

## Activate your cash at zero management fee

Say goodbye to low interest rates and high & hidden fees on your cash and hello to Z3RO; the first management fee-free, high interest, easy to trade cash active ETF.



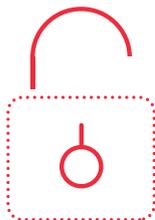
### 1. Zero management fee

First Australian ETF with no management fee\* keeps more in your pocket



### 2. Better than cash yields

Targeting higher yield than the RBA Cash Rate via a dynamically managed cash ETF



### 3. Flexibility in one trade

Simple and secure way to invest and access your cash

### 1. First Australian ETF with ZERO management fees

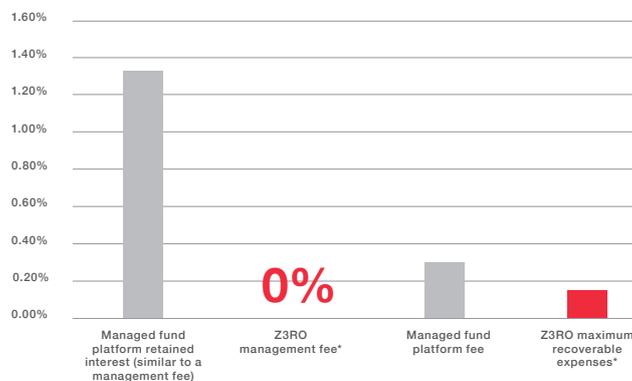
As its ticker suggests, Z3RO has ZERO management fee. Z3RO is the first ETF listed in Australia to be available to investors with no associated management or performance fees. This means more in your pocket.

Most alternative cash offerings, whether they are cash funds, platform cash, other cash ETFs or bank deposits, charge either an explicit fee or a 'hidden fee' through a low interest yield on your cash balance.

Why zero fee? Cash is the foundation of all investing. We hope you have a good experience with Z3RO and explore our full range of investor solutions from this cash foundation.

Z3RO's only fee is the fund's recoverable expenses, capped at 0.15% p.a. and expected to be < 0.05% p.a. once the fund is at scale.

#### Best in market fees



Source: AFR 3 July 2019. Macquarie Research, Z3RO PDS.

### 2. Better than RBA cash rate beats most cash alternatives

With interest rates at record lows, every bit of extra yield helps. Z3RO is a simple and liquid investment solution for investors seeking competitive returns on their cash deposits.

Z3RO invests in prime quality, highly liquid short-term money market securities denominated in Australian dollars.

Z3RO aims to achieve competitive interest rates above the RBA Cash Rate and offer higher returns than other liquid options such as a bank, brokerage or cash management accounts.

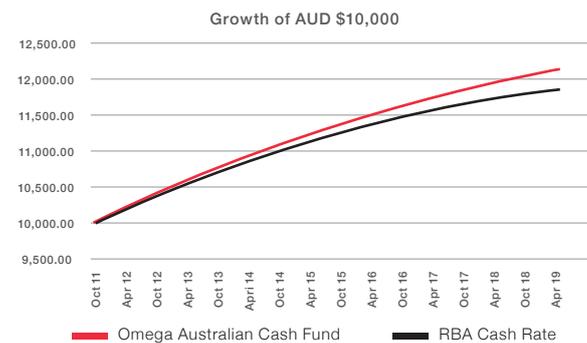
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### 3. Flexibility in one trade

Z3RO is an exchange traded managed fund quoted on the ASX, otherwise known as an active ETF. There is no minimum investment and you can trade Z3RO units on the ASX like a normal share.

Z3RO allows investors to easily deposit and withdraw their cash without the need for opening a separate bank account and the associated paperwork. Unlike term deposits, there are no lock-in requirements to access your funds.

Z3RO is a unique offering designed for investors looking to allocate their core cash holdings or for tactical short-term allocations where funds can be 'parked' between investment decisions.



Performance provided is the performance of the Omega Australian Cash Fund which Z3RO is modelled against. Data is gross of fees and as at June 2019. Past performance is not a reliable indicator of future performance.

Source: Omega Global Investors.

#### About Pinnacle aShares

Pinnacle aShares is a series of actively-managed exchange traded funds (active ETFs) brought to you by Pinnacle Investment Management. We believe in active investing and pro-active solutions for our investors. Pinnacle aShares was created simply to allow investors easier access to the benefits of active management, including the investment experience and expertise of our boutique affiliate investment managers.

#### About Pinnacle

Pinnacle is a leading Australian based multi affiliate investment management firm. Our mission is to establish, grow and support a diverse stable of world class investment management firms.

This communication was prepared by Pinnacle Investment Management Limited (ABN 66 109 659 109 AFSL 322140) ('Pinnacle'). Pinnacle Funds Services Limited ABN 29 082 494 362 AFSL 238371 is the product issuer of the Pinnacle aShares Dynamic Cash Fund (Managed Fund) ARSN 632 118 720 ('the Fund'). Any potential investor should consider the relevant PDS before deciding whether to acquire, or continue to hold units in, a fund.

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### Key Facts

Fund	Pinnacle aShares Dynamic Cash Fund (Managed Fund)
ASX ticker	Z3RO
First trading date	27 August 2019
Responsible Entity	Pinnacle Fund Services Limited
Investment manager	Omega Global Investors Pty Ltd
Investment objective	To provide regular monthly income and enhanced returns in excess of the RBA Cash Rate, while seeking to limit capital loss and maintain low volatility
Benchmark	Reserve Bank of Australia (RBA) Cash Rate
Management fee	0.00% p.a.
Performance fee	0.00% p.a.
Recoverable expenses*	Capped at 0.15% p.a. of the Fund's net asset value
Target distribution	Monthly
Unit registry	Automatic Pty Ltd
Market making agent	Deutsche Securities Australia Ltd

\*Recoverable expenses are the ordinary and everyday expenses incurred in operating the Fund and are deducted from the assets of the Trust as and when they are incurred. The expenses normally incurred in the day-to-day operation of the Fund include custodian, fund administration, unit registry, ASX and audit costs.

#### About Omega Global Investors

Omega Global Investors is a specialist investment manager, offering outcomes oriented investment solutions to investors with a Smart Beta Plus investment approach. Omega believes a robust approach to risk management coupled with an outcomes focused approach to portfolio construction is essential to fulfil their aim of delivering on the investment objectives for investors.

Established in 2008, Omega is a majority employee owned specialist investment manager with a management team who have over 60 combined years of experience delivering outcomes for investors globally.