

1.25 % p.a.*



*The rate displayed is current as at 26 April 2017 and is subject to change.

Sandhurst Cash Common Fund

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. We aim 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 March 2017	
Cash at bank	12,540,091
Bank bills	\$0
Negotiable certificates of deposit	\$361,286,424
Total assets	\$373,826,515
Number of Accounts	12,127

Key features

Keeping you informed	Sandhurst issues quarterly transaction statements (for statement holders) or annual transaction statements (for passbook holders). To register for online services via related banking services provided by Bendigo and Adelaide Bank, please visit your nearest Bendigo Bank branch or phone 1300 BENDIGO (1300 236 344).
Investment term	No minimum investment term
Minimum initial investment	\$1,000 by cheque or direct credit only
Minimum operating balance	\$1,000
Income distributions	Paid quarterly as at 31 March, 30 June, 30 September and 31 December ¹
Income payment options	You can choose to have your distributions: <ul style="list-style-type: none">• automatically reinvested; or• paid to you by direct credit to your nominated account.
Withdrawals	Funds generally available at call
Additional investments	Any amount, cheque or direct credit only
Fees	<ul style="list-style-type: none">• Indirect cost ratio (ICR) 1.04%p.a.²• No entry and exit fees

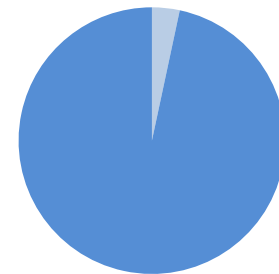
¹ Income is calculated daily and distributions are paid quarterly to investors after the end of each quarter and after account closure. Income distributions are not guaranteed.

² ICR as at 30 September 2016 and is an indicative measure. The actual expenses may vary from year to year.

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. Sandhurst and the Bank receive remuneration on the issue of the Fund or the service they provide, full details of which are contained in the Product Disclosure Statement (PDS). Investments in the Fund are not deposits with, guaranteed by, or liabilities of the Bank or any of its subsidiaries. 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. Please consider your situation and read the PDS 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 March 2017 and is subject to change.

Fund Investment Portfolio



- Cash at bank 3.4%
- Bank bills 0.0%
- Negotiable certificates of deposits 96.6%

Fund performance

Past performance³

Annualised Actual Return

1 year	1.39%
3 years	1.65%
5 years	1.98%
10 years	3.24%

Non-annualised Actual Return

3 months	0.30%
6 months	0.61%

³ 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.

Got a question?

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

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