

# 7.00 %\* LIBERTY TERM INVESTMENT FUND

12 months p.a.

ARSN 141 340 454 \*Maximum rate of return. Target Return is not guaranteed and risks apply, including the risk that you may not receive the Target Return or that you may lose some or all of your principal investment.

Liberty Financial offers the opportunity to invest in a range of term investments based upon our experience in origination and managing a range of loans. These investment products are designed to provide the savvy investor with regular returns of income, subject to fund performance.

INVESTMENT TERM	TARGET RETURN AFTER FEES**
6 Months	6.40%
12 Months	7.00%
18 Months	7.00%
2 Years	6.40%
3 Years	6.00%
4 Years	5.80%
5 Years	5.80%

\*\*Specified maximum rate of return.  
Target Return is not guaranteed and risks apply.

## KEY BENEFITS

- a Target Return that has been determined after allowing for Fund fees and charges;
- a specified maximum rate of return paid monthly (subject to fund performance);
- a choice of investment terms.

TERM INVESTMENTS AT A GLANCE	
<b>Description</b>	Intended to deliver specified maximum rate of return. The investment is intended to provide regular returns of income and return of capital on maturity, but performance is not guaranteed.
<b>Minimum investment</b>	\$5,000
<b>Choice of Investment Terms</b>	The available terms are 6 or 18 months, 1, 2, 3, 4 or 5 years.
<b>Income distribution</b>	Monthly (subject to fund performance) - Distributions may be made to a nominated bank account or reinvested.
<b>Fees</b>	The Target Return has been determined after allowing for Fund fees and charges
<b>Entry Fee</b>	Nil
<b>Costs</b>	0.50% p.a. estimated of the gross value of the assets of the Fund
<b>Management Fee</b>	1.375% p.a. (inc. GST)
<b>Exit Fee</b>	Nil
<b>Investment policy</b>	The Fund acquires consumer and business loans secured by residential and commercial property, motor vehicles, equipment, and trade receivables. The Fund also invests in cash or other Liquid Assets for liquidity purposes. There are no commercial construction or development loans.
<b>Withdrawal policy</b>	Withdrawals are generally not permitted prior to the end of each investment term.
<b>Maturity</b>	Upon maturity, unless requested by you, your investment will be automatically reinvested for the equivalent investment term at the prevailing Target Return at the time of reinvestment.

Call our investor hotline or complete the application form included in the PDS [liberty.com.au/investments](http://liberty.com.au/investments)