



## COOLABAH SHORT TERM 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 2% pa
- Fund rated by FE Analytics, Foresight Analytics, Lonsec, Mercer, and Zenith
- Available on numerous investment platforms
- Fits within the “cash plus 1.5% to 3.0% pa” or “short-term fixed interest” sectors
- Managed by leading fixed-income investor, Coolabah Capital Investments

### Overview

The Coolabah Short Term Income Fund is a low volatility, conservative “cash plus 1.5% to 3.0% pa” 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 Coolabah Short Term Income Fund provides exposure to a diversified portfolio of cash securities and floating-rate notes with an average A credit rating.

It is rated by numerous researchers with a quant rating from FE Analytics and qualitative ratings from Foresight Analytics, Lonsec, Mercer, and Zenith.

The Coolabah Short Term 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 Coolabah Short Term 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
ARSN	601 093 485
ISIN	AU60SLT00527
mFund code	SMF02
Morningstar Ticker	40536
Fund Inception Date	8 October 2014
Asset Class	Cash Plus 1.5% to 3.0% pa / Short-Term Fixed Interest
Target Returns	1.5% to 3.0% over RBA Cash Rate (after fees)
Investment Manager	Coolabah Capital Investments (Retail)
Responsible Entity	Equity Trustees
Administrator	Apex Fund Services
Custodian	Apex Fund 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
Management Fee	0.44% 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 RBA cash rate plus 1.5% p.a. after all management fees, administration fees and other fund costs
Buy/Sell Spread*	0.0% / 0.025%
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

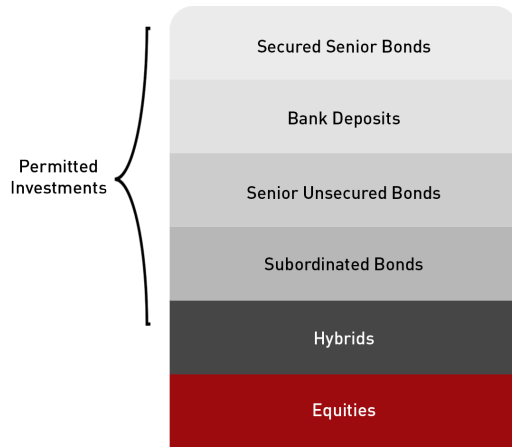
### Assisted Investor



\*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](http://www.coolabahcapital.com).

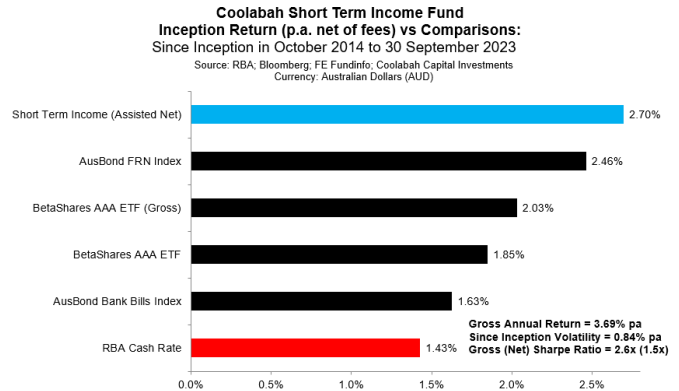


## Investing Across the Capital Structure



Disclaimer: Past performance does not assure future returns. Returns are shown net of all Management and Performance fees unless otherwise stated. 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 Fund's risks better, please refer to the Product Disclosure Statement available at Coolabah Capital Investments' [website](#).

## Performance



The Fund was previously known as the Smarter Money Higher Income Fund ARSN 601 093 485. On 5 September 2023, it was renamed to the Coolabah Short Term Income Fund to coincide with the launch of the quoted “(Managed Fund)” class (CXA: FRNS). The investment strategy, objectives and terms remain unchanged.

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Equity Trustees Ltd (AFSL 240975) is the Responsible Entity for these funds. Equity Trustees Ltd is a subsidiary of EQT Holdings Limited (ACN 607 797 615), a publicly listed company on the Australian Securities Exchange (ASX: EQT).

A Target Market Determination (TMD) is a document which is required to be made available from 5 October 2021. It describes who this financial product is likely to be appropriate for (i.e. the target market), and any conditions around how the product can be distributed to investors. It also describes the events or circumstances where the Target Market Determination for this financial product may need to be reviewed. The Fund's Target Market Determination is available [here](#).

**Lonsec:** The Lonsec Rating (assigned Sep-2023) presented in this document is published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445. The Rating is limited to “General Advice” (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial product(s). Past performance information is for illustrative purposes only and is not indicative of future performance. It is not a recommendation to purchase, sell or hold Coolabah product(s), and you should seek independent financial advice before investing in this product(s). The Rating is subject to change without notice and Lonsec assumes no obligation to update the relevant document(s) following publication. Lonsec receives a fee from the Fund Manager for researching the product(s) using comprehensive and objective criteria. For further information regarding Lonsec's Ratings methodology, please refer to our website at: <http://www.beyond.lonsec.com.au/intelligence/lonsec-ratings>