

# Fund Fact Sheet

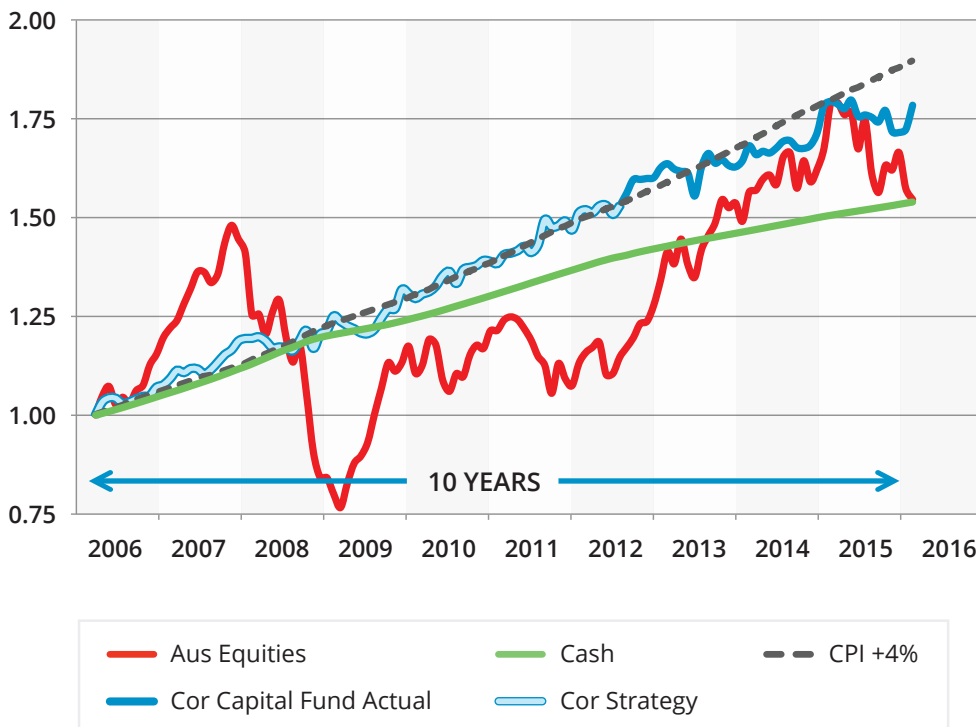


## Cor Capital Fund | Stable Absolute Returns Regardless

The Cor Capital Fund seeks to generate stable positive returns, regardless of prevailing economic or financial market conditions. The objective of the Fund is to maintain the real (inflation adjusted) value of investor assets after catering for a sustainable annual distribution rate of 4 per cent. We aim to deliver relatively smooth returns compared with other investments; investors in the Fund should expect very good performance in some years and moderate performance in others, but should expect to avoid significant falls in the market value of their units.

The Cor Capital Fund combines a unique and broad mix of liquid assets with active but systemised rebalancing to meet its objectives. The Fund strategy is not reliant on market predictions, forecasts or timing for its success. At all times it holds significant positions in asset classes that perform well during different economic climates or expectations of such; over time, positive contributions to performance outweigh negative contributions and overall returns should meet the Fund objective. Disciplined rebalancing ensures that the Fund remains equally prepared for multiple market outcomes at all times.

## Positioned for Profit, Protected from Losses



“  
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”

This chart displays the change in value of \$1 invested in each of the Cor Strategy after fees (as described in the Product Disclosure Statement), bank bills and Australian equities. It also shows the actual performance of the Cor Capital Fund since inception in August 2012. Results for the Cor Strategy are theoretical and do not represent actual results. Neither theoretical or actual past returns should be taken as a prediction of likely future returns. Returns include the notional reinvestment of income. Source: Cor Capital Pty Ltd, IRESS.

## Benefits

- Always prepared for multiple outcomes and events.
- Highly liquid assets only.
- Low correlation to traditional assets.
- Low volatility.
- Transparent and simple to understand.
- Discipline via systemised rebalancing.
- Unique for Australian investors.
- No derivatives, no gearing.

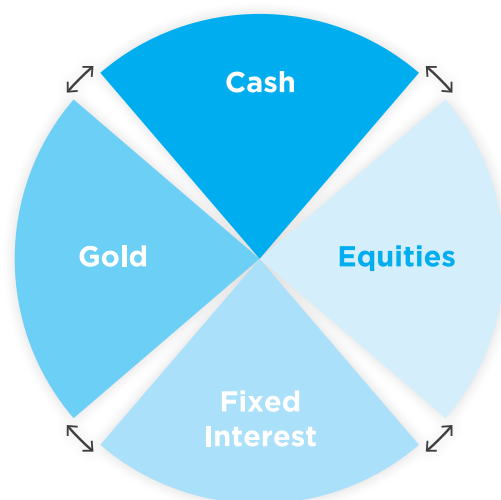
## Strategy

A large proportion of asset class returns are driven by the expected direction and rate of both economic growth and inflation. The asset classes included in the Fund strategy were carefully chosen based on their historical response to these factors.

Taken individually, equities, gold and long-term fixed interest securities may be volatile. However, when combined in a portfolio with cash and regularly rebalanced, they have historically generated moderate positive returns with low volatility.

The Fund strategy does not rely on predictions about the direction or rate of growth or inflation; it is designed to perform regardless.

**More information about our investment strategy is available on our website.**



### Asset Class Performance Under Different Conditions

	Good Performance	Poor Performance
Equities	<ul style="list-style-type: none"> <li>• Prosperity</li> </ul>	<ul style="list-style-type: none"> <li>• High and increasing inflation rate</li> <li>• Outright deflation</li> <li>• Fear and lack of confidence</li> </ul>
Fixed Interest	<ul style="list-style-type: none"> <li>• Prosperity</li> <li>• Deflation</li> </ul>	<ul style="list-style-type: none"> <li>• Inflation</li> <li>• Tight credit</li> </ul>
Gold	<ul style="list-style-type: none"> <li>• High and increasing inflation rate</li> <li>• Outright deflation</li> <li>• Fear and lack of confidence</li> </ul>	<ul style="list-style-type: none"> <li>• Prosperity</li> </ul>
Cash	<ul style="list-style-type: none"> <li>• Tight credit</li> <li>• Deflation</li> </ul>	<ul style="list-style-type: none"> <li>• Inflation</li> </ul>

## Fund Facts

APIR Code	COR0001AU
Commencement	8 August 2012
Manager	Cor Capital Pty Ltd
Responsible Entity	OneVue RE Services Ltd
Custodian	BNP Paribas
Investment Objective	Inflation + 4 percent per annum
Estimate of negative annual returns	1 year out of every 20
Minimum suggested time to invest	3 years
Minimum initial investment	\$25,000
Management Fee	1.00 per cent per annum plus GST
Buy / Sell spread	0.15 percent
Distribution frequency	6 monthly
Unit Pricing Frequency	Daily

## Performance History

Return since inception: **4.5% p.a.**

% change calendar year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	CYTD*
2016	0.43%	3.57%	-	-	-	-	-	-	-	-	-	-	<b>4.02%</b>
2015	4.00%	0.56%	-0.40%	-0.65%	1.23%	-2.29%	0.20%	-0.34%	-0.66%	1.67%	-3.04%	-0.12%	<b>0.00%</b>
2014	0.92%	2.34%	-1.34%	0.51%	-0.26%	0.76%	1.01%	0.10%	-1.03%	-0.13%	0.48%	1.93%	<b>5.37%</b>
2013	1.56%	0.63%	-0.83%	-0.35%	-0.28%	-3.61%	4.71%	2.14%	-1.49%	0.56%	-0.90%	-0.22%	<b>1.70%</b>
2012	-	-	-	-	-	-	-	2.03%	2.25%	0.02%	0.16%	0.13%	<b>4.64%</b>

\*Calendar year to date.

### Contact

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