

1.10% p.a



The rate of return, net of fees & costs, effective from 12 December 2017 and is subject to change.

Sandhurst Cash Common Fund as at 31 December 2017


Fund overview

The Sandhurst Cash Common Fund (the Fund) provides a functional 'at call' cash style investment that exhibits capital stability and provides regular income and convenient access to your money. The Fund aims to preserve the capital of your investment whilst also generating a competitive return when compared to other similar style cash savings accounts.

Fund snapshot

Investment profile as at 31 December 2017

Cash at bank	\$10,949,825	2.9%
Bank bills	\$0	0.0%
Negotiable certificates of deposits	\$361,488,585	97.1%
TOTAL ASSETS	\$372,438,410	100.0%
Number of Accounts		11,677



Did you know?

You can open a Cash Common Fund with as little as \$1,000

Investors' interests in the Fund are 'at call' meaning investors are able to make withdrawal requests at any time and generally access their funds within 24 hours.

Distributions are paid quarterly - 31 March, 30 June, 30 September and 31 December and can be automatically reinvested or paid direct to your nominated account.

Additional investments can be made at any Bendigo Bank branch, via cheque mailed to Sandhurst or through the Bank's e-banking facilities. There is no minimum amount.

The Cash Common Fund gives you the choice of either a statement account, which can link to a cheque book, or a passbook.

You can check your Fund investment balance and your transaction history as well as transfer funds to and from your investment using Bendigo Bank's e-banking services.

Fund performance

Past performance*

Annualised Actual Return

1 year	1.24%
3 years	1.48%
5 years	1.71%
10 years	2.91%

* Fund Return is calculated before tax, after Fund fees and costs and assumes any income distributions are reinvested. Past performance is not an indication of future performance.

A word from the Fund's Investment Manager

Domestic interest rates have remained stable during 2017 with the Reserve Bank of Australia holding the overnight cash rate steady at 1.50% at all its meetings. This trend is expected to continue with financial markets anticipating a flat cash rate extending until May 2018. In this stable, low interest rate environment the Fund has continued to invest for longer terms to optimise return.

Questions?

For further information contact us on 1800 634 969 or visit our website: www.sandhursttrustees.com.au

Important Information

The Sandhurst Cash Common Fund (Fund) 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 banking facilities are issued by the Bank. Sandhurst and the Bank receive remuneration on the issue of the product and/or services they provide, full details of which are contained in the relevant offer documents. Investments in the Fund are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. The rate of return payable on investments in the Fund will generally move in line with market conditions and money market rates. It should be noted that this rate is not guaranteed to investors. This update is provided by Sandhurst and contains general advice only. Economic and outlook forecasts are not guaranteed to occur. Past performance is not an indication of future performance. Please consider your situation and read the relevant offer documents available at www.sandhursttrustees.com.au/pds, any Bendigo Bank branch or by phoning 1800 634 969 before making an investment decision. This information is current as at 31 December 2017 and is subject to change without notice.

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