

SMARTER MONEY HIGHER INCOME FUND USD INVESTOR

- Targets returns above the US Fed Funds Target Range plus 1.5% pa net of fees
- Diversified portfolio of cash and floating-rate notes with an average A rating
- Easy access with daily redemption rights (T+5)
- Targets low return volatility of less than 1% pa
- The Smarter Money Higher Income Fund has been rated by FE Analytics, Mercer, Lonsec, Atchison, Australia Ratings
- 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 USD Investor is a low volatility, conservative “cash plus” strategy managed by Coolabah Capital Investments that targets annual returns above the US Fed Funds Target Range 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 hedged to US dollars.

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 USD Investor will have exposure to cash securities, bonds and hybrids through the underlying fund hedged to US Dollars. 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+5 business days basis.

Make Your Money Work Harder & Smarter

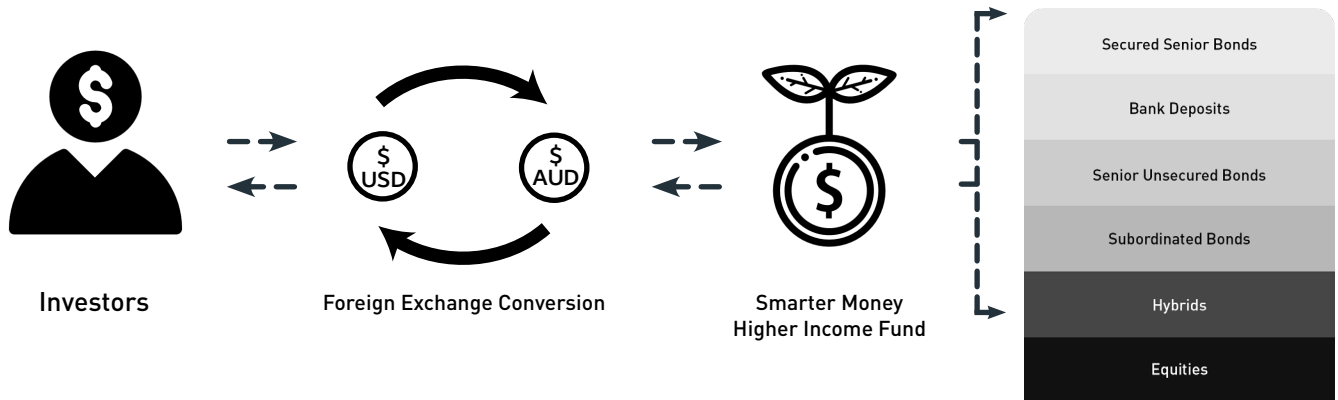
This solution may suit a wide range of Australian based individual and institutional investors with US Dollars including:

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

Summary	USD Investor
APIR Code	ETL3997AU
ARSN	601 093 485
ISIN	AU60ETL39970
Morningstar Ticker	-
Fund Inception Date	14 August 2014
Asset Class	Cash Plus/Enhanced Cash/Short-Term Fixed Interest
Target Returns	1.5% to 3.0% above US Fed Funds Target Range after fees
Investment Manager	Smarter Money Investments
Sub-Manager	Coolabah Capital Institutional Investments
Responsible Entity	Equity Trustees
Administrator	Mainstream Fund Services
Custodian	Mainstream Fund Services
Withdrawals	Daily application and withdrawal requests (funds in five 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 USD (no maximum)
Direct Debit	No
Establishment Fee	Nil
Contribution Fee	Nil
Withdrawal Fee	Nil
Termination Fee	Nil
Management Fee	0.30% p.a. including GST
Administration Fee	0.25% p.a. including GST
Manager Performance Fee	22.5% (including GST) of net returns in excess of the US Fed Funds Target Range plus 1.5% p.a. after all management fees, administration fees and other fund costs
Buy/Sell Spread*	0.0% / 0.10%
Investments	Bank deposits, term deposits, and investment-grade bonds issued by banks and companies hedged to USD
Risk	Refer to the PDS for details on risks
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.

Investing Across the Capital Structure



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