

# Advance Cash Multi-Blend Fund

## Investment strategy

The Fund invests in various types of money market and short dated Australian fixed interest securities and instruments. Liquidity, credit and duration risks are managed by analysing the monetary policy cycle and other economic factors.

## Investment objective

To provide investors with a total investment return (before fees and taxes) that outperforms the benchmark over one year, maintaining liquidity, avoiding unnecessary risk and therefore seeking to maintain capital value.

## Asset Breakdown as at 29/09/2023



● Cash 100.0%

## Fund Facts

### Overview

<b>APIR Code</b>	ADV0069AU
<b>Fund size (AUD)</b>	\$1,280.06m
<b>Minimum suggested investment timeframe</b>	1 year
<b>Minimum initial investment (AUD)</b>	\$500,000
<b>Distribution frequency</b>	Monthly
<b>Management fees &amp; costs p.a.*</b>	0.12%
<b>Buy/sell spread (%)</b>	N / A
<b>Risk label</b>	Low
<b>Benchmark</b>	Bloomberg AusBond Bank Bill Index

\*Additional fees and charges apply. Refer to the Product Disclosure Statement (PDS) for more details.

## Investment performance p.a.

	3 mths	1 yr	3 yrs	5 yrs	7 yrs	10 yrs
Total net return	1.1%	3.8%	1.5%	1.4%	1.6%	2.0%
Growth return	0.3%	-0.2%	0.0%	0.0%	0.0%	0.0%
Distribution return	0.8%	4.0%	1.5%	1.4%	1.6%	2.0%
Total gross return	1.2%	3.9%	1.6%	1.6%	1.8%	2.1%
Benchmark	1.1%	3.6%	1.4%	1.3%	1.4%	1.7%

Past performance is not a reliable indicator of future performance. Yearly returns are annualised and assume distributions are reinvested. Net return is net of fees and costs. Growth return reflects changes in the capital values of the units. External fund manager data may be lagged. Certain data included has been sourced from third-party providers. As such, there may be minor variations between the data provided in this fact sheet and client statements. Breakdowns are for illustrative purposes only. Percentages may not always add up to 100% owing to derivatives, currencies or rounding. Investors should refer to their client statement for further details.

### Top Managers by weight as at 29/09/2023

BlackRock
Pendal

### Top 10 Holdings at at 30/06/2023

WESTPAC BANKING CORP	6.4%
MACQUARIE BANK LTD	5.7%
TORONTO-DOMINION BANK	2.3%
AUST & NZ BANKING GROUP	2.3%
BANK OF MONTREAL	2.3%
KOREA DEVELOPMENT BANK	2.2%
BANK OF NOVA S/AUSTRALIA	1.9%
BANK OF QUEENSLAND LTD	1.5%



## Investment Managers

Mercer selects investment managers for the fund, drawing on our extensive research network to establish a combination of specialist managers. Our approach to Sustainable Investment (SI), as outlined in the SI Policy, also plays an important role in manager selection, appointment and monitoring. Manager lists can be found [here](#).



## Market updates

Market Update information can be found [here](#).



## Investment Philosophy

Mercer has five globally consistent investment beliefs that guide our investment process. Find [here](#).

More about our sustainable investment approach can be found [here](#).

**For more information:** Please contact your financial adviser or:



[mercer.com.au/mercerfunds](https://mercer.com.au/mercerfunds)



[InvestorHelpAU@mercer.com](mailto:InvestorHelpAU@mercer.com)



1300 728 928

### Disclaimers

This document is issued by Mercer Investments (Australia) Limited ABN 66 008 612 397 AFSL 244385 (MIAL). MIAL is the distributor of this document. Advance Asset Management Limited ('AAML'), ABN 98 002 538 329, Australian Financial Services Licence 240902 is the Responsible Entity and issuer of interests in the Fund. MIAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd ABN 32 005 315 917 ('Mercer Australia'). References to Mercer shall be construed to include Mercer LLC and/or its associated companies. 'MERCER' is a registered trademark of Mercer Australia.

This document contains confidential and proprietary information of Mercer and is intended for the exclusive use of the parties to whom it was provided by Mercer. Its content may not be modified, sold or otherwise provided, in whole or in part, to any other person or entity, without Mercer's prior written permission.

The findings, ratings and/or opinions expressed herein are the intellectual property of Mercer and are subject to change without notice. They are not intended to convey any guarantees as to the future performance of the Fund, asset classes or capital markets discussed.

Information contained herein has been obtained from a range of third party sources. While the information is believed to be reliable, Mercer has not sought to verify it independently. Mercer makes no representations or warranties as to the accuracy of the information presented and takes no responsibility or liability (including for indirect, consequential or incidental damages), for any error, omission or inaccuracy in the data supplied by any third party.

Neither AAML nor Mercer guarantees the investment performance, earnings or return of capital invested in any AAML Funds. Past performance does not guarantee future results.

If you are investing in or considering an investment in any AAML Fund, you should note that the information contained in this document is general in nature only, and does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or product. It does not take into account your personal needs and circumstances.

Before deciding whether to acquire, continue to hold or dispose of an investment, Investors should consider seeking independent advice from a professional financial adviser and read the relevant disclosure documents. Investors should refer to the most relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) available at [mercer.com.au/mercerfunds](https://mercer.com.au/mercerfunds) or may contact the Mercer's Investor Contact Centre on 1300 728 928 for more information. The Financial Services Guide (FSG) for AAML can be obtained via [mercer.com.au/mercerfunds](https://mercer.com.au/mercerfunds). Conditions, fees and charges apply to AAML Fund/s and may change from time to time.

© Copyright 2023 Mercer Investments (Australia) Limited. All rights reserved.

A business of Marsh McLennan