

June 2022

**The U Ethical Cash Management Trust - Wholesale is a portfolio of cash and cash equivalents aiming to provide capital stability and ready access to your funds.**

### Benefits and risks

- Suggested minimum investment horizon - 6 months
- Very low-risk profile
- Ethically screened portfolio

### Investment objective

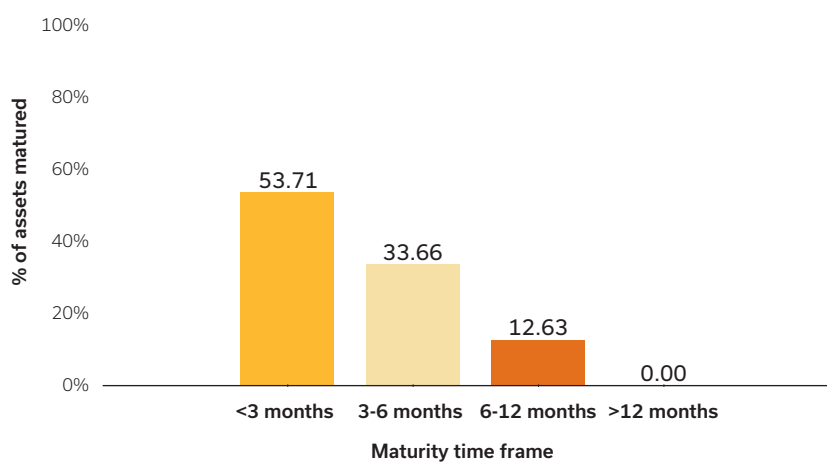
The U Ethical Cash Management Trust - Wholesale aims to compare favourably with comparable cash management trusts through a combination of cash and cash equivalent investments.

As the Trust is a very low risk investment option it is suitable for short term investment, while aiming to maintain a high level of capital stability. It also aims to outperform the benchmark after fees over a rolling one-year period.

### Fund information

Portfolio manager	Amanda Lin
Chief investment officer	Jon Fernie
Inception date	1 July 2020
Total fund size (\$M)	\$166.95 <sup>1</sup>
Benchmark	The Reserve Bank of Australia (RBA) cash rate
Buy/sell spread	N/A
Management costs	Estimated up to 0.30% p.a. (See Information Memorandum)
APIR	UGF5688AU

### Maturity profile



### Performance

	3 months %	6 months %	1 year %	Since inception %
Cash Management Trust - Wholesale <sup>1</sup>	0.16	0.21	0.26	0.25
Benchmark	0.11	0.13	0.18	0.17
Relative performance	0.05	0.08	0.08	0.08

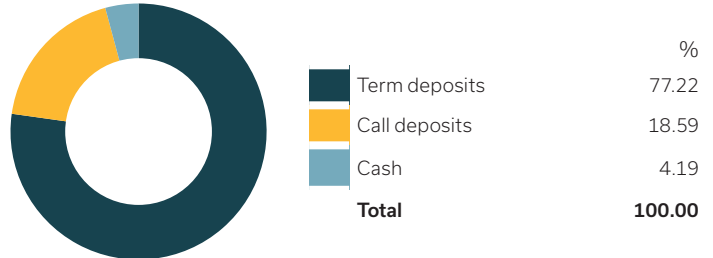
**Past performance is not indicative of future performance.** <sup>†</sup> Based on exit price with distributions reinvested, and are net of all fees.

Performance figures stated within reporting for the 6 months ending 31 December 2020 were overstated by 0.21% due to a calculation error. These have now been corrected in the above table.

<sup>1</sup> This figure contains \$103,859,576.00 invested by the Cash Management Trust - Retail

Top 5 issuers	%
National Australia Bank	34.84
Bendigo Bank	17.72
Bank of Queensland	16.83
Westpac	11.41
Macquarie	9.00
<b>Total</b>	<b>89.80</b>

**Asset allocation by security type**



**About U Ethical and your team**

**U Ethical is an investment manager with a difference. We believe in creating a better world by investing with purpose—today and into the future.**

With the creation of our first funds in 1985, we have become one of the largest ethical investment managers in Australia with over \$1.2 billion in funds under management. We are also one of the few investment businesses in Australia to have been certified as a B Corporation. As a not-for-profit social enterprise, we grant the majority of our operating surplus to community programs.

**U Ethical**

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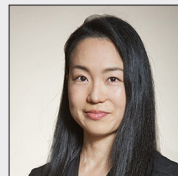
**Jon Fernie**  
Chief investment officer



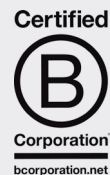
**Amanda Lin**  
Portfolio manager



**David Brennan**  
Director - distribution



**Satoko Asai**  
Relationship manager



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