

Funds Benefits

Funds at a glance

Cash Funds

At Call Fund

- On demand withdrawals up to 5.00pm each business day
- Minimum investment of only \$100
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

Cash Management Fund

- 24 hrs notice of withdrawals up to 3.00pm each business day
- Minimum investment of \$500
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

Select Term Fund

- You can select an investment term of between three and six months and rollover terms as needed
- Minimum investment of \$500
- Generally a higher rate of return than the Cash Management and At Call Funds

Income Funds

Fixed Term Fund and Long Term Fund

- Initial term of nine months and thereafter seven days notice of withdrawal
- Minimum investment of \$1,000
- No account keeping fees
- Interest calculated daily and paid quarterly
- Highly competitive rate of return
- Deposit any time via BPay

The content of this brochure describes in summary form the following Funds:

Cash Funds

At Call Fund

Cash Management Fund

Select Term Fund

Income Funds

Fixed Term Fund

Long Term Fund

Cash Funds – Main Features

- Highly competitive rates of return
- No account keeping fees
- No application or termination fees
- Interest calculated daily and paid quarterly or on maturity
- Easy access to withdrawal (in person, phone or fax)
- Low minimum balances (\$100 to \$500)
- Low risk investment
- BPay deposits available

Income Funds – Main Features

- Highly competitive rates of return
- No account keeping fees
- No application or termination fees
- Interest calculated daily and paid monthly or quarterly depending on the Fund
- Low risk investment
- Income can be transferred to a linked At Call or Cash Management Fund account
- BPay deposits available



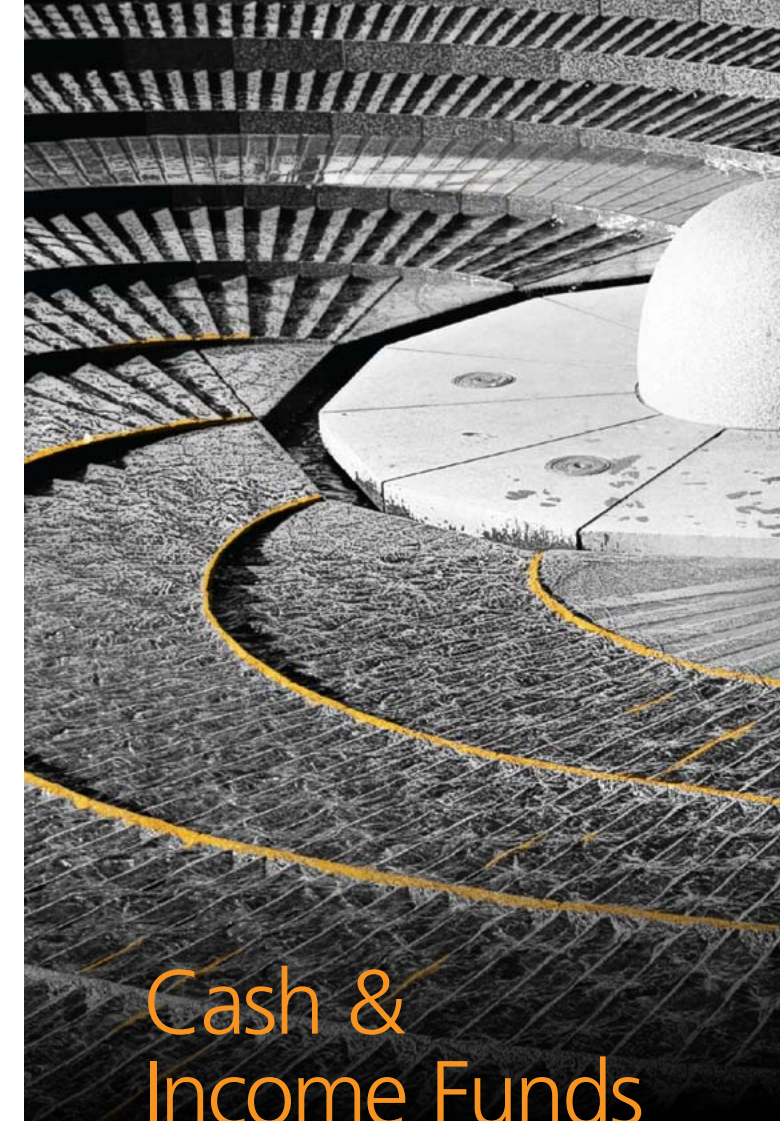
Tasmanian Perpetual Trustees

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Devonport	53 Best Street	P: (03) 6498 7533	F: (03) 6498 7536
Glenorchy	366 Main Road	P: (03) 6214 7800	F: (03) 6222 1266
Hobart	29 Murray Street	P: (03) 6222 1222	F: (03) 6222 1266
Kings Meadows	Shop 27 Centro Meadow Mews	P: (03) 6336 6955	F: (03) 6348 1166
Kingston	Shop 1 Kingston Plaza	P: (03) 6211 8755	F: (03) 6222 1266
Launceston	23 Paterson Street	P: (03) 6348 1111	F: (03) 6348 1166
Rosny	11 Bayfield Street	P: (03) 6233 1533	F: (03) 6222 1266
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Tasmanian Perpetual Trustees

Cash & Income Funds

Cash Funds

The Investment type:

Tasmanian Perpetual Trustees Cash Funds are managed funds that invest in short-term money-market type securities such as Bank Bills of Exchange, Government and Semi-Government bonds and other interest-bearing securities. The objectives of the Cash Funds are to provide a low risk investment together with a competitive return of income.

The At Call Fund and the Cash Management Fund are invested in short-term securities so investors have easy access to their money.

Currently the Select Term Fund invests 30% of the Fund assets in the Cash Management Fund and 70% of the Fund assets in the Long Term Fund. This balance of assets generally allows the Select Term Fund to achieve a higher rate of return when compared with the other Cash Funds. However, investors in the Select Term Fund do not have the same level of access to their money and investment terms range from three to six months.

Income Funds

The Investment type:

Tasmanian Perpetual Trustees Income Funds are managed funds whose goal is to provide an income from investments.

A managed fund pools together the money of many investors. These pools of money are then invested in the asset classes in the proportions determined by the investment objectives established for each Fund.

Tasmanian Perpetual Trustees has two Funds (Fixed Term Fund and Long Term Fund) invested in first mortgages predominately over Tasmanian rural, commercial and residential real estate and also in short to medium term money market type securities and mortgage backed securities.

The Income Funds commenced in 1977 with the Fixed Term Fund being offered to the public for the first time. Tasmanian Perpetual Trustees has been helping investors and borrowers achieve their business and financial goals through the Income Funds for nearly 30 years – another real case of Tasmanians helping Tasmanians to achieve their goals.

Why would you invest in a Cash or Income Fund?

Managed funds enable investors to pool resources, and as a result, have the ability to invest in various types of assets which would not generally be available to any one retail investor. These investments are then managed by a professional fund manager who has access to research information and specialist knowledge and skills.

Cash and Income Funds often suit investors looking for a low risk investment, where they can still have ready access to their money and receive regular income returns. These rates of return broadly follow general movements in interest rates.

Note: Tasmanian Perpetual Trustees advertises returns net of all fees and charges.

About Tasmanian Perpetual Trustees

The Cash and Income Funds are expertly managed on behalf of many thousands of Tasmanians by Tasmanian Perpetual Trustees, a major Tasmanian provider of quality financial products and services.

Established in 1887, Tasmanian Perpetual Trustees is a Trustee Company authorised under the *Tasmanian Trustee Companies Act 1953*. Additionally, generations of Tasmanians have known Tasmanian Perpetual Trustees as a respected name for the provision of Estate Planning and Trustee services, delivering the highest standard of personal and professional service.

Important Information

While this brochure is intended to give you a basic understanding of the features and differences of the Cash and Income Funds, detailed information about the Cash and Income Funds is contained in a document called a Product Disclosure Statement (PDS), available by contacting any branch of Tasmanian Perpetual Trustees.

After reading this brochure, should you consider investing in one of the Cash or Income Funds, you will need to obtain and read a copy of the PDS to enable you to make a fully informed decision. If you then wish to open an investment account, you will need to complete the application form issued with the PDS.

The information in this brochure is of a general nature and does not take into account the investment objectives, financial situation and particular needs of any investor. Before making any investment decision, investors should consider taking professional advice.