

Adelaide Cash Management Trust

Quarterly fund update - June 2023

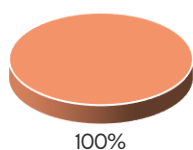
The Adelaide Cash Management Trust (Trust) may be the ideal way to consolidate your cash as the central point or 'hub' of your investment portfolio.

Investment objective and return

The objective of the Trust is to meet the official cash rate set by the Reserve Bank of Australia (performance benchmark) before fees.

Note the benchmark is not a guarantee of Trust performance.

Investment strategy



The Trust invests in cash. 100% cash is invested on deposit with Bendigo and Adelaide Bank. As the Bank is an authorised deposit-taking institution, these deposits are regulated by APRA, but are not Government guaranteed.

Key transaction services³

Direct credits	✓
BPAY®	✓
Phone Banking	✓
Online Banking	✓
Card access	✓
Regular payment services	✓

Fund facts

Trust APIR code	AMF01 00AU
Trust start date	21 May 1998
Trust size	\$201.4 M
Distribution rate ¹	3.60% p.a.
Distribution returns ¹	Calculated daily, paid monthly
Minimum initial investment	\$5,000
Minimum operating balance	\$1,000
Minimum additional investment	Nil
Minimum withdrawal amount	Nil
Minimum investment timeframe	Nil
Management fees & costs ²	0.50% p.a.
Entry and exit fee ²	Nil
Risk level	Very low

Historical average compounding rate⁴

1 year	2.45% p.a.
3 years	0.92% p.a.
5 years	0.80% p.a.

Do you have any questions?

For further information contact us on 1800 224 124 or visit our website:
www.bendigobank.com.au/managedfunds

©Registered to BPAY Pty Ltd ABN 69 079 137 518.

Footnotes

1. Distribution returns are automatically reinvested. Income is calculated daily and distributions are normally paid monthly to investors on the last business day of the month and upon closure of your CMT account.
2. Management fees & costs are based on fees and costs incurred by the Fund in the past financial year and may be different in the current and future financial years. Other fees and costs may apply. See the Product Disclosure Statement for full details.
3. Information including fees and charges and terms and conditions applicable to the Bank's transaction services are set out in the Transaction Services Guide – Adelaide Cash Management Trust ('Guide'), available at www.bendigobank.com.au/managedfundsforms. If you use any of the Bank's transaction services, you do so on the terms and conditions in the Guide.
4. Performance is calculated after fees and costs and assumes reinvestment of income. Past performance is not a reliable indication of future performance.

The Adelaide Cash Management Trust (Trust) is issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 a subsidiary of Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 AFSL 237879. Related transaction services are provided by the Bank. Sandhurst and the Bank receive remuneration on the issue of the Trust or the service they provide, full details of which are contained in the Product Disclosure Statement (PDS). Investments in the Trust are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This update is provided by Sandhurst and contains general advice only. Please consider your situation and read the PDS available at www.bendigobank.com.au/managedfundsforms, from your Financial Adviser or by phoning 1800 224 124 before making an investment decision.

For target market determination: www.bendigobank.com.au/TMD

This information is current as at 30 June 2023 (unless stated otherwise) and is subject to change without notice.

Sandhurst Trustees