

YOUR ULTIMATE GUIDE TO AUSTRALIA'S BEST FINANCIAL PRODUCTS

# Money

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# The best of the Best

# 2016

**109 GOLD-WINNING PRODUCTS**  
HOME LOANS, CREDIT CARDS, CAR LOANS,  
BANK ACCOUNTS, SUPER, FUNDS, ETFs,  
BROKERS, INSURANCE & PHONE PLANS

**PLUS PROPERTY HOTSPOTS & INVESTING OUTLOOKS**



**PAUL  
CLITHEROE**  
YOUR GUIDE  
TO NEXT  
12 MONTHS

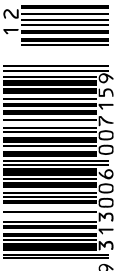


**MARCUS  
PADLEY**  
WHERE TO  
GO FOR  
ADVICE



**GREG  
HOFFMAN**  
VALUE  
INVESTING IN  
JUST 7 STEPS

**REAL ESTATE INVEST WITH AS LITTLE AS \$500**



## BEST AUSTRALIAN FIXED-INTEREST FUNDS



### GOLD WINNERS PERENNIAL AND PIMCO

Beat the returns from a bank account without taking on unacceptable risks

These funds suit investors who want better returns than those available from bank accounts but don't want to take on a lot of risk. Two funds topped the category.

**Perennial Fixed Interest Wholesale**, a three-time winner, was recently acquired by Henderson Global Investors but the Perennial team is staying. It typically holds 50 to 100 domestic securities. "A sensible approach and a capable team leaves the fund well placed to outperform the benchmark and rivals in the long run," Morningstar says. "Its fair-value model identifies opportunities

RANK	FUND	APIR CODE	START DATE	RETURNS (%PA)			MER/ICR (%PA)	MIN INV'T
				1 YEAR	3 YEAR	INCEPT		
1	Perennial Fixed Interest Ws	IOF0046AU	28-Jun-94	5.86%	5.23%	7.52%	0.47%	\$25,000
1	PIMCO EQT Ws Aust Bond	ETL0015AU	31-Jul-99	6.52%	4.68%	6.76%	0.50%	\$20,000
2	Schroder Fixed Income Ws	SCH0028AU	15-Jan-04	4.45%	4.23%	6.35%	0.50%	\$25,000
3	BT Fixed Interest Ws	RFA0813AU	14-Aug-92	8.09%	5.06%	6.96%	0.50%	\$25,000
3	Nikko AM Australian Bond	TYN0104AU	30-Jun-00	6.41%	4.98%	6.46%	0.45%	\$25,000

Source: Morningstar.

by comparing the market with where the team thinks interest rates should be."

The **PIMCO EQT Wholesale Australian Bond Fund**, which came third last year, is a

domestic fund but can invest up to 30% offshore and 30% in high-yield securities. Its manager has a long-term view, believing that secular trends offer the best opportunities to add value when

most market participants are focused on short-term factors," Morningstar says. "All up, it still has the ingredients that make it our No. 1 pick for Australian bond exposure."

## BEST INCOME FUNDS



### GOLD WINNERS BENTHAM AND MACQUARIE

Looking for opportunities overseas and managing risk prove to be the keys to success

This is the category for investors wanting strong returns over a longer-term horizon of at least three years. Two funds share top spot.

**Bentham Wholesale Global Income**, a joint winner last year, gives access to global diversified opportunities that are not usually available to direct retail investors. "Bentham Global Income's high-conviction process allows its astute team to shine," Morningstar says.

"The team distinguishes itself by diligently identifying the particular nature of individual risks it seeks exposure to and

RANK	FUND	APIR CODE	START DATE	RETURNS (%PA)			MER/ICR (%PA)	MIN INV'T
				1 YEAR	3 YEAR	INCEPT		
1	Bentham Ws Global Income	CSA0038AU	16-Sep-03	1.02%	8.43%	7.61%	0.72%	\$10,000
1	Macquarie Inc Opportunities	MAQ0277AU	19-Sep-03	1.21%	4.03%	5.42%	0.49%	\$20,000
2	PIMCO EQT Ws Global Credit	ETL0019AU	4-Dec-01	4.60%	5.23%	8.11%	0.61%	\$20,000

Source: Morningstar.

sticking firmly to its judgement regardless of market noise."

**Macquarie Income Opportunities**, which came second last year, gives exposure to a diversified portfolio of credit-based investments. "The

inexpensive Macquarie Income Opportunities manages credit risks prudently, which sets it on the path for long-term success, in our opinion," Morningstar says. "This capably led and time-tested strategy is an excellent

vehicle within the pool of credit-focused portfolios."

Second-placed **PIMCO EQT Wholesale Global Credit** is for investors who want strong long-term returns and have a greater tolerance for risk and volatility.



## Aiming for consistent income – year on year.

For two years in a row, the Bentham Global Income Fund has been recognised by *Money* magazine's Best of the Best Awards. We are proud to have once again received this award.

Providing 500 sources of income from a single investment, the Bentham Global Income Fund is focused on generating *stable investment income* through its *diversified* domestic and global credit market exposure.

To find out more about this award winning Fund, please call the Fidante Investor Services Team on **13 51 53** or visit [www.benthamam.com.au](http://www.benthamam.com.au)



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