



# Smile



We have your super sorted  
with solid returns  
and low fees  
9.77% per annum for the last 5 years\*

The Professional Provident Fund, your ADAVB dedicated super fund, has been looking after the needs of dental professionals and their families for over 50 years.

## Are you a member?

If not, does your current super offer:

- Competitive fees?
- Wide range of investment options: including managed funds, shares and term deposits?
- Comprehensive insurance cover?
- Personalised member services?



Contact Moneywise Personal Financial Management should you wish to know more about this Fund on **1300 724 674**

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\* This is the 5 year annualised return for the IOOF MultiSeries 70 ~ for period ending 31 December 2017. Performance is net of management costs and expenses as disclosed in the IOOF MultiSeries Product Disclosure Statement but gross of platform administration fees and tax. Performance is based on exit price to exit price for the period and assumes that all distributions are reinvested. Management costs and other expenses are accounted for in the exit price. Past performance is not a reliable indicator of future performance.

This advertisement is issued by Moneywise Personal Financial Management Pty Ltd, ABN 72 575 511 030, AFSL No. 287804, the dedicated financial adviser to ADAVB members.

The Professional Provident Fund is a sub-plan of IOOF Employer Super issued by IOOF Investment Management Limited ABN 53 006 695 021 AFSL No. 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818. Please refer to the Product Disclosure Document available at [www.ioof.com.au](http://www.ioof.com.au) for further information before making an investment decision.

# The Professional Provident Fund – your fund

For most Australians, superannuation plays an important role in their lifestyle and retirement planning, and it drives their ultimate retirement lifestyle.

The dentists' own super fund – Professional Provident Fund (PPF) – was originally created by the ADAVB in 1959 for its members, and it continues to provide a very attractive superannuation vehicle for dental professionals, their staff and families.

The PPF, a sub-plan of IOOF Employer Super, is a low-cost, flexible superannuation solution. It offers a great range of more than 450 investment options (including direct ASX-listed shares), has low member and admin fees, offers flexible insurance benefits, and has personalised member services.

You can access your investment and account information online, 24 hours a day, all year round. Their website includes a comprehensive online education library including videos, flyers and calculators.

We know that fees can eat into retirement savings over time. The PPF offers a relatively new range of low-cost options that are among the most competitive in the market. They are known as the IOOF MultiSeries and have been awarded a 'Recommended' rating from independent ratings house Lonsec Research.

Multi-manager solutions consist of several specialist strategies from different managers within one fund. They are based on the premise that no one manager is likely to perform well in all market conditions, and that no one can consistently predict which managers or which style of investing will outperform over given periods.

They are generally set up and managed by a product provider, usually a major financial institution such as IOOF. Assets are held in a single pool, just like any managed fund, and provide visibility and transparency. Today's multi-manager solutions are much more sophisticated and can cater to a wide range of client requirements and varying risk appetites.

## KEY BENEFITS OF MULTI-MANAGER SOLUTIONS

**Access to niche managers:** Certain smaller boutiques, and even larger fund managers may not be available to retail investors, while multi-managers can have access to any fund manager, regardless of size or which platform they sit on. But all investors can gain access to these fund managers as part of a multi-manager solution.

**Asset allocation:** Multi-managers offer a range of carefully selected diversified asset allocations for different risk profiles, from conservative through to high growth. Throughout varying market conditions, the process is carefully managed, continuously monitored and reviewed by the product provider.

**Sector strategies:** They cover a wide range of asset classes including alternatives, infrastructure, direct property and fixed

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interest. This range helps ensure that an investor's portfolio is well diversified with access to a broad range of asset classes, not just shares.

**Ability to blend:** Getting the right mix of fund managers requires sophisticated analysis of the managers and strategies required to achieve the target goals. Multi-manager solutions typically have dedicated portfolio managers whose sole job is to fine-tune the correct percentage of investments and manager blend.

## KEY CHARACTERISTICS OF MULTI-MANAGER SOLUTIONS

**Portfolio diversification:** Access to a huge range of different funds, companies, assets and strategies.

**Expert management:** The provider continuously monitors and manages the fund managers.

**Active asset allocation management:** Dynamically responds to market cycles by changing the allocation to best suit the conditions.

**Risk management:** Volatility around investment risk is minimised by including a number of different fund managers.

**Automatic rebalancing of portfolios:** When assets are over or underweight, the set risk profile is maintained by automatically selling or buying assets as appropriate.

**Cost efficiency:** The cost of MultiSeries is one of the major benefits for ADAVB members using the PPF:

IOOF MultiSeries	Growth/defensive (%)	Management cost (% pa) *
IOOF MultiSeries 30	30/70	0.40
IOOF MultiSeries 50	50/50	0.45
IOOF MultiSeries 70	70/30	0.50
IOOF MultiSeries 90	90/10	0.55

Overall, the new range of MultiSeries provides the best of both worlds – an easy, cost-competitive solution designed to deliver outperformance over a purely passive approach. As a member of the PPF, you have automatic access to these funds.

**If you would like to find out more about how the PPF can help you plan for your financial future, call Moneywise on 1300 724 674.**



**Ezio Nania –  
Executive Director**



**Chris Matlock –  
Insurance Protection  
Specialist**