

# Think better for your business Think about investing

Issued by Sandhurst Trustees

## Why Sandhurst?

Formed in 1888, Sandhurst Trustees is a fully owned subsidiary of Bendigo Bank. We are the trusted partner of over 56,000 investors and over \$5.0 billion in funds under management. We have a strong investor focus to be relevant and valued by helping our customers achieve their best financial future.

## Why invest?

### Sandhurst Cash Common Fund and Sandhurst Select 90 Fund (Funds)

With regular income and capital stability objectives these Funds may help your business better:

✓ Manage cashflow	✓ Earn income on stored GST <sup>#</sup>
✓ Save for equipment or other large expenses	✓ Set money aside for unexpected expenses
✓ Access bulk payments via Bendigo Bank e-banking services	✓ Utilise compatible accounting software (e.g. Xero and MYOB feeds)

## Funds at a glance

	Sandhurst Cash Common Fund*	Sandhurst Select 90 Fund** <sup>#</sup>
Minimum Investment	\$1,000	\$2,000
Investment terms	Generally available at call	Each contribution is fixed for 90 days then generally available at call
Returns <sup>#</sup>	<a href="http://bendigobank.com.au/managedfunds/ccf/performance">bendigobank.com.au/managedfunds/ccf/performance</a>	<a href="http://bendigobank.com.au/managedfunds/s90f/performance">bendigobank.com.au/managedfunds/s90f/performance</a>
Rates	<a href="http://bendigobank.com.au/rateboard">bendigobank.com.au/rateboard</a>	<a href="http://bendigobank.com.au/rateboard">bendigobank.com.au/rateboard</a>
Invests In	<ul style="list-style-type: none"> <li>· Cash and deposits</li> <li>· Money market securities</li> </ul>	<ul style="list-style-type: none"> <li>· Mortgage backed assets</li> <li>· Australian first registered mortgages</li> <li>· Deposits</li> <li>· Money market securities</li> </ul>
Additional investments anytime	✓	✓
Distribution payments (calculated daily)	Quarterly	Quarterly
e-banking access	✓	✓
Bulk payment availability	✓	✓
Branch access	✓	✓
Statement	✓	✓
Entry and Exit Fees	x	x
Risk indicator	Considered by Sandhurst to be a low risk investment.	

\* Management Fees and Costs are 1.02% p.a. of the net asset value of the Fund.

\*\* Management Fees and Costs are 1.05% p.a. of the net asset value of the Fund.

<sup>#</sup> There is a risk that the rate paid may be lower than the published rate.