

Sustainable Enhanced Cash Fund

Monthly distributions. Daily liquidity.

For wholesale and sophisticated investors only

The **Sustainable Enhanced Cash Fund** offers daily liquidity and exposure to short-term money market and medium-term floating instruments.

Rather than relying on rigid term deposits, this solution offers **daily liquidity** and greater exposure to other cash investments that **aims to improve returns and diversification**.

Investment objective

The Fund aims to outperform (pre fees) the Bloomberg¹ Ausbond Bank Bill Index plus 60 to 100 basis points per annum over rolling three-year periods.

Investment process

The Fund invests in a combination of short-term money market instruments and medium-term floating securities that are investment-grade rated. The investment team:

- constructs a portfolio designed to balance risk, return and liquidity
- aims to maintain capital stability through limited exposure to interest rate movements and credit management
- provides ongoing oversight and due diligence to ensure the Sustainable Enhanced Cash Fund meets our rigorous criteria
- considers Environmental, Social and Governance issues.

Fund summary

Fund name	Sustainable Enhanced Cash Fund
Inception date	15 May 2017
Liquidity	Daily
Distributions	Monthly
Minimum initial investment	\$20,000
Minimum additional investment	\$5,000
Minimum withdrawal	\$5,000
Minimum account balance	\$20,000
Unit Price	Calculated daily

¹ Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") do not approve or endorse this material and disclaim all liability for any loss or damage of any kind arising out the use of all or any part of this material.

Key reasons to invest

The Sustainable Enhanced Cash Fund offers:

- access to a portfolio of cash and short-term interest bearing securities, which may improve returns and diversification
- provides a competitive return to term deposits without having to lock your money away
- daily liquidity
- monthly distributions

The Sustainable Enhanced Cash Fund is available only to wholesale and sophisticated investors.

The Responsible Entity

Australian Unity Funds Management (AUFM) is the Responsible Entity for the Fund. AUFM is a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888.

Fees

(as at 30 June 2018)

Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	Nil
Exit fee	Nil
Management fee	0.30% p.a.

For further information on fees and other expenses, obtain a copy of the Information Memorandum by calling our Adviser Services team on 1800 649 033.

Protected by experience

The Fund is managed by Altius Asset Management, Australian Unity's in-house cash and fixed interest team.

Australian Unity's history as a trusted mutual dates back 176 years. Over 1 million Australians have created a bright future with us.

The **Sustainable Enhanced Cash Fund** is managed by a senior team with an extensive track record of managing cash and fixed income, with approximately **\$2.1b*** in funds under management.

Investment team

A team of seven investment professionals with the combined knowledge and experience in cash management and fixed income to deliver positive outcomes for our clients. The two key people for the Sustainable Enhanced Cash Fund are:



Bill Bovingdon

Chief Investment Officer

33 years cash and fixed interest portfolio management



Gavin Goodhand

Portfolio Manager

26 years cash and fixed interest portfolio management

Contact us



Australian Unity

114 Albert Road, South Melbourne VIC 3205



australianunity.com.au/wealth

Investor Services



investments@australianunity.com.au



13 29 39



1300 856 685

Adviser Services



investments@australianunity.com.au



1800 649 033



1300 856 685

Important Information

Units in the Australian Unity Sustainable Enhanced Cash Fund (Sustainable Enhanced Cash Fund) are issued by Australian Unity Funds Management Limited ABN 60 071 497 115, AFS Licence No 234454 as Responsible Entity for the Fund. The information in this document is general information only and is not based on the objectives, financial situation or needs or any particular investor. In deciding whether to acquire, hold or dispose of the product, investors should obtain the current Information Memorandum dated 10 December 2018.

*Total cash and fixed interest FUM as at 30 June 2018 and managed by Australian Unity's cash and fixed interest specialist team.