



## Ethical investing for personal investors

We believe in better investments for a brighter future. We have been helping Australians just like you invest in their future for more than 30 years. Investing ethically not only supports you but impacts the world for good. Together, we can invest in a future for all.

### Uniting Ethical Enhanced Cash Trust

You only need \$100 to open a Uniting Ethical Enhanced Cash Trust account. Accounts can also be opened for children, allowing you to put money aside for their future. The Uniting Ethical Enhanced Cash Trust gives you a competitive interest rate and distributes income every six months. As it invests in a diversified enhanced cash management portfolio, it is suitable for the short- to medium-term investor.

### Uniting Ethical Australian Equities Trust

As the Trust invests in a portfolio designed specifically for growth, the Uniting Ethical Australian Equities Trust is suitable for the long-term investor. Even though it is structured for long-term capital growth, your funds are still available within 24 hours\*. There are also no entry, exit or transaction fees, and you will receive any distributable income every six months.

### Funeral Fund

The Funeral Fund allows you to put money aside to help cover funeral expenses for your family. As with all our investment options, you won't lose money to entry, exit or transaction fees. Your investment will also receive a competitive interest rate.

For more information visit  
› [www.ucafunds.com.au/personal](http://www.ucafunds.com.au/personal)

\* Redemption requests received before 3.00 p.m. on a business day will be processed the next business day at the price applicable on the day of receipt of the request. Redemption requests received after 3.00 p.m. are taken as being received on the following business day.

**uca+ funds**  
UCA FUNDS MANAGEMENT

	Cash option	Equity option	
	Uniting Ethical Enhanced Cash Trust	Uniting Ethical Australian Equities Trust	Funeral Fund
<b>Who can invest?</b>	<ul style="list-style-type: none"> <li>› Personal investors</li> <li>› Trustees (including superannuation trustees)</li> <li>› Companies</li> <li>› Partnerships</li> </ul>	<ul style="list-style-type: none"> <li>› Personal investors</li> <li>› Trustees (including superannuation trustees)</li> <li>› Companies</li> <li>› Partnerships</li> </ul>	<ul style="list-style-type: none"> <li>› Personal investors only.</li> </ul>
<b>Minimum investment</b>	\$100	\$1,000 <sup>1</sup>	\$100
<b>Additional investments</b>	<ul style="list-style-type: none"> <li>› Electronic transfer</li> <li>› Direct debit</li> <li>› Cheque</li> </ul>	<ul style="list-style-type: none"> <li>› Electronic transfer</li> <li>› Direct debit</li> <li>› Cheque</li> </ul>	<ul style="list-style-type: none"> <li>› Electronic transfer</li> <li>› Direct debit</li> <li>› Cheque</li> </ul>
<b>Redemptions</b>	Available within 24 hours	Available within 24 hours <sup>2</sup>	Available on fund maturity <sup>3</sup>
<b>Risk level</b>	Low	High	Low
<b>Asset allocation range</b>	<ul style="list-style-type: none"> <li>› Cash, fixed interest securities, mortgages and community impact loans <b>100%</b></li> </ul>	<ul style="list-style-type: none"> <li>› Australian equities and listed property trusts <b>90 – 100%</b></li> <li>› Cash, fixed interest securities, mortgages and community impact loans <b>0 – 10%</b></li> </ul>	<ul style="list-style-type: none"> <li>› Cash, fixed interest securities, mortgages and community impact loans <b>100%</b></li> </ul>
<b>Distributions</b>	30 June, 31 December	30 June, 31 December	30 June, 31 December

1 With Regular Investment Plan.

2 Redemption requests received after 3.00 p.m. on a business day will be processed the next business day at the price applicable on the day of receipt of the request. Redemption requests received after 3.00 p.m. are taken as being received on the following business day.

3 Funds are available for redemption upon the death of the investor, to be applied towards funeral expenses.

This information sheet dated September 2017 is provided by UCA Funds Management (a registered business name of UCA Funds Management Limited ABN 46 102 469 821 AFSL 294147) as Responsible Entity of the Uniting Ethical Australian Equities Trust and the Uniting Ethical Enhanced Cash Trust and as Manager of the Funeral Fund (the UCAFM Funds). The information provided is general information only. It does not constitute financial, tax or legal advice or an offer or solicitation to subscribe for units in any UCAFM Fund of which UCA Funds Management is the Manager, Trustee or Responsible Entity. This information has been prepared without taking account of your objectives, financial situation or needs. Before acting on the information or deciding whether to acquire or hold a product, you should consider the appropriateness of the information based on your own objectives, financial situation or needs or consult a professional adviser. You should also consider the relevant Product Disclosure Statement (PDS) or Offer Document which can be found on our website [www.ucafunds.com.au](http://www.ucafunds.com.au) or by calling us on 1800 996 888. UCA Funds Management may receive management costs from the UCAFM Funds, see the current PDS or Offer Document. UCA Funds Management, their affiliates and associates accept no liability for any inaccurate, incomplete or omitted information of any kind or any losses caused by using this information. All investments carry risks. There can be no assurance that any UCAFM Fund will achieve its targeted rate of return and no guarantee against loss resulting from an investment in any UCAFM Fund. Past UCAFM Fund performance is not indicative of future performance.

Uniting Ethical Australian Equities Trust and/or Uniting Ethical Enhanced Cash Trust] issued and managed by UCA Funds Management Limited ABN 46 102 469 821 AFSL 294147 as Responsible Entity.

The Funeral Fund issued pursuant to ASIC Class Order CO 02/184 (as extended by ASIC Instrument 2016/813) by UCA Cash Management Fund Limited and is managed by UCA Funds Management.