



The Public Trustee of Queensland

Product Profile

Term Investment Account

Aims and objectives

The Term Investment Account has been established for moneys in the Common Fund that The Public Trustee considers are not required at call or to meet short term or unforeseen liabilities of an estate.

The interest rate payable is prescribed by [Regulation](#) and is reviewed monthly by The Public Trustee. The interest rate is fixed at the commencement of each calendar month and interest is calculated on daily balances and paid at the end of each calendar month. The funds invested and interest earned in the Term Investment Accounts is guaranteed.

Investor type suited

The Term Investment Account is suitable for investors who are security conscious, have a requirement for low volatility of returns and regular income payments.

Interest rates

Effective as from 1 January 2022 the interest rates payable are as follows:

- | | |
|---|-----------------|
| • Accounts with balances up to \$500,000 | 0.25% per annum |
| • Accounts with balances of \$500,000 and up to \$1,000,000 | 0.25% per annum |
| • Accounts with balances of \$1,000,000 and above | 0.25% per annum |

Likelihood of negative rate of return

Nil —the capital is guaranteed to never produce a negative return.

Investment manager profile

The investments of the Common Fund are managed by The Public Trustee of Queensland. The Public Trustee is a Queensland statutory body with over \$1 Billion of funds under management. It is the largest trustee organisation operating in Queensland.

Fees

Funds invested in Term Investment Accounts within the Common Fund do not attract any entry fees, nor any exit fees, nor any investment management fees.

Disclaimer

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