

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme IOOF Holdings Limited

ACN/ARSN 100 103 722

1. Details of substantial holder (1)

Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)

ACN/ARSN (if applicable) N/A

The holder became a substantial holder on 4 October 2021

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary	32,525,088	32,525,088	5.009%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 32,525,088

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 731,528
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 2,010,343
Vanguard Group	Citibank	Various funds and other accounts of Vanguard Group	Ordinary – 7,463
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 21,779,701
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 4,855,429
Vanguard Group	Various others	Various funds and other accounts of Vanguard Group	Ordinary – 3,140,624

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)	Class and number of securities
See Annexure A			

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6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here  date 7 October 2021

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder of its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company
ACN/ARSN IOOF Holdings Limited
100 103 722

Substantial Holder Name
ACN/ARSN Vanguard Group
N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
8-Jun-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	600	600
9-Jun-2021	The Vanguard Group, Inc.	BUY	4.43	Ordinary	750	750
15-Jun-2021	The Vanguard Group, Inc.	BUY	4.36	Ordinary	546	546
16-Jun-2021	The Vanguard Group, Inc.	BUY	4.38	Ordinary	4,756	4,756
16-Jun-2021	The Vanguard Group, Inc.	BUY	4.38	Ordinary	750	750
17-Jun-2021	The Vanguard Group, Inc.	BUY	4.31	Ordinary	11,890	11,890
18-Jun-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	500	500
18-Jun-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	5,887	5,887
18-Jun-2021	The Vanguard Group, Inc.	SELL	4.28	Ordinary	(11,911)	(11,911)
18-Jun-2021	The Vanguard Group, Inc.	SELL	4.28	Ordinary	(7,017)	(7,017)
18-Jun-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	43,702	43,702
18-Jun-2021	The Vanguard Group, Inc.	SELL	4.28	Ordinary	(62,125)	(62,125)
22-Jun-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	390	390
22-Jun-2021	The Vanguard Group, Inc.	SELL	4.27	Ordinary	(36,665)	(36,665)
22-Jun-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	7,044	7,044
23-Jun-2021	The Vanguard Group, Inc.	BUY	4.25	Ordinary	1,767	1,767
24-Jun-2021	The Vanguard Group, Inc.	BUY	4.35	Ordinary	9,392	9,392
30-Jun-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	5,870	5,870
1-Jul-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	10,566	10,566
2-Jul-2021	The Vanguard Group, Inc.	BUY	4.36	Ordinary	5,074	5,074
2-Jul-2021	The Vanguard Group, Inc.	BUY	4.36	Ordinary	582	582
5-Jul-2021	The Vanguard Group, Inc.	BUY	4.32	Ordinary	1,194	1,194
6-Jul-2021	The Vanguard Group, Inc.	BUY	4.30	Ordinary	7,044	7,044
9-Jul-2021	The Vanguard Group, Inc.	BUY	4.30	Ordinary	9,392	9,392
12-Jul-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	587	587
13-Jul-2021	The Vanguard Group, Inc.	BUY	4.29	Ordinary	14,807	14,807
14-Jul-2021	The Vanguard Group, Inc.	BUY	4.40	Ordinary	1,125	1,125
14-Jul-2021	The Vanguard Group, Inc.	BUY	4.40	Ordinary	3,375	3,375
14-Jul-2021	The Vanguard Group, Inc.	BUY	4.40	Ordinary	1,125	1,125
21-Jul-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	13,668	13,668
22-Jul-2021	The Vanguard Group, Inc.	SELL	4.33	Ordinary	(4,175)	(4,175)
26-Jul-2021	The Vanguard Group, Inc.	BUY	4.28	Ordinary	19,363	19,363
28-Jul-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	3,585	3,585
29-Jul-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	47,490	47,490
29-Jul-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	6,680	6,680
29-Jul-2021	The Vanguard Group, Inc.	BUY	4.32	Ordinary	91,410	91,410
30-Jul-2021	The Vanguard Group, Inc.	BUY	4.18	Ordinary	1,200	1,200
2-Aug-2021	The Vanguard Group, Inc.	BUY	4.26	Ordinary	4,175	4,175
6-Aug-2021	The Vanguard Group, Inc.	SELL	4.38	Ordinary	(2,400)	(2,400)
11-Aug-2021	The Vanguard Group, Inc.	BUY	4.72	Ordinary	750	750
16-Aug-2021	The Vanguard Group, Inc.	BUY	4.78	Ordinary	11,390	11,390
16-Aug-2021	The Vanguard Group, Inc.	BUY	4.78	Ordinary	4,556	4,556
17-Aug-2021	The Vanguard Group, Inc.	BUY	4.63	Ordinary	3,750	3,750
18-Aug-2021	The Vanguard Group, Inc.	SELL	4.75	Ordinary	(537)	(537)
19-Aug-2021	The Vanguard Group, Inc.	BUY	4.80	Ordinary	8,350	8,350
20-Aug-2021	The Vanguard Group, Inc.	BUY	4.79	Ordinary	5,550	5,550
23-Aug-2021	The Vanguard Group, Inc.	BUY	4.84	Ordinary	4,440	4,440
23-Aug-2021	The Vanguard Group, Inc.	BUY	4.84	Ordinary	6,660	6,660
23-Aug-2021	The Vanguard Group, Inc.	BUY	4.84	Ordinary	3,340	3,340
23-Aug-2021	The Vanguard Group, Inc.	BUY	4.84	Ordinary	5,010	5,010
27-Aug-2021	The Vanguard Group, Inc.	BUY	4.57	Ordinary	4,440	4,440
30-Aug-2021	The Vanguard Group, Inc.	BUY	4.65	Ordinary	123,661	123,661
31-Aug-2021	The Vanguard Group, Inc.	SELL	4.76	Ordinary	(19,753)	(19,753)
2-Sep-2021	The Vanguard Group, Inc.	BUY	4.69	Ordinary	10,973	10,973
3-Sep-2021	The Vanguard Group, Inc.	BUY	4.77	Ordinary	1,125	1,125
7-Sep-2021	The Vanguard Group, Inc.	BUY	4.65	Ordinary	567	567
10-Sep-2021	The Vanguard Group, Inc.	BUY	4.47	Ordinary	555	555
13-Sep-2021	The Vanguard Group, Inc.	SELL	4.40	Ordinary	(3,603)	(3,603)
14-Sep-2021	The Vanguard Group, Inc.	BUY	4.39	Ordinary	1,125	1,125
17-Sep-2021	The Vanguard Group, Inc.	BUY	4.25	Ordinary	607	607
20-Sep-2021	The Vanguard Group, Inc.	BUY	4.08	Ordinary	3,750	3,750
21-Sep-2021	The Vanguard Group, Inc.	BUY	4.14	Ordinary	750	750

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
23-Sep-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	6,792	6,792
23-Sep-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	750	750
24-Sep-2021	The Vanguard Group, Inc.	BUY	4.27	Ordinary	507	507
28-Sep-2021	The Vanguard Group, Inc.	BUY	4.38	Ordinary	750	750
30-Sep-2021	The Vanguard Group, Inc.	BUY	4.22	Ordinary	18,416	18,416
4-Oct-2021	The Vanguard Group, Inc.	BUY	4.22	Ordinary	65,619	65,619
8-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	1,334	1,334
8-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	7,380	7,380
9-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.44	Ordinary	7,368	7,368
11-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.40	Ordinary	2,668	2,668
15-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	9,048	9,048
15-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	423	423
18-Jun-2021	Vanguard Investments Australia Ltd.	SELL	4.28	Ordinary	(81,879)	(81,879)
22-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.27	Ordinary	2,444	2,444
22-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.27	Ordinary	6,110	6,110
23-Jun-2021	Vanguard Investments Australia Ltd.	INSPEC	4.22	Ordinary	(523,124)	(523,124)
23-Jun-2021	Vanguard Investments Australia Ltd.	INSPEC	4.22	Ordinary	(436,028)	(436,028)
23-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.22	Ordinary	856	856
24-Jun-2021	Vanguard Investments Australia Ltd.	SELL	4.32	Ordinary	(15,261)	(15,261)
24-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.32	Ordinary	2,492	2,492
24-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.32	Ordinary	856	856
29-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.31	Ordinary	9,124	9,124
29-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.31	Ordinary	2,496	2,496
29-Jun-2021	Vanguard Investments Australia Ltd.	BUY	4.31	Ordinary	7,380	7,380
30-Jun-2021	Vanguard Investments Australia Ltd.	SELL	4.27	Ordinary	(9,050)	(9,050)
2-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	3,070	3,070
2-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	1,284	1,284
5-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.32	Ordinary	3,105	3,105
7-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	8,610	8,610
9-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.25	Ordinary	8,868	8,868
9-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.25	Ordinary	10,540	10,540
9-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.25	Ordinary	8,680	8,680
12-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	185,887	185,887
12-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	4,777	4,777
13-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	3,432	3,432
13-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	1,716	1,716
19-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	3,135	3,135
20-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.19	Ordinary	6,681	6,681
20-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.19	Ordinary	7,500	7,500
21-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.23	Ordinary	2,484	2,484
22-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.35	Ordinary	3,866	3,866
23-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.32	Ordinary	7,512	7,512
27-Jul-2021	Vanguard Investments Australia Ltd.	INSPEC	4.26	Ordinary	(526,652)	(526,652)
27-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	8,904	8,904
29-Jul-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	430	430
3-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	12,604	12,604
3-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.28	Ordinary	8,764	8,764
5-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.31	Ordinary	9,004	9,004
5-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.31	Ordinary	1,290	1,290
6-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.38	Ordinary	2,484	2,484
6-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.38	Ordinary	1,720	1,720
9-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.41	Ordinary	7,536	7,536
10-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.46	Ordinary	2,404	2,404
16-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.77	Ordinary	3,115	3,115
16-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.77	Ordinary	12,380	12,380
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.75	Ordinary	2,496	2,496
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.75	Ordinary	12,400	12,400
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.75	Ordinary	4,960	4,960
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.75	Ordinary	1,293	1,293
19-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.79	Ordinary	8,099	8,099
20-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.77	Ordinary	1,875	1,875
20-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.77	Ordinary	3,115	3,115
23-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.83	Ordinary	864	864
24-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.95	Ordinary	1,875	1,875
25-Aug-2021	Vanguard Investments Australia Ltd.	BUY	5.08	Ordinary	9,004	9,004
25-Aug-2021	Vanguard Investments Australia Ltd.	BUY	5.08	Ordinary	8,151	8,151
25-Aug-2021	Vanguard Investments Australia Ltd.	BUY	5.08	Ordinary	2,290	2,290
26-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.55	Ordinary	6,290	6,290
30-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.69	Ordinary	3,135	3,135

Annexure A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
30-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.69	Ordinary	8,792	8,792
30-Aug-2021	Vanguard Investments Australia Ltd.	BUY	4.69	Ordinary	1,296	1,296
1-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.67	Ordinary	2,512	2,512
2-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.69	Ordinary	10,048	10,048
2-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.69	Ordinary	1,299	1,299
3-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.79	Ordinary	16,365	16,365
3-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.79	Ordinary	1,732	1,732
6-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.74	Ordinary	7,584	7,584
7-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.65	Ordinary	8,964	8,964
7-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.65	Ordinary	2,540	2,540
8-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.58	Ordinary	1,270	1,270
9-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.43	Ordinary	2,540	2,540
9-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.43	Ordinary	9,030	9,030
9-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.43	Ordinary	2,520	2,520
10-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.47	Ordinary	2,590	2,590
15-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.41	Ordinary	7,860	7,860
15-Sep-2021	Vanguard Investments Australia Ltd.	SELL	4.37	Ordinary	(5,754)	(5,754)
16-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.39	Ordinary	3,175	3,175
17-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.24	Ordinary	6,732	6,732
17-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.24	Ordinary	1,736	1,736
20-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.13	Ordinary	3,170	3,170
20-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.13	Ordinary	10,080	10,080
20-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.13	Ordinary	1,748	1,748
21-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.15	Ordinary	1,902	1,902
22-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.14	Ordinary	872	872
22-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.14	Ordinary	3,901	3,901
23-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.26	Ordinary	12,138	12,138
24-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.27	Ordinary	3,280	3,280
27-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.45	Ordinary	4,360	4,360
28-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.44	Ordinary	8,520	8,520
29-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	5,688	5,688
29-Sep-2021	Vanguard Investments Australia Ltd.	BUY	4.36	Ordinary	3,505	3,505
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	4.17	Ordinary	11,104	11,104
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	4.17	Ordinary	10,410	10,410
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	4.17	Ordinary	2,155	2,155
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	4.17	Ordinary	1,724	1,724
4-Oct-2021	Vanguard Investments Australia Ltd.	BUY	4.22	Ordinary	3,490	3,490

This is Annexure A of 3 pages referred to in Form 603, notice of initial substantial holder.

Signature:



Name: Shawn Acker

Capacity: Compliance Manager

Date: 7-October-2021