



SMARTER MONEY LONG-SHORT CREDIT FUND

- Targets returns above the RBA cash rate plus 4% to 6% pa net of fees
- Outperformed peer benchmark since inception in 2017
- Diversified portfolio of cash and floating-rate notes with an investment-grade rating
- Easy access with daily redemption rights
- Targets low return volatility of less than 5% pa
- Fund rated by Foresight Analytics, Lonsec, Mercer & Zenith
- Available on numerous investment platforms
- Fits within the “unconstrained fixed-income” or “defensive alternatives” sectors
- Managed by leading fixed-income investor, Coolabah Capital Investments

Overview

The Smarter Money Long Short Credit Fund is a low volatility “unconstrained fixed-income” or “defensive alternative” strategy managed by Coolabah Capital Investments that targets annual returns above the RBA cash rate plus 4% to 6% net of fees with easy daily access.

The Smarter Money Long Short Credit Fund provides exposure to a diversified portfolio of cash securities and floating-rate notes with an average investment-grade credit rating.

It is rated by numerous researchers with qualitative ratings from Foresight Analytics, Lonsec, Mercer and Zenith.

The Smarter Money Long Short Credit Fund invests in cash securities, bonds and hybrids. It cannot invest in equities or property.

It provides convenient online account access with daily redemption rights on a T+3 business days basis.

The Smarter Money Long Short Credit Fund is available to advisers on most investment platforms.

Make Your Money Work Harder & Smarter

This solution may suit a wide range of individual and institutional investors including:

- Direct consumers
- Charities
- SMSFs
- Super funds
- Financial advisers
- Insurance companies
- Corporate treasuries
- Family offices

Summary

APIR Code	SLT3458AU
ARSN	617 838 543
mFund	-
Morningstar Ticker	43346
Fund Inception Date	31 August 2017
Asset Class	Fixed Income/Alternatives
Target Returns	4.0% to 6.0% over RBA Cash Rate after fees
Investment Manager	Coolabah Capital Investments (Retail)
Sub-Manager	Coolabah Capital Institutional Investments
Responsible Entity	Equity Trustees
Administrator	Apex Fund Services
Custodian	Apex Fund Services
Withdrawals	Daily application and withdrawal requests (funds in three business days)
Distributions	Quarterly; 30 Sep, 31 Dec, 31 Mar, 30 Jun
Reinvestment	Quarterly distributions can be reinvested
Unit Pricing	Daily (earnings daily)
Minimum Investment	\$1,000 (no maximum)
Direct Debit	Yes
Management Fee	0.50% p.a. including GST
Administration Fee	0.25% p.a. including GST
Manager Performance Fee	20.5% (including GST) of any amount in excess of the RBA cash rate plus Management and Administration Fees
Buy/Sell Spread*	0.0% / 0.05%
Investments	Bank deposits, term deposits, and investment-grade bonds issued by banks and companies
Risk	Refer to the PDS for details on risks
Regular savings plan	Minimum \$100 per month
Reporting	Confirmation statement upon account opening, transactions statements, quarterly distribution statements, annual holding & tax statements, online account access

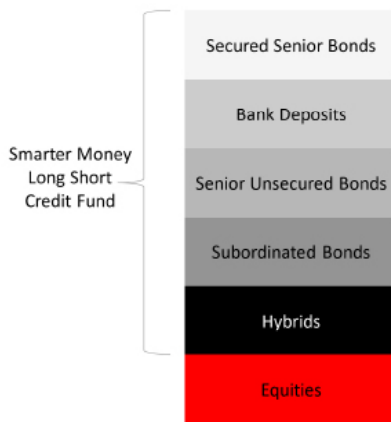


Research reports for Direct Investor Class SLT2562AU. See disclaimer for more information.

*The Buy Sell Spread may change depending on the transaction costs associated with buying and selling the assets within the Fund's portfolio at that time. Any changes to the spreads after the date of the PDS will be published on the Funds website at www.coolabahcapital.com.



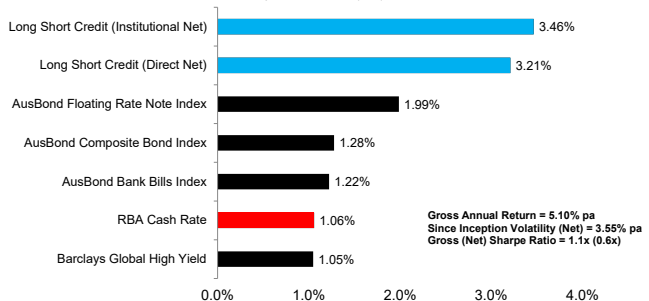
Investing Across the Capital Structure



Recent Performance

Smarter Money Long Short Credit Fund Returns Inception Return (pa net of fees) vs Comparisons: 31 August 2017 to 31 May 2023

Source: RBA; Bloomberg; FE Fundinfo; Coolabah Capital Investments
Currency: Australian Dollars (AUD)



Disclaimer: Past performance does not assure future returns. Returns are shown net of all Management and Performance fees unless otherwise stated. All investments carry risks, including that the value of investments may vary, future returns may differ from past returns, and that your capital is not guaranteed. To understand Fund's risks better, please refer to the Product Disclosure Statement available at Coolabah Capital Investments' [website](https://www.coolabahcapital.com).

For all general enquiries please contact our customer service department:

Coolabah Capital Investments

Sales & Product Team

T: 1300 901 711

E: info@coolabahcapital.com

A: 1 Bligh Street, Sydney NSW 2000

For any account related enquiries, including statements and online access, please contact our Registry, Apex Fund Services:

Apex Fund Services

Client Services

T: 1300 133 451

E: registry@apexgroup.com

F: 02 9251 3525

A: GPO Box 4968, Sydney NSW 2001

Disclaimer: Past performance does not assure future returns. All investments carry risks, including that the value of investments may vary, future returns may differ from past returns, and that your capital is not guaranteed. This information has been prepared by Coolabah Capital Investments (Retail) Pty Limited, a wholly owned subsidiary of Coolabah Capital Investments Pty Ltd. It is general information only and is not intended to provide you with financial advice. You should not rely on any information herein in making any investment decisions. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the funds should be considered before deciding whether to acquire or hold units in it. A PDS and TMD for these products can be obtained by visiting www.coolabahcapital.com. Neither Coolabah Capital Investments (Retail) Pty Limited, Equity Trustees Limited nor its respective shareholders, directors and associated businesses assume any liability to investors in connection with any investment in the funds, or guarantees the performance of any obligations to investors, the performance of the funds or any particular rate of return. The repayment of capital is not guaranteed. Investments in the funds are not deposits or liabilities of any of the above-mentioned parties, nor of any Authorised Deposit-taking Institution. The funds are subject to investment risks, which could include delays in repayment and/or loss of income and capital invested. Past performance is not an indicator of nor assures any future returns or risks. Coolabah Capital Investments (Retail) Pty Limited (ACN 153 555 867) is an authorised representative (#000414337) of Coolabah Capital Institutional Investments Pty Ltd (AFSL 482238).

Equity Trustees Ltd (AFSL 240975) is the Responsible Entity for these funds. Equity Trustees Ltd is a subsidiary of EQT Holdings Limited (ACN 607 797 615), a publicly listed company on the Australian Securities Exchange (ASX: EQT).

A Target Market Determination (TMD) is a document which is required to be made available from 5 October 2021. It describes who this financial product is likely to be appropriate for (i.e. the target market), and any conditions around how the product can be distributed to investors. It also describes the events or circumstances where the Target Market Determination for this financial product may need to be reviewed. The Fund's Target Market Determination is available [here](https://www.coolabahcapital.com).

Lonsec: The Lonsec Rating (Smarter Money Long-Short Credit Fund- Direct Investor Class SLT2562AU; assigned Oct-2023) presented in this document is published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445. The Rating is limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial product(s). Past performance information is for illustrative purposes only and is not indicative of future performance. It is not a recommendation to purchase, sell or hold Coolabah product(s), and you should seek independent financial advice before investing in this product(s). The Rating is subject to change without notice and Lonsec assumes no obligation to update the relevant document(s) following publication. Lonsec receives a fee from the Fund Manager for researching the product(s) using comprehensive and objective criteria. For further information regarding Lonsec's Ratings methodology, please refer to our website at: <http://www.beyond.lonsec.com.au/intelligence/lonsec-ratings>