

YOUR ULTIMATE GUIDE TO AUSTRALIA'S BEST FINANCIAL PRODUCTS

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BEST OF THE BEST 2019

THE BEST OF THE Best 2019

106
GOLD
WINNING
PRODUCTS

HOME LOANS, CREDIT
CARDS, CAR LOANS, BANK
ACCOUNTS, SUPER, FUNDS,
ETFs, BROKERS, INSURANCE
& PHONE PLANS

PLUS REAL ESTATE & INVESTING OUTLOOKS



SPECIAL EDITION



**EFFIE
ZAHOS**

HOW TICKETEK &
PETS CAN COST
YOU A HOME LOAN



**VITA
PALESTRANT**

BUCKET SYSTEM
TO PROTECT
YOUR SUPER



**GREG
HOFFMAN**

2 ASX STOCKS
THAT GIVE YOU
GLOBAL EXPOSURE



**ASK
PAUL**

**SHOULD WE BUY A PROPERTY
BEFORE I TURN 65?**

**I HAVE 8 TO 9 YEARS LEFT IN
WORK. WHAT SHOULD I DO?**

BEST AUSTRALIAN FIXED-INTEREST FUNDS



GOLD WINNER JANUS HENDERSON

Investing in quality interest-bearing securities maximises capital protection

The Janus Henderson Australian Fixed Interest fund has taken out the award this year, after coming equal second last year.

Fixed-interest funds, which investors look to for better interest rates than they can get from term deposits and online accounts, have produced healthy 12-month returns, following dismal returns in the previous year.

The Janus Henderson fund comprises an actively managed portfolio of high-quality interest-bearing securities, including government, semi-government and credit,

RANK	FUND	APIR CODE	START DATE	RETURNS (%PA)			MER/ICR (%PA)	MIN INV'T
				1 YEAR	3 YEAR	INCEPT		
1	Janus Henderson Aus. Fxd Int	IOF0046AU	28-Jun-94	3.61%	2.96%	6.94%	0.47%	\$25,000
2	Aberdeen Std Actv Index Inc Fd	CSA0130AU	16-Jan-01	3.79%	2.79%	5.83%	0.20%	\$20,000
2	Macquarie Aust. Fixed Int	MAQ0061AU	15-May-95	3.76%	2.97%	6.20%	0.49%	\$20,000
2	UBS Australian Bond Fund	SBC0813AU	30-Nov-89	3.75%	2.97%	7.94%	0.45%	\$20,000
3	PIMCO Australian Bond W	ETL0015AU	31-Jul-99	3.45%	2.83%	6.14%	0.50%	\$20,000

Source: Morningstar.

which aims to provide a high level of capital protection. The manager's investment approach is fundamentally driven, aiming to take advantage of situations where market pricing has become

misaligned with economic and investment fundamentals.

The fund seeks to achieve a total return after fees that exceeds the total return of its benchmark (Bloomberg AusBond Composite O+ Yr Index) over

rolling three-year periods.

The manager seeks to add value to the benchmark using a combination of active strategies including duration and yield curve management, sector allocation and security selection.

BEST INCOME FUNDS



GOLD WINNERS BENTHAM AND PIMCO

A diversified portfolio of high-quality bonds keeps the cash flowing in

Global income funds have had a mixed 12 months but over three years most have performed strongly, providing an alternative and reliable source of income for investors.

Joint winners this year are PIMCO's Wholesale Global Credit fund, which has also been a winner in the past two years, and the Bentham Global Income fund, second for the past two years.

The PIMCO Global Credit fund aims to provide investors with attractive returns from high-quality corporate bonds.

The fund has the ability to broadly diversify across industries, issuers and regions of

RANK	FUND	APIR CODE	START DATE	RETURNS (%PA)			MER/ICR (%PA)	MIN INV'T
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1	Bentham Global Income	CSA0038AU	16-Sep-03	5.55%	6.58%	7.40%	0.72%	\$10,000
1	PIMCO Global Credit W	ETL0019AU	4-Dec-01	0.29%	3.82%	7.33%	0.61%	\$20,000
2	Bentham Syndicated Loan	CSA0046AU	12-Aug-04	5.25%	6.84%	7.95%	0.77%	\$10,000
3	Bentham Wholesale High Yield	CSA0102AU	16-Oct-98	1.96%	7.75%	8.35%	0.72%	\$10,000
3	Perpetual Pure Credit Alpha W	PER0669AU	1-Mar-12	4.03%	5.50%	6.89%	1.00%	\$2000

Source: Morningstar.

the corporate bond sector and can seek to add value through investments in high-quality government bonds, mortgages and foreign bonds.

It provides its investors with quarterly distributions.

Three Bentham funds make the cut this year.

In top spot, the Bentham Global Income fund provides diversified exposure to domestic and global credit markets. It's actively managed, with allocations

across different credit sectors, trading of individual securities and managing risk. It provides access to global investment opportunities not typically available to direct retail investors, with monthly distributions.