

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 (realised volatility has been less than 2% pa)
- Rated by Lonsec, Atchison, Australia Ratings
- 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 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.

Since its inception in 2017, the Smarter Money Long Short Credit Fund has outperformed the AusBond Floating-Rate Note Index, its peer FE Analytics Alternatives Sector Universe, the HFRI Credit Hedge Fund Index, and the Barclays Global High Yield Total Return Index (Unhedged) with low return volatility of less than 2% pa.

It is rated by numerous researchers with qualitative ratings from Lonsec, Atchison, and Australia Ratings.

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

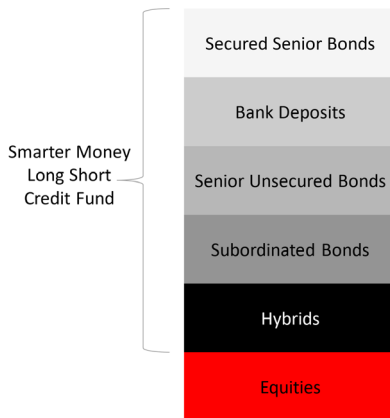
This solution may suit a wide range of individual and institutional investors including:

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

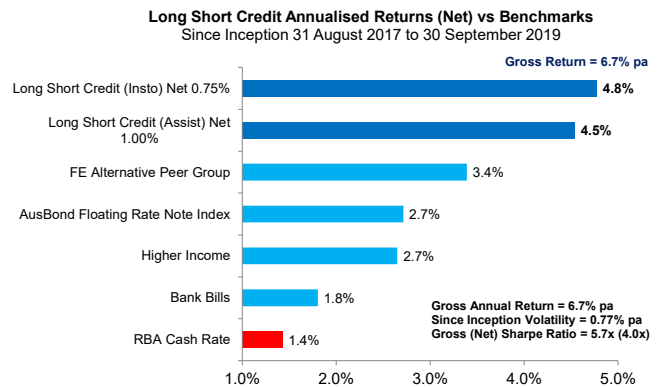
Summary

APIR Code	SLT2562AU
ARSN	617 838 543
ISIN	AU60SLT25623
Morningstar Ticker	41597
Fund Inception Date	31 August 2017
Asset Class	Unconstrained Fixed Income/Alternatives
Target Returns	4.0% to 6.0% 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	0.75% p.a. including GST (Direct Unit Class)
Administration Fee	0.25% p.a. including GST (Direct Unit Class)
Manager Performance Fee	20.5% (including GST) of any amount in excess of the RBA official cash rate (Direct 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



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 the Long Short Credit Fund's risks better, please refer to the detailed Product Disclosure Statement. The graph above shows the net returns since inception (Aug. 2017) after all fees attributable to the Long Short Credit Fund (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).