

## MST Australian Bond Fund

ARSN 673 739 565    APIR ETL3146AU

### Fund Overview

The Fund aims to provide investors with capital stability, income and returns in excess of the benchmark index\* over the medium term through investment in a portfolio of Investment Grade Rated Australian fixed interest securities.

\*The Fund is benchmarked against the Bloomberg AusBond Composite 0+Yr Index

### Fund features



#### INVESTMENT EXPERTISE

Highly experienced Investment Management Team team with over 60 years markets experience, supported by an extensive network of macro and micro economic research.



#### ACTIVE MANAGEMENT, STRONG PERFORMANCE RECORD

Exposure diversity is maximised to protect investor capital, whilst investment strategies targeting index outperformance are actively implemented in advance of opportunity.



#### LIQUIDITY AND INCOME DISTRIBUTION FLEXIBILITY

The Fund offers daily application and redemption opportunity, providing investors with high liquidity. Investors can choose to distribute or re-invest income.



#### WIDE MARKET ACCESS

Access to primary and secondary market opportunities through MST's extensive relationships with key trade counterparties.



#### ROBUST GOVERNANCE

Investment Committee composed of experienced MST Executives supported by Legal and Compliance divisions.

### Fund Information

- › Management Fee: 0.58% incl GST
- › Buy / Sell Spread: 0.10% / 0.10%
- › Currency: AUD
- › Initial Investment minium: \$10k
- › Minimal additional investment: \$1k
- › Distribution frequency: Quarterly

### Suitability

#### DESIGNED FOR INVESTORS:

- › Seeking fixed rate debt exposure
- › With a medium to long term investment horizon (> 3 years)
- › With a low tolerance for capital volatility
- › Comfortable with a quarterly income stream

Asset Class	Asset Allocation Ranges
Cash	0 - 100%
Federal & State Government & Supranational Debt	0 – 100%
Corporate (Senior) Debt	0 – 70%
Corporate (Subordinate) Debt	0 – 30%
Asset Backed Securities (ABS)	0 – 30%

### Performance objective

To exceed the Bloomberg AusBond Composite 0+Yr Index, over rolling three-year periods, after investment management fees.

Current performance reporting is available on the [MST website](#).

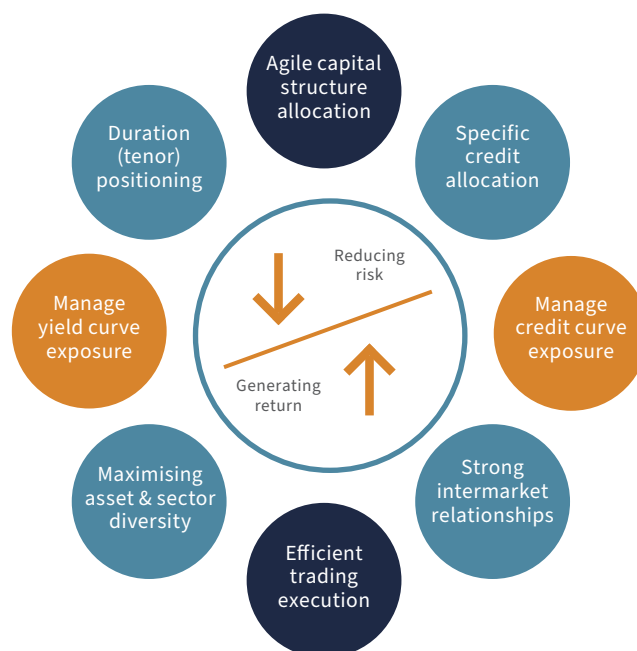
## How is the Fund Managed?

The Fund invests in AUD denominated investment grade rated fixed income securities, predominantly with senior rankings.

Investors can expect exposure to a diversified pool of assets within key debt issuer categories of government, corporate, bank, insurance, and (secured) Asset-backed Security (ABS), in fixed and floating rate forms.

The Fund actively implements both duration and credit exposure investment strategies, aiming to provide investors with:

1. Capital preservation through a prudent selection process and maximisation of exposure diversity
2. Total Return in excess of the Benchmark Index, net of fees; over three-year rolling periods and
3. Quarterly income distributions.



Minimum suggested investment timeframe	Minimum initial investment amount	Minimum additional investment amount	Minimum ongoing investment balance
Three years+	\$10,000	\$1,000	\$5,000

## About MST

Since its inception, MST Financial has been committed to delivering in-depth analysis and actionable insights to help clients make informed investment decisions. In 2025, MST Financial expanded its offering by becoming an investment manager, further enhancing its reach and ability to serve a broad base of clients with tailored investment solutions

MST Income, a division of MST Financial, provides high-quality, tailored Hybrid and Debt Securities services to Wealth Management firms, Institutional and wholesale Investors, offering everything from expert insights and research to professional portfolio management with a focus on implementation.

## About The Bloomberg AusBond Index

The The Bloomberg AusBond Index is the industry benchmark for Australian fixed rate debt markets. The indices include 800+ bonds with a total market value of over AUD 1.15T. The Bloomberg AusBond Composite 0+ Yr Index\* measures the broad fixed-rate Australian debt market and is a composite of Treasury, Semi-Govt, Supra/Sov, and Corporate bonds

## Risk

An investment in the Fund is subject to general investment risks, credit risk, capital risk, regulatory and business risk, concentration risk, subordinated debt risk, liquidity risk, volatility/market risk, interest rate risk, operational risks, inflation risk, as well as specific risks of investing in a managed fund. Before making an investment, you should read the Product Disclosure Statement, available at [mstfinancial.com.au/abf](http://mstfinancial.com.au/abf).

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