

Generation Life Term Deposit Fund

Cash – term deposits

Objective

To outperform (before tax and fees) the Bloomberg AusBond Bank Bill Index¹ and achieve returns superior to cash management trusts, by investing predominantly into a diversified range of term deposit and deposit like investments.

Investment approach

Primarily invests in term deposits issued by major Australian banks with a bias toward the top four banks. The fund is managed to provide a short-term maturity profile to meet liquidity requirements.

About the investment manager

Mutual is an independently owned investment manager and adviser with total FUM and funds under advice at 30 September 2017 exceeding \$2.7 billion. The Company specialises in investment mandates and advisory roles of prudentially supervised institutions (including APRA regulated institutions). Mutual manages and advises individual wholesale clients under tailored Investment Management Agreements. Its investment expertise covers short-term securities, fixed interest and Australian shares.

Performance

Performance (after tax and management fees) as at 31 July 2018

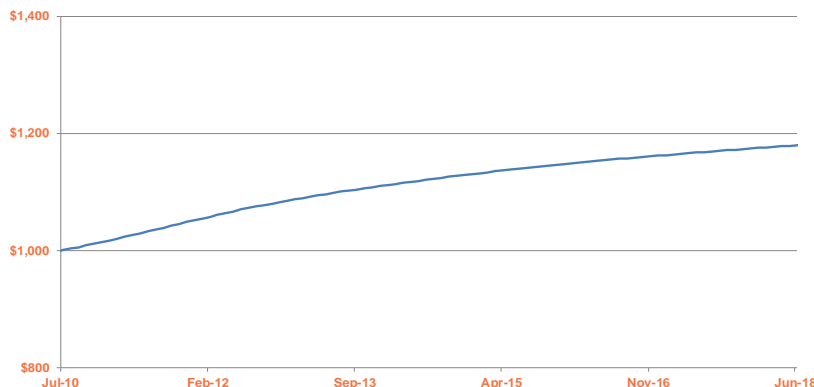
1 month (%)	3 month (%)	6 month (%)	1 year (% p.a.)	2 year (% p.a.)	3 year (% p.a.)	5 year (% p.a.)	7 year (% p.a.)	10 year (% p.a.)	Since Inception (% p.a.)
0.10	0.25	0.49	0.99	1.05	1.14	1.42	1.89	-	2.09

Composition snapshot

Portfolio # 14A's Term Deposit Holding³

Current average yield	2.51%
Term deposits yielding 2.60% and over	18.13%
Number of Term Deposits	20
Average Term Deposit size	\$4,595,775
Term Deposits over \$1m	20
Total Term Deposit Holdings	\$ 96,511,283

Growth of \$1,000 since inception



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Fund size:

\$102.94 million

Inception date:

21 July 2010

Investment menu code:

UF14A

APIR code:

ALL0028AU

Investment management cost (ICR)²:

0.15% p.a.

Buy/sell spread:

0.00% / 0.00%

Suggested min. investment period:

No minimum

Risk level:

1 – Very Low

Asset allocation

Major Australian Banks

Commonwealth/Bank West	35.97%
Westpac/St George/Bank of Melbourne	10.43%
NAB	33.18%
ANZ	13.13%
Bank of Queensland	7.29%

Credit profile

No. of Term Deposit counterparties	5
	% of portfolio
Short-term rating A2 and above	100%
Long-term rating AA	92%
Long-term rating AAA	1%
Government ADI Guaranteed	1%