

Funds Benefits

At Call Fund

- On demand withdrawals up to 5.00pm each business day
- Minimum investment of only \$100
- Can be linked to a Bendigo Bank transaction account with Cheque and/or Card Access and your Bendigo account can be topped up from your At Call Fund
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

Cash Management Fund

- 24 hrs notice of withdrawals up to 3.00pm each business day
- Minimum investment of \$500
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

Select Term Fund

- You can select an investment term of between 3 and 6 months and rollover terms as needed
- Minimum investment of \$500
- Generally a higher rate of return than the Cash Management and At Call Funds
- Deposit any time via BPay

Fixed Term Fund & Long Term Fund

Tasmanian Perpetual Trustees offers two Income Funds with similar features.

- Initial term of 9 months and thereafter 7 days notice of withdrawal
- Minimum investment of \$1,000
- No account keeping fees
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

Tasmanian Perpetual Trustees



Funds at a glance

The content of this brochure describes in summary form the following Funds:

Cash Funds

- At Call Fund
- Cash Management Fund
- Select Term Fund

Income Funds

- Fixed Term Fund
- Long Term Fund

Cash Funds – Main Features

- Highly competitive rates of return
- No account keeping fees
- No application or termination fees
- Interest calculated daily and paid quarterly or on maturity
- BPay deposits available
- Easy access to withdrawal (in person, phone or fax)
- Low minimum balances (\$100 to \$500)
- Low risk investment

Income Funds – Main Features

- Highly competitive rates of return
- No account keeping fees
- No application or termination fees
- Interest calculated daily and paid quarterly
- Low risk investment
- Income can be transferred to a linked At Call or Cash Management Fund account
- BPay deposits available



Tasmanian Perpetual Trustees

Client Services

Security and peace of mind for those who entrust us with:

- Wills and Estate Planning
- Estate Management and Trust Administration
 - Power of Attorney
- Personal Portfolio Management
 - Funeral Bonds

Wealth building opportunities through investments in our:

- Cash and Income Funds
- Investment Growth Funds
- Superannuation Fund

Competitive and flexible first mortgage financing for:

- Rural, Commercial and Business purposes

Professional and confidential services in:

- Financial Planning
- Administration under Guardianship and Administration Orders
- Corporate and Custodial Trustees

Through our joint venture with Bendigo Bank:

- Tasmanian Banking Services can provide a full range of complementary banking products and services

Burnie	17 Cattley Street	P: (03) 6440 8440	F: (03) 6440 8446
Devonport	70 Rooke Street Mall	P: (03) 6498 7744	F: (03) 6498 7746
Glenorchy	385A Main Road	P: (03) 6214 7800	F: (03) 6214 7806
Hobart	29 Murray Street	P: (03) 6222 1222	F: (03) 6222 1266
Kingston	Shop 34 Channel Court Shopping Centre	P: (03) 6211 8755	F: (03) 6211 8750
Launceston	23 Paterson Street	P: (03) 6348 1111	F: (03) 6348 1166
Rosny	9 Bayfield Street	P: (03) 6233 1533	F: (03) 6233 1536
Ulverstone	28A Reibey Street	P: (03) 6490 8333	F: (03) 6490 8336

Tasmanian Perpetual Trustees Limited ABN 97 009 475 629 AFS Licence 234630
info@tppt.com.au www.tasmanianperpetual.com.au

Cash & Income Funds



Tasmanian Perpetual Trustees

Cash Funds

The Investment type:

The term “Cash Funds” describes a type of Managed Fund that invests in short-term money-market type securities such as Bank Bills of Exchange, Government and Semi-Government bonds and other interest-bearing securities. The objectives of the Cash Funds are to provide a low risk investment together with a competitive return of income.

The At Call Fund and the Cash Management Fund are invested in short-term securities so investors have easy access to their money.

Currently the Select Term Fund invests 30% of the Fund assets in the Cash Management Fund and 70% of the Fund assets in the Long Term Fund (see Income Funds). This balance of assets generally allows the Select Term Fund to achieve a higher rate of return when compared with the other Cash Funds. However, investors in the Select Term Fund do not have the same level of access to their money and investment terms range from 3 to 6 months.

Income Funds

The Investment type:

The term “Income Funds” describes a type of Managed Fund that invests primarily in mortgages. Income Funds are sometimes referred to as Mortgage Income Funds. The objectives of the Income Funds are to provide a relatively low risk investment together with a competitive return of income.

The Income Funds are invested in first mortgages predominately over Tasmanian rural, commercial and residential real estate and also in short to medium term money-market type securities and mortgage backed securities.

Tasmanian Perpetual Trustees lends money to Tasmanians on a first mortgage security basis generally up to 65% of the valuation of secured property.

The Income Funds commenced in 1977 with the Fixed Term Fund being offered to the public for the first time. Tasmanian Perpetual Trustees has been helping investors and borrowers achieve their business and financial goals through the Income Funds for nearly 30 years – another real case of Tasmanians helping Tasmanians to achieve their goals.

Why would you invest in a Cash or Income Fund?

Managed Funds enable investors to pool resources, and as a result, have the ability to invest in various types of assets which would not generally be available to any one retail investor. These investments are then managed by a professional fund manager who has access to research information and specialist knowledge and skills.

Cash and Income Funds often suit investors looking for a low risk investment, where they can still have ready access to their money and receive regular income returns. These rates of return broadly follow general movements in interest rates.

Professional fund managers charge fees for management and administration, however Tasmanian Perpetual Trustees’ advertised returns are net of all fees and charges.

About the Investment Manager

The Cash and Income Funds are expertly managed on behalf of many thousands of Tasmanians by Tasmanian Perpetual Trustees, a major Tasmanian provider of quality financial products and services.

Established in 1887, Tasmanian Perpetual Trustees is a Trustee Company authorised under the Tasmanian *Trustee Companies Act 1953*. Additionally, generations of Tasmanians have known Tasmanian Perpetual Trustees as a respected name for the provision of Estate Planning and Trustee services, delivering the highest standard of personal and professional service.

Important Information

While this brochure is intended to give you a basic understanding of the features and differences of the Cash and Income Funds, detailed information about the Cash and Income Funds is contained in a document called a Product Disclosure Statement or PDS, available by contacting any branch of Tasmanian Perpetual Trustees.

After reading this brochure, should you consider investing in one of the Cash or Income Funds, you will need to obtain and read a copy of the relevant PDS to enable you to make a fully informed decision. If you then wish to open an investment account, you will need to complete the application form issued with the PDS.

The information in this brochure is of a general nature and does not take into account the investment objectives, financial situation and particular needs of any investor. Before making any investment decision, investors should consider taking professional advice.