

ipac Income Generator



Are you nearing retirement or already retired and looking for reliable income, in one simple investment solution? The ipac Income Generator has been designed to help meet income needs in retirement.

Replace your salary with regular income as you move into retirement

- Regular, reliable income can mean you can budget with greater confidence
- Flexibility to capitalise on market opportunities by altering asset allocation
- Tax effectiveness can help maximise income
- Suitable for the growth or defensive component of investment portfolios

One stop shop for your income needs

If you're looking for a fully diversified multi-asset solution to help meet your income needs, the ipac Income Generator could be suitable.

Diversification is extremely important in investment portfolios because it helps to minimise risks. As one asset outperforms, another may underperform. By holding a mix of assets you're more likely to achieve more reliable income and lower volatility than a traditional diversified portfolio with similar exposure to growth assets.

We use specialist investment managers that seek out sustainable income opportunities across a range of assets including shares, bonds, property and infrastructure.

We also have the flexibility to alter the asset allocation so that we can maximise income when the opportunities arise and help achieve some capital growth over time.

This fund may be suitable for those who:

- Are looking to replace their salary
- Are concerned they'll outlive their money
- Pay a low tax rate and take advantage of franking credits
- Are thinking about retirement
- Have an SMSF portfolio



Stuart Eliot
Head of Portfolio Management

Stuart Eliot is responsible for the management of the ipac Income Generator Fund. He has extensive experience in strategic and dynamic asset allocation, portfolio management and investment research. He is supported in the management of the Fund by Senior Portfolio Manager Jeronimo Harrison and AMP Investments.



Jeronimo Harrison
Senior Portfolio Manager

Jeronimo Harrison supports Stuart Eliot in managing the ipac Income Generator Fund. He has extensive experience in portfolio construction, risk management and investment research. He is supported in the management of the Fund by AMP Investments.

How do we seek to provide regular income and some capital growth?

- The Fund is a multi-asset solution that invests in a variety of income generating assets such as Australian and global shares, bonds, property trusts and infrastructure.
- We can be flexible in altering the allocation to growth assets e.g. shares, when income opportunities are plentiful and move towards defensive assets such as bonds when there are opportunities.
- The intention is for realised capital gains to be paid in a separate distribution which is automatically reinvested to help grow your capital so that your money can grow with the cost of living.

What you need to be aware of:

- Assets with the highest long-term returns may also carry the highest level of short-term risk, particularly if you do not hold your investment for the minimum suggested investment timeframe. Additionally, different investment strategies may carry different levels of risk, depending on the assets in which a fund invests.
- When you invest in a managed investment scheme, you should be aware that returns are not guaranteed – future returns and income distributions may differ from past returns, the level of returns and income distributions may vary, the value of your investment may vary, and there may be the risk of loss of invested capital.
- The Fund will be affected by any risks associated with the securities (including securities listed on share markets around the world) in which it invests and other investments it makes. These include risks in relation to how those securities or other investments perform, how sustainable their earnings are, and other factors that affect value and performance, as well as risks associated with international investments and liquidity risks.

Key Facts

The Fund invests in a diversified mix of growth and defensive assets, with a focus on income generation. It invests using a range of specialist investment managers.

The Fund aims to provide regular income with some capital growth over the medium to long term with moderate fluctuations in value likely.

	Off Platform	On Platform
APIR Code	IPA0173AU	IPA0076AU
Minimum Investment	\$10,000	Check with your platform provider or speak with your financial adviser.
Management Costs⁽ⁱ⁾	0.80% pa of the Fund's net assets	
Management fee	0.79%	
Estimated other indirect costs	0.01%	
Risk Level	Medium	
Distribution Frequency	Monthly	
Suggested Minimum Investment Timeframe	5 years	

(i) Total management costs are rounded up to the nearest whole number.

Contact us

To speak with an expert, please visit amp.com.au/investments

What you need to know

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