

# RMP Enhanced Cash Fund

## Investment Profile

### Investment objective

To achieve a return (before fees and tax) that exceeds the notional return of a benchmark portfolio of suitable market indices over periods of three years or greater.

To achieve a return (over the medium to longer term) which is competitive with comparable funds that have similar risk characteristics.

### Investment strategy

The fund invests in a mix of short-term money market, listed fixed income and hybrid securities using a multi-manager investment approach.

United selects underlying investment managers where they are expected to offer clear competitive advantages with respect to their potential to generate superior investment performance relative to peers. United can terminate an underlying investment manager's mandate if these expectations change. More than one investment manager may be appointed in an asset class to provide diversification.

### Investment style

United believes that no single investment manager can provide superior investment performance across all asset classes. Because of this, United adopts the multi-manager, sector-specialist investment approach by outsourcing the security selection function to a range of high quality investment managers who United believes have specialised skills and expertise at managing investments within a specific asset class. The sector specialist investment approach is focussed on harnessing an investment manager's strengths and avoiding their weaknesses.

### Fund facts

Fund start date	31 January 1993
Distribution frequency	Quarterly
Investment timeframe	No minimum

### Performance %

1 year return as at 30 June of each financial year<sup>1</sup>

2010	2009	2008	2007	2006
5.47	3.52	3.43	7.23	5.20

<sup>1</sup> Past performance are net of investment manager fees and gross of tax. These figures represent historical performance only of the underlying fund. Past performance should not be taken as an indication of future returns.

### Investment guidelines

Range	Benchmark
0-30%	10% United High Yield Fund
0-100%	90% Cash

### Underlying sector managers

as at April 2010

Sector	Multi manager	%
Cash	United Fund Management	91.0
	Perennial - High Yield Mandate	9.0

United Funds Management Ltd

Investor Services 1800 333 700

Website [www.united.com.au](http://www.united.com.au)



**Disclaimer:** Prepared by IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524. The information contained in this investment profile has been obtained from United Funds Management Ltd. IIML does not warrant or accept liability for the accuracy of this information. The information contained in this investment profile is not suitable to be acted upon as investment advice. We advise you to obtain investment advice before making any investment decisions based on this information.

Last updated | July 2010