



4.95%*
p.a.
12 months

LIBERTY TERM INVESTMENT FUND

ARSN 141 340 454

*Maximum rate of return. Target Return is not guaranteed and risks apply.

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 competitive monthly returns and capital stability.

INVESTMENT TERM	TARGET RETURN AFTER FEES**
6 Months	5.20%
12 Months	4.95%
18 Months	5.00%
2 Years	5.05%
3 Years	5.15%
4 Years	5.25%
5 Years	5.35%

**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;
- ★ a choice of investment terms; and
- ★ designed for capital stability.

TERM INVESTMENTS AT A GLANCE	
Description	Designed to deliver specified maximum rate of return. This investment is capital and income stable but 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 - 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 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. An investment in the Liberty Term Investment Fund is not a bank deposit. The Target Return is a specified maximum rate of return and is not guaranteed. Product issuer is Liberty Fiduciary Limited 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. © 2015 Liberty Financial Pty Ltd. All rights reserved. Liberty Financial and the Liberty Star logo are trademarks of Liberty Financial Pty Ltd.