

Sustainable Short Term Income Fund



Monthly distributions, daily liquidity

The Sustainable Short Term Income Fund (the Fund) offers daily liquidity and exposure to short-term money market and medium-term floating instruments that aim to improve returns and diversification. The Fund actively considers environmental, social and governance issues when selecting investments. The Fund is managed by a senior team with an extensive track record of managing cash and fixed income, with over \$2b in funds under management.

Why invest in the Sustainable Short Term Income Fund?



Diversified asset pool

Access to a portfolio of cash and short-term interest bearing securities



Daily liquidity

Daily liquidity available to both wholesale and retail investors



Monthly distributions

Distributions are paid monthly



Considers ESG factors

Investment objective

The Fund aims to outperform (pre fees) the Bloomberg¹ Ausbond Bank Bill Index plus 60 to 100 basis points per annum over rolling three year periods.

Investment process

The Fund invests in a combination of short-term money market instruments and medium-term floating securities that are predominantly investment-grade rated.

The investment team:

- constructs a portfolio designed to balance risk, return and liquidity
- considers Environmental, Social and Governance issues
- aims to maintain capital stability through limited exposure to interest rate movements and credit management
- provides ongoing oversight and due diligence to ensure the Sustainable Short Term Income Fund meets our investment and sustainability objectives.

About Altius

Altius, a wholly owned fixed income boutique within Australian Unity's portfolio of investment management businesses, are the investment managers of the Sustainable Short Term Income Fund and specialise in responsible investment.

Investment team

A team of highly experienced investment professionals with a track record in cash management and fixed income of delivering positive outcomes for our clients.

Fund summary	
Fund name	Sustainable Short Term Income Fund
Inception date	15 May 2017 (Ordinary class) 28 June 2021 (Retail class)
Liquidity	Daily
Distributions	Monthly
Minimum initial investment	\$5,000 (Retail class) \$100,000 (Ordinary class)
Minimum additional investment	\$1,000 (or \$100 per month for regular savings plan) (Retail class) \$50,000 (Ordinary class)
Minimum withdrawal	\$1,000 (Retail class) \$50,000 (Ordinary class)
Minimum account balance	\$5,000 (Retail class) \$100,000 (Ordinary class)
Buy/sell spread	0.00%/0.05%
Unit Price	Calculated daily

Fees	
Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	Nil
Exit fee	Nil
Management fee ¹	0.30% p.a. expressed as a percentage of the net asset value of the Fund. (Retail class) 0.20% p.a. expressed as a percentage of the net asset value of the Fund. (Ordinary class)

¹ The Fund's management costs may be negotiated for wholesale clients.

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Zenith Investment Partners
'Recommended'

For more information on the Sustainable Short Term Income Fund, please contact your financial adviser or our Investor Services Team.

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