

Access Fund

NSW Trustee and Guardian's Access Fund is an interest bearing working account for client transactions and provides a low risk investment. It invests money on behalf of clients in cash, term deposits, term annuities and short term money market securities. Interest is calculated on the closing daily balance of the account and paid at the end of December and June. There is no minimum recommended investment time frame.

June 2025

Points of interest

Over the financial year ending 30 June 2025, the Fund has returned 4.83%, outperforming benchmark. The outright level of return is driven by the higher rates secured in term deposits and term annuities.

Important information
All fund returns are shown after NSW Trustee and Guardian investment fees have been deducted. You should not take this fact sheet as an investment recommendation. We do not provide legal, financial, investment or other advice here. If you do require advice, or further information, please contact our Financial Planning Unit on 1300 10 20 30.



Investment objective

To provide a rate of interest higher than transactional bank accounts without restricting access or risking the value of the investment. The return characteristics of the fund are expected to be broadly in line with the benchmark.

Benchmark Bloomberg AusBond Bank Bill Index.

Fund size \$1,305 million as at 30 June 2025.

Inception date 30 June 2004.

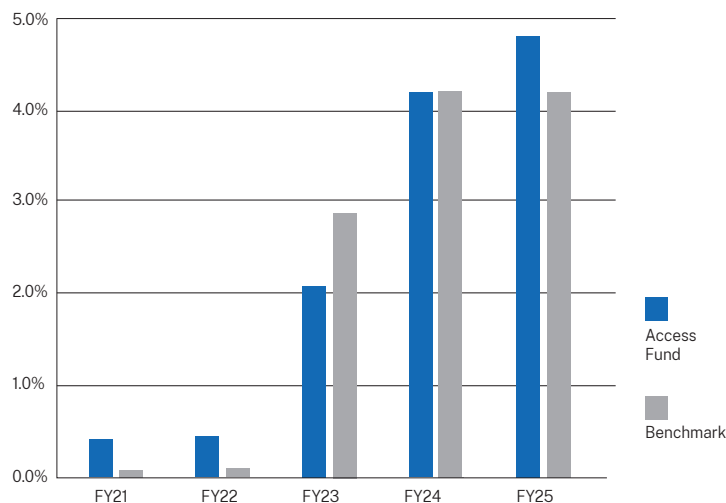
Investment fee 0.15% (GST exempt) per annum of the investment value.

Fund manager NSW Trustee and Guardian is responsible for management of the fund. Russell Investments is the appointed investment consultant.

Custodian Within the fund, Citi Australia holds the fund's investments as independent custodian.

Returns

Returns for the last five years.



	% FY21	% FY22	% FY23	% FY24	% FY25
Access Fund	0.41%	0.44%	2.06%	4.18%	4.83%
Benchmark*	0.06%	0.10%	2.89%	4.20%	4.24%

*Data Source: Custodian