



6.80%* LIBERTY TERM INVESTMENT FUND

p.a. 12 months

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	6.30%
12 Months	6.80%
18 Months	6.80%
2 Years	6.80%
3 Years	6.80%
4 Years	6.80%
5 Years	6.80%

**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	
Description	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.
Minimum investment	\$5,000
Choice of Investment Terms	The available terms are 6 or 18 months, 1, 2, 3, 4 or 5 years.
Income distribution	Monthly (subject to fund performance) - Distributions may be made to a nominated bank account or reinvested.
Fees	The Target Return has been determined after allowing for Fund fees and charges
Entry Fee	Nil
Costs	0.50% p.a. estimated of the gross value of the assets of the Fund
Management Fee	1.375% p.a. (inc. GST)
Exit Fee	Nil
Investment policy	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.
Withdrawal policy	Withdrawals are generally not permitted prior to the end of each investment term.
Maturity	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

This information is general information only and does not take your personal needs, objectives and circumstances into account. Please read the Liberty Term Investment Fund ARSN 141 340 454 Product Disclosure Statement, which is available from the website, before making a decision to invest. Our Target Market Determination describes the investors for whom the product would likely be consistent with their objectives, financial situation and needs and is available on the website. An investment in the Liberty Term Investment Fund is an investment in a managed investment scheme and is not a bank deposit and may have a different risk profile to a bank deposit. Product issuer is Liberty Fiduciary Ltd ABN 80 119 884 623 AFSL No 303137. Investment Manager is Liberty Financial Pty Ltd ABN 55 077 248 983 Australian Credit Licence 286596 AFSL No 286596. Conditions and fees apply. Applications for an investment in this product will only be accepted on receipt of an application form accompanying a current product disclosure statement. Neither the responsible entity, investment manager nor their related entities, directors or officers guarantees the performance of, or the repayment of capital invested in, the Fund. Seek independent financial advice before making an investment decision. © 2023 Liberty Financial Pty Ltd. All rights reserved.