

Factsheet – Real Income Fund

OBJECTIVE

The Fortlake Real Income Fund (FRIF) aims to deliver consistent returns over market cycles, targeting a minimum of 3.5% above the RBA Overnight Cash Rate (OCR) before fees and expenses over a rolling three-year period.

STRATEGY

FRIF 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

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



Inflation Protection

FRIF 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?



FRIF is a short-term fixed-income portfolio that maintains a conservative and high-quality allocation to the asset class. The Fund may be appropriate for those investors seeking additional income within their fixed income allocation without assuming the risks associated with longer-duration strategies.

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 INCOME FUND

| Fortlake Real-Income Fund | Offer Type: Retail Offer |
|-----------------------------------|------------------------------------------------------------------|
| <i>Name</i> | Fortlake Real-Income Fund |
| <i>Asset Class</i> | Short Term Fixed Income |
| <i>Target Returns</i> | Targets a minimum return of 3.5% above 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> | \$25,000 (<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 & Costs</i> | 0.72% p.a., including GST |
| <i>Manager Performance Fee</i> | Nil |
| <i>Buy/Sell Spread</i> | 0.05%/0.05% |
| <i>APIR Code</i> | TAL0590AU |

*3.5% is a target only and indicates what the Fund aims to achieve. However, there is no guarantee that the target return will be achieved.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of Fortlake Real-Income Fund, Fortlake Real-Higher Income Fund and Fortlake Sigma Opportunities Fund. This document is based on current requirements and laws as at 15 March 2024. While all care has been taken in preparing the information contained in this document (using reliable and accurate sources), to the extent permitted by law, no one including CFSIL, nor any related parties, their employees or directors, accept responsibility for loss suffered by anyone from reliance on this information. This document provides general information for the adviser only and is not to be handed to any investor. It doesn't take into account anyone's individual objectives, financial situation, needs or tax circumstances. You should read the relevant Product Disclosure Statement (PDS), Information Memorandum (IM) and Financial Services Guide (FSG) before making any recommendations to a client. The PDS, IM and FSG can be obtained from www.cfs.com.au or by calling us on 13 18 36. 30028/FS7051/0424