

SMARTER MONEY FUND

- Targets returns above the RBA cash rate plus 1% pa net of fees
- Outperformed peer benchmark and return target since inception in 2012
- Diversified portfolio of cash and floating-rate notes with an average A rating
- Easy access with daily redemption rights
- Targets zero interest rate duration
- Targets low return volatility of less than 1% pa
- Rated by FE Analytics, Mercer, Lonsec, Atchison, Australia Ratings
- Available on numerous investment platforms
- Active cash strategy that fits within the “cash plus”, “cash enhanced” or “short-term fixed interest” sectors
- Managed by leading fixed-income investor, Coolabah Capital Investments

Overview

The Smarter Money Fund is a low volatility, conservative “cash plus” strategy managed by Coolabah Capital Investments that targets annual returns above the RBA cash rate plus 1% net of fees with easy daily access.

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

Since its inception in 2012, the Smarter Money Fund has outperformed the RBA cash rate plus 1% pa net of fees and its peer FE Analytics Cash Enhanced Sector Universe with low return volatility of less than 1% pa.

It is rated by numerous researchers with quant ratings from FE Analytics and Morningstar, and qualitative ratings from Mercer, Lonsec, Atchison, and Australia Ratings.

The Smarter Money Fund invests in cash securities and bonds. It cannot invest in hybrids, equities, property, un-rated securities, high yield bonds or sub-prime loans.

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

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

Make Your Money Work Harder & Smarter

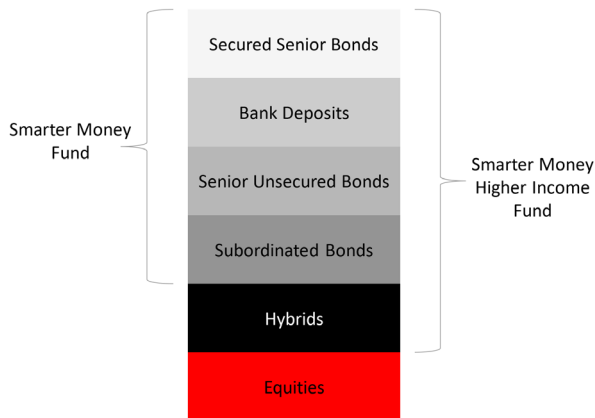
This solution may suit a wide range of individual and institutional investors including:

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

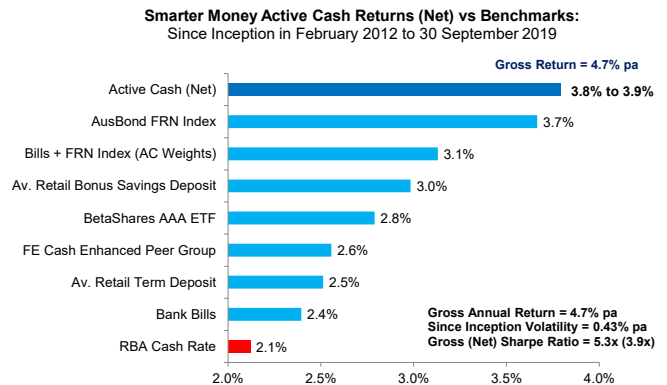
Summary

APIR Code	CRE0014AU (Platform/Assisted Investor)
ARSN	154 023 408
ISIN	AU60CRE00140
mFund code	SMF01
Morningstar Ticker	19382
Fund Inception Date	17 February 2012
Asset Class	Cash Plus/Enhanced Cash/Short-Term Fixed Interest
Target Returns	1.0% to 2.0% over RBA Cash Rate (after fees)
Investment Manager	Smarter Money Investments
Sub-Manager	Coolabah Capital Institutional Investments
Responsible Entity	EQT Responsible Entity Services
Administrator	Mainstream Fund Services
Custodian	BNP Paribas Securities 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
Establishment Fee	Nil
Contribution Fee	Nil
Withdrawal Fee	Nil
Termination Fee	Nil
Management Fee	0.41% p.a. including GST (Assisted Unit Class)
Administration Fee	0.25% p.a. including GST (Assisted Unit Class)
Manager Performance Fee	20.5% (including GST) of net returns in excess of the RBA official cash rate plus 1% p.a. after all management fees, administration fees and other fund costs (Assisted Unit Class)
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

Investing Across the Capital Structure



Consistent Performance



Source: RBA; Bloomberg; Coolabah Capital Investments
Disclaimer: Past performance does not assure future returns. Returns are shown after all trust fees. 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 Smarter Money Active Cash's risks better, please refer to the detailed Product Disclosure Statement. The graph above shows the net returns since inception (Feb. 2012) after all fees attributable to Smarter Money Active Cash (source: Mainstream) and various benchmarks (source: Reserve Bank of Australia and Bloomberg). A fund is not a bank deposit and your capital is not guaranteed. This information has been prepared by Smarter Money Investments. It is general information only and is not intended to provide you with financial advice.

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EQT RES is the Responsible Entity for these funds. EQT RES is a subsidiary of EQT Holdings Limited (ABN 22 607 797 615), a publicly listed company on the Australian Securities Exchange (ASX: EQT).