



## ADELAIDE CASH MANAGEMENT TRUST PERFORMANCE SUMMARY AS AT 31 OCTOBER 2008

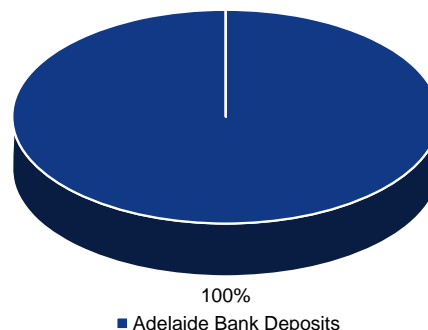
### INVESTMENT OBJECTIVE

The objective of the Adelaide CMT is to provide investors a secure investment with competitive returns, low management fees and at call access to investment funds.

### INVESTMENT STRATEGY

The Adelaide CMT invests 100% of its funds in at-call deposits with Adelaide Bank Limited. As Adelaide Bank is an Authorised Deposit-taking Institution, these deposits are regulated by APRA. Adelaide Bank currently has a BBB+ credit rating from Standard & Poor's.

### INVESTMENT BREAKDOWN



### KEY FEATURES OF ADELAIDE CMT

Minimum initial balance	\$5,000
Minimum operating balance	\$1,000
Minimum additional investment	Nil
Minimum withdrawal amount	Nil
Entry and exit fee	Nil
Distribution returns <sup>1</sup>	Monthly

### KEY DATA AS AT 31 OCTOBER 2008

Trust size	Distribution rate	MER as at 31/10/2008	MER Year to date
\$1,052.6 M	5.35% p.a.	0.65% p.a.	0.64% p.a.

### PERFORMANCE

The Adelaide CMT is ranked the 7th largest cash management trust by size in Australia.<sup>2</sup>

### HISTORICAL AVERAGE COMPOUNDING RATE<sup>3</sup>

6 months	6.54% p.a.
1 year	6.37% p.a.
3 years	5.71% p.a.
5 years	5.33% p.a.

### KEY TRANSACTION METHODS

Cheque deposits	✓
Direct credits	✓
BPAY®	✓
Phone Banking	✓
Online Banking	✓
Bank cheque withdrawals	✓
Personal cheque book	✓
Cashcard access	✓

**For further information or to obtain a copy of the Adelaide CMT Product Disclosure Statement, contact your Financial Adviser or call our Service Centre on 1800 224 124.**

<sup>1</sup> Distribution returns are automatically reinvested. <sup>2</sup> Source Plan for Life as at 31 December 2007. <sup>3</sup> Historical performance is not a reliable indication of future performance. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

A Product Disclosure Statement (PDS) for the Adelaide Cash Management Trust is available from your financial adviser, [adelaidemanagedfunds.com.au](http://adelaidemanagedfunds.com.au) or by telephoning 1800 224 124. You should read the PDS when deciding whether to acquire this product. Adelaide Managed Funds recommends that you obtain your own independent professional advice on the risks and suitability of this products.

Information is correct as at 14 November 2008 and is subject to change. Adelaide Cash Management Trust units are not deposits with, liabilities of, or guaranteed by Adelaide Bank Ltd. © Registered to BPAY Pty Ltd ABN 69 079 137 518.