

SMARTER MONEY HIGHER INCOME FUND

- Targets returns above the RBA cash rate plus 1.5% pa net of fees
- Outperformed peer benchmark and return target since inception in 2014
- Diversified portfolio of cash and floating-rate notes with an average A rating
- Easy access with daily redemption rights
- Targets low return volatility of less than 1% pa
- Rated by FE Analytics, Mercer, Lonsec, Atchison, Australia Ratings
- Available on numerous investment platforms
- 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 Higher Income Fund is a low volatility, conservative “cash plus” strategy managed by Coolabah Capital Investments that targets annual returns above the RBA cash rate plus 1.5% net of fees with easy daily access.

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

Since its inception in 2014, the Smarter Money Higher Income Fund has outperformed the RBA cash rate plus 1.5% pa net of fees, the AusBond Floating-Rate Note Index, 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 a quant rating from FE Analytics and qualitative ratings from Mercer, Lonsec, Atchison, and Australia Ratings.

The Smarter Money Higher Income Fund invests in cash securities, bonds and hybrids. It cannot invest in equities, property, unrated securities, or sub-prime loans.

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

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

Make Your Money Work Harder & Smarter

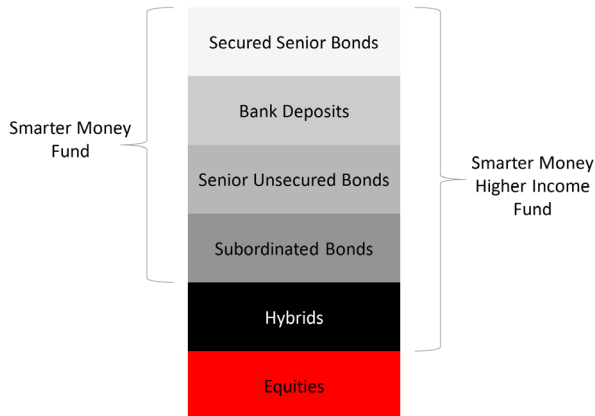
This solution may suit a wide range of individual and institutional investors including:

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

Summary

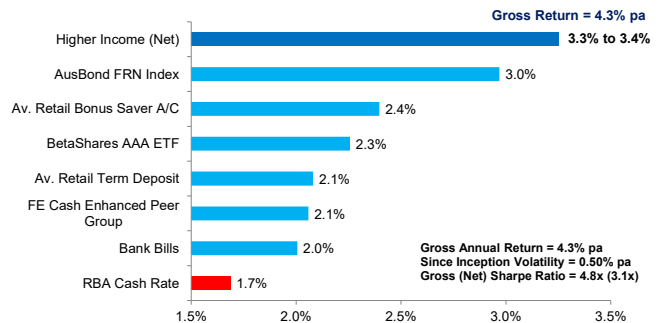
APIR Code	SLT0052AU (Platform/Assisted Investor)
ARSN	601 093 485
ISIN	AU60SLT00527
mFund code	SMF02
Morningstar Ticker	40536
Fund Inception Date	14 August 2014
Asset Class	Cash Plus/Enhanced Cash/Short-Term Fixed Interest
Target Returns	1.5% to 3.0% over RBA Cash Rate (after fees)
Investment Manager	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	0.44% p.a. including GST (Assisted Unit Class)
Administration Fee	0.25% p.a. including GST (Assisted Unit Class)
Manager Performance Fee	22.5% (including GST) of net returns in excess of the RBA official cash rate plus 1.5% p.a. after all management fees, administration fees and other fund costs (Assisted Unit Class)
Buy/Sell Spread	0.0% / 0.10%
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

Smarter Money Higher Income Returns (Net) vs Benchmarks:
Since Inception in September 2014 to 30 September 2019



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 Higher Income's risks better, please refer to the detailed Product Disclosure Statement. The graph above shows the net returns after all fees attributable to the Smarter Money Higher Income and various benchmarks. 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.

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

Coolabah Capital Investments

Sales & Product Team

T: 1300 901 711

E: info@coolabahcapital.com

1 Bligh Street, Sydney NSW 2000

For any account related enquiries, including statements and online access, please contact our Registry, Mainstream Fund Services (if you fail to reach them, please email us at info@coolabah-capital.com):

Mainstream Fund Services

Client Services

T: 1300 133 451

E: registry@mainstreamgroup.com

F: 02 9251 3525

GPO Box 4968, Sydney NSW 2001

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