



## IML UNVEILS EQUITY INCOME ETF LAUNCHED TO MEET GROWING RETIREE DEMAND

*The ETF (ticker EQIN) provides easy access to IML's Equity Income Fund, with its proven track record of delivering higher income with lower volatility than the ASX 300\*.*

Sydney, 1st September 2025

IML's Equity Income Fund (the 'Fund') is now available to trade via the ASX, after launching [today] as the **Investors Mutual Equity Income Fund – Complex ETF (ASX: EQIN)**. The new, actively managed ETF aims to deliver Australian retirees and income-focused investors access to steady income generated through a diverse range of sources. It invests in stocks with sustainable and often growing dividends, and employs conservative options strategies to take advantage of share market volatility to enhance income.

The launch comes at a pivotal moment for Australia's retirement system, which now holds more than \$4 trillion in superannuation assets and is projected to be the second largest in the world by 2030. With Australia's superannuation system transitioning hundreds of billions into the pension phase over the next five years, demand is growing for income-focused strategies like IML's Equity Income Fund and ETF.

The ETF is a new class of units in the IML Equity Income Fund, which has built a 14-year track record of delivering consistent income with lower volatility since its inception in 2011. Over this period, the Fund has achieved an average annual income of 9.4% (including franking), compared with 5.9% from the ASX 300 Accumulation Index (including franking). Its objective is to provide income at least 2% above the ASX 300 on a rolling four-year basis, while maintaining lower volatility than the broader market.\*

Speaking about the newly launched ETF, IML Portfolio Manager, **Michael O'Neill** said: *"It's becoming harder and harder for people to get consistent income to fund their retirements with interest rates and ASX dividend yields falling (particularly for banks and resources sectors), and bank hybrids being phased out. This fund fills that gap for retirees, giving them consistent income with lower volatility that they can rely on."*

**Tuan Luu**, Portfolio Manager at IML said: *"Our process of researching and investing in companies is disciplined in order to achieve sustainable returns with lower volatility. We apply a prudent options overlay to diversify our available sources of income, which is particularly helpful when the market is more volatile."*

IML is an affiliate of global multi-affiliate manager Natixis Investment Managers. It is a quality and value style Australian equities fund manager with a single-minded focus on achieving attractive long-term returns for clients, with lower volatility than the market. Since 1998, IML has used deep fundamental research to uncover high-quality companies trading at reasonable valuations. IML (AFSL 229988) is the issuer of the Fund and ETF.



Ends

<release ends>

**Notes for editors:**

*\* Past performance is not a reliable indicator of future performance. Performance quoted in this material is for the Investors Mutual Equity Income Fund (unquoted class) since inception 1 January 2011 to 31 July 2025. Source IML. Please consider the PDS and TMDs for the Fund and ETF at [iml.com.au](http://iml.com.au).*

**Income Performance of the Investors Mutual Equity Income Fund as at 31 July 2025:**

	1 YEAR	3 YEARS^	5 YEARS^	10 YEARS^	SINCE INCEPTION^
Fund income return including franking	7.6%	8.1%	8.2%	8.5%	9.4%
ASX 300 income return including franking	4.9%	5.7%	5.6%	5.7%	5.9%

*The total return including franking is based on the fund distributions, assumes a zero percent tax rate and both distribution and franking benefits are re-invested. The ASX 300 income return including franking is based on the S&P/ASX 300 Franking Credit Adjusted Daily Total Return Index (Tax-Exempt).*

*Past performance is not a reliable indicator of future performance. Equity Income Fund performance is the performance of the unlisted class of units and may be a useful reference point for the newer quoted class of units in the Fund (Complex ETF). However, you should be aware that the quoted class of units in the Fund is new and has no performance history. The past performance for the unlisted class of units in the Equity Income Fund is NOT the past performance of the Complex ETF. There is no guarantee that the investment objective will be realised or that the Fund will generate positive or excess return.*

**Complex ETF definition:**

A Complex ETF is a type of active exchange traded product listed on the ASX. The term Complex indicates the fund uses more complex investment strategies. In the case of IML's Equity Income Fund – Complex ETF, the term complex refers to the Fund's use of conservative options trading.

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**About IML**

IML is a quality and value style Australian equities fund manager with a single-minded focus on achieving attractive long-term returns for clients, with lower volatility and better downside protection than the market.

We offer eight Australian investment funds to investors with different characteristics to suit the varying needs of our clients. All our funds invest in Australian companies listed on the ASX 300 and follow our conservative, disciplined, proven investment philosophy.

- Australian Share Fund
- Concentrated Australian Share Fund and Active ETF
- Equity Income Fund and Complex ETF
- All Industrials Share Fund
- Future Leaders Fund
- Australian Smaller Companies Fund
- Small Cap Fund
- Private Portfolio Fund

For further information visit [iml.com.au](http://iml.com.au)



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