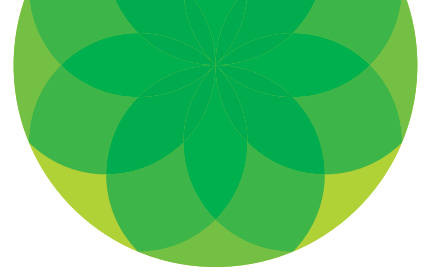


**Fixed Term
Investment**

Personal, Company,
Trust & Others



It's about
wealth
and
wellbeing.



Fixed Term Investment

Personal, Company, Trust & Others

Working for you and your community

Uniting Financial Services is run by a team of investment professionals, who believe that strong returns and strongly held beliefs are mutually compatible. We support individual wealth creation in ways that build and enrich the communities we share. This unique approach has helped us grow our funds under management from just over \$400 million ten years ago to more than \$1 billion today.

Some call what we do ethical or socially responsible investing. We call it Ideal Investing.

Your financial partner

Whatever business you are in or stage of life you've reached, Uniting Financial Services offer a range of products to help you maximise your financial potential.

Please feel free to talk to us about Fixed Term Investments for you today.

Fixed term flexibility

Fixed Term Investing is an effective way of keeping surplus funds earning.

With terms ranging from six to sixty months, reliable fixed interest rates and no transaction or maintenance fees, Uniting Financial Services Fixed Term Investment offers flexibility and security.

We offer fixed term investments from a minimum investment amount of \$2000. Ask us for a special rate on \$500,000 or more.

Certain returns

One of the best features our Fixed Term Investment offers is the knowledge of how much your money will earn by when. This certainty of knowing the return upon maturity aids budgeting and planning.

You can track your investments growth online or call our well-informed service team. Uniting Financial Services Fixed Term Investment statements are sent out in June and December.

Earn more than at-call investing

If you have no immediate need for your funds it pays to put them to work in a Fixed Term Investment. Interest is calculated daily and paid at maturity or annually for terms greater than 12 months.



Incentivised saving

While fixed term investments encourage saving, your money is always available before maturity if circumstances change. Naturally, early withdrawal necessitates an interest rate adjustment.

Direct your investment

The interest on your investment can be added to the principal or directed to another at-call investment. This feature is a useful way to keep a cash flow stream.

While additional monies can't be added to the principal sum during the investment term, you can choose to add funds and reinvest at maturity.

Put your surplus funds to work

Call Uniting Financial Services on 1300 133 673 to discuss how a Fixed Term Investment can make more of your money with flexibility and security today.

Disclaimer

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We recommend you refer to the Product Disclosure Statement, the Product Information Brochure and the Financial Services Guide for Terms and Conditions.



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