

# Cash Management – MLC

31 August 2024

Fund features	
APIR code	IOF0241AU
Inception date	16 December 2015
Minimum investment horizon	No minimum
Risk/return profile	Low
Funds under management (\$m) (as at 31/08/2024)	14.69

Underlying managed fund	
Underlying managed fund	MLC Cash Management Trust ARSN 105 788 501 APIR PIM0002AU
Underlying fund manager	IOOF Investment Services Ltd ABN 80 007 350 405 AFSL 230703 www.ioof.com.au

Total estimated management costs at 31/08/2024 <sup>1</sup>	
Estimated management fee	0.50% pa
Estimated performance fee	Nil
Total estimated management cost	0.50% pa

Asset class	Asset range
Cash and short-term securities	100%

Investment minimums	
Initial investment	\$2000 or \$500 with regular savings plan
Additional contributions	\$500
Regular savings plan	\$100 per month
Withdrawal	\$500
Regular withdrawal	\$200 per month, quarter, half-year or year

## Investment objective

To grow the value of your investment in the short term by investing in a UMF providing exposure to a range of cash deposits and short-term money market securities. The UMF aims to provide competitive returns with a total investment return (before fees) that exceeds or is at least equal to the Bloomberg AusBond Bank Bill Index.

## Investment strategy

The Fund aims to be fully invested, providing investment exposure to a portfolio of cash and short-term securities.

The UMF predominantly invests in high quality short-term money market and bank-based securities, to achieve a very stable income stream and attempts to forecast the short-term direction of the interest rate cycle.

The UMF is authorised to utilise approved derivative instruments subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

When used for investment purposes, no more than 50% of the UMF can be exposed to derivative instruments as determined by their market equivalent exposure.

**To find out more about the underlying managed fund, please refer to the Investment Central website [www.ioof.com.au/ investment-central](http://www.ioof.com.au/investment-central)**

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**Contact us**

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**[australianunity.com.au/wealth](http://australianunity.com.au/wealth)**

1. Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to the latest PDS or [australianunity.com.au/auib-wealthbuilder](http://australianunity.com.au/auib-wealthbuilder) for further information on fees and costs.

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