



## 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
- Fund rated by FE Analytics, Foresight Analytics, Lonsec, Mercer, and Zenith
- Available on numerous investment platforms
- Active cash strategy that fits within the “cash plus 1.0 to 2.0% pa”, “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 1.0% to 2.0% pa” 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.

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

The Smarter Money Fund invests in cash securities and bonds. It cannot invest in hybrids, equities, property, unrated 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:

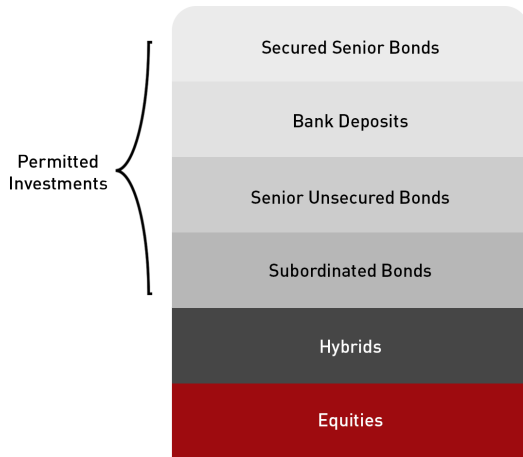
- Direct consumers
- Charities
- SMSFs
- Super funds
- Financial advisers
- Insurance companies
- Corporate treasuries
- Family offices

Summary	Assisted Investor
APIR Code	CRE0014AU
ARSN	154 023 408
ISIN	AU60CRE00140
mFund code	SMF01
Morningstar Ticker	19382
Fund Inception Date	17 February 2012
Asset Class	Cash Plus 1.0% to 2.0% pa/Enhanced Cash/Short-Term Fixed Interest
Target Returns	1.0% to 2.0% over RBA Cash Rate (after fees)
Investment Manager	Coolabah Capital Investments (Retail)
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
Establishment Fee	Nil
Contribution Fee	Nil
Withdrawal Fee	Nil
Termination Fee	Nil
Management Fee	0.41% p.a. including GST
Administration Fee	0.25% p.a. including GST
Manager Performance Fee	20.5% (including GST) of net returns in excess of the RBA cash rate plus 1% p.a. after all management fees, administration fees and other fund costs
Buy/Sell Spread*	0.0% / 0.025%
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

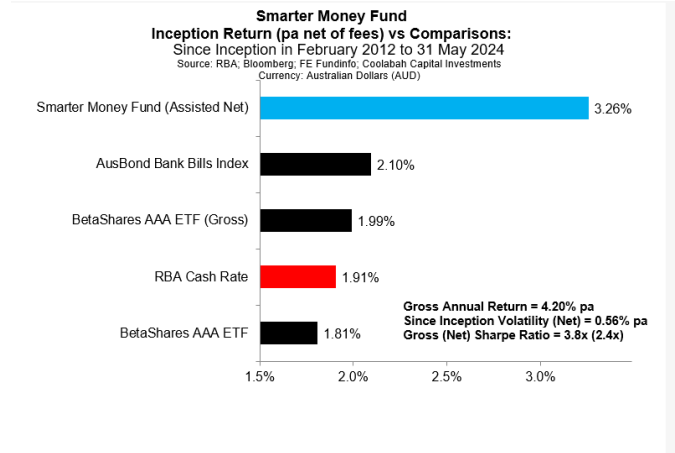
\*The Buy Sell Spread may change depending on the transaction costs associated with buying and selling the assets within the Fund's portfolio at that time. Any changes to the spreads after the date of the PDS will be published on the Funds website at [www.coolabahcapital.com](http://www.coolabahcapital.com).



## Investing Across the Capital Structure



## Performance



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](#).

For all general enquiries please call contact our customer service department:

### Coolabah Capital Investments

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For any account related enquiries, including statements and online access, please contact our Registry, Apex Fund Services (if you fail to reach them, please email us at [info@coolabahcapital.com](mailto:info@coolabahcapital.com)):

### Apex Fund Services

#### Client Services

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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](#).