

# rate board



**Sandhurst**Trustees

Rates detailed are subject to change without notice

## Sandhurst Cash Common Fund

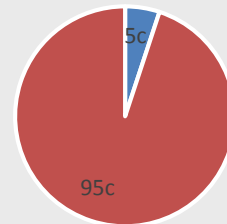
Minimum initial investment and minimum holding \$1,000.

Rate of Return as at 12 December 2017 (net of all fees and costs).

Term	Distribution Frequency	Rate of Return
No minimum	Quarterly	1.10% p.a.

The Fund's latest performance information is available in our [Sandhurst Cash Common Fund Quarterly Performance Report](#)

This chart represents how each dollar was invested in the Cash Common Fund at 30 September 2017



- Cash at bank
- Negotiable certificates of deposit

## Sandhurst Select Mortgage Fund

Minimum initial investment and minimum holding \$2,000.

Indicative rate as at 1 January 2018 for the quarter ending 31 March 2018 (net of all fees and costs).

Term	Distribution Frequency	Indicative Rate
90 days *	Quarterly	2.08% p.a.

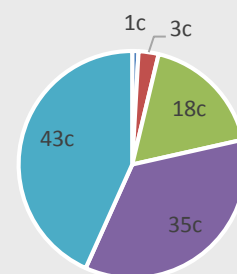
\* Initial investments and each subsequent contribution is fixed for 90 days and is then available for withdrawal under normal circumstances.

The Indicative Rate is an indication of the likely return of the fund for the quarter (net of fees and costs). This is calculated by careful analysis of the fund's projected investment income and by considering factors such as forecast interest rates and the portfolio mix of assets in the fund. Sandhurst may change the indicative rate for the quarter at any time (for example, due to unexpected market conditions).

The indicative rate is not guaranteed. The actual rate of return paid to investors at the end of each quarter is determined by the amount of income earned by the fund (net of fees and costs). The actual rate paid may be more or less than the indicative rate.

The Fund's latest performance information is available in our [Sandhurst Select Mortgage Fund Quarterly Performance Report](#)

This chart represents how each dollar was invested in the Select Mortgage Fund at 30 September 2017



- Cash at bank
- Term Deposits
- Negotiable certificates of deposit
- Mortgage backed securities
- Mortgage loans

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# Sandhurst Investment Term Fund

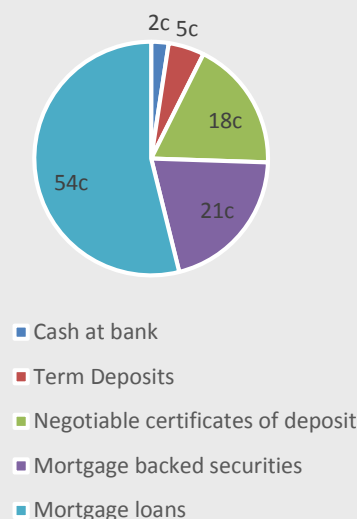
Minimum initial investment and minimum holding \$2,000.

Anticipated Returns as at 22 March 2017 (net of all fees and costs).

Term	Distribution Frequency	Anticipated Return
3 Months	On Maturity	2.15% p.a.*
6 Months	Quarterly	2.30% p.a.
1 Year	Quarterly	2.50% p.a.
1 Year	Monthly	2.45% p.a.
2 Years	Quarterly	2.70% p.a.
2 Years	Monthly	2.65% p.a.
3 Years	Quarterly	2.85% p.a.
3 Years	Monthly	2.80% p.a.
4 Years	Quarterly	2.90% p.a.
5 Years	Quarterly	3.05% p.a.

\* Income is calculated on your daily balance and paid on the 30th of June (if applicable) and on maturity of the investment.

This chart represents how each dollar was invested in the Investment Term Fund at 30 September, 2017



The Anticipated Return is the rate of return Sandhurst anticipates meeting over the duration of the investment. This is calculated by careful analysis of the fund's investment income and by considering factors such as economic and market conditions. Anticipated Returns are not guaranteed and there is a risk that the rate paid may be lower than expected.

On the 3 year term investments there is an optional rainy day access feature, where you can apply to withdraw 25% of your initial investment at any time during the investment term without affecting your Anticipated Return.

Early withdrawal may be available at Sandhurst's discretion in special circumstances, although penalties may apply in the form of a reduced rate of return. From June 24, 2015 the reduced rate of return is 1.00% p.a. and is subject to change. Accessing your funds under the rainy day terms does not result in a reduced rate of return.

The Fund's latest performance information is available in our [Sandhurst Investment Term Fund Quarterly Performance Report](#)

## Got a question?

For further information contact our Customer Service Centre on 1800 634 969 or visit our website: [www.sandhursttrustees.com.au](http://www.sandhursttrustees.com.au)

## Important Information

Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 is a subsidiary of Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178, and the issuer of the managed funds detailed on this board. Investments in these funds are not deposits with, guaranteed by, or liabilities of the Bank or any other bank and are subject to normal investment risk including loss of some or all of the principal invested and/or lower than expected returns. There is also a risk that withdrawal proceeds may not be paid within a reasonable period after the end of the fixed term. Withdrawal requests may be delayed or refused if in Sandhurst's reasonable opinion it is in the best interests of investors as a whole to do so. Investors will only have limited rights to withdraw if the fund does not satisfy the liquidity test in the Corporations Act. Please consider your situation and read the relevant Product Disclosure Statement available at [sandhursttrustees.com.au/forms](http://sandhursttrustees.com.au/forms) before making an investment decision.

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