | - | - | - | - | 795.08 | VAN0020AU |
| Vanguard Short Term Fixed Interest Fund | 0.27 | 1.02 | 2.21 | 4.66 | 4.22 | 2.44 | 22.61 | - | 77.39 | - | - | - | - | - | - | - | 273.33 | VAN0102AU |
| Vanguard® Australian Fixed Interest Index Fund | -0.05 | 0.85 | 3.66 | 5.06 | 2.58 | -0.34 | 0.35 | - | 99.65 | - | - | - | - | - | - | - | 6037.09 | VAN0001AU |
| Western Asset Australian Bond Fund | 0.02 | 1.06 | 3.91 | 5.61 | 3.31 | 0.07 | 4.27 | - | 95.73 | - | - | - | - | - | - | - | 2123.55 | SSB0122AU |
| Western Asset Conservative Income Fund – Class A | 0.39 | 1.24 | 2.29 | 4.85 | 4.68 | 2.84 | 29.46 | - | 70.54 | - | - | - | - | - | - | - | 7.37 | SSB0131AU |
| Yarra Australian Bond Fund | 0.02 | 1.11 | 4.44 | 6.17 | 3.47 | 0.19 | 1.00 | - | 99.00 | - | - | - | - | - | - | - | 406.75 | TYN0104AU |
| Yarra Enhanced Income Fund | 0.97 | 2.43 | 3.37 | 7.77 | 7.90 | 6.11 | 6.00 | - | 94.00 | - | - | - | - | - | - | - | 2237.86 | JBW0018AU |
| Australian Shares | | | | | | | | | | | | | | | | | | |
| AB Managed Volatility Equities Fund - MVE Class - Active ETF | 1.68 | 3.79 | 4.63 | 11.97 | 7.75 | 6.98 | - | 100.00 | - | - | - | - | - | - | - | - | 929.63 | ACM0006AU |
| Airlie Australian Share Fund | 2.69 | 7.63 | 2.69 | 7.50 | 11.83 | 13.12 | 3.85 | 96.15 | - | - | - | - | - | - | - | - | 1012.09 | MGE9705AU |
| Airlie Small Companies Fund | 0.98 | 7.36 | 6.07 | 12.31 | - | - | 6.15 | 93.85 | - | - | - | - | - | - | - | - | 27.94 | MGE1188AU |
| Allan Gray Australia Equity Fund | 4.46 | 8.86 | 4.57 | 10.34 | 10.78 | 14.24 | 5.84 | 94.16 | - | - | - | - | - | - | - | - | 2107.00 | ETL0060AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|--------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Allan Gray Australia Stable Fund | 1.43 | 2.91 | 2.74 | 5.54 | 5.71 | 5.89 | 81.75 | 18.25 | - | - | - | - | - | - | - | - | 326.00 | ETL0273AU |
| Allan Gray Australian Equity Fund – Class B | 4.51 | 9.02 | 4.91 | 11.13 | 11.62 | 15.10 | 5.84 | 94.16 | - | - | - | - | - | - | - | - | 478.00 | ETL0349AU |
| Alphinity Wholesale Australian Equity Fund | 2.37 | 8.92 | 4.87 | 14.88 | 13.18 | 12.58 | 1.16 | 98.84 | - | - | - | - | - | - | - | - | 35.09 | HOW0019AU |
| Alphinity Wholesale Australian Share Fund | 2.42 | 8.95 | 4.81 | 14.64 | 13.13 | 12.51 | 0.68 | 99.32 | - | - | - | - | - | - | - | - | 282.37 | PAM0001AU |
| Alphinity Wholesale Concentrated Australian Share Fund | 2.37 | 8.49 | 4.75 | 15.09 | 12.95 | 12.18 | 1.13 | 98.87 | - | - | - | - | - | - | - | - | 162.65 | HOW0026AU |
| Alphinity Wholesale Sustainable Share Fund | 1.90 | 8.78 | 5.61 | 15.28 | 12.99 | 12.36 | 1.17 | 98.83 | - | - | - | - | - | - | - | - | 1057.78 | HOW0121AU |
| Antares Dividend Builder Fund | 1.73 | 8.03 | 6.44 | 9.56 | 10.73 | 14.28 | 2.47 | 97.53 | - | - | - | - | - | - | - | - | 105.14 | PPL0002AU |
| Antares Elite Opportunities Fund | 2.43 | 8.00 | -1.97 | 4.50 | 7.75 | 10.89 | 3.10 | 96.90 | - | - | - | - | - | - | - | - | 129.80 | PPL0115AU |
| Antares Ex-20 Australian Equities Fund | 1.30 | 11.05 | 0.48 | 11.81 | 9.50 | 11.12 | 3.48 | 96.52 | - | - | - | - | - | - | - | - | 40.87 | PPL5308AU |
| Antares High Growth Shares Fund | 1.66 | 5.72 | -4.80 | -0.91 | 6.93 | 11.59 | - | - | - | - | - | - | - | - | 100.00 | - | 272.15 | PPL0106AU |
| Ausbil 130/30 Focus Fund | 2.24 | 7.51 | 2.79 | 9.69 | 8.21 | 9.50 | 2.86 | 97.14 | - | - | - | - | - | - | - | - | 260.51 | AAP0008AU |
| Ausbil Active Dividend Income Fund | 1.45 | 6.73 | 3.08 | 8.58 | 9.89 | 10.64 | 2.00 | 98.00 | - | - | - | - | - | - | - | - | 917.70 | AAP3656AU |
| Ausbil Active Sustainable Equity Fund | 3.03 | 11.06 | 6.04 | 19.48 | 13.59 | 13.38 | 1.32 | 98.68 | - | - | - | - | - | - | - | - | 363.79 | AAP3940AU |
| Ausbil Australian Active Equity Fund | 3.02 | 9.29 | 2.64 | 9.09 | 10.90 | 13.54 | 0.71 | 99.29 | - | - | - | - | - | - | - | - | 2035.49 | AAP0103AU |
| Ausbil Australian Emerging Leaders Fund | 4.27 | 14.49 | 7.81 | 21.32 | 12.12 | 14.05 | 2.50 | 97.50 | - | - | - | - | - | - | - | - | 627.39 | AAP0104AU |
| Ausbil Australian Geared Equity Fund | 5.81 | 18.12 | -0.16 | 9.85 | 15.97 | 23.19 | -102.16 | 202.16 | - | - | - | - | - | - | - | - | 494.53 | AAP0002AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Ausbil Australian SmallCap Fund | 4.36 | 17.17 | 12.57 | 29.82 | 20.24 | 22.42 | 3.75 | 96.25 | - | - | - | - | - | - | - | - | 479.92 | AAP5529AU |
| Ausbil MicroCaps Fund (4) | 3.33 | 11.65 | 9.02 | 25.22 | 16.60 | 17.80 | 2.47 | 97.53 | - | - | - | - | - | - | - | - | 299.31 | AAP0007AU |
| Australian Ethical Australian Shares Fund (Wholesale) | 3.23 | 9.03 | 2.30 | 10.94 | 10.29 | 11.51 | 6.22 | 80.87 | - | - | 12.91 | - | - | - | - | - | 788.11 | AUG0018AU |
| Australian Ethical Emerging Companies Fund (Wholesale) | 6.53 | 12.60 | 4.49 | 11.60 | 8.63 | 10.07 | 12.72 | 72.02 | - | - | 15.26 | - | - | - | - | - | 263.88 | AUG0027AU |
| Bennelong Australian Equities Fund | 7.00 | 11.53 | -3.71 | 3.83 | 5.62 | 7.50 | 0.04 | 99.96 | - | - | - | - | - | - | - | - | 691.51 | BFL0001AU |
| Bennelong Concentrated Australian Equities Fund | 8.03 | 12.05 | -3.21 | 4.57 | 5.22 | 6.21 | -0.07 | 100.07 | - | - | - | - | - | - | - | - | 681.93 | BFL0002AU |
| Bennelong ex-20 Australian Equities Fund | 6.79 | 13.75 | -5.37 | 1.88 | 4.08 | 5.08 | -0.17 | 100.17 | - | - | - | - | - | - | - | - | 1829.62 | BFL0004AU |
| Bennelong Twenty20 Australian Equities Fund | 3.93 | 9.36 | 1.95 | 10.02 | 9.97 | 10.51 | -0.04 | 100.04 | - | - | - | - | - | - | - | - | 39.08 | BFL0017AU |
| Blackrock Advantage Australian Equity Fund | 2.45 | 8.40 | 4.46 | 14.16 | 12.83 | 12.04 | 1.50 | 92.89 | - | 5.61 | - | - | - | - | - | - | 110.90 | BAR0814AU |
| Blackwattle Large Cap Quality Fund | 4.02 | 10.80 | 6.25 | 11.52 | - | - | 1.67 | 94.54 | - | - | 3.79 | - | - | - | - | - | 1.50 | ETL7350AU |
| Blackwattle Long-Short 130/30 Quality Fund | 4.21 | 12.49 | 8.55 | 13.14 | - | - | 3.59 | 89.33 | - | - | 7.08 | - | - | - | - | - | 8.40 | ETL3029AU |
| Blackwattle Mid Cap Quality Fund | 5.32 | 9.54 | 1.72 | 13.12 | - | - | 1.50 | 98.50 | - | - | - | - | - | - | - | - | 7.20 | ETL1479AU |
| CC Sage Capital Equity Plus Fund- Class A | 2.91 | 8.34 | 2.32 | 11.67 | 12.76 | 14.49 | 0.70 | 99.30 | - | - | - | - | - | - | - | - | 423.57 | CHN8862AU |
| CFS Geared Share | 4.42 | 15.97 | 0.41 | 18.00 | 20.93 | 19.92 | -119.33 | 202.29 | - | - | 17.04 | - | - | - | - | - | 2027.19 | FSF0043AU |
| Chester High Conviction Fund | 0.28 | 7.36 | 7.26 | 13.91 | 11.53 | 15.34 | 16.83 | 83.17 | - | - | - | - | - | - | - | - | 815.89 | OPS7755AU |
| Dimensional Australian Core Equity Trust - Active ETF | 2.91 | 8.52 | 5.04 | 12.96 | 12.11 | 13.21 | 0.20 | 98.44 | - | - | 1.36 | - | - | - | - | - | 6009.45 | DFA0003AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPAND Extra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Dimensional Australian Core Imputation Trust | 3.08 | 8.34 | 5.45 | 11.42 | 12.06 | 13.12 | 0.70 | 98.63 | - | - | 0.67 | - | - | - | - | - | 527.68 | DFA0036AU |
| Dimensional Australian Large Company Trust | 2.26 | 8.13 | 4.56 | 11.60 | 12.21 | 12.50 | 0.67 | 94.75 | - | - | 4.58 | - | - | - | - | - | 944.07 | DFA0103AU |
| Dimensional Australian Small Company Trust | 3.57 | 9.82 | 4.63 | 11.00 | 10.68 | 11.83 | 0.46 | 98.32 | - | - | 1.22 | - | - | - | - | - | 416.82 | DFA0104AU |
| Dimensional Australian Sustainability Fund | 2.86 | 9.44 | 6.08 | 17.56 | 14.34 | 13.88 | 0.27 | 97.33 | - | - | 2.40 | - | - | - | - | - | 1283.82 | DFA2068AU |
| Dimensional Australian Value Trust - Active ETF | 1.94 | 7.25 | 3.21 | 8.96 | 12.22 | 14.78 | 0.80 | 98.68 | - | - | 0.52 | - | - | - | - | - | 1167.18 | DFA0101AU |
| DNR Capital Australian Emerging Companies Fund | 6.25 | 19.97 | 0.47 | 18.31 | 13.96 | 17.80 | 1.63 | 98.37 | - | - | - | - | - | - | - | - | 1002.50 | PIM4357AU |
| DNR Capital Australian Equities High Conviction Fund | 3.64 | 7.93 | -1.26 | 3.93 | 8.00 | 12.64 | 3.10 | 88.76 | - | 8.14 | - | - | - | - | - | - | 1880.31 | PIM0028AU |
| DNR Capital Australian Equities Income Fund | 2.28 | 6.46 | 1.84 | 3.11 | 6.15 | 11.05 | 4.36 | 82.02 | - | 13.62 | - | - | - | - | - | - | 209.57 | PIM8302AU |
| Eiger Australian Small Companies Fund – Class A | 4.06 | 16.21 | 8.19 | 13.13 | 9.65 | 9.84 | 9.57 | 90.43 | - | - | - | - | - | - | - | - | 259.76 | HOW2967AU |
| Eley Griffiths Group Small Companies Fund | 2.62 | 10.37 | 3.70 | 15.14 | 14.01 | 11.64 | 7.15 | 92.85 | - | - | - | - | - | - | - | - | 511.17 | EGG0001AU |
| Ellerston Australian Emerging Leaders Fund | 6.19 | 17.76 | 8.00 | 24.22 | 16.02 | - | 3.46 | 91.60 | - | - | 4.94 | - | - | - | - | - | 265.15 | ECL6748AU |
| Ellerston Australian MicroCap Fund | 5.11 | 14.71 | 14.03 | 21.23 | 14.55 | 11.10 | 7.25 | 89.26 | - | - | 3.49 | - | - | - | - | - | 127.63 | ECL0984AU |
| Elston Australian Emerging Leaders Fund - Class A | 5.91 | 11.46 | 7.32 | 12.50 | 13.96 | - | 1.49 | 98.51 | - | - | - | - | - | - | - | - | 21.61 | ETL7964AU |
| Fairview Equity Partners Emerging Companies Fund | 2.95 | 12.72 | 8.69 | 21.12 | 13.41 | 11.63 | 7.48 | 92.52 | - | - | - | - | - | - | - | - | 646.53 | ANT0002AU |
| Fidelity Australian Equities Fund | 1.25 | 6.88 | 3.41 | 10.29 | 9.24 | 10.73 | 0.84 | 99.16 | - | - | - | - | - | - | - | - | 4177.09 | FID0008AU |
| Fidelity Australian High Conviction Fund | 1.81 | 9.48 | -0.77 | 4.55 | 9.40 | 9.72 | 2.81 | 91.38 | 0.01 | 5.80 | - | - | - | - | - | - | 115.81 | FID0021AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Fidelity Future Leaders Fund | 4.23 | 11.78 | 2.56 | 17.67 | 14.61 | 9.18 | 3.22 | 96.78 | - | - | - | - | - | - | - | - | 782.61 | FID0026AU |
| Firetrail Australian High Conviction Fund - Class A | 2.89 | 13.23 | 6.57 | 16.27 | 11.56 | 12.43 | 3.31 | 96.69 | - | - | - | - | - | - | - | - | 244.28 | WHT3810AU |
| First Sentier Geared Australian Share Fund | 4.56 | 16.85 | 0.73 | 19.30 | - | - | 0.92 | 99.08 | - | - | - | - | - | - | - | - | 95.58 | PIM7590AU |
| First Sentier Imputation | 2.41 | 8.85 | 3.08 | 11.92 | 13.35 | 11.95 | 0.05 | 91.97 | - | - | 7.98 | - | - | - | - | - | 603.39 | FSF0003AU |
| First Sentier Wholesale Australian Share Fund | 4.84 | 13.14 | 4.01 | 15.94 | 14.64 | 11.41 | 4.47 | 81.56 | - | - | 13.97 | - | - | - | - | - | 100.06 | FSF0002AU |
| Greencape Broadcap Fund | 2.48 | 5.66 | -1.84 | 6.49 | 11.04 | 10.23 | 3.02 | 91.45 | - | - | 5.53 | - | - | - | - | - | 1502.44 | HOW0034AU |
| Greencape Broadcap Fund - Class A | 2.51 | 5.72 | -1.72 | 6.73 | 11.30 | 10.47 | 3.02 | 91.45 | - | - | 5.53 | - | - | - | - | - | 149.06 | HOW0158AU |
| Greencape Wholesale High Conviction Fund | 3.03 | 6.15 | -1.70 | 6.68 | 11.87 | 11.46 | 4.41 | 89.19 | - | - | 6.39 | - | - | - | - | - | 1019.75 | HOW0035AU |
| Hyperion Australian Growth Companies Fund | 5.21 | 15.71 | -2.64 | 18.48 | 15.24 | 11.41 | 1.32 | 98.68 | - | - | - | - | - | - | - | - | 2621.51 | BNT0003AU |
| Hyperion Small Growth Companies Fund | 4.66 | 17.09 | 6.15 | 26.73 | 22.58 | 15.05 | 1.99 | 98.01 | - | - | - | - | - | - | - | - | 1457.47 | BNT0101AU |
| ICE Fund | 3.26 | 8.55 | -1.66 | 4.28 | 8.40 | 8.91 | 6.10 | 93.90 | - | - | - | - | - | - | - | - | 473.32 | ETL0062AU |
| Investors Mutual All Industrials Share Fund | 2.26 | 8.39 | 8.19 | 13.00 | 10.21 | 12.61 | 4.32 | 95.68 | - | - | - | - | - | - | - | - | 115.59 | IML0004AU |
| Investors Mutual Australian Share Fund | 2.81 | 9.60 | 9.15 | 12.56 | 9.13 | 11.20 | 6.19 | 93.81 | - | - | - | - | - | - | - | - | 1028.64 | IML0002AU |
| Investors Mutual Australian Smaller Companies Fund | 4.73 | 10.42 | 3.98 | 13.79 | 11.71 | 12.21 | 3.97 | 96.03 | - | - | - | - | - | - | - | - | 130.43 | IML0001AU |
| Investors Mutual Concentrated Australian Share Fund | 3.77 | 11.89 | 11.72 | 14.41 | 7.73 | 9.73 | 0.99 | 99.01 | - | - | - | - | - | - | - | - | 155.67 | IML0010AU |
| Investors Mutual Equity Income Fund | 2.75 | 7.11 | 6.58 | 8.74 | 8.81 | 11.84 | 28.10 | 71.90 | - | - | - | - | - | - | - | - | 524.31 | IML0005AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|--------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Investors Mutual Future Leaders Fund | 3.35 | 9.80 | 3.25 | 11.93 | 9.37 | 10.99 | 2.54 | 97.46 | - | - | - | - | - | - | - | - | 300.61 | IML0003AU |
| iShares Australian Equity Index Fund | 2.42 | 8.18 | 4.17 | 11.61 | 11.85 | 11.97 | 0.62 | 93.02 | - | 6.36 | - | - | - | - | - | - | 2578.85 | BGL0034AU |
| L1 Capital Long Short Fund – Daily Class (5) # | 5.62 | 11.72 | 12.98 | 6.51 | 10.68 | 20.00 | 36.46 | 30.69 | - | - | 85.09 | - | - | - | -52.25 | - | 1176.80 | ETL0490AU |
| Lazard Australian Equity Fund - Class I Units | 2.85 | 4.96 | 1.06 | 2.02 | 6.92 | 11.26 | 0.38 | 99.62 | - | - | - | - | - | - | - | - | 145.66 | LAZ0006AU |
| Lazard Defensive Australian Equity Fund | 2.63 | 6.96 | 4.61 | 5.48 | 7.80 | 13.01 | 0.60 | 99.40 | - | - | - | - | - | - | - | - | 105.98 | LAZ0022AU |
| Lazard Select Australian Equity Fund | 3.36 | 5.88 | 1.03 | 0.67 | 7.39 | 13.53 | 0.92 | 99.08 | - | - | - | - | - | - | - | - | 64.28 | LAZ0013AU |
| Lennox Australian Small Companies Fund | 3.30 | 8.73 | 3.37 | 8.84 | 12.50 | 9.79 | 7.91 | 92.09 | - | - | - | - | - | - | - | - | 239.70 | HOW3590AU |
| Longwave Australian Small Companies Fund - Class A | 2.65 | 8.96 | 5.06 | 9.27 | 9.87 | 10.10 | 4.32 | 93.59 | - | - | 2.09 | - | - | - | - | - | 33.00 | WHT9368AU |
| Macquarie Australian Shares Fund | 1.69 | 7.56 | 2.96 | 14.01 | 13.74 | 13.44 | 4.01 | 95.99 | - | - | - | - | - | - | - | - | 1126.38 | MAQ0443AU |
| Macquarie Australian Small Companies Fund | 2.03 | 9.04 | 6.73 | 15.26 | 12.19 | 12.37 | 1.25 | 98.75 | - | - | - | - | - | - | - | - | 572.53 | MAQ0454AU |
| Maple-Brown Abbott Australian Share Fund Wholesale | 4.01 | 7.92 | 4.52 | 7.82 | 10.37 | 14.13 | 5.95 | 94.05 | - | - | - | - | - | - | - | - | 153.33 | ADV0046AU |
| Martin Currie Australia Equity Income | 3.06 | 6.81 | 6.03 | 10.67 | 11.81 | 10.25 | 11.97 | 77.97 | - | 6.02 | 4.04 | - | - | - | - | - | 87.37 | FSF0961AU |
| Martin Currie Equity Income Fund | 3.20 | 7.05 | 6.37 | 11.21 | 9.21 | 10.78 | 1.95 | 98.05 | - | - | - | - | - | - | - | - | 83.11 | SSB0043AU |
| Martin Currie Ethical Values With Income Fund – Class A | 3.00 | 8.07 | 7.46 | 13.72 | 10.85 | 12.50 | 1.96 | 93.83 | - | - | 4.21 | - | - | - | - | - | 109.13 | SSB0064AU |
| Martin Currie Select Opportunities Fund | 4.84 | 8.73 | 5.89 | 10.77 | 9.58 | 13.52 | 2.95 | 97.05 | - | - | - | - | - | - | - | - | 62.72 | SSB0009AU |
| Martin Currie Sustainable Equity Fund | 3.06 | 6.74 | 4.31 | 9.39 | 10.70 | 12.25 | 1.55 | 95.93 | - | - | 2.51 | - | - | - | - | - | 58.75 | SSB0125AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Martin Currie Sustainable Income Fund - A Class | 2.98 | 7.84 | 7.02 | 14.39 | 11.76 | 12.96 | 2.11 | 93.71 | - | - | 4.18 | - | - | - | - | - | 38.90 | SSB4946AU |
| Melior Australian Impact Fund | 2.93 | 9.39 | 2.97 | 8.82 | 9.19 | 9.87 | 3.88 | 96.12 | - | - | - | - | - | - | - | - | 146.28 | PIM4806AU |
| Merlon Concentrated Australian Share Fund | 4.22 | 7.69 | 5.58 | 8.10 | 13.94 | 15.85 | 4.74 | 95.26 | - | - | - | - | - | - | - | - | 45.13 | HOW2217AU |
| Merlon Wholesale Australian Share Income Fund | 3.42 | 5.00 | 3.69 | 4.86 | 10.24 | 11.03 | 1.49 | 98.51 | - | - | - | - | - | - | - | - | 337.46 | HBC0011AU |
| Milford Australian Absolute Growth Fund- Class W | 2.53 | 6.66 | 3.84 | 2.23 | 6.11 | 8.64 | 22.27 | 75.81 | - | - | 1.92 | - | - | - | - | - | 383.24 | ETL8155AU |
| Milford Dynamic Small Companies Fund | 3.07 | 10.68 | 6.67 | 12.81 | 13.02 | 12.56 | 14.18 | 85.56 | - | - | 0.26 | - | - | - | - | - | 151.09 | ETL6978AU |
| MLC Wholesale IncomeBuilder | 2.32 | 7.90 | 5.08 | 9.03 | 11.16 | 14.39 | 2.15 | 97.85 | - | - | - | - | - | - | - | - | 313.24 | MLC0264AU |
| Montgomery Small Companies Fund | 2.34 | 10.63 | 3.41 | 10.48 | 11.70 | 9.42 | 2.51 | 97.49 | - | - | - | - | - | - | - | - | 263.17 | FHT3726AU |
| Morningstar Australian Shares Fund | 4.24 | 7.13 | 4.95 | 10.46 | 12.67 | 10.41 | 2.44 | 95.79 | - | - | 1.76 | - | - | - | - | - | 30.06 | INT0022AU |
| OC Dynamic Equity Fund | 1.77 | 13.11 | -2.96 | 0.10 | 8.92 | 9.70 | 9.96 | 90.04 | - | - | - | - | - | - | - | - | 76.01 | OPS0001AU |
| OC Micro-Cap Fund | 4.84 | 10.78 | 2.01 | 6.98 | 6.55 | 6.28 | 6.73 | 93.27 | - | - | - | - | - | - | - | - | 222.83 | OPS0004AU |
| OC Premium Small Companies Fund | 2.48 | 13.55 | -2.23 | 0.23 | 7.00 | 9.30 | 4.68 | 95.32 | - | - | - | - | - | - | - | - | 614.22 | OPS0002AU |
| OnePath Wholesale Emerging Companies Trust | 3.16 | 10.13 | 7.15 | 12.73 | 12.35 | 6.41 | 1.14 | 95.74 | - | - | 3.12 | - | - | - | - | - | 12.48 | MMF0112AU |
| Paradice Australian Equities Fund | 2.65 | 7.63 | 2.81 | 13.48 | 13.39 | 14.56 | 4.78 | 95.22 | - | - | - | - | - | - | - | - | 135.73 | ETL8084AU |
| Paradice Australian Mid Cap Fund (Class A) | 2.78 | 10.70 | 6.00 | 18.13 | 11.42 | 11.48 | 2.05 | 97.95 | - | - | - | - | - | - | - | - | 0.00 | ETL9086AU |
| Paradice Equity Alpha Plus Fund | 2.80 | 5.60 | 4.12 | 15.47 | 16.66 | 18.25 | 8.19 | 91.81 | - | - | - | - | - | - | - | - | 231.00 | ETL8096AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Pendal Australian Equity Fund | 1.83 | 8.66 | 3.39 | 10.75 | 12.70 | 12.66 | 1.38 | 98.62 | - | - | - | - | - | - | - | - | 118.11 | BTA0055AU |
| Pendal Australian Share Fund | 1.85 | 8.63 | 3.36 | 10.71 | 12.66 | 12.63 | 1.40 | 98.60 | - | - | - | - | - | - | - | - | 766.03 | RFA0818AU |
| Pendal Focus Australian Share Fund | 1.92 | 8.79 | 4.19 | 13.25 | 13.29 | 13.14 | 1.62 | 98.38 | - | - | - | - | - | - | - | - | 1919.31 | RFA0059AU |
| Pendal Horizon Sustainable Australian Share Fund | 2.30 | 9.42 | 6.92 | 18.09 | 13.56 | 11.51 | 1.58 | 98.42 | - | - | - | - | - | - | - | - | 327.14 | RFA0025AU |
| Pendal MicroCaps Fund (4) (5) | 3.42 | 8.14 | 4.64 | 21.98 | 14.69 | 15.14 | 5.61 | 94.39 | - | - | - | - | - | - | - | - | 407.08 | RFA0061AU |
| Pendal MidCap Fund | 2.29 | 13.35 | 8.52 | 19.03 | 11.01 | 11.64 | 2.14 | 97.86 | - | - | - | - | - | - | - | - | 371.26 | BTA0313AU |
| Pendal Smaller Companies Fund | 1.65 | 8.53 | 0.68 | 7.16 | 11.54 | 9.91 | 3.01 | 96.99 | - | - | - | - | - | - | - | - | 335.94 | RFA0819AU |
| Pengana Australian Equities Fund | 3.00 | 6.94 | 6.02 | 10.52 | 9.26 | 8.98 | 11.83 | 71.78 | - | - | 16.38 | - | - | - | - | - | 473.15 | PCL0005AU |
| Pengana Emerging Companies Fund | 4.63 | 15.07 | 6.68 | 19.49 | 13.42 | 14.31 | 6.26 | 84.45 | - | - | 9.29 | - | - | - | - | - | 889.10 | PER0270AU |
| Perennial Value Shares for Income Trust | 2.46 | 5.59 | 2.14 | 5.15 | 9.17 | 10.94 | 4.13 | 95.87 | - | - | - | - | - | - | - | - | 15.82 | IOF0078AU |
| Perennial Value Shares Wholesale Trust | 3.68 | 7.48 | 1.06 | 6.86 | 9.40 | 11.59 | 5.24 | 94.76 | - | - | - | - | - | - | - | - | 404.99 | IOF0206AU |
| Perennial Value Smaller Companies Trust | 5.43 | 9.46 | -1.07 | -5.88 | -1.32 | 2.70 | 0.91 | 99.09 | - | - | - | - | - | - | - | - | 47.03 | IOF0214AU |
| Perpetual Australian Share Fund | 1.57 | 5.36 | 2.67 | 4.00 | 8.23 | 12.05 | 6.63 | 79.89 | - | - | 13.49 | - | - | - | - | - | 465.90 | PER0049AU |
| Perpetual Concentrated Equity Fund | 1.76 | 4.87 | 2.33 | 3.30 | 8.57 | 13.32 | 3.05 | 96.95 | - | - | - | - | - | - | - | - | 287.27 | PER0102AU |
| Perpetual ESG Australian Share Fund | 2.31 | 6.10 | 5.85 | 9.78 | 11.67 | 15.14 | 9.63 | 84.45 | - | - | 5.92 | - | - | - | - | - | 642.16 | PER0116AU |
| Perpetual Geared Australian Share Fund | 3.12 | 10.25 | 1.23 | 0.79 | 11.04 | 21.49 | -104.46 | 175.45 | - | - | 29.01 | - | - | - | - | - | 403.14 | PER0071AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPAND Extra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Perpetual Industrial Share Fund | 1.07 | 8.32 | 5.25 | 13.79 | 15.71 | 15.09 | 2.57 | 87.76 | - | - | 9.68 | - | - | - | - | - | 1131.52 | PER0046AU |
| Perpetual Pure Equity Alpha Fund – Class A | 0.65 | 2.89 | 3.41 | 6.86 | 6.74 | 8.04 | 57.70 | 29.98 | - | - | 12.32 | - | - | - | - | - | 296.43 | PER0668AU |
| Perpetual SHARE-PLUS Long-Short Fund | 2.70 | 6.33 | 1.77 | 6.00 | 10.51 | 13.71 | 2.92 | 82.64 | - | - | 14.44 | - | - | - | - | - | 863.62 | PER0072AU |
| Perpetual Smaller Companies Fund | 1.50 | 9.12 | 6.19 | 8.50 | 7.43 | 12.38 | 4.15 | 95.85 | - | - | - | - | - | - | - | - | 647.74 | PER0048AU |
| Perpetual Smaller Companies Fund No.2 | 1.49 | 9.05 | 6.12 | 8.43 | 7.39 | 12.35 | 4.15 | 95.85 | - | - | - | - | - | - | - | - | 15.08 | PER0259AU |
| Plato Australian Shares Income Fund | 2.16 | 7.40 | 4.57 | 11.53 | 11.42 | 10.26 | 0.38 | 99.62 | - | - | - | - | - | - | - | - | 3110.23 | WHT0039AU |
| Platypus Australian Equities Fund | 2.95 | 10.46 | -3.34 | 9.89 | 13.60 | 9.46 | 1.86 | 98.14 | - | - | - | - | - | - | - | - | 264.58 | AUS0030AU |
| PM Capital Australian Companies Fund | 6.56 | 11.88 | 9.72 | 4.09 | 7.30 | 13.58 | 5.48 | 54.93 | 9.99 | - | 29.60 | - | - | - | - | - | 127.03 | PMC0101AU |
| Quest Long Short Australian Equities Fund | 3.13 | 6.71 | -3.95 | -1.22 | 5.17 | 11.32 | 1.32 | 98.68 | - | - | - | - | - | - | - | - | 116.32 | ETL4748AU |
| Realindex Australian Share - Class A | 3.20 | 7.68 | 5.85 | 13.78 | 13.76 | 14.71 | 1.00 | 94.04 | - | - | 4.96 | - | - | - | - | - | 293.95 | FSF0976AU |
| Realindex Australian Small Companies - Class A | 3.12 | 7.38 | 5.62 | 14.21 | 11.26 | 11.87 | 0.95 | 96.74 | - | - | 2.32 | - | - | - | - | - | 248.19 | FSF0978AU |
| Russell Investments Australian Shares Fund - Class C Units | 2.71 | 9.26 | 2.89 | 11.34 | 12.49 | 12.76 | 3.27 | 93.36 | - | - | 3.37 | - | - | - | - | - | 3.70 | RIM0015AU |
| Sandhurst IML Industrial Share Fund | 2.23 | 8.24 | 8.10 | 13.03 | 10.00 | 12.37 | 0.67 | 99.33 | - | - | - | - | - | - | - | - | 52.49 | STL0101AU |
| Schroder Australian Equity Fund | 3.34 | 8.51 | 5.47 | 10.40 | 10.60 | 12.63 | 0.00 | 100.00 | - | - | - | - | - | - | - | - | 749.61 | SCH0002AU |
| Schroder Wholesale Australian Equity Fund | 3.32 | 8.46 | 5.37 | 10.19 | 10.41 | 12.43 | 0.00 | 100.00 | - | - | - | - | - | - | - | - | 1560.81 | SCH0101AU |
| SGH Australian Small Companies Fund | 0.75 | 10.18 | 5.72 | 22.66 | 12.28 | 8.03 | 4.71 | 95.29 | - | - | - | - | - | - | - | - | 159.84 | CSA0131AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Smallco Investment Fund | 4.29 | 13.07 | -1.24 | 9.71 | 14.64 | 12.94 | 8.08 | 91.92 | - | - | - | - | - | - | - | - | 520.85 | ASC0001AU |
| Solaris Australian Equity Income Fund | 3.29 | 9.25 | 4.36 | 11.97 | 12.34 | 11.44 | 2.61 | 97.39 | - | - | - | - | - | - | - | - | 77.12 | WHT2589AU |
| Solaris Australian Equity Long Short Fund | 3.04 | 10.80 | 3.41 | 8.85 | 12.68 | 11.90 | 2.56 | 97.44 | - | - | - | - | - | - | - | - | 354.87 | WHT3859AU |
| Solaris Core Australian Equity Fund | 3.33 | 9.25 | 3.55 | 11.75 | 12.36 | 11.61 | 1.53 | 98.47 | - | - | - | - | - | - | - | - | 63.36 | WHT0012AU |
| Solaris Core Australian Equity Fund (Performance Alignment) | 3.15 | 9.33 | 4.10 | 12.59 | 13.31 | 12.61 | 1.53 | 98.47 | - | - | - | - | - | - | - | - | 946.88 | SOL0001AU |
| Specialist Australian Shares Fund (3) | 2.66 | 8.53 | 1.60 | 8.52 | 8.44 | 9.86 | 2.32 | 88.23 | - | - | 9.45 | - | - | - | 0.00 | - | 65.97 | WPC0005AU |
| Spheria Australian Microcap Fund | 6.34 | 6.87 | 2.51 | 15.02 | 12.59 | 22.42 | 3.87 | 88.76 | - | - | 7.37 | - | - | - | - | - | 255.21 | WHT0066AU |
| Spheria Australian Smaller Companies Fund | 6.27 | 8.31 | 7.46 | 18.15 | 11.85 | 15.13 | 2.87 | 93.41 | - | - | 3.72 | - | - | - | - | - | 381.16 | WHT0008AU |
| State Street Australian Equity Fund | 1.66 | 6.91 | 5.94 | 10.27 | 6.20 | 5.43 | 1.41 | 98.59 | - | - | - | - | - | - | - | - | 36.76 | SST0048AU |
| Strategic Australian Equity Fund (3) | 2.17 | 7.56 | 3.71 | 11.06 | 12.12 | 13.68 | 1.75 | 97.20 | - | - | 1.05 | - | - | - | - | - | 3122.71 | DFA0008AU |
| Ten Cap Alpha Plus Fund - Class C | 2.82 | 9.01 | 2.18 | 12.25 | 14.40 | 14.28 | 0.75 | 91.49 | - | 7.76 | - | - | - | - | - | - | 5.40 | ETL0200AU |
| Tribeca Australian Smaller Companies Fund Class A # | 0.22 | 8.70 | 6.50 | 15.78 | 15.07 | 12.63 | 2.45 | 84.22 | - | 13.33 | - | - | - | - | - | - | 144.20 | ETL0052AU |
| Tyndall Australian Share Income Fund | 3.59 | 7.60 | 7.51 | 9.60 | 9.53 | 11.73 | 2.05 | 96.88 | - | 1.07 | - | - | - | - | - | - | 144.06 | TYN0038AU |
| Tyndall Australian Share Wholesale Fund | 3.25 | 7.45 | 5.87 | 8.49 | 8.45 | 12.34 | 2.00 | 98.00 | - | - | - | - | - | - | - | - | 229.80 | TYN0028AU |
| UBS Australian Share Fund | 2.47 | 7.54 | 3.61 | 11.57 | 11.35 | 12.18 | 1.20 | 98.80 | - | - | - | - | - | - | - | - | 175.90 | SBC0817AU |
| UBS Australian Small Companies Fund | 1.84 | 8.07 | 5.21 | 13.14 | 8.21 | 10.22 | 2.45 | 97.55 | - | - | - | - | - | - | - | - | 160.37 | UBS0004AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Vanguard® Australian Shares High Yield Fund | 2.44 | 7.95 | 5.45 | 11.82 | 13.03 | 14.35 | 0.09 | 99.91 | - | - | - | - | - | - | - | - | 1393.19 | VAN0104AU |
| Vanguard® Australian Shares Index Fund | 2.42 | 8.20 | 4.20 | 11.72 | 11.94 | 12.08 | 0.18 | 93.33 | - | - | - | - | - | - | - | 6.49 | 24125.14 | VAN0002AU |
| Vertium Equity Income Fund | 2.84 | 7.69 | 1.89 | 4.65 | 7.02 | 9.54 | 3.81 | 96.19 | - | - | - | - | - | - | - | - | 57.78 | OPS1827AU |
| WaveStone Australian Share Fund | 1.99 | 6.71 | -0.78 | 5.44 | 9.67 | 11.42 | 2.32 | 97.68 | - | - | - | - | - | - | - | - | 353.98 | HOW0020AU |
| Wavestone Dynamic Australian Equity Fund | 1.08 | 5.47 | -2.05 | 3.81 | 9.07 | 11.26 | 15.40 | 84.60 | - | - | - | - | - | - | - | - | 172.51 | HOW0053AU |
| Yarra Australian Equities Fund | 2.38 | 7.50 | 3.31 | 11.22 | 11.31 | 12.09 | 4.00 | 96.00 | - | - | - | - | - | - | - | - | 130.46 | JBW0009AU |
| Yarra Australian Small Companies Fund | 1.78 | 7.92 | 4.99 | 12.79 | 8.90 | - | 2.00 | 98.00 | - | - | - | - | - | - | - | - | 147.34 | JBW4991AU |
| Yarra Emerging Leaders Fund | 2.49 | 10.22 | 2.80 | 12.66 | 9.12 | 10.20 | 2.00 | 98.00 | - | - | - | - | - | - | - | - | 103.53 | JBW0010AU |
| Yarra Ex-20 Australian Equities Fund | 1.83 | 7.39 | 2.08 | 11.75 | 11.54 | 11.03 | 4.00 | 96.00 | - | - | - | - | - | - | - | - | 118.78 | JBW0052AU |
| Cash | | | | | | | | | | | | | | | | | | |
| First Sentier Cash Fund – Class A | 0.40 | 1.22 | 2.32 | 4.88 | 4.46 | 2.74 | 76.64 | - | 23.36 | - | - | - | - | - | - | - | 522.32 | PIM3425AU |
| Janus Henderson Cash Fund - Institutional | 0.32 | 1.01 | 2.14 | 4.55 | 4.08 | 2.46 | 100.00 | - | - | - | - | - | - | - | - | - | 306.52 | IOF0141AU |
| Mutual Cash (MCTDF) | 0.35 | 1.07 | 2.16 | 4.59 | 4.26 | 2.65 | 96.67 | - | 3.33 | - | - | - | - | - | - | - | 611.29 | PRM0010AU |
| Perpetual Exact Market Return Fund | 0.30 | 0.97 | 2.02 | 4.31 | 3.95 | 2.40 | 8.56 | - | 91.44 | - | - | - | - | - | - | - | 241.21 | PER0258AU |
| Strategic Cash Plus Fund (3) | 0.31 | 1.04 | 2.13 | 4.48 | 4.13 | 2.54 | 100.00 | - | - | - | - | - | - | - | - | - | 360.03 | WPC0028AU |
| UBS Cash Fund | 0.29 | 0.97 | 2.05 | 4.39 | 4.02 | 2.44 | 100.00 | - | - | - | - | - | - | - | - | - | 870.04 | SBC0811AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Commodities | | | | | | | | | | | | | | | | | | |
| Janus Henderson Wholesale Global Natural Resources Fund | 0.61 | 7.44 | 4.02 | 2.63 | 5.81 | 10.85 | 4.20 | 12.66 | - | - | 83.13 | - | - | - | - | - | 113.52 | FSF0038AU |
| Diversified - Balanced | | | | | | | | | | | | | | | | | | |
| abrdn Multi-Asset Real Return Fund (Class A) | 1.12 | 5.03 | 2.62 | 5.89 | 5.07 | 3.95 | 58.84 | 17.56 | - | - | 23.02 | - | - | - | 0.59 | - | 29.17 | CRS0002AU |
| Bendigo Conservative Index Fund (4) | 1.11 | 4.24 | 3.75 | 8.41 | 7.42 | 5.37 | 19.81 | 13.87 | 22.11 | 0.00 | 28.07 | 12.69 | - | - | 3.44 | - | 358.04 | STL0032AU |
| Bendigo Conservative W'sale Fund (4) | 0.94 | 3.86 | 2.66 | 7.99 | 6.66 | 4.97 | 10.07 | 9.60 | 35.40 | - | 32.12 | 1.20 | - | - | 11.61 | - | 93.06 | STL0012AU |
| BlackRock Balanced Multi-Index Fund - Class D Units | 1.45 | 5.23 | 4.52 | 10.60 | 9.28 | 7.22 | 9.83 | 14.25 | 22.97 | 0.93 | 33.82 | 12.04 | 2.10 | - | 4.06 | - | 98.62 | BLK1918AU |
| CT Pyrford Global Absolute Return Fund | 0.79 | 2.80 | 5.77 | 10.14 | 9.16 | 7.42 | 3.14 | 15.52 | 20.90 | - | 29.31 | 31.13 | - | - | - | - | 75.74 | PER0728AU |
| Dimensional World Allocation 50/50 Trust | 1.43 | 5.58 | 3.61 | 8.35 | 7.76 | 6.60 | 1.10 | 17.99 | - | - | 31.42 | 49.49 | - | - | - | - | 1138.56 | DFA0033AU |
| First Sentier Balanced Fund | 1.10 | 4.80 | 3.43 | 8.76 | 7.85 | 5.92 | 4.69 | 17.28 | 25.31 | - | 29.21 | 20.83 | 2.69 | - | 0.00 | - | 85.06 | FSF0040AU |
| MLC Index Plus Conservative | 1.39 | 5.37 | 3.72 | 9.81 | 8.76 | 6.97 | 7.22 | 19.48 | 24.42 | 0.17 | 26.97 | 18.77 | 1.71 | - | 1.25 | - | 910.87 | MLC7849AU |
| MLC Real Return Assertive | 1.92 | 5.95 | 3.71 | 11.02 | 9.18 | 7.56 | 24.75 | 16.39 | 5.09 | - | 29.29 | 10.16 | - | - | 14.32 | - | 593.42 | MLC0667AU |
| MLC Real Return Moderate | 1.27 | 4.31 | 3.58 | 9.21 | 7.99 | 6.10 | 20.95 | 10.91 | 15.05 | - | 21.34 | 18.21 | - | - | 13.54 | - | 408.11 | MLC0920AU |
| Morningstar Balanced Real Return Fund | 1.25 | 4.27 | 4.86 | 9.70 | 9.12 | 8.04 | 12.44 | 7.56 | 19.52 | 0.92 | 33.56 | 16.75 | 2.63 | - | 6.61 | 0.01 | 249.74 | INT0028AU |
| Morningstar Balanced Real Return Fund - Class B (1) | 1.25 | 4.28 | 4.89 | 9.76 | 9.18 | 8.10 | 12.44 | 7.56 | 19.52 | 0.92 | 33.56 | 16.75 | 2.63 | - | 6.61 | 0.01 | 6.24 | INT0029AU |
| Perpetual Diversified Growth Fund | 0.74 | 3.58 | 3.58 | 5.94 | 5.96 | 6.75 | 14.50 | 18.23 | 29.14 | 3.39 | 25.02 | 0.78 | 1.89 | - | 7.05 | - | 91.05 | PER0114AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Perpetual Diversified Real Return Fund - Class W Units | 0.25 | 2.41 | 4.06 | 5.55 | 4.92 | 4.83 | 19.39 | 0.45 | 8.98 | 3.27 | 31.51 | 31.81 | 1.89 | - | 2.70 | - | 583.27 | PER0556AU |
| Russell Investments Diversified 50 Fund - Class A Units | 1.18 | 5.15 | 3.51 | 7.89 | 7.22 | 6.15 | 6.46 | 17.65 | 27.81 | 1.09 | 23.11 | 17.46 | 2.02 | - | 1.77 | 2.64 | 379.05 | RIM0003AU |
| Russell Investments Ventura Diversified 50 Fund - Class A | 1.18 | 5.15 | 3.52 | 7.90 | 7.46 | 6.04 | 6.46 | 17.65 | 27.81 | 1.09 | 23.11 | 17.46 | 2.02 | - | 1.77 | 2.64 | 48.18 | VEN0028AU |
| Schroder Multi-Asset Income Fund | 1.01 | 3.16 | 3.04 | 8.60 | 7.82 | 5.38 | 3.25 | 1.99 | 46.90 | - | 18.59 | 20.28 | - | - | 8.99 | - | 45.57 | SCH0096AU |
| Vanguard® Balanced Index Fund | 1.29 | 5.36 | 3.81 | 9.09 | 7.89 | 5.95 | 1.00 | 18.88 | 14.93 | - | 29.85 | 33.47 | - | - | 0.05 | 1.82 | 8360.90 | VAN0108AU |
| Diversified - Conservative | | | | | | | | | | | | | | | | | | |
| abrdn Multi-Asset Income Fund | 1.11 | 4.27 | 2.17 | 5.17 | 6.63 | 6.00 | 5.93 | 55.36 | 0.01 | - | 20.92 | 18.29 | - | - | -0.51 | - | 71.40 | CRS0001AU |
| Bendigo Defensive Index Fund (4) | 0.60 | 2.59 | 3.42 | 6.69 | 5.15 | 2.91 | 25.62 | 6.21 | 30.23 | 0.08 | 15.01 | 19.06 | - | - | 3.80 | - | 49.78 | STL0031AU |
| Bendigo Defensive W'sale Fund (4) | 0.59 | 2.27 | 3.00 | 6.80 | 5.32 | 3.77 | 21.16 | 4.80 | 43.20 | - | 16.16 | 5.30 | - | - | 9.38 | - | 18.99 | STL0029AU |
| BlackRock Diversified ESG Stable Fund | 0.91 | 3.59 | 3.69 | 8.34 | 6.45 | 4.33 | 9.96 | 7.72 | 32.41 | 0.69 | 25.44 | 19.12 | 1.61 | - | 3.06 | - | 46.78 | BAR0811AU |
| BlackRock Moderate Multi-Index Fund - Class D Units | 0.88 | 3.29 | 3.89 | 8.01 | 6.67 | 4.69 | 16.88 | 7.66 | 30.96 | 0.49 | 19.85 | 19.15 | 1.95 | - | 3.06 | - | 44.79 | BLK3651AU |
| Dimensional World Allocation 30/70 Trust | 1.01 | 3.77 | 3.06 | 6.72 | 6.07 | 4.49 | 1.05 | 10.77 | - | - | 18.79 | 69.40 | - | - | - | - | 92.92 | DFA8313AU |
| First Sentier Conservative Fund | 0.68 | 3.12 | 3.04 | 6.75 | 5.88 | 4.05 | 6.09 | 11.16 | 35.85 | - | 16.46 | 28.61 | 1.83 | - | - | - | 126.99 | FSF0033AU |
| Morningstar Moderate Real Return Fund | 0.76 | 2.81 | 3.87 | 7.38 | 6.52 | 5.12 | 20.35 | 3.35 | 27.61 | 0.57 | 19.97 | 20.98 | 2.16 | - | 5.00 | 0.01 | 99.52 | INT0034AU |
| Morningstar Moderate Real Return Fund - Class B (1) | 0.76 | 2.83 | 3.89 | 7.44 | 6.57 | 5.18 | 20.35 | 3.35 | 27.61 | 0.57 | 19.97 | 20.98 | 2.16 | - | 5.00 | 0.01 | 59.23 | INT0035AU |
| Pendal Monthly Income Plus Fund | 0.76 | 2.58 | 3.96 | 8.18 | 6.64 | 3.78 | 22.07 | 16.45 | 61.48 | - | - | - | - | - | - | - | 439.15 | BTA0318AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Pendal Sustainable Conservative Fund | 0.04 | 2.74 | 2.95 | 4.97 | 3.91 | 3.24 | 11.77 | 9.18 | 22.75 | 2.18 | 16.52 | 22.36 | 1.99 | - | 13.26 | - | 15.54 | RFA0811AU |
| Perpetual Conservative Growth Fund | 0.53 | 2.77 | 3.63 | 5.76 | 4.98 | 4.71 | 13.37 | 10.51 | 45.95 | 2.79 | 14.31 | 1.34 | 1.53 | - | 10.18 | - | 163.79 | PER0077AU |
| PineBridge Global Dynamic Asset Allocation Fund – Class I # | 2.03 | 5.07 | 2.73 | 7.50 | 6.85 | 6.41 | 41.88 | - | - | - | 39.73 | 18.39 | - | - | - | - | 421.91 | PER0731AU |
| Russell Investments Conservative Fund - Class A Units | 0.65 | 3.38 | 3.37 | 6.38 | 5.31 | 3.89 | 7.87 | 10.35 | 41.64 | 0.60 | 14.61 | 19.25 | 1.76 | - | 1.54 | 2.38 | 293.77 | RIM0002AU |
| Russell Investments Ventura Conservative Fund - Class A | 0.66 | 3.37 | 3.37 | 6.37 | 5.49 | 3.82 | 7.87 | 10.35 | 41.64 | 0.60 | 14.61 | 19.25 | 1.76 | - | 1.54 | 2.38 | 71.20 | VEN0029AU |
| Vanguard® Conservative Index Fund | 0.77 | 3.52 | 3.32 | 6.96 | 5.50 | 3.41 | 6.25 | 11.38 | 22.74 | - | 18.16 | 40.35 | - | - | 0.03 | 1.09 | 2736.22 | VAN0109AU |
| Diversified - Growth | | | | | | | | | | | | | | | | | | |
| Australian Ethical Balanced Fund (Wholesale) | 1.77 | 6.26 | 3.70 | 10.47 | 8.72 | 8.41 | 2.39 | 24.20 | 16.59 | 3.08 | 28.76 | 8.40 | 1.94 | - | 9.00 | 5.63 | 439.60 | AUG0017AU |
| Bendigo Balanced Index Fund (4) | 1.59 | 5.88 | 4.10 | 10.15 | 9.48 | 7.69 | 12.60 | 19.74 | 14.68 | 0.01 | 41.34 | 8.55 | - | - | 3.08 | - | 404.21 | STL0033AU |
| Bendigo Balanced Wholesale Fund (4) | 1.31 | 5.16 | 2.41 | 9.00 | 7.32 | 5.80 | 6.38 | 14.90 | 20.90 | - | 43.92 | 0.90 | - | - | 13.00 | - | 119.15 | STL0013AU |
| Bendigo Growth Index Fund (4) | 2.02 | 7.71 | 4.33 | 11.75 | 11.23 | 9.90 | 7.96 | 27.70 | 6.04 | 0.01 | 52.94 | 3.51 | - | - | 1.84 | - | 581.69 | STL0034AU |
| Bendigo High Growth Index Fund (4) | 2.35 | 9.12 | 4.46 | 12.89 | 12.63 | 11.52 | 2.99 | 33.65 | - | 0.01 | 62.66 | - | - | - | 0.68 | - | 127.99 | STL0035AU |
| BlackRock Diversified ESG Growth Fund | 1.93 | 7.43 | 4.36 | 12.68 | 11.14 | 8.64 | 5.98 | 22.21 | 12.08 | 1.86 | 47.11 | 8.02 | 2.75 | - | - | - | 229.50 | BAR0813AU |
| BlackRock Global Allocation Fund (Aust) (Class D) | 0.64 | 7.62 | 4.33 | 9.32 | 7.85 | 6.33 | 6.32 | 0.22 | - | -0.02 | 61.07 | 30.22 | 0.03 | - | 2.16 | - | 246.57 | MAL0018AU |
| BlackRock Growth Multi-Index Fund - Class D Units | 1.88 | 6.76 | 4.70 | 12.40 | 11.65 | 9.71 | 4.77 | 22.59 | 14.03 | 1.49 | 42.05 | 8.13 | 2.82 | - | 4.11 | - | 202.75 | BLK9560AU |
| BlackRock High Growth Multi-Index Fund - Class D Units | 2.26 | 8.26 | 4.97 | 14.00 | 13.42 | 11.37 | 3.39 | 27.22 | 7.08 | 1.80 | 52.54 | - | 2.88 | - | 5.09 | - | 41.16 | BLK1596AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| BlackRock Tactical Growth Fund - Class D Units | 1.41 | 6.64 | 4.55 | 12.46 | 11.51 | 9.64 | 29.81 | 22.42 | 13.89 | 1.26 | 14.30 | 15.74 | 2.58 | - | - | - | 544.44 | PWA0822AU |
| Dimensional Sustainability World Allocation 70/30 Trust | 1.82 | 7.68 | 4.25 | 11.57 | 10.78 | 9.38 | 1.10 | 24.60 | - | - | 45.07 | 29.24 | - | - | - | - | 291.81 | DFA7518AU |
| Dimensional Sustainability World Equity Trust | 2.60 | 10.69 | 4.93 | 15.02 | 15.00 | - | 1.74 | 34.72 | - | - | 63.54 | - | - | - | - | - | 67.68 | DFA4137AU |
| Dimensional World Allocation 70/30 Trust | 1.88 | 7.47 | 4.20 | 10.04 | 9.76 | 9.12 | 1.15 | 25.12 | - | - | 44.04 | 29.69 | - | - | - | - | 1734.79 | DFA0029AU |
| First Sentier Diversified Fund | 1.51 | 6.18 | 3.47 | 10.19 | 9.45 | 8.00 | 3.35 | 26.58 | 13.81 | - | 38.22 | 14.00 | 4.05 | - | 0.00 | - | 181.89 | FSF0008AU |
| First Sentier High Growth Fund | 2.34 | 9.54 | 4.05 | 14.68 | 14.66 | 13.58 | 2.11 | 37.80 | 0.50 | - | 59.59 | - | - | - | - | - | 81.57 | FSF0498AU |
| Macquarie Real Return Opportunities Fund | 0.96 | 3.41 | 2.90 | 6.24 | 4.17 | 3.14 | 21.21 | 10.06 | 27.86 | - | 10.05 | 30.81 | - | - | - | - | 458.00 | MAQ3069AU |
| Maple-Brown Abbott Diversified Investment Trust | 2.13 | 5.63 | 6.31 | 11.95 | 9.84 | 10.22 | 5.54 | 38.24 | 23.02 | - | 33.20 | - | - | - | - | - | 145.71 | MPL0001AU |
| Martin Currie Diversified Growth Fund | 2.14 | 5.48 | 4.48 | 10.38 | 9.27 | 9.40 | 4.63 | 28.39 | 13.09 | 17.82 | 19.87 | 16.20 | - | - | - | - | 30.98 | JPM0008AU |
| MLC Index Plus Balanced | 1.88 | 6.97 | 3.99 | 11.71 | 10.63 | 9.00 | 6.43 | 26.85 | 13.85 | 0.23 | 37.05 | 12.12 | 2.25 | - | 1.22 | - | 1369.73 | MLC7387AU |
| MLC Index Plus Growth | 2.26 | 8.37 | 4.24 | 13.36 | 12.33 | 10.76 | 5.85 | 32.52 | 6.33 | 0.21 | 45.76 | 6.08 | 2.06 | - | 1.19 | - | 739.04 | MLC9748AU |
| MLC MultiActive Geared | 2.72 | 11.14 | 2.02 | 13.01 | 15.20 | 14.55 | 7.85 | 41.35 | -28.02 | 0.05 | 70.91 | - | 2.31 | - | 5.55 | - | 288.90 | MLC0449AU |
| Morningstar Growth Real Return Fund | 1.72 | 5.78 | 5.97 | 12.04 | 11.62 | 10.80 | 9.66 | 10.46 | 15.43 | 1.34 | 49.73 | 4.66 | 3.88 | - | 4.82 | 0.02 | 687.46 | INT0038AU |
| Morningstar Growth Real Return Fund - Class B (1) | 1.72 | 5.80 | 5.99 | 12.10 | 11.68 | 10.85 | 9.66 | 10.46 | 15.43 | 1.34 | 49.73 | 4.66 | 3.88 | - | 4.82 | 0.02 | 26.97 | INT0039AU |
| Morningstar High Growth Real Return Fund | 2.36 | 7.65 | 7.12 | 15.08 | 14.64 | 14.31 | 7.79 | 12.68 | 5.48 | 1.57 | 64.80 | - | 5.08 | - | 2.57 | 0.02 | 151.77 | INT0042AU |
| Morningstar High Growth Real Return Fund - Class B (1) | 2.36 | 7.66 | 7.15 | 15.14 | 14.70 | 14.37 | 7.79 | 12.68 | 5.48 | 1.57 | 64.80 | - | 5.08 | - | 2.57 | 0.02 | 4.04 | INT0043AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Morningstar Multi Asset Real Return Fund | 1.73 | 5.06 | 5.75 | 10.93 | 10.01 | 10.09 | 12.83 | 2.11 | 13.96 | 0.45 | 46.94 | 13.49 | 3.28 | - | 6.93 | 0.01 | 68.57 | INT0040AU |
| Pendal Sustainable Balanced Fund | 0.81 | 5.72 | 3.06 | 8.09 | 7.65 | 8.24 | 4.07 | 28.08 | 7.81 | 2.01 | 35.78 | 7.76 | 1.93 | - | 12.56 | - | 547.01 | BTA0122AU |
| Perpetual Balanced Growth Fund | 0.92 | 4.29 | 3.40 | 6.11 | 7.23 | 9.03 | 15.67 | 25.89 | 9.40 | 4.15 | 35.86 | 0.29 | 2.04 | - | 6.70 | - | 548.66 | PER0063AU |
| Perpetual Diversified Real Return Fund – Class Z | 0.28 | 2.34 | 4.01 | 5.74 | 5.26 | 5.10 | 19.39 | 0.45 | 8.98 | 3.27 | 31.51 | 31.81 | 1.89 | - | 2.70 | - | 241.71 | PER6115AU |
| Perpetual Global Allocation Alpha Fund | 1.82 | 6.66 | 2.15 | 12.42 | 14.65 | 15.62 | 11.12 | - | - | - | 88.88 | - | - | - | - | - | 69.85 | PER0066AU |
| Russell Investments Balanced Fund - Class A Units | 1.69 | 6.74 | 3.53 | 9.32 | 9.24 | 8.52 | 5.62 | 27.22 | 13.03 | 1.01 | 32.37 | 11.97 | 2.52 | - | 2.53 | 3.72 | 788.91 | RIM0001AU |
| Russell Investments Growth Fund - Class A Units | 2.07 | 8.12 | 3.59 | 10.65 | 10.78 | 10.20 | 5.37 | 31.98 | 1.64 | 1.48 | 44.03 | 6.15 | 3.04 | - | 2.43 | 3.88 | 344.39 | RIM0004AU |
| Russell Investments High Growth Fund | 2.28 | 8.92 | 3.72 | 11.58 | 12.15 | 11.63 | 5.52 | 37.99 | 4.42 | 1.48 | 44.66 | 0.11 | 3.42 | - | 2.41 | - | 116.24 | RIM0034AU |
| Russell Investments Ventura Growth 70 Fund - Class A | 1.74 | 6.79 | 3.58 | 9.38 | 9.62 | 8.40 | 5.62 | 27.22 | 13.03 | 1.01 | 32.37 | 11.97 | 2.52 | - | 2.53 | 3.72 | 46.00 | VEN0027AU |
| Russell Investments Ventura Growth 90 Fund - Class A | 2.15 | 8.19 | 3.67 | 10.74 | 11.21 | 10.03 | 5.37 | 31.98 | 1.64 | 1.48 | 44.03 | 6.15 | 3.04 | - | 2.43 | 3.88 | 24.46 | VEN0032AU |
| Russell Investments Ventura High Growth 100 Fund - Class A | 2.32 | 8.96 | 3.76 | 11.61 | 12.64 | 11.40 | 5.52 | 37.99 | 4.42 | 1.48 | 44.66 | 0.11 | 3.42 | - | 2.41 | - | 19.28 | VEN0009AU |
| Schroder Sustainable Growth Fund - Wholesale Class | 1.97 | 7.21 | 2.70 | 9.87 | 9.44 | 8.08 | 2.97 | 29.17 | 9.96 | - | 38.84 | 8.35 | - | - | 10.71 | - | 186.15 | SCH0102AU |
| Vanguard® Growth Index Fund | 1.85 | 7.31 | 4.06 | 11.08 | 10.56 | 8.90 | 0.96 | 26.21 | 8.89 | - | 41.32 | 20.01 | - | - | 0.07 | 2.54 | 11916.33 | VAN0110AU |
| Vanguard® High Growth Index Fund | 2.39 | 9.23 | 4.30 | 13.08 | 13.24 | 11.88 | 0.92 | 33.61 | 3.09 | - | 52.25 | 6.78 | - | - | 0.10 | 3.25 | 9228.70 | VAN0111AU |
| Zurich Investments Managed Growth Fund | 1.96 | 6.03 | 3.56 | 8.64 | 8.31 | 7.91 | 1.57 | 26.37 | 12.39 | 3.08 | 32.21 | 16.05 | 2.21 | - | 6.12 | - | 421.49 | ZUR0059AU |

Global Fixed Interest

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| AB Dynamic Global Fixed Income Fund | 0.45 | 1.71 | 3.05 | 5.79 | 4.79 | 2.06 | - | - | - | - | - | 100.00 | - | - | - | - | 600.75 | ACM0001AU |
| Ardea Real Outcome Fund | 0.58 | 1.49 | 3.20 | 4.72 | 3.33 | 1.90 | - | - | 87.54 | - | - | 12.46 | - | - | - | - | 1969.36 | HOW0098AU |
| Bentham High Yield Fund | 0.11 | 3.12 | 2.90 | 6.43 | 7.22 | 4.50 | 11.05 | - | 1.31 | - | 0.00 | 87.64 | - | - | - | - | 633.16 | CSA0102AU |
| Bentham Wholesale Global Income Fund | -0.22 | -0.33 | 2.43 | 4.09 | 4.97 | 5.20 | 19.81 | - | 29.30 | - | 0.17 | 50.72 | - | - | - | - | 3936.75 | CSA0038AU |
| Bentham Wholesale Syndicated Loan Fund | 0.81 | 3.17 | 2.37 | 6.88 | 7.71 | 6.32 | 18.34 | - | - | - | 0.72 | 80.94 | - | - | - | - | 2489.88 | CSA0046AU |
| Brandywine Global Opportunistic Fixed Income Fund - Class I | -0.77 | 1.15 | 4.82 | 3.21 | 0.38 | 0.00 | 3.64 | - | - | - | - | 96.36 | - | - | - | - | 41.38 | SSB0028AU |
| Colchester Global Government Bond Fund - Class I | -0.36 | 0.00 | 3.35 | 2.77 | 0.82 | -1.11 | 2.11 | - | 6.57 | - | - | 91.33 | - | - | - | - | 997.56 | ETL5525AU |
| Daintree Core Income Trust | 0.66 | 1.79 | 2.22 | 6.03 | 6.22 | 3.65 | 6.37 | - | 76.98 | - | - | 15.71 | - | - | 0.93 | - | 1313.96 | WPC1963AU |
| Dimensional Five-Year Diversified Fixed Interest Trust | 0.34 | 1.08 | 2.07 | 4.36 | 2.98 | 0.48 | 2.68 | - | - | - | - | 97.32 | - | - | - | - | 2069.06 | DFA0108AU |
| Dimensional Global Bond Sustainability Trust | 0.01 | 0.97 | 2.54 | 3.77 | 1.44 | -1.20 | 1.20 | - | - | - | - | 98.80 | - | - | - | - | 1033.93 | DFA0642AU |
| Dimensional Global Bond Trust | 0.00 | 0.98 | 2.57 | 3.81 | 1.56 | -1.11 | 0.77 | - | - | - | - | 99.23 | - | - | - | - | 3039.71 | DFA0028AU |
| Dimensional Short Term Fixed Interest Trust | 0.35 | 1.11 | 2.16 | 4.53 | 3.83 | 2.11 | 1.01 | - | - | - | - | 98.99 | - | - | - | - | 453.86 | DFA0100AU |
| Dimensional Two-Year Sustainability Fixed Interest Trust | 0.36 | 1.12 | 2.11 | 4.49 | 3.41 | 1.43 | 0.86 | - | - | - | - | 99.14 | - | - | - | - | 1477.94 | DFA0002AU |
| Fidelity Global Bond Fund | -0.13 | 0.26 | 2.31 | 3.26 | - | - | 3.24 | - | - | - | - | 96.76 | - | - | - | - | 11.95 | FID0709AU |
| Franklin Australian Absolute Return Bond Fund – Active ETF | 0.28 | 1.28 | 2.46 | 6.22 | 4.58 | 2.19 | 5.81 | - | 53.18 | - | - | 41.01 | - | - | - | - | 679.16 | FRT0027AU |
| Franklin Templeton Global Aggregate Bond Fund (W Class Unit) | 0.09 | 0.87 | 2.83 | 4.91 | 2.90 | -0.34 | 8.09 | - | - | - | - | 91.91 | - | - | - | - | 34.61 | FRT0025AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Invesco Wholesale Senior Secured Income Fund | 0.87 | 3.70 | 1.95 | 5.40 | 6.84 | 6.08 | 0.94 | - | - | - | - | 99.06 | - | - | - | - | 238.87 | CNA0805AU |
| iShares Global Bond Index Fund- Class D | -0.17 | 0.34 | 1.95 | 3.10 | 1.18 | -1.04 | 0.68 | - | 1.31 | - | - | 98.01 | - | - | - | - | 8574.77 | BGL0008AU |
| Janus Henderson Diversified Credit | 0.91 | 2.39 | 3.40 | 7.00 | 7.16 | 4.43 | 3.55 | - | 64.93 | - | - | 31.52 | - | - | - | - | 181.70 | FSF0084AU |
| Janus Henderson Diversified Credit Fund | 0.90 | 2.44 | 3.58 | 7.37 | 7.15 | 4.89 | 2.93 | - | 87.22 | - | - | 9.85 | - | - | - | - | 480.24 | IOF0127AU |
| JPMorgan Global Strategic Bond Fund | 0.27 | 1.98 | 2.93 | 5.57 | 4.84 | 2.67 | -2.33 | - | 0.65 | - | - | 101.68 | - | - | - | - | 386.41 | PER0727AU |
| Kapstream Wholesale Absolute Return Income Fund | 0.69 | 1.74 | 2.82 | 6.45 | 5.51 | 3.26 | 12.78 | - | 87.66 | - | - | -0.44 | - | - | - | - | 1405.57 | HOW0052AU |
| Macquarie Corporate Bond Fund | 0.59 | 1.72 | 2.90 | 5.68 | 5.18 | 3.29 | 2.72 | - | 94.95 | - | - | 2.33 | - | - | - | - | 0.00 | AMP0557AU |
| Macquarie Dynamic Bond Fund | -0.08 | 0.70 | 2.27 | 3.71 | 2.53 | 0.35 | 2.16 | - | 22.48 | - | - | 75.36 | - | - | - | - | 1217.92 | MAQ0274AU |
| Macquarie Income Opportunities Fund | 0.43 | 2.12 | 3.48 | 6.55 | 5.21 | 2.74 | 6.33 | - | 53.94 | - | - | 39.72 | - | - | - | - | 2851.78 | MAQ0277AU |
| OnePath Wholesale Diversified Fixed Interest Trust | 0.08 | 1.24 | 3.30 | 4.90 | 3.56 | 0.30 | -0.05 | - | 42.64 | - | - | 57.40 | - | - | - | - | 46.41 | ANZ0212AU |
| Payden Global Income Opportunities Fund- Class A | -0.20 | 0.85 | 2.22 | 4.77 | 4.46 | 2.62 | 4.80 | - | - | - | 3.05 | 92.16 | - | - | - | - | 359.82 | GSF0008AU |
| PIMCO Income Fund - Wholesale Class | -0.06 | 1.78 | 4.02 | 5.94 | 4.81 | 2.75 | 0.00 | - | 6.33 | - | - | 93.67 | - | - | - | - | 1169.47 | ETL0458AU |
| PIMCO Diversified Fixed Interest Fund – Wholesale Class | 0.00 | 1.13 | 3.35 | 5.11 | 2.87 | 0.12 | -0.05 | - | 42.64 | - | - | 57.40 | - | - | - | - | 3167.74 | ETL0016AU |
| PIMCO ESG Global Bond Fund - Wholesale Class | -0.05 | 0.99 | 2.60 | 3.88 | 1.88 | -0.44 | 0.01 | - | 3.41 | - | - | 96.58 | - | - | - | - | 333.47 | PIC6396AU |
| PIMCO Global Bond Fund – Wholesale Class | -0.16 | 1.05 | 2.49 | 4.01 | 2.28 | -0.01 | -0.04 | - | 4.29 | - | - | 95.75 | - | - | - | - | 4408.85 | ETL0018AU |
| PIMCO Global Credit Fund - WS class | 0.00 | 1.08 | 2.92 | 4.97 | 2.40 | -0.08 | 0.06 | - | 5.27 | - | - | 94.67 | - | - | - | - | 1107.88 | ETL0019AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| PM Capital Enhanced Yield Fund | 0.54 | 1.60 | 2.50 | 5.29 | 5.62 | 3.78 | 14.89 | - | 60.36 | - | - | 24.75 | - | - | - | - | 556.98 | PMC0103AU |
| Principal Global Credit Opportunities Fund | - | 0.73 | 2.32 | 3.03 | 1.54 | -1.71 | 5.40 | - | - | - | - | 93.37 | - | - | 1.23 | - | 200.58 | PGI0001AU |
| Schroder Absolute Return Income Fund - Professional Class | 0.58 | 1.49 | 2.81 | 6.45 | 5.66 | 3.38 | 11.57 | - | 59.29 | - | - | 29.14 | - | - | - | - | 106.80 | SCH0024AU |
| Schroder Absolute Return Income Fund - Wholesale Class | 0.57 | 1.46 | 2.75 | 6.30 | 5.49 | 3.22 | 11.57 | - | 59.29 | - | - | 29.14 | - | - | - | - | 520.72 | SCH0103AU |
| Schroder Fixed Income Fund - Wholesale Class | 0.11 | 0.81 | 3.46 | 5.38 | 3.06 | 0.02 | 5.81 | - | 69.59 | - | - | 24.60 | - | - | - | - | 1159.52 | SCH0028AU |
| Specialist Diversified Fixed Interest Fund (3) | 0.09 | 1.20 | 3.27 | 4.83 | 3.55 | 0.81 | 10.57 | - | 31.33 | - | 0.00 | 57.76 | - | - | 0.34 | - | 150.71 | MMC0102AU |
| Strategic Fixed Interest Fund (3) | 0.35 | 1.12 | 2.11 | 4.44 | 3.45 | 1.84 | 12.92 | - | 10.80 | - | - | 76.28 | - | - | - | - | 1646.64 | DFA0015AU |
| T. Rowe Price Dynamic Global Bond Fund | 0.50 | 1.78 | 2.20 | 6.05 | 1.07 | 1.47 | 3.93 | - | -0.03 | - | 0.10 | 96.00 | - | - | - | - | 379.37 | ETL0398AU |
| UBS Diversified Fixed Income Fund | 0.04 | 1.01 | 3.52 | 5.15 | 2.59 | -0.45 | 1.48 | - | 53.25 | - | - | 45.27 | - | - | - | - | 377.59 | SBC0007AU |
| UBS Income Solution Fund | 0.46 | 2.11 | 3.55 | 7.00 | 6.64 | 3.92 | - | - | 66.68 | - | - | 33.32 | - | - | - | - | 311.78 | UBS0003AU |
| Vanguard Diversified Bond Fund | -0.13 | 0.51 | 2.60 | 3.56 | 1.28 | -1.22 | 1.75 | - | 30.96 | - | - | 67.29 | - | - | - | - | 394.81 | VAN0042AU |
| Vanguard Global Aggregate Bond Index Fund (Hedged) | -0.28 | 0.25 | 2.16 | 2.93 | 0.74 | -1.59 | 2.07 | - | 1.63 | - | - | 96.30 | - | - | - | - | 7679.01 | VAN9309AU |
| Vanguard International Credit Securities Index Fund (Hedged) | 0.16 | 1.30 | 2.73 | 4.07 | 1.98 | -0.89 | 1.47 | - | 2.56 | - | - | 95.97 | - | - | - | - | 376.17 | VAN0106AU |
| Vanguard® International Fixed Interest Index Fund (Hedged) | -0.35 | -0.26 | 1.47 | 1.98 | 0.07 | -1.92 | 1.36 | - | 1.29 | - | - | 97.35 | - | - | - | - | 1366.47 | VAN0103AU |
| Western Asset Global Bond Fund | -0.37 | 0.44 | 2.58 | 2.76 | 0.68 | -1.23 | 3.94 | - | - | - | - | 96.06 | - | - | - | - | 251.95 | SSB8320AU |

Global Shares

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPAND Extra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| AB Global Equities Fund | 1.77 | 10.06 | 3.90 | 14.32 | 15.56 | 12.37 | - | - | - | - | 100.00 | - | - | - | - | - | 903.62 | ACM0009AU |
| abrdn Sustainable Asian Opportunities Fund | 4.03 | 11.26 | 5.41 | 13.42 | 6.62 | 3.81 | 1.10 | - | - | - | 98.90 | - | - | - | - | - | 78.95 | EQI0028AU |
| abrdn Sustainable Emerging Opportunities Fund | 3.38 | 10.38 | 7.53 | 13.37 | 9.71 | 4.34 | 0.66 | - | - | - | 99.34 | - | - | - | - | - | 201.64 | ETL0032AU |
| Acadian Global Equity Long Short Fund - Class A | 0.61 | 7.58 | -1.59 | 10.27 | 23.75 | 26.06 | 0.90 | 2.67 | - | - | 96.43 | - | - | - | - | - | 164.71 | FSF1978AU |
| Acadian Global Managed Volatility Equity Fund | 0.70 | 4.20 | 4.71 | 16.03 | 15.79 | 13.13 | 0.72 | 1.87 | - | - | 97.41 | - | - | - | - | - | 109.10 | FSF1240AU |
| Acadian Wholesale Geared Sustainable Global Equity Fund | 3.31 | 22.51 | -1.04 | 19.57 | 28.43 | 26.43 | -135.89 | 1.20 | - | - | 234.69 | - | - | - | - | - | 314.39 | FSF0891AU |
| Alpha High Growth Fund | 2.57 | 8.23 | 5.34 | 14.16 | 15.22 | - | 4.67 | 25.42 | 2.80 | 3.30 | 63.80 | - | - | - | - | - | 0.00 | ETL3086AU |
| Alphinity Global Equity Fund - Active ETF Class A | 2.54 | 8.87 | -3.29 | 9.01 | 14.40 | 14.93 | 1.86 | - | - | - | 98.14 | - | - | - | - | - | 563.67 | HOW0164AU |
| Altrinsic Global Equities Trust | -0.23 | 1.51 | 2.16 | 9.19 | 12.53 | 11.53 | 2.69 | - | - | - | 97.31 | - | - | - | - | - | 192.63 | ANT0005AU |
| Antipodes Asia Fund | 1.66 | 7.89 | 6.12 | 16.78 | 12.72 | 7.60 | 3.98 | - | - | - | 96.02 | - | - | - | - | - | 43.91 | MAQ0635AU |
| Antipodes Emerging Markets (Managed Fund) | -0.27 | 8.32 | 9.88 | 19.32 | 11.29 | 3.95 | 4.62 | - | - | - | 95.38 | - | - | - | - | - | 12.27 | IOF0203AU |
| Antipodes Global Fund - Long | 2.05 | 8.93 | 9.04 | 22.68 | 18.91 | 15.03 | 3.05 | - | - | - | 96.95 | - | - | - | - | - | 409.50 | WHT0057AU |
| Antipodes Global Fund (Class P) | 1.23 | 8.43 | 13.75 | 27.69 | 17.48 | 13.32 | 28.60 | - | - | - | 71.40 | - | - | - | - | - | 1333.24 | IOF0045AU |
| Aoris International Fund – Class A Units | 2.12 | 6.95 | 3.52 | 16.54 | 20.35 | 18.62 | - | - | - | - | 100.00 | - | - | - | - | - | 329.56 | PIM3513AU |
| Apis Global Long/Short Fund | 4.02 | 21.79 | 23.06 | 34.13 | 20.37 | 18.64 | 1.73 | 1.83 | - | - | 96.44 | - | - | - | - | - | 216.02 | HFL0108AU |
| Arrowstreet Global Equities Fund | 2.42 | 10.89 | 6.91 | 18.52 | 21.11 | 18.51 | 1.35 | - | - | - | 98.65 | - | - | - | - | - | 3298.20 | MAQ0464AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Arrowstreet Global Equities Fund (hedged) | 1.42 | 11.72 | 8.18 | 15.31 | 16.63 | 15.66 | 1.35 | - | - | - | 98.65 | - | - | - | - | - | 2175.75 | MAQ0079AU |
| Arrowstreet Global Small Companies Fund | 1.86 | 9.80 | 5.18 | 16.31 | - | - | -0.10 | - | - | - | 100.10 | - | - | - | - | - | 98.13 | MAQ2153AU |
| Artisan Global Discovery Fund (5) | 0.95 | 7.44 | -5.43 | 14.45 | 13.69 | 9.16 | 5.31 | 94.69 | - | - | - | - | - | - | - | - | 543.04 | OPS8304AU |
| Ausbil Global SmallCap Fund | 2.49 | 8.53 | 0.86 | 9.53 | 14.50 | 12.45 | 1.43 | 98.57 | - | - | - | - | - | - | - | - | 112.97 | AAP8285AU |
| Australian Ethical Diversified Shares Fund (Wholesale) | 2.28 | 9.66 | 5.18 | 15.00 | 12.71 | 12.77 | 0.60 | 69.61 | - | - | 29.78 | - | - | - | - | - | 321.26 | AUG0019AU |
| AXA IM Sustainable Equity Fund | 2.12 | 6.71 | 2.88 | 14.60 | 16.09 | 14.40 | - | 100.00 | - | - | - | - | - | - | - | - | 697.36 | ETL0171AU |
| Baillie Gifford Long Term Global Growth Fund - Class A | 3.23 | 18.79 | 3.87 | 34.80 | 23.43 | 9.58 | 1.40 | 2.41 | - | - | 96.19 | - | - | - | - | - | 536.79 | FSF5774AU |
| Barrow Hanley Global Equity Fund | 0.89 | 5.19 | 4.63 | 16.12 | 15.62 | 15.93 | 3.14 | - | - | - | 96.86 | - | - | - | - | - | 229.04 | ETL0434AU |
| Barrow Hanley Global Share Fund- Class A | 0.85 | 5.17 | 4.72 | 16.16 | 15.33 | 15.89 | 4.02 | - | - | - | 95.98 | - | - | - | - | - | 1158.86 | PER0733AU |
| Bell Global Emerging Companies Fund | 0.76 | 3.73 | -2.87 | 6.57 | 8.00 | 8.70 | 4.05 | - | - | - | 95.95 | - | - | - | - | - | 537.10 | BPF0029AU |
| BlackRock Advantage Hedged International Equity Fund | 2.09 | 11.70 | 4.22 | 12.54 | 15.99 | 13.57 | 7.15 | - | - | - | 92.30 | - | 0.55 | - | - | - | 89.69 | BGL0109AU |
| BlackRock Advantage International Equity Fund | 3.17 | 10.83 | 2.98 | 15.74 | 20.47 | 16.58 | 2.91 | - | - | - | 96.51 | - | 0.58 | - | - | - | 301.16 | BAR0817AU |
| BNP Paribas C WorldWide Global Equity Trust | 1.74 | 5.60 | -3.91 | 4.07 | 11.79 | 10.14 | 0.37 | - | - | - | 99.63 | - | - | - | - | - | 766.60 | ARO0006AU |
| Brandywine Global Opportunistic Fixed Income Fund – Class A | -0.82 | 1.02 | 4.59 | 2.75 | -0.05 | -0.43 | 3.64 | - | - | - | - | 96.36 | - | - | - | - | 99.67 | SSB0014AU |
| Candriam Sustainable Global Equity Fund | 3.16 | 10.88 | 4.77 | 17.14 | 18.10 | 16.19 | 1.90 | - | - | - | 98.10 | - | - | - | - | - | 143.51 | AAP0001AU |
| Capital Group New Perspectives Fund | 2.65 | 11.82 | 4.24 | 18.92 | 18.39 | 13.97 | 0.04 | - | - | 0.05 | 98.64 | - | - | - | 1.27 | - | 1602.33 | CIM0006AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Capital Group New Perspectives Fund (Hedged) | 1.43 | 12.16 | 4.14 | 14.29 | 13.17 | 10.71 | 0.04 | - | - | 0.05 | 98.64 | - | - | - | 1.27 | - | 1158.30 | CIM0008AU |
| CC Redwheel Global Emerging Markets Fund | 4.42 | 10.63 | 12.89 | 16.79 | 8.65 | 6.24 | 0.23 | - | - | - | 99.77 | - | - | - | - | - | 191.37 | CHN8850AU |
| Claremont Global Fund | 1.09 | 5.29 | -3.51 | 8.52 | 10.54 | 13.07 | 6.97 | - | - | - | 93.03 | - | - | - | - | - | 160.90 | ETL0390AU |
| Claremont Global Fund (Hedged) | -0.55 | 5.66 | -1.93 | 5.11 | 5.50 | 8.96 | 6.03 | - | - | - | 93.97 | - | - | - | - | - | 245.80 | ETL0391AU |
| Cooper Investors Global Equities Fund Hedged | -0.37 | 7.39 | 1.52 | 13.24 | 9.59 | 8.83 | 1.91 | - | - | - | 98.09 | - | - | - | - | - | 141.95 | CIP0001AU |
| Dimensional Emerging Markets Sustainability Trust | 3.46 | 12.90 | 13.85 | 18.62 | 13.70 | - | 0.37 | 0.06 | - | - | 99.57 | - | - | - | - | - | 573.88 | DFA8887AU |
| Dimensional Emerging Markets Value Trust | 3.61 | 11.85 | 13.39 | 14.60 | 15.54 | 14.64 | 0.56 | 0.07 | - | - | 99.38 | - | - | - | - | - | 658.97 | DFA0107AU |
| Dimensional Global Core Equity Trust (AUD Hedged Class) - Active ETF | 1.93 | 11.66 | 3.99 | 10.17 | 11.92 | 13.09 | 0.30 | 0.01 | - | - | 99.69 | - | - | - | - | - | 3376.95 | DFA0009AU |
| Dimensional Global Core Equity Trust (Unhedged Class) - Active ETF | 2.99 | 10.90 | 3.32 | 14.01 | 16.78 | 16.12 | 0.30 | 0.01 | - | - | 99.69 | - | - | - | - | - | 4665.57 | DFA0004AU |
| Dimensional Global Large Company Trust | 3.02 | 11.16 | 4.09 | 16.64 | 18.88 | 16.67 | 0.46 | 0.04 | - | - | 99.51 | - | - | - | - | - | 275.99 | DFA0105AU |
| Dimensional Global Small Company Trust - Active ETF | 2.92 | 10.72 | 0.35 | 8.25 | 13.04 | 14.43 | 0.59 | - | - | - | 99.41 | - | - | - | - | - | 610.15 | DFA0106AU |
| Dimensional Global Sustainability Trust (Hedged) | 1.79 | 11.57 | 3.39 | 10.92 | 12.92 | 13.00 | 1.90 | 0.02 | - | - | 98.08 | - | - | - | - | - | 903.84 | DFA0042AU |
| Dimensional Global Sustainability Trust (Unhedged) | 2.88 | 10.86 | 2.80 | 14.90 | 17.91 | 16.05 | 0.68 | 0.02 | - | - | 99.30 | - | - | - | - | - | 1022.84 | DFA0041AU |
| Dimensional Global Value Trust - Active ETF | 2.22 | 7.40 | 2.18 | 10.63 | 16.50 | 17.87 | 0.57 | - | - | - | 99.43 | - | - | - | - | - | 929.85 | DFA0102AU |
| Dimensional World Equity Trust | 2.69 | 10.38 | 4.85 | 12.70 | 13.37 | 13.67 | 1.97 | 35.64 | - | - | 62.39 | - | - | - | - | - | 1486.32 | DFA0035AU |
| Epoch Global Equity Shareholder Yield (Hedged) – Class A | 0.81 | 8.45 | 5.35 | 9.47 | 10.02 | 10.99 | 1.76 | - | - | - | 98.24 | - | - | - | - | - | 169.98 | GSF0001AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Epoch Global Equity Shareholder Yield (Unhedged)- Class A | 1.71 | 7.69 | 5.05 | 13.23 | 14.82 | 14.12 | 1.76 | - | - | - | 98.24 | - | - | - | - | - | 877.58 | GSF0002AU |
| Fairlight Global Small & Mid Cap (SMID) Fund | -1.08 | 3.57 | -0.89 | 6.61 | 14.36 | 11.80 | 0.50 | - | - | - | 99.50 | - | - | - | - | - | 1015.80 | PIM7802AU |
| Fairlight Global Small & Mid Cap (SMID) Fund – Hedged | -1.37 | 4.26 | -1.59 | 2.43 | 8.97 | 8.80 | 0.50 | - | - | - | 99.50 | - | - | - | - | - | 299.06 | PIM0941AU |
| Fidelity Asia Fund | 4.71 | 12.56 | 9.11 | 20.50 | 10.11 | 9.01 | 6.52 | - | - | - | 93.48 | - | - | - | - | - | 931.35 | FID0010AU |
| Fidelity China Fund | 5.95 | 11.02 | 15.34 | 33.40 | 8.24 | 4.84 | 1.28 | - | - | - | 98.72 | - | - | - | - | - | 32.71 | FID0011AU |
| Fidelity Global Emerging Markets Fund | 2.17 | 7.01 | 8.06 | 14.07 | 7.51 | 5.63 | 2.50 | - | - | - | 97.50 | - | - | - | - | - | 415.06 | FID0031AU |
| Fidelity Global Equities Fund | 3.16 | 16.80 | 8.34 | 22.32 | 19.21 | 15.31 | 0.39 | - | - | - | 99.61 | - | - | - | - | - | 445.48 | FID0007AU |
| Fidelity Hedged Global Equities Fund | 1.67 | 17.01 | 9.35 | 18.39 | 14.18 | 11.90 | 1.53 | - | - | - | 98.47 | - | - | - | - | - | 17.84 | FID0014AU |
| Fidelity India Fund | -2.07 | -0.20 | 1.27 | -0.89 | 12.94 | 15.70 | 3.43 | - | - | - | 96.57 | - | - | - | - | - | 366.89 | FID0015AU |
| Firetrail S3 Global Opportunities Fund | 2.29 | 13.74 | 7.99 | 18.94 | 18.30 | - | 4.39 | - | - | - | 95.61 | - | - | - | - | - | 22.57 | WHT7794AU |
| FirstChoice Wholesale Geared Global Share Fund | 4.27 | 17.38 | 4.64 | 24.93 | 23.76 | 17.18 | -47.33 | 0.02 | - | - | 147.32 | - | - | - | - | - | 65.56 | FSF0170AU |
| Franklin Global Growth Fund | 4.12 | 11.97 | 0.18 | 10.24 | 10.14 | 8.99 | 1.10 | - | - | - | 98.90 | - | - | - | - | - | 504.01 | FRT0009AU |
| Franklin Global Growth Fund – Class W (Hedged) | 2.86 | 12.17 | -0.06 | 5.37 | 4.39 | - | 1.10 | - | - | - | 98.90 | - | - | - | - | - | 12.29 | FRT6321AU |
| GQG Partners Emerging Markets Equity Fund - A Class | -0.47 | 2.72 | -0.56 | -4.77 | 13.40 | 7.89 | 3.78 | - | - | - | 96.22 | - | - | - | - | - | 971.67 | ETL4207AU |
| GQG Partners Global Equity Fund | -2.27 | -0.90 | -9.95 | -5.49 | 9.11 | 9.62 | 3.61 | - | - | - | 96.39 | - | - | - | - | - | 1026.03 | ETL0666AU |
| GQG Partners Global Equity Fund - A Class | -1.10 | -1.57 | -11.18 | -2.92 | 13.63 | 12.38 | 3.61 | - | - | - | 96.39 | - | - | - | - | - | 2555.59 | ETL7377AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Hyperion Global Growth Companies Fund | 1.29 | 13.86 | 0.37 | 37.69 | 29.03 | 17.69 | 1.28 | - | - | - | 98.72 | - | - | - | - | - | 3562.58 | WHT8435AU |
| IFP Global Franchise Fund | 2.83 | 8.67 | 6.12 | 25.23 | 18.38 | 16.25 | 1.89 | - | - | - | 98.11 | - | - | - | - | - | 1302.76 | MAQ0404AU |
| IFP Global Franchise Fund (Hedged) | 2.33 | 9.58 | 6.45 | 21.45 | 13.37 | 13.03 | 3.14 | - | - | - | 96.86 | - | - | - | - | - | 389.18 | MAQ0631AU |
| IFP Global Franchise Fund II | 2.44 | 7.81 | 4.43 | 21.61 | 17.27 | 14.81 | 4.26 | - | - | - | 95.74 | - | - | - | - | - | 458.88 | MAQ3060AU |
| Impax Sustainable Leaders Fund | 4.15 | 13.39 | 3.97 | 9.27 | 12.79 | 11.66 | 1.69 | - | - | - | 98.31 | - | - | - | - | - | 263.99 | ETL8171AU |
| Intermede Global Equities Fund | 1.97 | 7.15 | -3.08 | 6.70 | 11.18 | 9.69 | 2.07 | - | - | - | 97.93 | - | - | - | - | - | 292.78 | PPL0036AU |
| Invesco Wholesale Global Opportunities Fund - Hedged - Class A | 1.70 | 10.33 | 3.14 | 10.09 | 14.78 | 14.66 | 4.67 | - | - | - | 95.33 | - | - | - | - | - | 20.08 | GTU0008AU |
| Invesco Wholesale Global Opportunities Fund – unhedged | 2.75 | 9.81 | 2.11 | 13.33 | 20.15 | 18.66 | 4.49 | - | - | - | 95.51 | - | - | - | - | - | 183.01 | GTU0102AU |
| Ironbark Brown Advisory Global Share Fund | 0.83 | 7.27 | 2.95 | 11.44 | 22.65 | 21.51 | 2.32 | - | - | - | 97.68 | - | - | - | - | - | 1281.43 | MGL0004AU |
| Ironbark Robeco Global Developed Enhanced Index Equity Fund – Class A (Unhedged) | 3.10 | 11.86 | 4.68 | 17.78 | - | - | 0.93 | 1.39 | - | - | 97.68 | - | - | - | - | - | 533.60 | DAM2442AU |
| Ironbark Robeco Global Developed Enhanced Index Equity Fund – Class H (Hedged) | 1.98 | 12.63 | 5.15 | 13.31 | - | - | 0.93 | 1.39 | - | - | 97.68 | - | - | - | - | - | 365.94 | DAM5404AU |
| iShares Hedged International Equity Index Fund (Class D Units) | 2.06 | 12.19 | 5.12 | 14.37 | 14.66 | 13.37 | 3.10 | - | - | - | 96.13 | - | 0.77 | - | - | - | 4703.26 | BGL0044AU |
| iShares International Equity Index Fund - Class D | 3.12 | 11.30 | 3.79 | 17.46 | 19.14 | 16.39 | 0.49 | - | - | - | 98.72 | - | 0.79 | - | - | - | 2731.44 | BGL0106AU |
| Janus Henderson Global Research Growth Fund | 4.21 | 15.79 | 4.10 | 18.47 | 22.60 | 16.98 | -0.13 | - | - | - | 100.13 | - | - | - | - | - | 51.06 | ETL0186AU |
| L1 Capital International Fund | 1.82 | 8.29 | 2.92 | 17.51 | 20.06 | 17.23 | 4.17 | - | - | - | 95.83 | - | - | - | - | - | 379.26 | ETL1954AU |
| Lazard Emerging Markets Equity Fund | 2.76 | 11.04 | 12.52 | 21.30 | 20.05 | 14.20 | 3.67 | - | - | - | 96.33 | - | - | - | - | - | 250.83 | LAZ0003AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Lazard Global Equity Franchise | -3.66 | -1.40 | 1.40 | 3.51 | 9.76 | 14.47 | 1.04 | - | - | - | 98.96 | - | - | - | - | - | 281.86 | LAZ0025AU |
| Lazard Global Small Cap Equity Advantage Fund | 3.56 | 12.03 | 4.47 | 13.06 | 9.34 | 9.53 | 0.38 | 2.91 | - | - | 96.71 | - | - | - | - | - | 60.78 | LAZ0012AU |
| Life Cycle Concentrated Global Share Fund - Class A | 2.88 | 12.24 | 4.38 | - | - | - | 0.62 | - | - | - | 99.38 | - | - | - | - | - | 545.53 | WHT8756AU |
| Life Cycle Concentrated Global Share Fund (Class H) (Hedged) | 1.83 | 13.13 | 5.21 | - | - | - | 0.62 | - | - | - | 99.38 | - | - | - | - | - | 86.92 | WHT5525AU |
| Life Cycle Global Share Fund - Class A | 3.34 | 10.53 | 3.33 | - | - | - | 0.13 | 1.04 | - | - | 98.83 | - | - | - | - | - | 42.89 | WHT0246AU |
| Life Cycle Global Share Fund (Class H) (Hedged) | 2.32 | 11.44 | 4.19 | - | - | - | 0.13 | 1.04 | - | - | 98.83 | - | - | - | - | - | 135.22 | WHT9951AU |
| Loftus Peak Global Disruption Fund Active ETF | 3.13 | 19.30 | 5.54 | 27.58 | 29.74 | 19.45 | 5.51 | - | - | - | 94.49 | - | - | - | - | - | 662.85 | MMC0110AU |
| Loomis Sayles Global Equity Fund | 3.51 | 16.58 | 4.93 | 26.53 | 23.11 | 15.98 | 0.32 | - | - | - | 99.68 | - | - | - | - | - | 78.50 | IML0341AU |
| Magellan Global Fund – Open Class Units | 0.15 | 7.46 | -0.67 | 12.47 | 16.21 | 10.02 | 4.75 | - | - | - | 95.25 | - | - | - | - | - | 7089.07 | MGE0001AU |
| Magellan Global Fund (Hedged) | -1.22 | 7.94 | 0.50 | 9.11 | 11.10 | 6.79 | 3.31 | - | - | - | 96.69 | - | - | - | - | - | 346.87 | MGE0007AU |
| Magellan High Conviction Fund – Class B Units | 0.40 | 12.07 | -0.43 | 14.68 | 18.83 | 9.76 | 1.07 | - | - | - | 98.93 | - | - | - | - | - | 34.37 | MGE9885AU |
| Magellan High Conviction Fund (Class A) | 0.33 | 11.84 | -1.18 | 14.06 | 18.19 | 9.21 | 1.07 | - | - | - | 98.93 | - | - | - | - | - | 149.78 | MGE0005AU |
| Martin Currie Emerging Markets Fund – Class A | 2.72 | 9.21 | 7.01 | 14.03 | 8.53 | 3.49 | 3.38 | - | - | - | 96.62 | - | - | - | - | - | 50.38 | ETL0201AU |
| MFS Global Equity Trust | 1.20 | 5.51 | -2.16 | 9.45 | 11.07 | 10.68 | 0.49 | - | - | - | 99.51 | - | - | - | - | - | 1702.37 | MIA0001AU |
| MFS Hedged Global Equity Trust | 0.53 | 6.02 | -3.34 | 4.66 | 5.34 | 7.78 | 0.49 | - | - | - | 99.51 | - | - | - | - | - | 567.08 | ETL0041AU |
| Munro Global Growth Fund | 3.24 | 16.93 | 6.20 | 23.73 | 19.40 | 12.13 | 3.13 | - | - | - | 96.87 | - | - | - | - | - | 1184.20 | MUA0002AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| Munro Global Growth Small & Mid Cap Fund – Class A Units | 2.08 | 16.79 | 6.35 | 36.79 | - | - | 9.58 | - | - | - | 90.42 | - | - | - | - | - | 251.69 | GSF0874AU |
| Nanuk New World Fund (Currency Hedged) Active ETF | 3.12 | 18.76 | 6.86 | 9.94 | - | - | 1.08 | - | - | - | 98.92 | - | - | - | - | - | 120.30 | ETL0535AU |
| Nanuk New World Fund (Managed Fund) | 3.85 | 17.62 | 6.37 | 13.58 | 17.38 | 15.01 | 1.20 | - | - | - | 98.80 | - | - | - | - | - | 762.20 | SLT2171AU |
| Nikko AM Global Share Fund | 2.74 | 12.14 | 5.55 | 22.05 | 17.47 | 14.64 | 4.00 | 1.00 | - | - | 95.00 | - | - | - | - | - | 349.13 | SUN0031AU |
| Ophir Global High Conviction Fund | 1.34 | 14.70 | 6.94 | 26.77 | 19.27 | - | 2.25 | - | - | - | 97.75 | - | - | - | - | - | 871.80 | PIM4401AU |
| Optimix Wholesale Global Smaller Companies Share Trust - Class B | 1.36 | 8.91 | 7.64 | 20.92 | 20.88 | 20.56 | 0.72 | - | - | - | 99.28 | - | - | - | - | - | 9.00 | LEF0173AU |
| Orbis Global Equity Fund | 0.76 | 15.11 | 12.14 | 19.71 | 22.35 | 16.55 | 1.16 | - | - | - | 98.84 | - | - | - | - | - | 3250.00 | ETL0463AU |
| Pan Tribal Global Equity Fund | 2.84 | 12.23 | 7.18 | 26.41 | 21.35 | 12.55 | 2.24 | - | - | - | 97.76 | - | - | - | - | - | 328.10 | ETL0419AU |
| Pendal Concentrated Global Share Fund No.3 | 0.12 | 4.92 | 1.29 | 9.68 | 12.50 | 13.83 | 2.48 | - | - | - | 97.52 | - | - | - | - | - | 35.87 | BTA0056AU |
| Pendal Global Emerging Markets Opportunities Fund - Wholesale | 2.02 | 10.08 | 11.30 | 21.55 | 13.07 | 8.64 | 5.50 | - | - | - | 94.50 | - | - | - | - | - | 197.55 | BTA0419AU |
| Pengana Global Small Companies Fund | -2.78 | 5.84 | 4.97 | 8.14 | 8.05 | 6.86 | 3.25 | - | - | - | 96.75 | - | - | - | - | - | 59.93 | PCL0022AU |
| Pengana WHEB Sustainable Impact Fund | 2.46 | 7.11 | -4.15 | -5.71 | 3.02 | 3.82 | 0.14 | 1.08 | - | - | 98.79 | - | - | - | - | - | 201.10 | HHA0007AU |
| Perpetual Wholesale International Share Fund | 0.84 | 5.12 | 4.66 | 16.06 | 15.27 | 15.80 | 4.73 | - | - | - | 95.27 | - | - | - | - | - | 86.14 | PER0050AU |
| Plato Global Alpha Fund | 4.05 | 14.90 | 13.83 | 37.48 | 34.31 | - | 1.59 | -1.66 | - | - | 100.08 | - | - | - | - | - | 734.88 | WHT1465AU |
| Plato Global Shares Income Fund | 3.37 | 13.12 | 6.84 | 22.34 | 20.79 | 16.57 | 0.82 | - | - | - | 99.18 | - | - | - | - | - | 71.02 | WHT0061AU |
| PM CAPITAL Global Companies Fund | 3.49 | 13.66 | 14.24 | 22.51 | 25.72 | 25.34 | 8.15 | 1.65 | - | - | 90.20 | - | - | - | - | - | 1629.71 | PMC0100AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Polaris Global Equity Fund | 0.38 | 6.67 | 3.15 | 7.78 | 13.39 | 14.32 | 0.40 | - | - | - | 99.60 | - | - | - | - | - | 270.44 | MAQ0838AU |
| Realindex Global Share Value | 2.54 | 8.25 | 5.69 | 17.65 | 20.17 | 18.82 | 0.42 | 0.06 | - | - | 99.51 | - | - | - | - | - | 357.33 | FSF0974AU |
| Realindex Global Share Value – Hedged | 1.93 | 9.33 | 5.76 | 13.84 | 15.64 | 16.52 | 2.41 | 0.06 | - | - | 97.53 | - | - | - | - | - | 126.05 | FSF0975AU |
| Robeco Emerging Conservative Equity Fund (AUD) – Class A | 0.63 | 7.56 | 9.50 | 14.78 | 16.21 | 11.70 | 1.22 | - | - | - | 98.78 | - | - | - | - | - | 214.10 | ETL0381AU |
| Schroder Global Emerging Market Fund | 4.29 | 10.99 | 8.34 | 15.07 | 12.33 | 6.18 | 1.66 | - | - | - | 98.34 | - | - | - | - | - | 107.85 | SCH0034AU |
| Schroder Global Value Fund | 2.82 | 11.10 | 8.00 | 16.96 | 16.14 | 15.97 | 1.32 | 0.02 | - | - | 98.65 | - | - | - | - | - | 193.11 | SCH0030AU |
| Schroder Global Value Fund (Hedged) | 2.26 | 12.14 | 7.56 | 12.68 | 11.47 | 13.23 | 1.32 | 0.02 | - | - | 98.65 | - | - | - | - | - | 41.25 | SCH0032AU |
| Schroder Sustainable Global Core Fund | 3.54 | 12.44 | 4.85 | 19.74 | 20.58 | 17.43 | 0.43 | 0.11 | - | - | 99.47 | - | - | - | - | - | 50.11 | SCH0003AU |
| Skerryvore Global Emerging Markets All-Cap Equity Fund | -1.96 | -3.46 | 3.01 | 4.44 | 11.54 | - | 1.78 | - | - | - | 98.22 | - | - | - | - | - | 127.58 | BFL3229AU |
| Specialist Global Shares Fund (3) | 1.76 | 8.71 | 1.94 | 13.43 | 16.45 | 12.71 | 2.41 | 0.14 | - | - | 97.45 | - | - | - | - | - | 103.04 | WPC0011AU |
| State Street Climate ESG International Equity Fund | 2.98 | 11.74 | 3.91 | 17.11 | 18.22 | 15.61 | 1.34 | - | - | - | 98.66 | - | - | - | - | - | 470.55 | SST0057AU |
| State Street Global Equity Fund | -0.43 | 4.79 | 6.07 | 12.04 | 11.40 | 10.56 | 1.99 | - | - | - | 98.01 | - | - | - | - | - | 70.01 | SST0050AU |
| Stewart Investors Worldwide All Cap Fund | 1.21 | 6.75 | 0.38 | 8.21 | 9.31 | 7.06 | 0.85 | - | - | - | 99.15 | - | - | - | - | - | 364.14 | FSF1675AU |
| Strategic International Equity Fund (3) | 2.68 | 11.68 | 4.37 | 12.82 | 14.53 | 14.07 | 2.05 | - | - | - | 97.95 | - | - | - | - | - | 3544.31 | DFA0007AU |
| T. Rowe Price Global Equity (Hedged) Fund | 1.87 | 11.00 | 1.94 | 10.39 | 10.73 | 6.54 | 5.92 | - | - | - | 94.08 | - | - | - | - | - | 419.61 | ETL0312AU |
| T. Rowe Price Global Equity Fund | 3.13 | 10.43 | 0.91 | 14.33 | 16.12 | 10.39 | 2.65 | - | - | - | 97.35 | - | - | - | - | - | 3536.38 | ETL0071AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Talaria Global Equity Fund Currency Hedged Complex ETF | 0.21 | 1.51 | -0.12 | 2.22 | 6.74 | 10.06 | 4.36 | - | - | - | 95.64 | - | - | - | - | - | 433.73 | WFS0547AU |
| Talaria Global Equity Fund Complex ETF | 0.41 | 0.36 | 1.02 | 5.60 | 9.92 | 11.27 | 19.80 | - | - | - | 80.20 | - | - | - | - | - | 2410.28 | AUS0035AU |
| Vanguard Emerging Markets Shares Index Fund | 3.81 | 11.88 | 13.40 | 18.51 | 12.75 | 7.06 | 1.47 | - | - | - | 98.44 | - | - | - | - | 0.09 | 2430.01 | VAN0005AU |
| Vanguard Ethically Conscious International Shares Index Fund | 3.09 | 11.94 | 3.30 | 17.15 | 19.14 | 15.52 | 0.50 | - | - | - | 97.61 | - | - | - | 0.28 | 1.61 | 1092.80 | VAN8175AU |
| Vanguard Global Minimum Volatility Fund | 0.04 | 1.98 | 3.31 | 7.19 | 7.78 | 6.50 | 2.12 | 3.17 | - | - | 91.42 | - | - | - | - | 3.29 | 13.08 | VAN0068AU |
| Vanguard International Small Companies Index Fund | 3.05 | 11.58 | 1.75 | 9.72 | 12.48 | 12.86 | 0.41 | - | - | - | 93.89 | - | - | - | 0.02 | 5.68 | 2474.19 | VAN0021AU |
| Vanguard® International Shares Index Fund | 3.12 | 11.26 | 3.77 | 17.51 | 19.14 | 16.37 | 0.80 | - | - | - | 97.71 | - | - | - | 0.22 | 1.27 | 29563.58 | VAN0003AU |
| Vanguard® International Shares Index Fund (Hedged) | 2.12 | 12.22 | 5.18 | 14.39 | 14.58 | 13.33 | 2.23 | - | - | - | 96.29 | - | - | - | 0.22 | 1.26 | 10660.60 | VAN0105AU |
| Vanguard® International Small Companies Index Fund (Hedged) | 2.37 | 12.98 | 2.83 | 6.84 | 8.74 | 10.46 | 1.84 | - | - | - | 92.52 | - | - | - | 0.01 | 5.63 | 92.12 | VAN0022AU |
| Walter Scott Emerging Markets Fund | 1.28 | 13.03 | 13.27 | 17.19 | 8.18 | 3.88 | 3.05 | - | - | - | 96.95 | - | - | - | - | - | 157.15 | MAQ0651AU |
| Walter Scott Global Equity Fund | 0.76 | 5.67 | -2.51 | 6.07 | 12.63 | 11.00 | 1.04 | - | - | - | 98.96 | - | - | - | - | - | 2305.05 | MAQ0410AU |
| Walter Scott Global Equity Fund (Hedged) | -0.35 | 6.35 | -1.68 | 3.09 | 8.45 | 8.63 | 1.04 | - | - | - | 98.96 | - | - | - | - | - | 1010.30 | MAQ0557AU |
| Walter Scott Global Equity Fund No.1 | 0.81 | 5.79 | -2.26 | 6.62 | 13.12 | 11.45 | 1.04 | - | - | - | 98.96 | - | - | - | - | - | 25.68 | MAQ9692AU |
| Yarra Global Small Companies Fund | 2.32 | 12.38 | 3.92 | 13.31 | 16.74 | 15.42 | 2.00 | - | - | - | 98.00 | - | - | - | - | - | 467.20 | JBW0103AU |
| Zurich Investments Concentrated Global Growth Fund | 3.44 | 13.02 | 7.30 | 19.09 | 15.43 | 12.44 | 0.69 | - | - | - | 99.31 | - | - | - | - | - | 141.36 | ZUR0617AU |
| Zurich Investments Global Growth Share Fund | 3.47 | 13.53 | 5.90 | 21.04 | 17.17 | 12.90 | 1.49 | - | - | - | 98.16 | - | 0.35 | - | - | - | 221.50 | ZUR0580AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|--|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Zurich Investments Global Thematic Share Fund | 2.00 | 6.67 | -0.45 | 7.34 | 10.84 | 10.55 | 3.73 | - | - | - | 94.22 | - | - | - | 2.05 | - | 218.56 | ZUR0061AU |
| Zurich Investments Hedged Global Thematic Share | 1.23 | 7.13 | -0.62 | 3.36 | 5.74 | 7.51 | 5.52 | - | - | - | 92.46 | - | - | - | 2.01 | - | 7.39 | ZUR0517AU |
| Zurich Investments Unhedged Global Growth Share Fund | 3.53 | 13.59 | 5.91 | 20.93 | 17.15 | 12.87 | 0.98 | - | - | - | 98.67 | - | 0.35 | - | - | - | 202.82 | ZUR0581AU |
| Zurich Investments Unhedged Global Thematic Share Fund | 2.15 | 6.55 | -0.21 | 7.47 | 10.93 | 10.47 | 4.53 | - | - | - | 93.43 | - | - | - | 2.03 | - | 2.67 | ZUR0518AU |
| Infrastructure | | | | | | | | | | | | | | | | | | |
| 4D Global Infrastructure Fund | -0.96 | 1.83 | 8.94 | 8.77 | - | - | 0.07 | 2.52 | - | - | 97.41 | - | - | - | - | - | 444.69 | BFL3306AU |
| 4D Global Infrastructure Fund (AUD Hedged) | -0.82 | 2.23 | 12.13 | 14.85 | 11.39 | 10.42 | 1.32 | 2.49 | - | - | 96.19 | - | - | - | - | - | 275.33 | BFL0019AU |
| ATLAS Infrastructure Global Fund - Hedged | 0.96 | 4.50 | 19.92 | 10.79 | 5.27 | 8.91 | 2.83 | - | - | - | 97.18 | - | - | - | - | - | 1132.44 | PIM9253AU |
| ATLAS Infrastructure Global Fund - Unhedged | 0.69 | 3.89 | 23.69 | 16.27 | 11.54 | 11.69 | 2.83 | - | - | - | 97.18 | - | - | - | - | - | 852.03 | PIM6769AU |
| ClearBridge Global Infrastructure Income Fund (Hedged) Active ETF | 1.12 | 3.56 | 10.71 | 13.89 | 2.89 | 7.79 | 1.90 | 4.30 | - | - | 93.81 | - | - | - | - | - | 1016.63 | TGP0016AU |
| ClearBridge Global Infrastructure Value Fund (Hedged) Active ETF | 0.75 | 3.74 | 9.30 | 14.10 | 5.54 | 9.41 | 3.45 | - | - | - | 96.55 | - | - | - | - | - | 960.53 | TGP0008AU |
| ClearBridge Global Infrastructure Value Fund Active ETF | 0.91 | 3.24 | 10.88 | 18.66 | 9.98 | 11.79 | 3.42 | - | - | - | 96.58 | - | - | - | - | - | 887.38 | TGP0034AU |
| Colonial First State Global Listed Infrastructure Securities - Class A | 1.31 | 3.54 | 7.38 | 10.41 | 3.85 | 6.51 | 4.22 | 2.46 | - | - | 93.33 | - | - | - | - | - | 169.71 | FSF1241AU |
| Dexus Core Infrastructure Fund | 0.13 | -7.18 | -4.75 | -4.77 | -2.41 | 1.16 | 3.61 | 1.33 | - | - | 27.08 | - | 6.00 | - | 61.98 | - | 626.50 | AMP1179AU |
| Lazard Global Listed Infrastructure Fund- Class W | 0.84 | 5.38 | 14.99 | 17.76 | 9.46 | 11.31 | 0.45 | 5.23 | - | - | 94.32 | - | - | - | - | - | 2279.60 | LAZ0014AU |
| Macquarie International Infrastructure Securities Fund (Hedged) | 1.26 | 2.77 | 8.00 | 12.96 | 7.77 | 10.83 | 1.67 | 4.09 | - | - | 94.24 | - | - | - | - | - | 255.37 | MAQ0432AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Macquarie International Infrastructure Securities Fund (Unhedged) | 1.60 | 2.20 | 9.37 | 16.86 | 12.38 | 13.40 | 1.67 | 4.09 | - | - | 94.24 | - | - | - | - | - | 109.49 | MAQ0825AU |
| Magellan Infrastructure Fund | 0.52 | 3.45 | 9.24 | 13.81 | 4.33 | 6.30 | 1.99 | 7.73 | - | - | 90.28 | - | - | - | - | - | 1442.59 | MGE0002AU |
| Magellan Infrastructure Fund (Unhedged) | 0.44 | 2.78 | 11.51 | 18.83 | 9.41 | 9.20 | 1.84 | 7.76 | - | - | 90.40 | - | - | - | - | - | 716.97 | MGE0006AU |
| Maple-Brown Abbott Global Listed Infrastructure - Hedged | 0.93 | 2.02 | 10.54 | 15.01 | 5.78 | 9.27 | 2.64 | 2.06 | - | - | 95.30 | - | - | - | - | - | 670.54 | MPL0008AU |
| Maple-Brown Abbott Global Listed Infrastructure Fund | 1.00 | 1.48 | 12.57 | 20.29 | 11.75 | 12.63 | 2.07 | 2.07 | - | - | 95.86 | - | - | - | - | - | 1229.75 | MPL0006AU |
| CBRE Global Infrastructure Securities Fund | 1.86 | 3.32 | 6.95 | 11.47 | 4.26 | 7.49 | 2.45 | - | - | - | 97.55 | - | - | - | - | - | 101.19 | UBS0064AU |
| Vanguard Global Infrastructure Index Fund (Hedged) | 1.43 | 2.70 | 5.94 | 8.77 | 2.62 | 6.27 | 4.74 | 1.63 | - | - | 87.54 | - | - | - | 6.09 | - | 732.47 | VAN0024AU |
| Vanguard® Global Infrastructure Index Fund | 2.54 | 1.81 | 4.08 | 11.34 | 6.34 | 9.24 | 0.81 | 1.59 | - | - | 91.32 | - | - | - | 6.28 | - | 1426.85 | VAN0023AU |
| Property | | | | | | | | | | | | | | | | | | |
| Charter Hall Direct Industrial Fund No.4 | 0.31 | 1.90 | 2.40 | 3.61 | -2.62 | 5.01 | - | - | - | - | - | - | - | - | - | 100.00 | 1826.83 | MAQ0854AU |
| Charter Hall Direct Office Fund Wholesale A | 0.47 | -2.90 | -1.92 | -6.84 | -12.90 | -2.97 | - | - | - | - | - | - | - | - | - | 100.00 | 1035.72 | MAQ0842AU |
| Charter Hall Direct PFA Fund | 0.57 | -0.01 | 1.24 | -5.75 | -13.59 | -3.66 | - | - | - | - | - | - | - | - | - | 100.00 | 704.46 | MAQ5880AU |
| Charter Hall Maxim Property Securities Fund | 2.21 | 12.81 | 7.11 | 13.94 | 10.62 | 12.57 | - | 100.00 | - | - | - | - | - | - | - | - | 179.36 | COL0001AU |
| Dexus AREIT Fund | 3.30 | 5.27 | 4.95 | 9.08 | 8.06 | 10.12 | 2.41 | - | - | 97.59 | - | - | - | - | - | - | 463.36 | APN0008AU |
| Dexus Wholesale Australian Property Fund | 0.60 | 1.32 | 3.42 | 7.12 | -4.13 | 2.13 | 0.34 | - | - | - | - | - | - | - | - | 99.66 | 1565.45 | NML0001AU |
| Dimensional Global Real Estate Trust | 1.13 | 2.09 | 0.63 | 5.42 | 3.98 | 7.50 | 1.29 | 0.15 | - | 19.00 | 0.12 | - | 79.45 | - | - | - | 872.73 | DFA0005AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|------------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mort-gages | Other | Unlisted Prop | | |
| EQT SGH LaSalle Global Listed Property Securities Trust | -0.14 | 1.88 | 1.98 | 1.12 | 1.74 | 6.57 | 1.50 | - | - | - | 98.50 | - | - | - | - | - | 13.87 | ETL0005AU |
| First Sentier Global Property Securities | -0.70 | 1.82 | 0.54 | -0.68 | -2.75 | 2.04 | 2.03 | - | - | 11.40 | 8.90 | - | 77.67 | - | - | - | 87.25 | FSF0454AU |
| First Sentier Property Securities | 2.54 | 9.00 | 3.19 | 8.05 | 11.63 | 13.02 | 1.19 | - | - | 98.81 | - | - | - | - | - | - | 135.98 | FSF0004AU |
| Ironbark DWS Global (ex-Australia) Property Securities Fund | -1.18 | 0.30 | -1.73 | -0.36 | -1.05 | 3.37 | 2.18 | - | - | - | - | - | 97.82 | - | - | - | 131.75 | MGL0010AU |
| Ironbark Paladin Property Securities Fund | 3.48 | 9.63 | 2.86 | 8.20 | 10.52 | 11.97 | 1.82 | - | - | 80.60 | - | - | 17.58 | - | - | - | 264.79 | PAL0002AU |
| iShares Australian Listed Property Index Fund | 3.34 | 10.22 | 4.65 | 9.91 | 11.64 | 12.84 | 0.38 | 5.96 | - | 93.66 | - | - | - | - | - | - | 1306.77 | BGL0108AU |
| Macquarie Australian Listed Real Estate Fund – Class A Units | 2.43 | 12.02 | 4.23 | 11.41 | 13.06 | 12.97 | 1.21 | - | - | 96.79 | - | - | 2.00 | - | - | - | 0.00 | AMP0255AU |
| Macquarie Global Listed Real Estate Fund - Class A | -0.05 | 3.06 | 1.88 | 4.61 | -0.70 | 3.46 | 1.67 | - | - | 8.37 | - | - | 89.96 | - | - | - | 0.00 | AMP0974AU |
| Martin Currie Real Income Fund | 2.88 | 3.90 | 6.31 | 12.77 | 5.00 | 8.89 | 0.27 | 30.90 | - | 51.08 | 17.75 | - | - | - | - | - | 490.28 | SSB0026AU |
| MLC MultiActive Property | -0.89 | 1.17 | 0.06 | -0.45 | -1.03 | 3.02 | 2.87 | - | - | 1.14 | 8.94 | - | 87.04 | - | - | - | 94.89 | WPC0012AU |
| MLC Wholesale Property Securities Fund (4) (5) | 2.88 | 10.04 | 5.75 | 12.03 | 12.69 | 13.52 | 2.82 | 2.17 | - | 91.84 | 1.51 | - | 1.30 | - | 0.37 | - | 73.69 | MLC0263AU |
| Pendal Property Investment Fund | 2.92 | 10.50 | 4.38 | 9.95 | 12.26 | 12.65 | 0.99 | - | - | 99.01 | - | - | - | - | - | - | 173.07 | RFA0817AU |
| Pendal Property Securities Fund | 2.94 | 10.52 | 4.43 | 9.98 | 12.29 | 12.63 | 0.99 | - | - | 99.01 | - | - | - | - | - | - | 411.02 | BTA0061AU |
| Quay Global Real Estate Fund (AUD Hedged) | -2.94 | 0.33 | 2.10 | -1.67 | -0.45 | - | 2.57 | - | - | 6.22 | - | - | 91.20 | - | - | - | 646.49 | BFL3333AU |
| Quay Global Real Estate Fund (Unhedged) | -2.47 | -0.40 | 2.07 | 1.40 | 4.40 | 8.18 | 2.29 | - | - | 6.23 | - | - | 91.48 | - | - | - | 614.75 | BFL0020AU |
| Resolution Capital Core Plus Property Securities Fund – SERIES II | 2.76 | 10.28 | 6.25 | 12.82 | 12.72 | 13.63 | 1.64 | - | - | 93.90 | - | - | 4.46 | - | - | - | 13.18 | IOF0044AU |

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPANDExtra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|---|------------------|------------|------------|----------|--------------|--------------|------------------|-------------|----------------|------------------|-------------|----------------|------------------|-----------|-------|---------------|---------------|-----------|
| | 1 Month % | 3 Months % | 6 Months % | 1 Year % | 3 Years % pa | 5 Years % pa | Cash | Aust Shares | Aust Fixed Int | Aust Listed Prop | Intl Shares | Intl Fixed Int | Intl Listed Prop | Mortgages | Other | Unlisted Prop | | |
| Resolution Capital Global Property Securities Fund (Hedged) – SERIES II | -1.05 | 0.21 | -0.77 | 0.20 | -1.35 | 2.19 | 1.48 | - | - | 6.30 | - | - | 92.22 | - | - | - | 781.92 | IOF0081AU |
| Resolution Capital Global Property Securities Fund (Managed Fund) | -1.03 | 0.28 | -0.65 | 0.46 | -1.05 | 2.83 | 1.48 | - | - | 6.30 | - | - | 92.22 | - | - | - | 3471.51 | WHT0015AU |
| Resolution Capital Global Property Securities Fund (Unhedged) – SERIES II | -0.48 | -0.69 | -0.91 | 3.74 | 3.09 | 5.17 | 1.09 | - | - | 6.30 | - | - | 92.61 | - | - | - | 572.83 | IOF0184AU |
| Resolution Capital Real Assets Fund (Class B) | 2.59 | 9.47 | 6.78 | 13.56 | 12.79 | - | 2.14 | 4.14 | - | 81.76 | 8.19 | - | 3.77 | - | - | - | 30.05 | WHT7398AU |
| SGH Property Income Fund | 3.85 | 6.82 | 12.16 | 17.99 | 9.73 | 13.49 | 5.54 | 94.46 | - | - | - | - | - | - | - | - | 126.01 | ETL0119AU |
| Strategic Global Property Fund (3) | 0.51 | 2.32 | 1.22 | 4.07 | 2.15 | 6.16 | 4.65 | - | - | 17.89 | 3.62 | - | 73.84 | - | - | - | 739.94 | DFA0006AU |
| UBS CBRE Property Securities Fund | 3.41 | 11.35 | 5.36 | 11.72 | 13.09 | 14.12 | 0.60 | - | - | 99.07 | - | - | 0.33 | - | - | - | 307.92 | SBC0816AU |
| CBRE Global Property Securities Fund | -0.24 | 2.25 | 0.73 | 1.29 | -0.85 | 4.82 | 0.55 | - | - | 2.36 | - | - | 97.08 | - | - | - | 283.02 | HML0016AU |
| Vanguard® Australian Property Securities Index Fund | 3.33 | 10.20 | 4.57 | 9.83 | 11.58 | 12.81 | -0.80 | 2.85 | - | 97.95 | - | - | - | - | - | - | 2957.61 | VAN0004AU |
| Vanguard® International Property Securities Index Fund | 0.40 | 0.95 | -1.15 | 4.63 | 2.97 | 6.46 | 0.61 | - | - | - | 8.61 | - | 90.78 | - | - | - | 1614.07 | VAN0018AU |
| Vanguard® International Property Securities Index Fund (Hedged) | -0.68 | 1.80 | 0.38 | 1.43 | -1.28 | 3.51 | 4.21 | 0.02 | - | - | 7.34 | - | 88.43 | - | - | - | 1015.65 | VAN0019AU |
| Zurich Investments Australian Property Securities Fund | 3.25 | 10.36 | 6.35 | 12.79 | 13.08 | 13.71 | 1.97 | 1.49 | - | 91.95 | 4.59 | - | - | - | - | - | 379.04 | ZUR0064AU |

- (1) To invest in these investment options through Expand Extra you must be a client of Infocus Securities Australia Pty Ltd, ABN 47 097 797 049, AFSL 236523 (Infocus). As a client of Infocus you are able to select these investment options as long as your financial adviser is an authorised representative of Infocus.
- (2) Investment options identified are exclusively for clients of Professional Investment Services Pty Ltd, ABN 11 074 608 558, AFSL 234951 (PIS) and for clients of any AFS Licensee who has entered into an arrangement with Associated Advisory Practices Ltd, ABN 24 118 000 150 (AAP). You are able to select these investment options as long as your financial adviser is an authorised representative of PIS or whilst you remain a client of any AFS Licensee who has entered into an arrangement with AAP.
- (3) To invest in these investment options you must be a client or an approved adviser of Consultum Financial Advisers Pty Ltd, ABN 65 006 373 995, AFSL 230323 (Consultum). As a client or an approved Consultum adviser you are able to select these investments.

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.

Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.



Performance Report - 31 July 2025

EXPAND Extra

| Investment option | PAST PERFORMANCE | | | | | | ASSET ALLOCATION | | | | | | | | | | Fund Size \$M | APIR Code |
|-------------------|------------------|----------|----------|--------|------------|------------|------------------|-------------|-----------|-------------|-------------|-----------|-------------|------------|-------|---------------|---------------|-----------|
| | 1 | 3 | 6 | 1 | 3 | 5 | | | Aust | Aust | | Intl | Intl | | | | | |
| | Month % | Months % | Months % | Year % | Years % pa | Years % pa | Cash | Aust Shares | Fixed Int | Listed Prop | Intl Shares | Fixed Int | Listed Prop | Mort-gages | Other | Unlisted Prop | | |

(4) Investment options identified are exclusively for existing clients. Existing clients are defined as those who already hold units in the investment option.

(5) Available to Expand Extra - Investment only

The following funds have been added to the Expand Extra investment menu effective from July 2025
Elston Australian Emerging Leaders Fund - Class A (ETL7964AU)
Charter Hall Direct PFA Fund (MAQ5880AU)
Dexus Wholesale Australian Property Fund (NML0001AU)
Pan Tribal Global Equity Fund (ETL0419AU)

Past performance as at 30 June 2025

Issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987 as Service Operator of each Investor Directed Portfolio Service.

Past performance is not a reliable indicator of future performance.
Performance is net of fund manager fees and charges. Performance is on an exit price to exit price for the period and assumes that all distributions are reinvested. Investment management fees, other fees, expenses and tax (where applicable) are accounted for in the exit prices. Unit prices may rise and fall in line with the value of the underlying assets. Neither IIML, NAL, the investments managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This performance Summary may be considered to be general financial product advice only, and is not intended to represent investment or professional advice and does not take into account your individual financial circumstances. You should consider the appropriateness of this information, having regard to your individual financial circumstances. A Product Disclosure Statement (PDS) should also be obtained and you should consider the PDS in deciding whether to acquire, or continue to hold, any investment.

The past performance, asset allocation and fund size data have been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). Morningstar does not guarantee these data to be accurate, complete or timely. Neither Morningstar nor its affiliates nor their content providers will have any liability for use or distribution of any of these data. Past performance is not a reliable indicator of future performance.