

# Mutual Trust Cash Fund

## December 2018

The Mutual Trust Cash Fund aims to provide investors with security and a competitive rate of return through investment in a portfolio of quality interest bearing securities. The portfolio has a bias to short term bank issued securities and holds securities which mature within 12 months.

The monthly average annualised rate of return (%) for 31<sup>st</sup> December 2018 was 1.28%.

Performance				
Performance as at 31 <sup>st</sup> December 2018	Mutual Trust Cash Fund* p.a.	Bloomberg AusBond Bank Bill Index** p.a.	RBA Cash Rate*** p.a.	Australian Consumer Price Index (CPI) p.a.
1 MONTH	1.28%	1.81%	1.50%	1.90%
3 MONTHS	1.31%	1.90%	1.50%	1.90%
6 MONTHS	1.32%	1.98%	1.50%	2.00%
9 MONTHS	1.31%	1.98%	1.50%	1.97%
12 MONTHS	1.30%	1.92%	1.50%	1.95%
24 MONTHS	1.31%	1.84%	1.50%	1.91%

\*The Mutual Trust Cash Fund performance is shown net of management costs.

\*\*The Bloomberg AusBond Bank Bill Index is a constructed benchmark that represents the performance of a passively managed short-term money market portfolio.

\*\*\*As at 31<sup>st</sup> December 2018. This was the effective annualised yield calculated from the Official (RBA) Reserve Bank of Australia Cash Rate. We note the Official RBA Cash Rate was 1.50% as at 31<sup>st</sup> December 2018.

To invest in the Mutual Trust Cash Fund you must complete an application form attached to the Product Disclosure Statement (PDS). To obtain a copy of the PDS and for assistance in completing the application, please contact the Mutual Trust Wealth Management Team.

Key Facts	
Structure	Unit Trust (Cash Management Trust)
Responsible Entity	Mutual Capital Ltd
Manager	Mutual Trust Pty Ltd
Distributions	Monthly (can be reinvested)
Estimated Management Costs	0.98% per annum (including the net impact of GST) of the value of the net assets of the Fund
Interest Frequency	Calculated daily, paid monthly

**Key Facts Key Features & Benefits**

<b>Liquidity</b>	Same day access
<b>Payment Flexibility</b>	At your request we can arrange: Electronic Fund Transfers Direct Credits Periodic Payments BPAY Bank Cheques International Money transfers and foreign currency payments
<b>Management of Investment Income</b>	Repository for investment dividends, interest from term deposits, distributions from managed funds & rental income
<b>Additional Features</b>	Internet portal allowing viewing of account

**Responsible Entity's Registered Office**

Level 32, 360 Collins Street, Melbourne, VIC, 3000, Australia.

**Fund Contact Details**

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