



SMARTER MONEY LONG-SHORT CREDIT FUND USD INVESTOR

- Targets returns above the US Fed Funds Target Range plus 4% to 6% pa net of fees
- Diversified portfolio of cash and floating-rate notes with an investment-grade rating
- Easy access with daily redemption rights (T+5)
- Targets low return volatility of less than 5% pa
- Long-Short Credit Fund has been rated by Lonsec, Atchison, Australia Ratings
- 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 USD Investor is a low volatility “unconstrained fixed-income” or “defensive alternative” strategy managed by Coolabah Capital Investments that targets annual returns above the US Fed Funds Target Range 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.

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

The Smarter Money Long Short Credit 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 or property.

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:

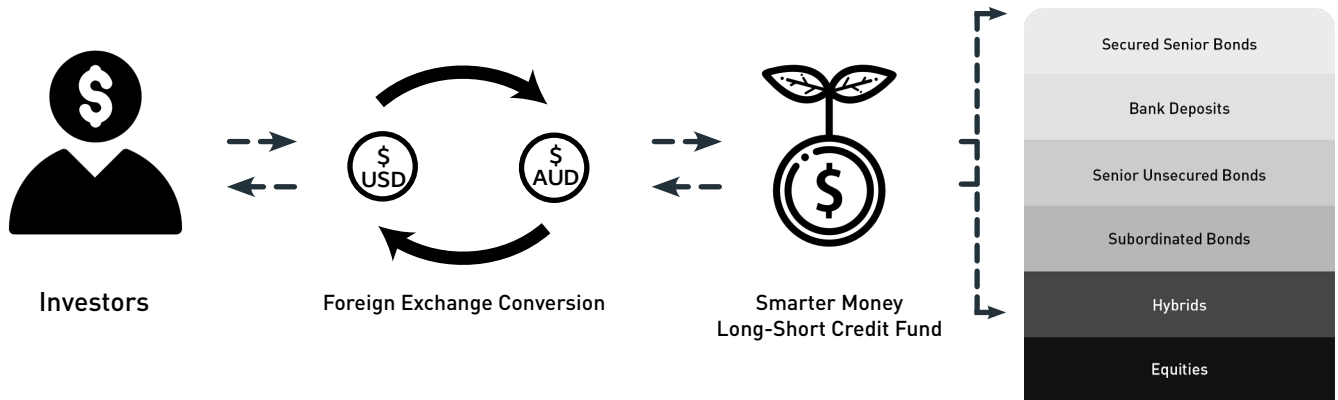
- Direct consumers
- Charities
- SMSFs
- Super funds
- Financial advisers
- Insurance companies
- Corporate treasuries
- Family offices

| Summary | USD Investor |
|-------------------------|---|
| APIR Code | ETL7843AU |
| ARSN | 617 838 543 |
| ISIN | AU60ETL78432 |
| Morningstar Ticker | - |
| Fund Inception Date | 31 August 2017 |
| Asset Class | Unconstrained Fixed Income/Alternatives |
| Target Returns | 4.0% to 6.0% above the US Fed Funds Target Range after fees |
| Investment Manager | Coolabah Capital Investments (Retail) |
| 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 | 0.50% p.a. including GST |
| Administration Fee | 0.25% p.a. including GST |
| Manager Performance Fee | 20.5% (including GST) of any amount in excess of the US Fed Funds Target Range plus Management and Administration Fees |
| Buy/Sell Spread* | 0.0% / 0.05% |
| 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



For all general enquiries please call contact our customer service department:

Coolabah Capital Investments

Sales & Product Team

T: 1300 901 711

E: info@coolabahcapital.com

1 Bligh Street, Sydney NSW 2000

For any account related enquiries, including statements and online access, please contact our Registry, Mainstream Fund Services (if you fail to reach them, please email us at info@coolabah-capital.com):

Mainstream Fund Services

Client Services

T: 1300 133 451

E: registry@mainstreamgroup.com

F: 02 9251 3525

GPO Box 4968, Sydney NSW 2001

Disclaimer: Past performance does not assure future returns. 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. This information has been prepared by Coolabah Capital Investments (Retail) Pty Limited, a wholly owned subsidiary of Coolabah Capital Investments Pty Ltd. It is general information only and is not intended to provide you with financial advice. You should not rely on any information herein in making any investment decisions. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the funds should be considered before deciding whether to acquire or hold units in it. A PDS and TMD for these products can be obtained by visiting www.coolabahcapital.com. Neither Coolabah Capital Investments (Retail) Pty Limited, Equity Trustees Limited nor its respective shareholders, directors and associated businesses assume any liability to investors in connection with any investment in the funds, or guarantees the performance of any obligations to investors, the performance of the funds or any particular rate of return. The repayment of capital is not guaranteed. Investments in the funds are not deposits or liabilities of any of the above-mentioned parties, nor of any Authorised Deposit-taking Institution. The funds are subject to investment risks, which could include delays in repayment and/or loss of income and capital invested. Past performance is not an indicator of nor assures any future returns or risks. Coolabah Capital Investments (Retail) Pty Limited (ACN 153 555 867) is an authorised representative (#000414337) of Coolabah Capital Institutional Investments Pty Ltd (AFSL 482238).

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](#).