

Presenting an investment option that provides a distinct alternative to traditional income investments. This Term Deposit is tailored to offer investors periodic income on a monthly, quarterly, or yearly basis, accompanied by a full capital return at the close of the investment period. The principal amount is entirely guaranteed, ensuring that investors will always get back their initial investment sum upon term completion.

TERM DEPOSIT RATES
JANUARY 2024

5.25% 6 MONTHS MIN \$10,000	6.25% 1 YEAR MIN \$10,000	6.45% 2 YEAR MIN \$10,000	6.55% 3 YEAR MIN \$10,000	6.60% 4 YEAR MIN \$10,000	6.80% 5 YEAR MIN \$10,000
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INVESTMENT	1 Year @ 6.25%	3 Year @ 6.55%	5 Year @ 6.80%
\$250,000 - Term Deposit	\$265,625.00	\$299,125.00	\$335,000.00
\$100,000 - Term Deposit	\$106,250.00	\$119,650.00	\$134,000.00
\$50,000 - Term Deposit	\$53,125.00	\$59,825.00	\$67,000.00
\$25,000 - Term Deposit	\$26,562.50	\$24,912.50	\$30,100.00
\$10,000 - Term Deposit	\$10,625.00	\$11,965.00	\$12,040.00

How we compare to the BIG FOUR

INSTITUTION	1 Year	3 Year	5 Year
UP FUNDS MANAGEMENT	6.25%	6.55%	6.80%
Westpac Bank	4.25%	4.00%	4.00%
Commonwealth Bank of Australia (CBA)	4.25%	4.00%	3.95%
National Australia Bank (NAB)	4.90%	4.00%	4.00%
Australian & New Zealand Banking Group (ANZ)	4.89%	3.93%	3.93%