

# Mutual Trust Cash Fund

## March 2019

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> March 2019 was 1.38%.

Performance				
Performance as at 31 <sup>st</sup> March 2019	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	1.38%	1.96%	1.50%	1.80%
3 MONTHS	1.33%	2.12%	1.50%	1.80%
6 MONTHS	1.32%	2.01%	1.50%	1.85%
9 MONTHS	1.32%	2.03%	1.50%	1.93%
12 MONTHS	1.32%	2.02%	1.50%	1.93%
24 MONTHS	1.29%	1.88%	1.50%	1.92%

\*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> March 2019. 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> March 2019.

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**

Mutual Trust Cash Fund, C/o Mutual Capital Ltd  
PO Box 12, Collins St West, Melbourne, VIC, 8007, Australia  
P +61 3 9605 9500  
F +61 3 9605 9599  
fund.operations@mutualtrust.com.au

**DISCLAIMER** - This document has been prepared in Australia by Mutual Trust Pty Ltd (ABN 71 004 315 330 AFSL 234590) (Mutual Trust). Units in the Mutual Trust Cash Fund are issued by the Responsible Entity, Mutual Capital Ltd. (ACN: 100 733 695; AFSL: 238314), a wholly owned subsidiary of Mutual Trust. This information is general and subject to change. It has been prepared without considering the objectives, financial situation or needs of any particular investor. It does not constitute, and should not be relied on as personal financial product advice. Please note that information regarding past performance of investments or theoretical investments is not a reliable indicator of future performance (which is subject to contingences, including unknown variables). Before making any investment in the Mutual Trust Cash Fund you should read and consider the Product Disclosure Statement (PDS) and obtain professional advice. The repayment of capital, the payment of income and any particular unit price or rate of return, are not guaranteed by Mutual Capital Ltd or Mutual Trust Pty Ltd. For more information about the Mutual Trust Cash Fund or any of the financial services Mutual Trust provides, please contact us or visit our website [www.mutualtrust.com.au](http://www.mutualtrust.com.au) for a copy of our Financial Services Guide and the PDS. The Mutual Trust Group and its officers, employees and associates may have a material interest in some of the investments mentioned in this document and has established procedures to identify and manage potential or actual conflicts of interest.

**GRAEME BIBBY, CFA**  
Chief Investment Officer

**DUO YANG**  
Investment Analyst

**BEN GARRETT**  
Investment & Dealing Officer

**JONO GOURLAY**  
Head of Investment Advisory

**PETER ANTONIE**  
Partner

**ANDREW WALSH**  
Director

**BRAD BROWNBILL**  
Senior Advisor