

NavralInvest

Fund key features

Key features of the Navra Blue Chip Australian Share Funds

	Navra Blue Chip Australian Share Retail Fund	Navra Blue Chip Australian Share Wholesale Fund
The responsible entity	NavralInvest Limited	NavralInvest Limited
The manager	NavralInvest Limited	NavralInvest Limited
Investment exposure	Australian blue chip shares in the S&P/ASX 200 index and cash	Australian blue chip shares in the S&P/ASX 200 index and cash
Investment management style	Active, quantitative. Cash range 0% to 100%	Active, quantitative. Cash range 0% to 100%
Type of fund	Income	Income
NavralInvest fee	Performance fee only: 0.3946 times the Fund's annual return above the S&P/ASX 200 Price Index (notes B, C & G)	Performance fee only: 0.35875 times the Fund's annual return above the S&P/ASX 200 Price Index (notes 1, 2 & 4)
Entry fee	Up to 4.4% of your investment (notes B & D)	Nil
Exit fee	Nil	Nil
Adviser trailing commission	0.44% pa paid by NavralInvest (note E)	Nil
Ongoing administration costs	Borne by NavralInvest (note F)	Borne by NavralInvest (note 3)
Minimum suggested investment term	5 years	5 years
Minimum initial application	\$1,000 (note A)	\$250,000 (note 5)
Minimum additional application	\$500 (note A)	\$10,000 (note 5)
Savings Plan	\$1,000 initially & at least \$200 per month (note A)	Nil
Applications/withdrawals	Daily dealing up to 3.00pm on any business day	Daily dealing up to 3.00pm on any business day
Minimum withdrawal	\$500	\$10,000 (note 5)
Minimum balance	\$500	\$100,000 (note 5)
Unit price application	Daily	Daily
Buy spread	15 basis points (0.15%)	15 basis points (0.15%)
Sell spread	15 basis points (0.15%)	15 basis points (0.15%)
Distributions	Each calendar quarter	Each calendar quarter
Fund auditor	HLB Mann Judd (NSW Partnership)	HLB Mann Judd (NSW Partnership)
Fund custodian	RBC Global Services Australia Pty Limited (A wholly owned subsidiary of the Royal Bank of Canada)	RBC Global Services Australia Pty Limited (A wholly owned subsidiary of the Royal Bank of Canada)
APIR Code	NAV0001AU	NAV0002AU
Financial year-end	30 June	30 June

Notes Retail Fund:

- A. The minimum application, additional application and Savings Plan amounts include the entry fee (if any) payable to your adviser.
- B. All fees take into account the amount of GST payable.
- C. The Fund benefits from the reduced input tax credits (RITCs) that the Fund is entitled to claim from the Australian Taxation Office, equal to 75% of the GST component of the fee.
- D. The entry fee, if any, is paid to your adviser. It is not retained by NavralInvest. Your adviser may choose to charge you less than 4%.
- E. The ongoing adviser trailing commission includes GST and is paid to your adviser by NavralInvest. It is not paid by the Fund.
- F. All costs incurred by NavralInvest in administering and promoting the Fund are borne by NavralInvest and not the Fund.
- G. Under the constitution of the Fund, NavralInvest is entitled to charge either a management fee or a performance fee (but not both) and has elected to charge the performance fee.

Notes Wholesale Fund:

1. All fees take into account the amount of GST payable.
2. The Fund benefits from the reduced input tax credits (RITCs) that the Fund is entitled to claim from the Australian Taxation Office, equal to 75% of the GST component of the fee.
3. All costs incurred by NavralInvest in administering and promoting the Fund are borne by NavralInvest and not the Fund.
4. Under the constitution of the Fund, NavralInvest is entitled to charge either a management fee or a performance fee (but not both) and has elected to charge the performance fee.
5. The minimum application, additional application and minimum withdrawal and balance requirements will not apply to IDPS products, master funds, wrap accounts and other similar investments.