



Information Memorandum

OIG Income Generator Fund

Important information

This Information Memorandum (IM) is dated 18 December 2020 and is issued by One Managed Investment Funds Limited ACN 117 400 987 (Trustee, we or us), which is the trustee of the OIG Income Generator Fund (Fund). The purpose of this IM is to provide information for prospective Investors to decide whether they wish to invest in the Fund.

The Trustee holds AFS Licence no. 297042. The Trustee has appointed One Investment Management Pty Ltd ACN 139 693 271, a related company (Fund Manager) as the manager of the Fund. The Fund Manager is an authorised representative of the Trustee (Corporate Authorised Representative No. 345062). The Fund Manager has in-turn appointed Fortlake Asset Management Pty Ltd ABN 30 643 640 939 (Investment Manager) as the Investment Manager of the Fund. The Investment Manager is an authorised representative of Trustees Australia Limited AFS Licence No. 260038 (Corporate Authorised Representative No. 1284204) and an authorised representative of Gleneagle Asset Management Limited AFS Licence No. 226199 (Corporate Authorised Representative No. 1283388).

WHOLESALE INVESTORS ONLY

This Offer is currently available to Wholesale Investors only. We will not issue Units to you unless we are satisfied you invest at least \$500,000 into the Fund, you meet the minimum asset (\$2.5 million of net assets) or income (\$250,000 of gross income for the last two financial years) requirements, or you otherwise satisfy us you are a Wholesale Investor.

FOREIGN JURISDICTIONS

This Offer is available to investors in Australia only. This IM does not constitute an offer in any jurisdiction other than Australia and the distribution of this IM outside of Australia may be restricted by law. If you come into possession of this IM in another jurisdiction, you should seek your own advice, and observe any such restrictions of the laws of that jurisdiction. We will take your return of a duly completed Application Form to constitute a representation and warranty by you that there has been no breach.

NOT INVESTMENT ADVICE. SEEK YOUR OWN FINANCIAL ADVICE

We have prepared this IM without taking account of your investment objectives, financial situation or needs. This IM does not contain

investment, legal, tax or immigration advice, nor is it a recommendation or opinion on the merits of investing in the Fund. You should seek professional advice and conduct your own investigation and analysis regarding the information contained in this IM. Investment in the Fund is speculative and may not be appropriate for you. You should consider the appropriateness of investing in the Fund having regard to your objectives, financial situation and needs.

You should read this IM carefully in full before investing. This IM must be read in conjunction with the Fund's Constitution for further information about your rights and obligations as an investor in the Fund and our rights and obligations as the trustee of the Fund. If there are inconsistencies between this IM and the Constitution, the Constitution will prevail.

Statements made in this IM are made at the date of this IM. Under no circumstance does the delivery of this IM at any time or the issue of any Units in the Fund create an implication the information contained in this IM is correct at any other time subsequent to the issue date.

DISCLAIMER

We do not guarantee the performance of the Fund, the repayment of capital or any income or capital return; and nor does the Fund Manager, Investment Manager or any of our respective directors, associates or advisors.

To the extent permitted by law, neither we nor our directors, associates and advisors, nor the Fund Manager, the Investment Manager and any of their directors, associates and advisors, represent or warrant (expressly or impliedly) the information in this IM is complete, true and correct and not misleading or likely to be misleading, or are responsible or in any circumstance liable for any statement made in this IM. You should make your own enquiries to ascertain the accuracy of any information upon which you intend to rely.

There are usually differences between forecast and actual results because events and actual circumstances frequently do not occur as forecast and these differences may be material. The actual outcomes are dependent on future events which may be radically different from those predicted for reasons outside our or the Investment Manager's control. It is particularly important you carefully consider the risk factors that could affect the performance of the Fund in light of your personal circumstances before making an investment decision.

CONFIDENTIALITY

This IM is provided on a strictly confidential basis solely for your information and exclusive use to assess an investment in the Fund and may not be used for any other purpose. This IM may not be copied,

reproduced, republished, posted, transmitted, distributed, disseminated or disclosed, in whole or in part, to any other person in any way without our prior written consent, which we may withhold in our absolute discretion. By accepting this IM, you agree you will comply with these confidentiality restrictions and acknowledge your compliance is a material inducement to us providing this IM to you.

GLOSSARY AND FINANCIAL DETAILS

Capitalised terms are defined in the Glossary and all references to dollar amounts are to Australian Dollars (AUD), unless otherwise stated.

OIG INCOME GENERATOR FUND

ISSUED

18 December 2020

ISSUED BY

One Managed Investment Funds Limited ACN 117 400 987

FUND MANAGER

One Investment Management Pty Ltd ACN 139 693 271 (Fund Manager)

INVESTMENT MANAGER

Fortlake Asset Management Pty Ltd ABN 30 643 640 939 (Fortlake or Investment Manager)

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1. Management

1.1 The Trustee

One Managed Investment Funds Limited has extensive experience as a corporate trustee, and is a professional trustee.

One Managed Investment Funds Limited is a member of the One Investment Group (OIG). OIG is an independent Australian funds management business that focuses on providing responsible entity, trustee and other services associated with funds management. OIG operates a number of entities that, pursuant to the Corporations Act, are licensed to conduct financial services businesses and to act as responsible entities for registered schemes and as trustees for unregistered schemes.

OIG is responsible for in excess of 300 funds and \$35 billion across a wide range of underlying asset classes including infrastructure, real estate, equities, fixed income, private equity and fund of funds. OIG's clients include global and Australian listed companies, sovereign wealth funds, banks, insurance companies, pension funds, private equity firms and boutique managers.

One Managed Investment Funds Limited is the holder of AFS licence number 297402.

1.2 The Fund Manager

One Investment Management Pty Ltd, corporate authorised representative number 345062 of One Managed Investment Funds Limited, AFS licence number 297042, is the Fund Manager. The Fund Manager is a wholly owned subsidiary of OIG. The Fund Manager will manage the day to day operations of the Fund, including:

- Supervising the Investment Manager in the execution of the investment strategy;
- Working with the Investment Manager to ensure the proper execution of trades; and
- Co-ordinating the processing of applications and redemptions.

1.3 The Investment Manager

Fortlake Asset Management is an experienced fixed income manager offering institutional capabilities in a boutique structure, with a focus on generating returns above inflation. Fortlake takes a holistic view to fixed income investment by incorporating a variety of specialised techniques and strategies to deliver diversified returns across the fixed income universe. Fortlake focuses on highly liquid tradeable assets and considers hedging against inflation a key aspect of investing. Fortlake will be responsible for managing the investment strategy and investment portfolio of the Fund.

2. About the Fund

The Fund is currently an unregistered managed investment scheme, structured as a unit trust. It offers you the opportunity to invest in a portfolio of quality income generating securities, selected and managed by Fortlake, including but not limited to—

- cash deposits
- government related or government guaranteed bonds
- corporate bonds, and
- mortgage/asset-backed securities.

2.1 Investment return objective

The investment return objective of the Fund is to achieve returns of 0.70% above the Cash Rate per annum (net of Ongoing Management Fees).

The target return is not a forecast and is not guaranteed. The actual total return may rise or fall.

2.2 Key features

Minimum initial investment	\$5,000
Minimum additional investment	No minimum
Minimum withdrawal amount	\$1,000
Minimum balance	\$1,000
Withdrawals	Daily
Distributions	Monthly
Distribution reinvestment	Automatic, unless you opt to have distributions paid in cash
Establishment or withdrawal fees	None
Total Ongoing Management Fees	0.45% of gross assets per annum
Reporting	Monthly statement Audited annual financial statements

3. How the Fund works

The Fund is structured as a unit trust. The Trustee may in its discretion decide in the future to register the Fund as a managed investment scheme under the Corporations Act.

Unit trusts enable investors to pool their money with that of other investors and this pooled money is then managed by the Investment Manager.

As an Investor, you have a fixed beneficial interest in the assets of the Fund, calculated as the proportion your Unit holding bears to all of the Units which have been issued. You do not, however, have a right to demand any particular assets of the Fund be transferred to you.

3.1 Unit prices

The Unit price is the price at which Units are issued and redeemed (and before the application of any buy/sell spread (as applicable)). Normally, it is expected the Fund will not have a buy/sell spread. Unit pricing will be undertaken on a daily basis (each Business Day) and will be determined by dividing the net asset value of the Fund by the number of Units on issue. Therefore, the Unit price will vary as the value of the Fund's assets and liabilities varies. The calculation of the Unit price is governed by a Unit Pricing Policy, which is available to Investors from us upon request.

The net asset value of the Fund is the value of the Fund's assets less the liabilities of the Fund at the time it is calculated. The application price of Units will be the net asset value per Unit, plus any buy spread, while the withdrawal price of Units will be the net asset value per Unit, minus any sell spread.

The price of Units will vary as the market value of assets in the Fund rises or falls.

3.2 Unit classes

Ordinary Units are offered under this IM.

The Trustee may create different classes of Units in the Fund in its discretion, with different rights or entitlements.

3.3 Applications

To invest in the Fund, you will need to complete an Application Form (see Section 9 'How to apply' for more information). Applications will need to be submitted to the Unit registry by 2pm Sydney time on any Business Day to be batched and processed on that day. You can add to your investment at any time by completing and sending us an additional investment form, together with your investment amount.

At present, investment is available to Wholesale Investors only. We will not issue Units to you unless we are satisfied you either:

- invest at least \$500,000 into the Fund;
- meet the minimum asset (\$2.5 million of net assets) test;
- meet the income (\$250,000 of gross income for the last two financial years) test; or
- otherwise satisfy you are a Wholesale Investor.

3.4 Increasing your investment

You can increase your investment in the Fund by completing an additional application form available at www.oneinvestment.com.au/oigf or by calling (02) 8277 0000.

Additional investments will be processed following receipt of application funds and a correctly completed additional application form.

3.5 Minimum investment

The following minimum investment amounts apply*:

	Min Investment (\$)	Min additional investment (\$)
Ordinary Units	\$5,000	Nil

*The Trustee reserves the right to accept lower minimum investment amounts in its absolute discretion.

We may decline to extend, or may withdraw, an invitation to invest in the Fund at any time. Neither the Trustee, the Fund Manager, nor the Investment Manager nor any other person accepts any liability to any recipient of this IM for costs incurred or losses suffered if an invitation is withdrawn for any reason or if an application is refused in whole or in part. The Trustee reserves the right to accept or reject any applications in its absolute discretion. The number of Units issued to you when you make an investment will be calculated by dividing the amount you invest by the applicable application price.

3.6 Withdrawals

Normally, you can request to withdraw all or part of your investment at any time, by completing a withdrawal request form and submitting your form to us. Withdrawal request forms are available at www.oneinvestment.com.au/oigf. Withdrawal requests will need to be submitted to the Unit registry by 2pm Sydney time on any Business Day. Withdrawals will normally be paid within 3 Business Days of when your request is accepted by the Trustee.

3.7 Minimum withdrawal

The minimum withdrawal amount is \$1,000. However, should your request for a withdrawal result in your account balance falling below \$1,000 we reserve the right to redeem your balance in the Fund in full and have it paid to you, less any applicable fees.

Withdrawal proceeds will normally be paid to you within 3 Business Days of when your request is accepted by the Trustee.

In certain circumstances, such as a freeze on withdrawals or where the Fund is illiquid, you may not be able to withdraw your investment during the usual period.

3.8 Income distributions

A Unit entitles you to participate in any income generated from the assets of the Fund.

Income distributions will be automatically reinvested into the Fund and you will receive additional Units in the Fund. If you do not wish to participate in this compulsory reinvestment, you may opt out in section 5 of the Application Form.

Where payable, income distributions are expected to be paid monthly, generally within 10 Business Days after the end of the month and generally within two months after 30 June. Distributions are not guaranteed.

4. Benefits of investing in the Fund

Significant features

The Fund will aim to achieve income returns of 0.70% above the Cash Rate per annum (net of Ongoing Management Fees). Although, this aim is not a forecast and its achievement is not guaranteed.

Significant benefits

Investing in the Fund offers a number of benefits, including:

- Professional Management – access to an experienced investment management team with a proven track record in managing cash, cash-like products and other interest bearing securities.
- Diversification – access to investment opportunities individual investors would not typically have access to via a diversified portfolio of investment grade fixed income investments.
- An exposure to fixed income, targeting a return of 0.70% above the Cash Rate per annum (net of Ongoing Management Fees);
- Daily Applications – Investors will have the opportunity to apply for Units on a daily basis.
- Access to an investment methodology which is designed to produce returns and help protect Investors against inflation risk.

5. Risks

All investments carry risk. The likely investment return and the level of risk of losing money differs among managed investment schemes depending on the underlying mix of assets. Generally, the higher the level of risk you are prepared to accept, the higher potential returns or losses. Assets with the highest long-term returns may also carry the highest level of short-term risk. Growth assets, such as shares and property, are generally considered the most volatile assets, as they are likely to experience greater fluctuations in value than defensive assets, such as fixed income and cash.

When considering investing in any managed investment scheme, it is important to understand that:

- The value of your investment will go up and down.
- Returns are not guaranteed and the level of return will vary.
- You may lose some or all of your money.

- (d) Past performance is not an accurate predictor of future performance.
- (e) The laws affecting your investment in a managed investment scheme may change.
- (f) The appropriate level of risk for you will depend on a range of factors including your age, investment time frames, where other parts of your wealth are invested and how tolerant you are to the possibility of losing some or all of your money in some years.

The key significant risks for the Fund are as follows:

Interest rate risk

The yield and face value of income securities can be affected by interest rate movement. In instances where interest rates rise, the face value of certain fixed rate securities may decline. Equally, in circumstances where interest rates decline, the yield of certain floating rate securities will drop to reflect the floating rate nature of the yield. Equally, longer term interest rate expectations have the ability to impact the value of longer dated fixed rate securities. The expectation of future rates is embodied in the "yield curve".

Market risk

Investment returns are influenced by the performance of markets as a whole. Economic, technological, political, environmental (including climate change) and legal factors and market sentiment can change. These changes may affect the value of investment markets, the Fund's investments and the value of the Units.

Investment specific risk

The price of a specific investment of the Fund may be affected by market risk (above) but also factors which are specific to that investment; for example, a circumstance or change impacting a particular company which has issued a bond in which the Fund has invested.

Liquidity risk

Under abnormal or difficult market conditions, some normally liquid assets may become illiquid, restricting our ability to sell them and to make withdrawal payments for Investors without a potentially significant delay.

Investment manager risk

Like other investment managers, the Investment Manager's approach directly impacts the value of the Fund's performance. There is no guarantee the Fund will achieve its performance objective or produce results that are positive. Changes in key personnel within the Investment Manager may also impact the Fund's future return.

Fund risk

Risks specific to the Fund include the risk that the Fund could terminate and that the fees and costs payable by the Fund could change. There is also a risk that investing in the Fund may give different results than direct investing because of income or capital gains accrued in the Fund and the consequences of investments and withdrawals by other Investors.

Counterparty risk

There is a risk that a counterparty to a security may breach its obligations. This could include, but is not limited to, failing to payments.

Derivatives risk

Where derivatives are used, the value of derivatives can fail to move in line with the value of the underlying asset, potentially causing loss or

causing them to be illiquid. There is also counterparty risk (that is, where the counterparty to the derivative contract cannot meet its obligations).

6. How we invest your money

You should consider the likely investment return, the risk and your investment timeframe when choosing an investment in the Fund.

6.1 Investment strategy

The investment strategy

The strategy is quantitative lead and seeks to generate real returns in the more liquid parts of the fixed income market, using specialised techniques only available to institutional grade fixed income managers. The Investment Manager seeks to target areas of the fixed income market that it considers have a lower probability of default (POD).

The investment strategy explained

The focus of the Fund is fixed income investments. The Fund's investment strategy utilises a variety of institutional techniques, within the short-term cash market, and also considers investment-grade bond opportunities with a similar risk profile. The focus and style of the Investment Manager is to seek out lower POD opportunities in fixed income markets and then use specialised techniques to deliver returns to Investors using a variety of return sources that have market-based correlations.

The Fund's investment strategy may change from time to time. The Trustee will notify Investors of any material changes to the investment strategy.

Investment portfolio

The intended investment portfolio for the Fund is expected to comprise mainly of term cash investments, including bank bills and negotiable certificates of deposit (NCDs) and other various deposit products. The Investment Manager may also consider opportunities in the short to medium term corporate bond market. The Investment Manager may also use derivatives and other similar instruments to hedge investment exposures such as interest rate and foreign currency risk.

Diversification and position limits

The portfolio will typically contain 20 to 70 investment positions.

Interests in the Fund will be issued in Australian dollars.

As at the date of this IM, it is intended the Fund will generally have the following asset allocations:

- Australian Cash investments and corporate bonds of 70% - 100% of net asset value of the Fund.
- Commonwealth and State government bonds of 0% - 10% of net asset value of the Fund.
- Mortgage / Asset Backed Securities 0% - 20% of net asset value of the Fund.

Hedging

Where derivatives are used, they will be used as a risk management tool (such as managing or hedging the effect of interest rate or foreign currency movements). All derivative positions will be fully funded and will not use leverage when fully exposing and backing the derivative position.

7. Fees and costs

The table below shows fees and other costs that you may be charged. These fees and costs may be deducted from the money you invest, from the returns on your investment or from the Fund's assets as a whole. The

fees set out in the table below are inclusive of GST and less any reduced input tax credits expected to be available. You should read all the information about fees and costs as it is important to understand its impact on your investment.

Type of fee or cost	Amount
Fees when your money moves in or out of the Fund	
Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	Nil
Termination fee	Nil
Management costs	
The fees and costs for managing your investment	Ongoing Management Fees 0.45% per annum of the gross assets of the Fund. Management fee is shared by the Fund Manager and the Investment Manager

7.1 Changes to fees

The Constitution allows for higher fees to be charged than those detailed in this IM and specifies circumstances where additional fees may be charged. We will give direct Investors 30 days' notice of any proposed increase in fees.

7.2 Goods and services tax

Unless otherwise stated, all fees and costs in this section of the IM are quoted inclusive of any GST and net of any input tax credits (ITCs) or reduced input tax credits (RITCs) that are expected to be available to the Fund.

7.3 Removal/retirement fees

The Trustee and Fund Manager are entitled to be paid a removal/retirement fee equating to 4 years' of fees, if the Trustee or Fund Manager are removed or retire, prior to the fourth anniversary of the Fund acquiring its first investment.

Removal/retirement fees will be paid from the assets of the Fund.

8. Taxation

Investing in a managed investment scheme, such as the Fund, is likely to have tax consequences for investors. You are strongly advised to seek professional taxation advice before you invest or deal with your investment.

The Fund does not pay tax on behalf of Investors, and Investors are assessed for tax on any income and capital gains (if any) generated by the Fund. We will send you the information you need each year to help you to complete your tax return.

We will generally distribute income within 10 Business Days of the end of each month and generally within two months after 30 June. Distributions

could comprise income (e.g. dividends and interest), net taxable capital gains (from the sale of the Fund's investments) and tax credits.

9. How to apply

9.1 Investing in the Fund

- (a) Read this IM.
- (b) Consider whether this investment is suitable to your financial situation and needs, and consider all the risk factors set out in Section 5. If you have any questions, please contact 02 8277 0000 or email oigf@oneinvestment.com.au.
- (c) Complete the Application Form which is available from www.oneinvestment.com.au/oigf; or by calling (02) 8277 0000. The minimum investment is \$5,000 and there is no minimum amount for any additional investments.
- (d) Please refer to the Application Form form details on how to complete the Application Form, how to pay your application money and where to lodge the Application Form and any relevant documentation.

10. Additional information

10.1 Related party transactions and conflicts of interest

In its position as trustee of the Fund, the Trustee may from time to time face conflicts between our duties to the Fund, our duties to other funds we manage and our own interests. We will manage any conflicts in accordance with our conflicts of interest policy, the Constitution, ASIC policy and the law.

We may from time-to-time enter into other transactions with related entities. All transactions will be effected at market rates or at no charge, and in accordance with the Corporations Act.

The Trustee has appointed related parties, One Investment Management Pty Ltd ACN 139 693 271 (as Fund Manager), Unity Fund Services Pty Ltd ACN 146 747 122 for fund accounting and taxation services and One Registry Services Pty Ltd ACN 141 757 630 for Unit registry services in respect of the Fund. The Trustee has appointed these related parties in consultation with, and with agreement from, the Investment Manager.

The Trustee has a policy on proposed or potential related party transactions, to ensure that any actual or potential conflicts of interest are identified and appropriately dealt with. A copy of the Trustee's policy on related party transactions is available by contacting the Trustee on (02) 8277 0000.

10.2 Constitution

The Constitution is an important document and before deciding whether to invest in the Fund, investors may choose to read the Constitution in full.

The Constitution is the primary document governing the relationship between the Investors and the Trustee. It contains extensive provisions about the legal obligations of the parties and the rights and powers of each.

Subject to the Constitution, as an Investor you have the following rights:

- (a) The right to share in any distributions.
- (b) The right to attend and vote at meetings of Investors.
- (c) The right to participate in the proceeds of winding up of the Fund.

Generally speaking, the liability of Investors in relation to their Units is limited to the amount unpaid on their Units. Each Unit confers a proportional beneficial interest in the Fund and does not carry any entitlement to any particular part of the Fund's assets or to partake in the management or operation of the Fund (other than through meetings of Investors). The Constitution contains provisions about convening and conducting meetings of Investors.

The Constitution may be amended from time to time in accordance with the terms of the Constitution.

The Trustee may retire and may appoint in writing another person to be the trustee effective from the retirement of the Trustee. The Trustee is released from all obligations and liabilities in relation to the Fund arising after it retires as, or otherwise ceases to be, trustee of the Fund.

A copy of the Constitution is available free of charge by calling us on (02) 8277 0000.

10.3 Privacy and collection and disclosure of personal information.

The Privacy Act 1998 (Cth) regulates, among other things, the collection, disclosure and access to personal information.

Certain laws require us to collect, store and disclose information about you (including personal information), for example, The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Law), the Foreign Account Tax Compliance Act (FATCA) and the Tax Laws Amendment (Implementation of the Common Reporting Standard) Act 2016 (CRS). We may be required under the AML/CTF Law to provide information about you (including personal information) to the Australian Transaction Reports and Analysis Centre (AUSTRAC), the body responsible for regulating the AML/CTF Law. In respect of investors who are ordinarily resident in a country other than Australia, both FATCA and CRS may require us to collect and disclose to the Australian Taxation Office information about you (including personal information) obtained from you.

If you do not provide the information requested in our application form, we will not be able to process your application (including any application for additional units) and your application may be delayed or rejected. Where applications are delayed or refused, we are not liable for any loss you suffer (including consequential loss) as a result. Alternatively, if we accept your application to the Fund when you have not provided all of the requested information, we may provide information about you to the relevant regulator.

We will be required to share information about you (including personal information) with service providers to the Trustee in respect of the Fund (including the Investment Manager) to ensure you receive the appropriate information and assistance in respect of your holding in the Fund.

By applying to invest in the Fund, you consent to your information (including your personal information) being collected, used and disclosed by the Trustee for the purposes disclosed above and in our Privacy Policy.

You are entitled to access, correct and update all personal information we hold about you. You can contact us to find out what personal information we hold about you or if you have any concerns about the completeness or accuracy of the information we hold. If you want us to correct any personal information we hold, please contact us using the details in this Information Memorandum.

A copy of our Privacy Policy is available on our website at www.oneinvestment.com.au and a paper copy will be sent to you free of charge on request.

10.4 Glossary

AFS licence	Australian financial services licence.
Application Form	The application form for the Fund which is available www.oneinvestment.com.au/oigf
ASIC	The Australian Securities and Investments Commission.
Business Day	A day on which banks are open for business in Sydney, excluding Saturday, Sunday or public holidays.
CAR	Corporate authorised representative.
Cash Rate	The official cash rate as determined by the Reserve Bank of Australia
Constitution	The constitution of the Fund dated 4 December 2020, as amended from time to time.
Corporations Act	<i>Corporations Act 2001</i> (Cth).
Fund	OIG Income Generator Fund
Fund Manager	One Investment Management Pty Ltd ACN 139 693 271.
Investment Manager	Fortlake Asset Management Pty Ltd ABN 30 643 640 939, CAR #001284204 and CAR #001283388.
IM	This information memorandum.
Investor	A person (including a company or corporation) who holds one or more Units.
Offer	The offer of Units under this IM.
Ongoing Management Fees	The total management fee and usual ongoing expenses associated with operation the Fund, being 0.45% of gross assets per annum. Includes usual ongoing expenses including Fund administration, registry and any non third-party custody fees. However, excludes any abnormal or one-off expenses or transaction costs. For the avoidance of doubt, the fees are inclusive of GST, less any reduced input tax credits expected to be available.
Ordinary Units	The Units offered under this IM.
Unit	A unit of the unit trust comprising the Fund.
we, us and our or Trustee	One Managed Investment Funds Limited ACN 117 400 987, AFS licence 297042.
Wholesale Investor	Any applicant who qualifies as a wholesale client (as defined in section 761G(7) of the Corporations Act.