



2020 Member Outcomes Assessment Summary

Determination and product summary for
Oasis Fund Management Limited



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What is the Member Outcomes Assessment?

This document will focus on the key outcomes found within the assessment in relation to Oasis' two open products: **Mentor Superannuation Master Trust** (referred to as 'Mentor') and **Wealthtrac Superannuation Master Trust** (referred to as 'Wealthtrac') and one closed product; **Voyage Superannuation Master Trust** (referred to as 'Voyage')

It analyses how the Oasis Superannuation Master Trust Superannuation Fund (referred to as 'Oasis' or 'OSMT' in this document) products compare to similar products, and whether our products are serving the financial interests of our members. The document will present the final conclusions and summary, before going into detail on steps 1 and 2 of the assessment.

Mentor, Wealthtrac and Voyage products were compared to a peer set of eight funds, varying in size from \$8 billion to \$114 billion in funds under management.

All data is reported in accordance with APRA requirements. This assessment was undertaken in February 2021, and is relevant for the financial year that ended 30 June 2020.

Approach for this assessment

Step 1: Measure and compare products



1. Return comparison
A comparison of absolute and relative return targets



2. Fee comparison
A comparison of absolute and relative fees



3. Risk comparison
A comparison of Oasis' asset allocations and risk targets

Step 2: Assess product appropriateness

Assessment of product appropriateness against key factors that can affect superannuation

Section 52(11)

1. Options, benefits and facilities
2. Investment strategy
3. Insurance strategy and fees

SPS 515

4. Scale
5. Operating costs
6. Fees

Step 3: Conclude

A publication with determinations of each product is required to see whether the financial interests of the beneficiaries who hold the product are being promoted.

Product Determinations Summary

Mentor

Mentor is distributed through financial advisers and members must receive personal financial advice to join the product. On this basis as well as the review outlined on pages 6 to 9, the Trustee has determined that the financial interests of Mentor beneficiaries are being promoted.

 **Returns** Over 5 years 53% of investment options in the Oasis Super Fund investment menu have delivered first or second quartile (above average) performance. We regularly monitor the investment options available through the investment menu and have processes in place to take action where an investment option is continually delivering lower quartile (below average) performance without justifiable rationale. The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns.

 **Fees** On an ongoing administration fees and costs basis for Mentor's average member balance of ~\$80,000, the administration fees and costs of Mentor are in the upper range against the selected peer group of similar choice products. The administration fees and costs remain in the upper range for larger account balances as well. The pricing was set in conjunction with the Distributor of Mentor based on the investment flexibility and features offered to members and the distribution support services provided to financial advisers.

 **Investment Risk** 76% of investment options that were researched by Mercer/Lonsec (external research houses) were rated as having 'Above Average' prospects of outperformance. Research house ratings are monitored and reported to the Board quarterly. Where downgrades are identified, fund managers are contacted for rationale and appropriate action is taken if required, e.g. investment options are placed on watch and or replaced or terminated as appropriate.

 **Objective Assessment** The product options, benefits and facilities (with particular reference to member services, tax structure, investment options and online capability), investment strategy, insurance strategy and fees and other relevant matters lead to a conclusion of appropriateness of the product for Mentor members.

Wealthtrac

Wealthtrac is distributed through financial advisers and members must receive personal financial advice to join the product. On this basis as well as the review outlined on pages 11 to 14, the Trustee has determined that the financial interests of Wealthtrac beneficiaries are being promoted.

 **Returns** Over 5 years 53% of investment options in the Oasis Super Fund investment menu have delivered first or second quartile (above average) performance. We regularly monitor the investment options available through the investment menu and have processes in place to take action where an investment option is continually delivering lower quartile (below average) performance without justifiable rationale. The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns.

 **Fees** On an ongoing administration fees and costs basis for Wealthtrac's average member balance of ~\$240,000, the administration fees and costs of Wealthtrac are in the upper range against the selected peer group of similar choice products. The administration fees and costs become more competitive for larger account balances as Wealthtrac pricing was targeted at larger balance accounts. The pricing was set in conjunction with the Distributor of Wealthtrac based on the investment flexibility and features offered to members and the distribution support services provided to financial advisers.

 **Investment Risk** 76% of investment options that were researched by Mercer/Lonsec (external research houses) were rated as having 'Above Average' prospects of outperformance. Research house ratings are monitored and reported to the Board quarterly. Where downgrades are identified fund managers are contacted for rationale and appropriate action is taken if required, e.g. investment options are placed on watch and or replaced or terminated as appropriate.

 **Objective Assessment** The product options, benefits and facilities (with particular reference to member services, tax structure, investment options and online capability), investment strategy, insurance strategy and fees and other relevant matters lead to a conclusion of appropriateness of the product for Wealthtrac members.

Voyage

Voyage was distributed through financial advisers and members had to receive personal financial advice prior to joining the product. On this basis as well as the review outlined on pages 16 to 19, the Trustee has determined that the financial interests of Voyage beneficiaries are being promoted.

 **Returns** Over 5 years 53% of investment options in the Oasis Super Fund investment menu have delivered first or second quartile (above average) performance. We regularly monitor the investment options available through the investment menu and have processes in place to take action where an investment option is continually delivering lower quartile (below average) performance without justifiable rationale. The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns.

 **Fees** On an ongoing administration fees and costs basis for Voyage's average member balance of ~\$200,000, the administration fees and costs of Voyage are in the lower range against the selected peer group of similar choice products. Voyage is priced at an industry leading level and considerably lower than the median charged across the industry for balances \$150,000 and lower and balances \$750,000 and above. The pricing was set after conducting a review of member and aligned adviser feedback. A review of competitor pricing was undertaken to ensure we provided a market leading price to members.

 **Investment Risk** 76% of investment options that were researched by Mercer/Lonsec (external research houses) were rated as having 'Above Average' prospects of outperformance. Research house ratings are monitored and reported to the Board quarterly. Where downgrades are identified fund managers are contacted for rationale and appropriate action is taken if required, e.g. investment options are placed on watch and or replaced or terminated as appropriate.

 **Objective Assessment** The product options, benefits and facilities (with particular reference to member services, tax structure, investment options and online capability), investment strategy, insurance strategy and fees and other relevant matters lead to a conclusion of appropriateness of the product for Voyage members.

Product summary

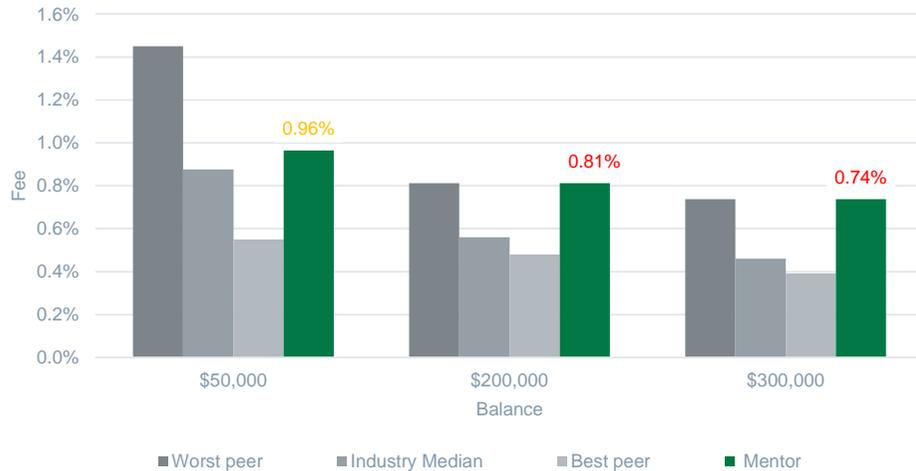
Mentor

Product summary of the key outcomes within Steps 1 and 2 of the assessment for the Mentor Superannuation Master Trust.



Step 1. Measure and Compare - Fees

**Mentor Fee Administration Comparison
(shown as % p.a.)**



Mentor Fee Analysis

This graph compares the ongoing member administration fees for Mentor pricing with the ongoing administration pricing of a selection of peers based on account balances of \$50,000, \$200,000, and \$300,000.

Mentor is priced at the upper range and higher than the median charged across the industry for all balances. Mentor’s average account balance is ~\$80,000 and it’s pricing is slightly better at this level but still higher than the median.

The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns. As such a comparison cannot be made on the investment fee component of fees.

Rating Key

- Fees lower than median
- Fees less than 20 basis points higher than median
- Fees more than 20 basis points higher than median

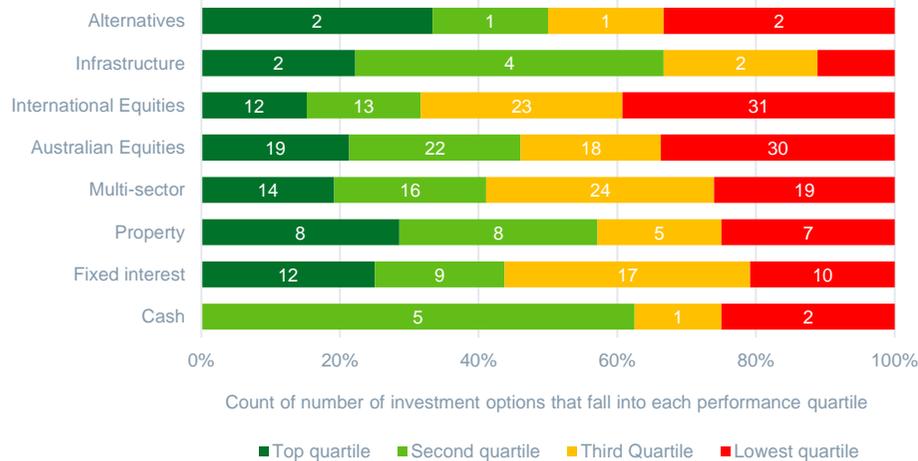
Source: Various peer fund PDS documents

Source: Various peer fund PDS documents

Step 1. Measure and Compare - Investment returns

Number of Mentor investment options categorised into quartile of returns compared to their benchmark, over one year to 30 June 2020

A large number of Infrastructure, Property and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



For the year to June 2020, out of 340 ranked investment options, 147 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 43% of investment options.

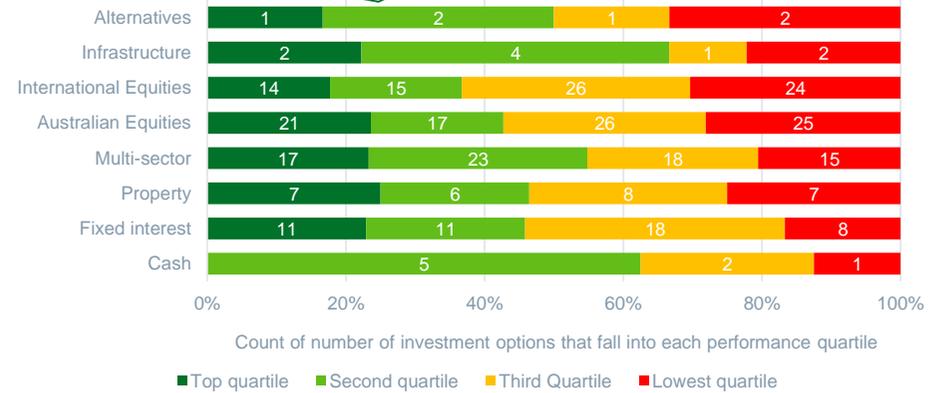
Over the 3 year period to June 2020, out of 340 ranked investment options, 156 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 45% of investment options.

Over the 5 year period to June 2020, out of 340 ranked investment options, 174 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 53% of investment options.

Therefore, for the overall Oasis investment menu as measured by an analysis of how many investment options achieve top two quartile (above median) performance against their benchmarks over the long term, the investment strategy, including level of investment risk, is appropriate.

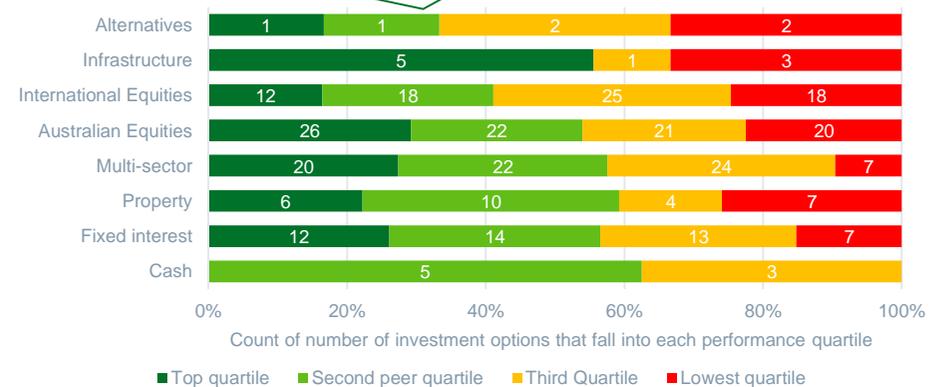
Number of Mentor investment options categorised into quartile of returns compared to their benchmarks, over three years to 30 June 2020

A large number of Infrastructure, Multi-sector and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



Number of Mentor investment options categorised into quartile of returns compared to their benchmarks, over five years to 30 June 2020

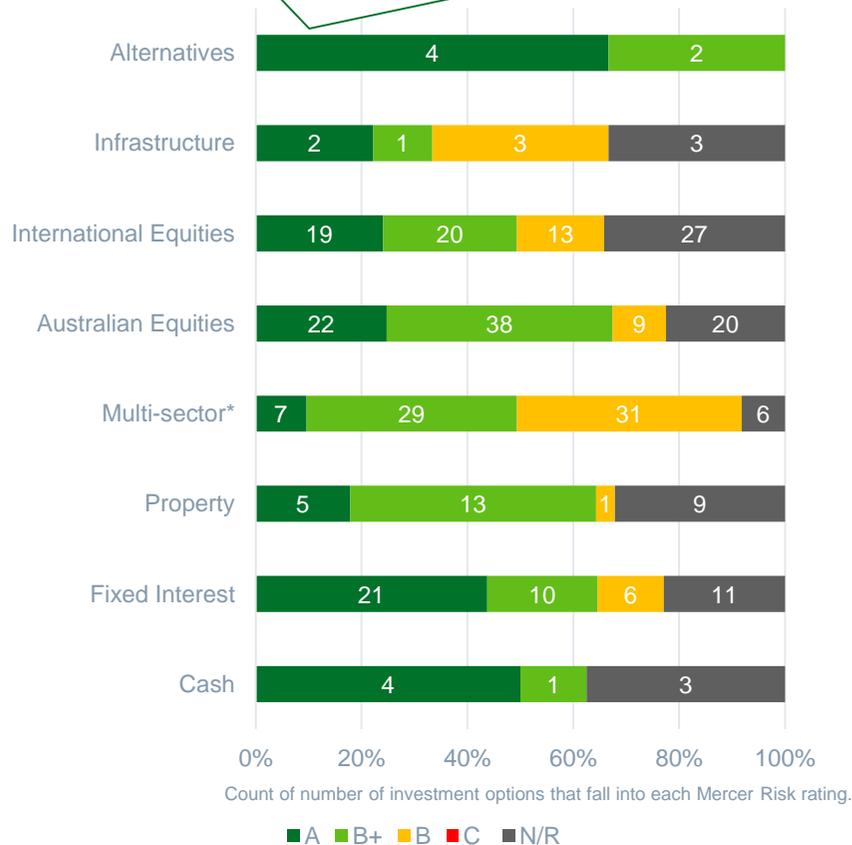
Over a longer time period, many options have performed better, indicating FY20 was a particularly bad year but the longer term performance trend is strong.



Step 1. Measure and Compare - Investment risk

Mentor Risk Ratings

All of the Mentor investment options that external research rating houses Mercer and Lonsec analysed were rated as having 'Average' or 'Above Average' prospects of outperformance. 76% of investment options, which accounts for 79% of OSMT assets, that were researched were rated as 'Above Average'.



Mentor Risk Rating Analysis

The investment risk of the investment options are assessed by an external rating houses Mercer and Lonsec as well as the Oasis Fiduciary Research team. The Mercer and Lonsec ratings have been used as a representative measure of investment risk. All of the products have been rated as 'Average' or 'Above Average' prospects of outperformance.

Research houses compare and rate funds on risk and return outcomes, investment process, due diligence of investment teams and operations, liquidity and other metrics to determine an overall assessment and ranking. Where downgrades are identified, fund managers are contacted for explanation and appropriate action is taken if required.

Mercer Risk Rating Key

- A** Strategies assessed as having "above average" prospects of outperformance
- B+** Strategies assessed as having "above average" prospects of outperformance, but which are qualified by at least one of the following:
 - There are strategies in which Mercer has greater conviction that outperformance will be achieved
 - Mercer requires more evidence to support its assessment
- B** Strategies assessed as having "average" prospects of outperformance
- C** Strategies assessed as having "below average" prospects of outperformance
- N** Strategies not currently rated by Mercer
- R** The R rating is applied in two situations:
 - Where Mercer has carried out some research but has not completed its full investment strategy research process
 - Mercer has in the past carried out its full investment strategy research process on the strategy, but are no longer maintaining full research coverage

The Multi-sector ratings were converted from Lonsec ratings to equivalent ratings from Mercer, with a 'Highly Recommended' rating equating to 'A' and a 'Recommended' rating equating to 'B+'.

Step 2. Objective Assessments

This is an assessment of product appropriateness against six key factors that can affect superannuation.

Options, Benefits and Facilities

The extensive range of quality investment options, individualised taxation, flexibility of insurance through OneCare and sophisticated product features are considered appropriate for Mentor members.

Investment Strategy

The investment strategy and governance is deemed appropriate as members have access to a wide range of quality investment choices to meet their investment needs and all members receive personal financial advice on joining the product. There are also appropriate controls in place to ensure options continue to provide competitive performance and liquidity risk is monitored.

Insurance strategy and fees

The flexibility of insurance (Death, Death & Total/Permanent Disability and Income Protection) provided through the OneCare product continues to be appropriate for members as the OneCare product is award-winning and as members must receive personal financial advice to join the product. The flexibility allows cover to be tailored to members' individual needs. Competitive analysis with peers confirms that OneCare insurance premiums are not inappropriately eroding the retirement savings of Mentor members and as members must receive personal financial advice to join the product, their adviser must ensure insurance fees and member's level of cover do not inappropriately erode their retirement savings.



Scale

There has been a consistent decrease in the number of Mentor members and a steady decrease in assets. There appears to be no inappropriate impact to the members. Announced integration with MLC Wealth and IOOF will also increase scale significantly. Therefore there is confidence that the scale leads to the product being appropriate for members.

Operating Costs

The operating costs of the business operations do not inappropriately affect the financial interests of Mentor members.

Fees

The pricing was set in conjunction with the Distributor of Mentor based on the investment flexibility and features offered to members and the distribution support services provided to financial advisers. For these reasons, the basis for setting fees is appropriate for Choice members.

Product summary

Wealthtrac

Product summary of the key outcomes within Steps 1 and 2 of the assessment for the Wealthtrac Superannuation Master Trust.



Step 1. Measure and Compare - Fees

**Wealthtrac Fee Administration Comparison
(shown as % p.a.)**



Source: Various peer fund PDS documents

Wealthtrac Fee Analysis

This graph compares the ongoing member administration fees for Wealthtrac pricing with the ongoing administration pricing of a selection of peers based on account balances of \$50,000, \$300,000, \$500,000 and \$1,000,000.

Wealthtrac administration fees and costs are in the upper range against the selected peer group of similar choice products. The administration fees and costs become more competitive for larger account balances and the Distributor of the Wealthtrac product is targeting affluent clients.

The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns. As such a comparison cannot be made on the investment fee component of fees.

Rating Key

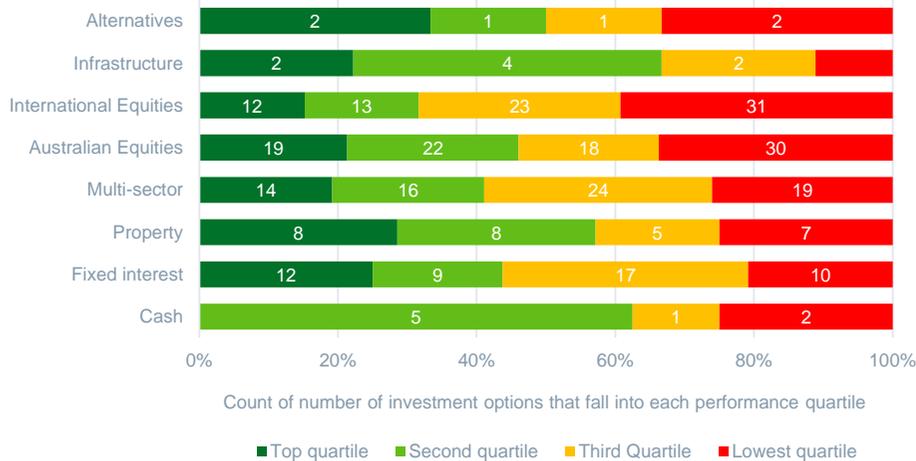
- Fees lower than median
- Fees less than 20 basis points higher than median
- Fees more than 20 basis points higher than median

Source: Various peer fund PDS documents

Step 1. Measure and Compare - Investment returns

Number of Wealthtrac investment options categorised into quartile of returns compared to their benchmark, over one year to 30 June 2020

A large number of Infrastructure, Property and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



For the year to June 2020, out of 340 ranked investment options, 147 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 43% of investment options.

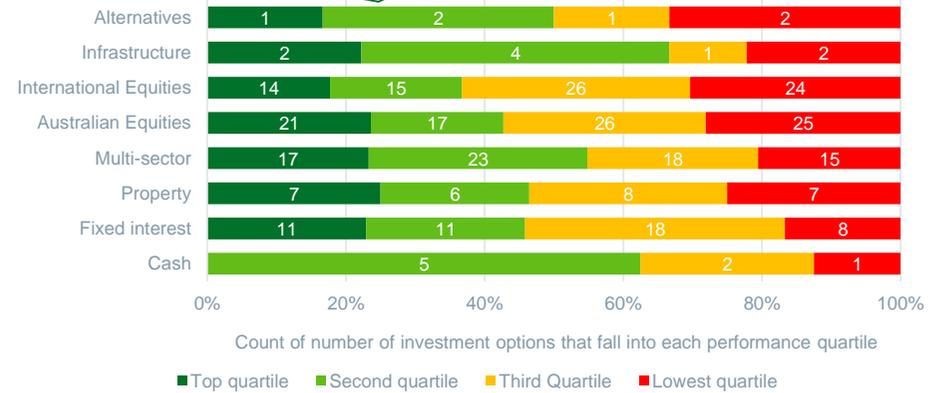
Over the 3 year period to June 2020, out of 340 ranked investment options, 156 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 45% of investment options.

Over the 5 year period to June 2020, out of 340 ranked investment options, 174 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 53% of investment options.

Therefore, for the overall Oasis investment menu as measured by an analysis of how many investment options achieve top two quartile (above median) performance against their benchmarks over the long term, the investment strategy, including level of investment risk, is appropriate.

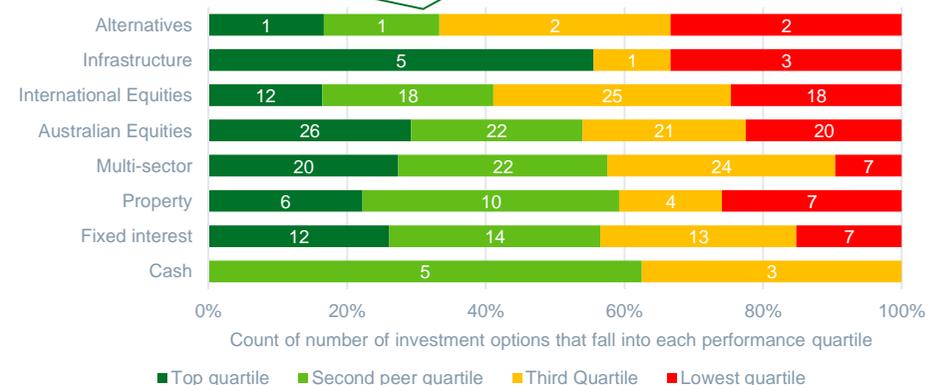
Number of Wealthtrac investment options categorised into quartile of returns compared to their benchmarks, over three years to 30 June 2020

A large number of Infrastructure, Multi-sector and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



Number of Wealthtrac investment options categorised into quartile of returns compared to their benchmarks, over five years to 30 June 2020

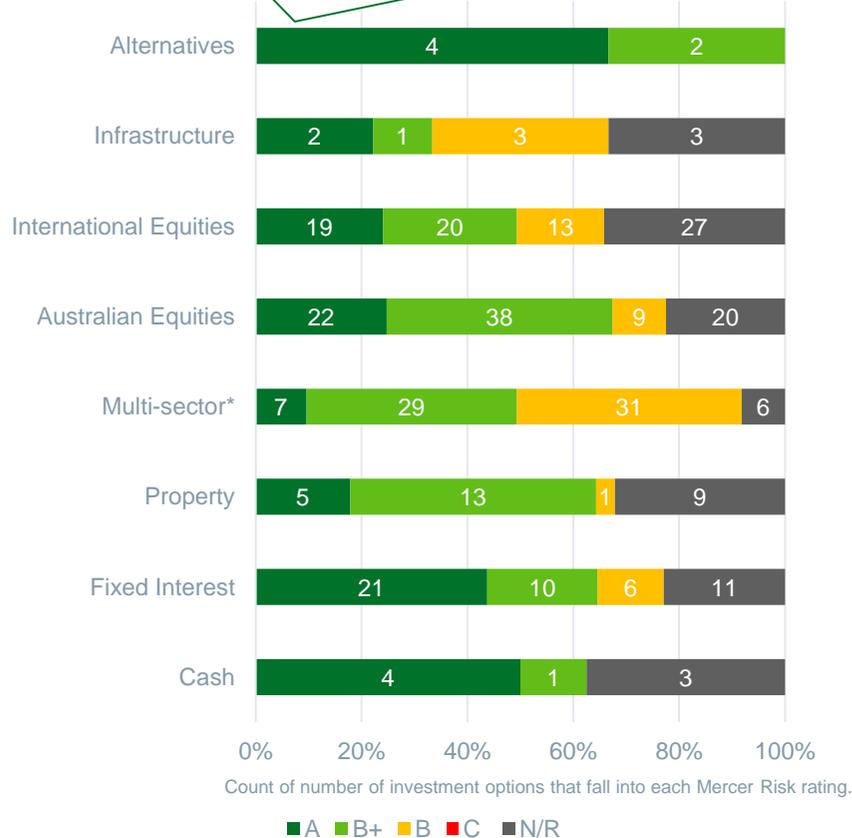
Over a longer time period, many options have performed better, indicating FY20 was a particularly bad year but the longer term performance trend is strong.



Step 1. Measure and Compare - Investment risk

Wealthtrac Risk Ratings

All of the Wealthtrac investment options that external research rating houses Mercer and Lonsec analysed were rated as having 'Average' or 'Above Average' prospects of outperformance. 76% of investment options, which accounts for 79% of OSMT assets, that were researched were rated as 'Above Average'.



Wealthtrac Risk Rating Analysis

The investment risk of the investment options are assessed by an external rating houses Mercer and Lonsec as well as the Oasis Fiduciary Research team. The Mercer and Lonsec ratings have been used as a representative measure of investment risk. All of the products have been rated as 'Average' or 'Above Average' prospects of outperformance.

Research houses compare and rate funds on risk and return outcomes, investment process, due diligence of investment teams and operations, liquidity and other metrics to determine an overall assessment and ranking. Where downgrades are identified, fund managers are contacted for explanation and appropriate action is taken if required.

Mercer Risk Rating Key

- A** Strategies assessed as having "above average" prospects of outperformance
- B+** Strategies assessed as having "above average" prospects of outperformance, but which are qualified by at least one of the following:
 - There are strategies in which Mercer has greater conviction that outperformance will be achieved
 - Mercer requires more evidence to support its assessment
- B** Strategies assessed as having "average" prospects of outperformance
- C** Strategies assessed as having "below average" prospects of outperformance
- N** Strategies not currently rated by Mercer
- R** The R rating is applied in two situations:
 - Where Mercer has carried out some research but has not completed its full investment strategy research process
 - Mercer has in the past carried out its full investment strategy research process on the strategy, but are no longer maintaining full research coverage

The Multi-sector ratings were converted from Lonsec ratings to equivalent ratings from Mercer, with a 'Highly Recommended' rating equating to 'A' and a 'Recommended' rating equating to 'B+'.

Step 2. Objective Assessments

This is an assessment of product appropriateness against six key factors that can affect superannuation.

Options, Benefits and Facilities

The extensive range of quality investment options, individualised taxation, flexibility of insurance through OneCare and sophisticated product features are considered appropriate for Wealthtrac members.

Investment Strategy

The investment strategy and governance is deemed appropriate as members have access to a wide range of quality investment choices to meet their investment needs and all members receive personal financial advice on joining the product. There are also appropriate controls in place to ensure options continue to provide competitive performance and liquidity risk is monitored.

Insurance strategy and fees

The flexibility of insurance (Death, Death & Total/Permanent Disability and Income Protection) provided through the OneCare product continues to be appropriate for members as the OneCare product is award-winning and as members must receive personal financial advice to join the product. The flexibility allows cover to be tailored to members' individual needs. Competitive analysis with peers confirms that OneCare insurance premiums are not inappropriately eroding the retirement savings of Wealthtrac members and as members must receive personal financial advice to join the product, their adviser must ensure insurance fees and member's level of cover do not inappropriately erode their retirement savings.

Objective Assessment Comments

Wealthtrac is distributed through financial advisers and members must receive personal financial advice to join the product. The product options, benefits and facilities, investment strategy, insurance strategy and fees and other relevant matters considered, coupled with personal financial advice, lead to a conclusion of appropriateness of the product for Wealthtrac members.

Scale

There has been a consistent decrease in the number of Wealthtrac members but asset balances have remained steady. Announced integrations with MLC Wealth and IOOF will also increase scale significantly. Therefore there is confidence that the scale leads to the product being appropriate for members.

Operating Costs

The operating costs of the business operations do not inappropriately affect the financial interests of Wealthtrac members.

Fees

The pricing was set in conjunction with the Distributor of Wealthtrac based on the investment flexibility and features offered to members and the distribution support services provided to financial advisers. Wealthtrac pricing was targeted at larger balance accounts. For these reasons, the basis for setting fees is appropriate for Wealthtrac members.

Product summary

Voyage

Product summary of the key outcomes within Steps 1 and 2 of the assessment for the Voyage Superannuation Master Trust.



Step 1. Measure and Compare - Fees

**Voyage Administration Fee Comparison
(shown as % p.a.)**



Source: Various peer fund PDS documents

Voyage Fee Analysis

This graph compares the ongoing member administration fees for Voyage pricing with the ongoing administration pricing of a selection of peers based on account balances of \$50,000, \$200,000, \$500,000 and \$750,000.

Voyage administration fees and costs are in the lower range against the selected peer group of similar choice products. Voyage is priced at an industry leading level and considerably lower than the median charged across the industry for balances \$150,000 and lower and balances \$750,000 and above.

The investment options offered on the menu are widely available across the selected peer group of similar choice products and are offered at the same investment management fee and therefore deliver the same investment returns. As such a comparison cannot be made on the investment fee component of fees.

Rating Key

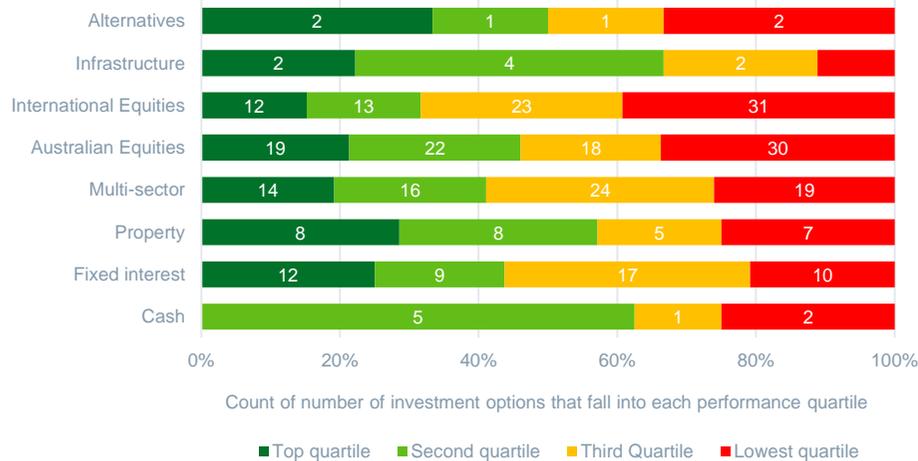
- Fees lower than median
- Fees less than 20 basis points higher than median
- Fees more than 20 basis points higher than median

Source: Various peer fund PDS documents

Step 1. Measure and Compare - Investment returns

Number of Voyage investment options categorised into quartile of returns compared to their benchmark, over one year to 30 June 2020

A large number of Infrastructure, Property and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



For the year to June 2020, out of 340 ranked investment options, 147 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 43% of investment options.

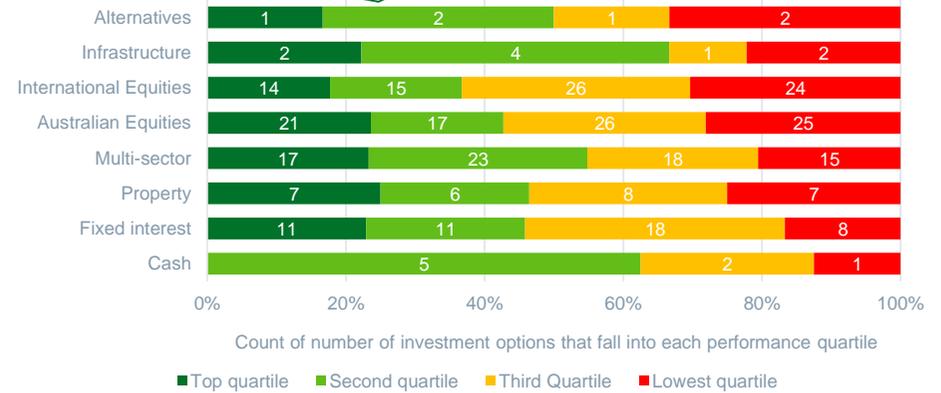
Over the 3 year period to June 2020, out of 340 ranked investment options, 156 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 45% of investment options.

Over the 5 year period to June 2020, out of 340 ranked investment options, 174 options achieved 1st and 2nd quartile (above median) performance against their benchmarks, representing 53% of investment options.

Therefore, for the overall Oasis investment menu as measured by an analysis of how many investment options achieve top two quartile (above median) performance against their benchmarks over the long term, the investment strategy, including level of investment risk, is appropriate.

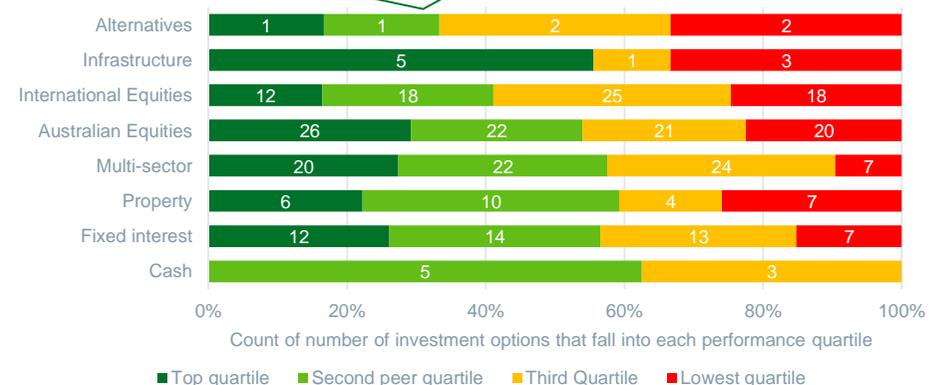
Number of Voyage investment options categorised into quartile of returns compared to their benchmarks, over three years to 30 June 2020

A large number of Infrastructure, Multi-sector and Cash investment options had returns in the top two quartiles (above average returns) compared to those investment option's benchmarks.



Number of Voyage investment options categorised into quartile of returns compared to their benchmarks, over five years to 30 June 2020

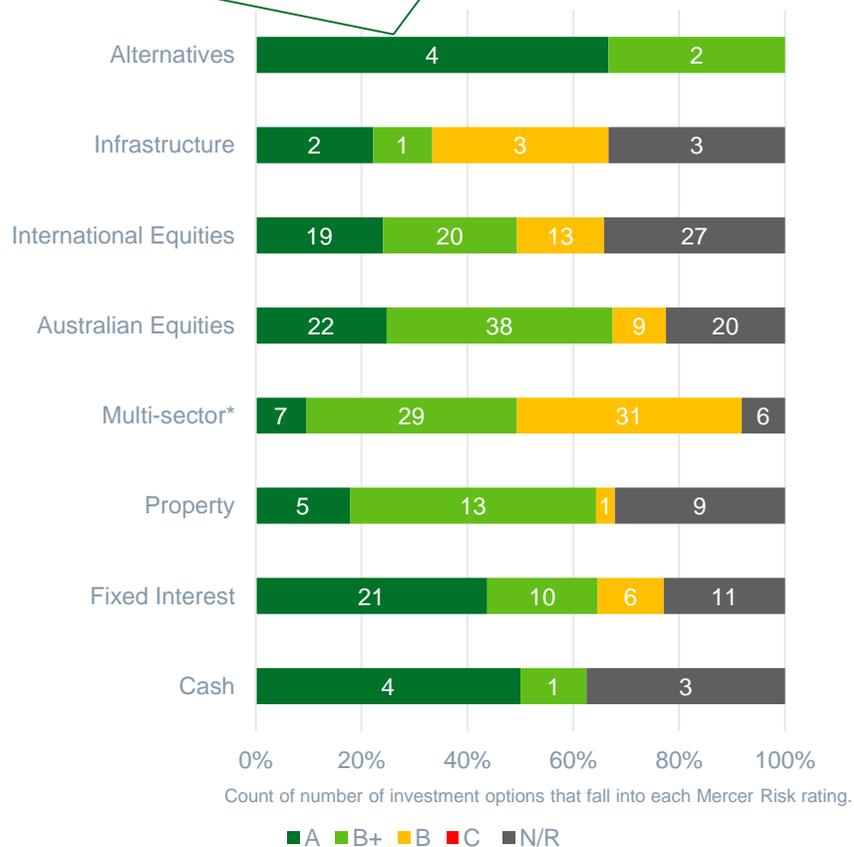
Over a longer time period, many options have performed better, indicating FY20 was a particularly bad year but the longer term performance trend is strong.



Step 1. Measure and Compare - Investment risk

Voyage Risk Ratings

All of the Voyage investment options that external research rating houses Mercer and Lonsec analysed were rated as having 'Average' or 'Above Average' prospects of outperformance. 76% of investment options, which accounts for 79% of OSMT assets, that were researched were rated as 'Above Average'.



Voyage Risk Rating Analysis

The investment risk of the investment options are assessed by an external rating houses Mercer and Lonsec as well as the Oasis Fiduciary Research team. The Mercer and Lonsec ratings have been used as a representative measure of investment risk. All of the products have been rated as 'Average' or 'Above Average' prospects of outperformance.

Research houses compare and rate funds on risk and return outcomes, investment process, due diligence of investment teams and operations, liquidity and other metrics to determine an overall assessment and ranking. Where downgrades are identified, fund managers are contacted for explanation and appropriate action is taken if required.

Mercer Risk Rating Key

- A** Strategies assessed as having "above average" prospects of outperformance
- B+** Strategies assessed as having "above average" prospects of outperformance, but which are qualified by at least one of the following:
 - There are strategies in which Mercer has greater conviction that outperformance will be achieved
 - Mercer requires more evidence to support its assessment
- B** Strategies assessed as having "average" prospects of outperformance
- C** Strategies assessed as having "below average" prospects of outperformance
- N** Strategies not currently rated by Mercer
- R** The R rating is applied in two situations:
 - Where Mercer has carried out some research but has not completed its full investment strategy research process
 - Mercer has in the past carried out its full investment strategy research process on the strategy, but are no longer maintaining full research coverage

The Multi-sector ratings were converted from Lonsec ratings to equivalent ratings from Mercer, with a 'Highly Recommended' rating equating to 'A' and a 'Recommended' rating equating to 'B+'.

Step 2. Objective Assessments

This is an assessment of product appropriateness against six key factors that can affect superannuation.

Options, Benefits and Facilities

The extensive range of quality investment options, individualised taxation, flexibility of insurance through OneCare and sophisticated product features are considered appropriate for Voyage members.

Investment Strategy

The investment strategy and governance is deemed appropriate as members have access to a wide range of quality investment choices to meet their investment needs and all members receive personal financial advice on joining the product. There are also appropriate controls in place to ensure options continue to provide competitive performance and liquidity risk is monitored.

Insurance strategy and fees

The flexibility of insurance (Death, Death & Total/Permanent Disability and Income Protection) provided through the OneCare product continues to be appropriate for members as the OneCare product is award-winning and as members must receive personal financial advice to join the product. The flexibility allows cover to be tailored to members' individual needs. Competitive analysis with peers confirms that OneCare insurance premiums are not inappropriately eroding the retirement savings of Voyage members and as members must receive personal financial advice to join the product, their adviser must ensure insurance fees and member's level of cover do not inappropriately erode their retirement savings.



Scale

There has been a consistent decrease in the number of Voyage members and asset balances. Announced integrations with MLC Wealth and IOOF will also increase scale significantly. Therefore there is confidence that the scale leads to the product being appropriate for members.

Operating Costs

The operating costs of the business operations do not inappropriately affect the financial interests of Voyage members.

Fees

The pricing was set after conducting a review of member and aligned adviser feedback. A review of competitor pricing was undertaken to ensure we provided a market leading price to members. Voyage administration fees and costs are in the lower range against the selected peer group of similar choice products. For these reasons, the basis for setting fees is appropriate for Voyage members.

We're here to help

If you have a question about your account, please contact your financial adviser.

If you don't have a financial adviser, you can contact Client Services on 1800 893 141, weekdays 8.00 am to 7.00 pm (AEST) or email us at service@wrapinvest.com.au

Important information

This document is issued by Oasis Fund Management Limited (Trustee, OFM) (ABN 38 106 045 050, AFSL 274331, RSE L0001755), for the Mentor Superannuation Master Trust, Voyage Superannuation Master Trust and Wealthtrac Superannuation Master Trust. OFM is a member of the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate.

The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acting on this information, an investor must consider the appropriateness of the information, having regard to their needs, financial circumstances and objectives. An investor must also read the relevant Product Disclosure Statement (PDS), this information and any other current disclosure documents.