

For use by Financial Advisers Only

12 Month Account

6.75%^{*}

p.a.

Current variable rate after fees,
reviewed monthly.

Effective annualised compounding
investment rate 6.96%* p.a.

Rate as at 1 November 2024
LTC0002AU - APIR

At a glance

Type of Fund	Australian Real Estate Private Credit (Australian Mortgages)
Commencement Date	1 October 2002
Fund Size	\$8,936 million (30 September 2024)
Investment Timeframe	Minimum 12 months
Minimum Investment Amount	AUD \$10
Minimum Additional Amount	Unlimited
Income Distribution	Monthly (within 14 days after end of month)
Withdrawals	At 12 month maturity date upon receipt of notice no less than 30 days prior
Distribution Reinvestment Plan	Available
Borrowing	Nil
Entry and Exit Fees	Nil if held until maturity date
Management Costs	1.80% p.a.
Buy/Sell Spread	Nil

Few products match our diversification and unparalleled track record over such a long period.

The 12 Month Term Account of the La Trobe Australian Credit Fund is designed to take advantage of the outstanding risk/return characteristics of the Australian Real Estate Private Credit market.

The conservative investment strategy of the 12 Month Term Account is based on La Trobe Financial's seven decades of Real Estate Private Credit experience throughout Australia. It aims to provide regular variable monthly income for investors.

As one of Australia's most awarded property credit funds, it aims to provide diversification (with exceptionally low correlation to equities) and variable returns that are responsive to inflation.

Investment Objectives

The primary objective of the 12 Month Term Account is to provide low volatility, regular variable returns, while outperforming the benchmark, Bloomberg Ausbond Bank Bill Index + 1.50%.

Intended Benefits:

- Variable returns with low volatility relative to risk and benchmark
- Exposure to underlying asset class
- Superior portfolio diversification
- Exceptional capital return history

This Account Offers Investors:

- Regular variable returns
- Low volatility
- Exposure to the property credit asset class

About the Manager and Product

La Trobe Financial has been managing mortgages and cash since 1952. It currently has over \$20 billion in AUM. This includes the La Trobe Australian Credit Fund with \$11.6 billion in AUM, of which the 12 Month Term Account comprises \$8.9 billion in AUM (as at 1 October 2024).

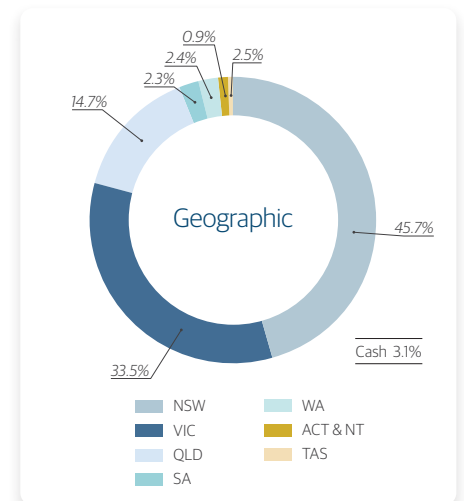
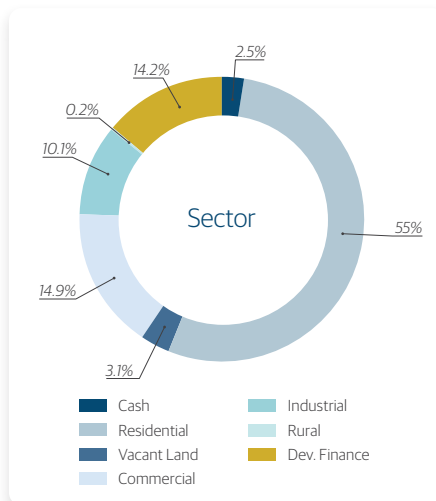
The Credit Fund has been entered into the List of Restricted Schemes by the Monetary Authority of Singapore under paragraph 2(3) of the Sixth Schedule to the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations 2005.

Wrap/Platform Availability

The 12 Month Term Account is available across investment Platforms, including the super, IDPS & white label investment menus of:

- Colonial First Wrap • Macquarie Wrap • Netwealth
- Hub24 • PowerWrap • OneVue • Xplore Wealth
- Praemium • Mason Stevens • Morgan Stanley
- Insignia Expand • MyNorth • Australian Money Market • DASH • CFS Edge • BT Panorama

Portfolio Allocations (at 30 September 2024)



Awards



Ratings held[#]

- SQM Research (12 Month Term Account)¹
- Zenith Investment Rating (12 Month Term Account)²
- Lonsec (12 Month Term Account)³

To view the full list of our awards and ratings please visit the Awards and Ratings page on our website.

Fund Overview

The 12 Month Term Account comprises a highly diversified portfolio of Australian Real Estate Private Credit, all secured by registered first mortgages with a strategic allocation to cash. It is one of the highest rated, most diversified and awarded fund in its sector in the Australian market[‡].

‡ As at 30 September 2024.

Outperformance in All Business Cycles

At all times since inception (1 October 2002) the 12 Month Term Account has outperformed its benchmark, offering enhanced variable returns built on a diversified portfolio and over two decades of exceptional performance.

Key fact: The 12 Month Term Account offers the opportunity for investors to receive monthly income at the headline rate (currently 6.75%* p.a. **variable** after fees, reviewed monthly and not guaranteed) or to reinvest monthly distributions for a compounded return (currently 6.96%* p.a.).

Income Performance

Investors face the real challenge of sourcing assets which provide for income and lifestyle requirements, while not taking on unwanted

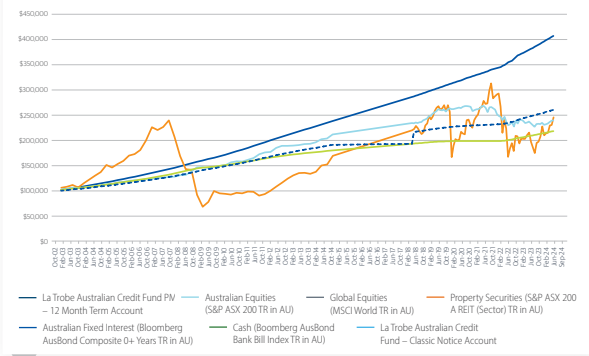
portfolio risk and with negative real returns a threat to investors, the 12 Month Term Account presents a genuine opportunity to make a difference in portfolios.

Key fact: The 12 Month Term Account's return profile is notably consistent (see graph opposite) and less volatile than some traditional fixed interest investments. No investor has ever lost a cent of capital in the 12 Month Term Account.

Uniquely Positioned

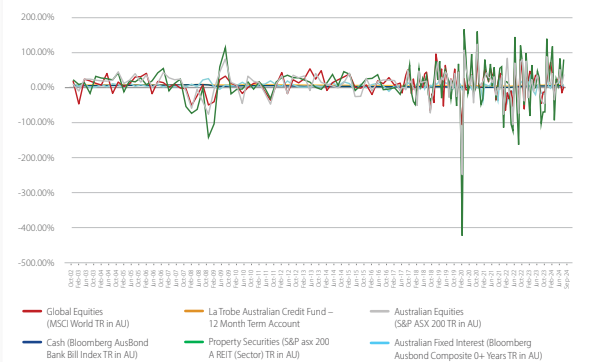
The 12 Month Term Account is uniquely positioned to deliver the low volatility variable income-producing investment that is so important to investors today. With a two-decade track record spanning the global financial crisis and the more recent COVID-19 pandemic, and a manager with seven decades' asset class experience, the 12 Month Term Account has generated returns with exceptionally low volatility (see graphs opposite). Importantly, the performance profile has notably low correlation to other asset classes providing low volatility across all market cycles with an average rate of return since inception of 6.46% as at 30 September 2024.

12 Month Term Account (comparison since inception)



Source: La Trobe Financial. Past performance is no guarantee of future performance.

12 Month Term Account Performance (comparison since inception)



Source: La Trobe Financial. Past performance is no guarantee of future performance.

Historical Performance (Quarter ending 30 September 2024)[^]

	12 months	3 years	5 years	7 years	10 years	Since inception
12 Month Term Account	6.86%	5.66%	5.27%	5.28%	5.34%	6.46%
Bloomberg Ausbond Bank Bill Index + 1.50%***	5.95%	4.35%	3.33%	3.33%	3.44%	5.12%
Outperformance/(Under performance)	0.91%	1.31%	1.94%	1.95%	1.90%	1.34%

*** As at 30 September 2024.

Past performance is not a reliable indicator of future performance.

How to Apply

Over the Phone

If you require assistance with your application process or any further information please contact any of our Asset Management Team toll free on **1800 818 818**. You can call us at any time and we can register and set up your account over the telephone.

Online

You can also complete your application online 24/7 via our investment platform **La Trobe Direct** by downloading our app to your mobile phone from the app store.

Manual

Complete your written application form and forward with certified identification via post or email to our Asset Management Team at GPO Box 2289 Melbourne VIC 3001 or investor@latrobefinancial.com.au

***The variable rate of return is current at 1 November 2024. The rate of return is reviewed and determined monthly, is not guaranteed, and may be lower than expected. The rate of return is determined by the future revenue of the Credit Fund, and distributions for any given month are paid within 14 days after month end.**

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** View our website for further information.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the responsible entity of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the Product Disclosure Statement (PDS) in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS and the Target Market Determination on our website.

[^]Investment Performance and Investment Return Benchmark in the table are compound returns.

1. The rating contained in this document is issued by SQM Research Pty Ltd ABN 93 122 592 036 AFSL 421913 and was assigned on 18 June 2024. SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. The rating may be subject to change at any time. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser before making an investment decision in relation to this investment product. SQM Research receives a fee from the Fund Manager for the research and rating of the managed investment scheme. 2. The Zenith Investment Partners (ABN 27 103 132 672, AFS Licence 226872) ("Zenith") rating (assigned 14 June 2024) referred to in this piece is limited to "General Advice" (s766B Corporations Act 2001) for Wholesale clients only. This advice has been prepared without taking into account the objectives, financial situation or needs of any individual, including target markets of financial products, where applicable, and is subject to change at any time without prior notice. It is not a specific recommendation to purchase, sell or hold the relevant product(s). Investors should seek independent financial advice before making an investment decision and should consider the appropriateness of this advice in light of their own objectives, financial situation and needs. Investors should obtain a copy of, and consider the PDS or offer document before making any decision and refer to the full Zenith Product Assessment available on the Zenith website. Past performance is not an indication of future performance. Zenith usually charges the product issuer, fund manager or related party to conduct Product Assessments. Full details regarding Zenith's methodology, ratings definitions and regulatory compliance are available on our Product Assessments and at Fund Research Regulatory Guidelines. 3. The rating issued 11/2024 is published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec). Ratings are general advice only, and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and Lonsec assumes no obligation to update. Lonsec uses objective criteria and receives a fee from the Fund Manager. Visit lonsec.com.au for ratings information and to access the full report. © 2024 Lonsec. All rights reserved.

[^]Research houses receive a fee from La Trobe Financial for rating the product. Any rating is only one factor to be taken into account in deciding to invest.

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