



# Factsheet – Real Higher Income Fund

## OBJECTIVE

The Fortlake Real Higher Income Fund (FRHIF) aims to deliver relatively consistent returns over market cycles, targeting 4% above the RBA Overnight Cash Rate (OCR) before fees and expenses over a rolling three-year period.

## STRATEGY

FRHIF provides access to a diversified and actively managed portfolio primarily consisting of high-quality corporate securities and focused on delivering consistent income and inflation protection over time. Fortlake's approach to active management incorporates overlay strategies to enhance income, increase liquidity, and dampen downside volatility.

## FUND HIGHLIGHTS



### Focus on Income

FRHIF focuses on investing in strategies which deliver strong and consistent levels of income paid quarterly.



### Inflation Protection

FRHIF implements active inflation overlay strategies to protect the purchasing power of your investment during periods of higher inflation.



### Active Management

A flexible and risk-focused approach to portfolio management. Drawing upon the team's skill across the risk silos within fixed-income markets to deliver better risk-adjusted returns.

## WHERE DOES IT FIT IN YOUR PORTFOLIO?



FRHIF is an absolute return fixed income portfolio that may fit within an investor's defensive yield allocation (defensive alternatives) or short-term fixed income allocation. The Fund may be appropriate for those investors seeking additional and diversified sources of income within their alternatives allocation without assuming the risks associated with strategies that display biases to lower quality parts of the credit market.

## ACCESS TO YOUR INVESTMENT



The Fund offers daily access to applications and redemptions, focusing on the more liquid parts of the fixed-income market.

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## REAL HIGH INCOME FUND

Fortlake Real-High Income Fund	Offer Type: Retail Offer
<i>Name</i>	Fortlake Real Higher Income Fund
<i>Asset Class</i>	Short Term Fixed Income
<i>Target Returns</i>	Targets a return of 4-5% above the prevailing RBA cash rate*
<i>Investment Manager</i>	Fortlake Asset Management
<i>Responsible Entity</i>	Colonial First State Investments Limited
<i>Withdrawals</i>	Daily applications and withdrawal requests
<i>Distributions</i>	Quarterly: 30 Sep, 31 Dec, 31 Mar, 30 Jun
<i>Unit Pricing</i>	Daily ( <i>earnings daily</i> )
<i>Minimum Investment</i>	\$1,000 ( <i>no maximum</i> )
<i>Establishment Fee</i>	Nil
<i>Contribution Fee</i>	Nil
<i>Withdrawal Fee</i>	Nil
<i>Termination Fee</i>	Nil
<i>Management Fee</i>	0.52% p.a., including GST
<i>Manager Performance Fee</i>	Nil
<i>Buy/Sell Spread</i>	0.0%/0.05%
<i>APIR Code</i>	TAL0284AU

\*4-5% is a target only and indicates what the Fund aims to achieve. However, there is no guarantee that the target return will be achieved.

### Important Information

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of the Fortlake Real-Income Fund, Fortlake Real-Higher Income Fund and Fortlake Sigma Opportunities Fund. This document contains general financial product advice only, does not purport to contain all matters relevant to any particular financial instrument and is not intended to be a recommendation, offer or invitation to purchase, sell or otherwise deal in securities or other investments. This information has been prepared without taking account of your objectives, financial situation or needs. Before acting, you should consider the Product Disclosure Statement (PDS) and the appropriateness of the product for your circumstances and seek independent or specific advice from an appropriately qualified professional. The target market for this product is defined in the Target Market Determination (TMD) which is available with the PDS at [www.fortlake.com.au](http://www.fortlake.com.au). Past performance is not an indicator of future performance and fees or costs may change in future years. CFSIL and Fortlake Asset Management, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness of any information or advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, any information or advice.