

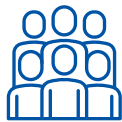


LA TROBE AUSTRALIAN CREDIT FUND

Make your money work harder with our
award-winning credit fund.

Australia's Leading Alternative Asset Manager

3 Reasons to Invest with La Trobe Financial



Experience and size

Over 540 staff and A\$18 billion assets under management.



Dependable

Our aim is for regular monthly income, with low volatility. The Fund is audited by Ernst & Young and externally rated.



Performance

Proven performance in every economic cycle, receiving Australian and International Awards.[^]

As Australia's leading Alternative Asset Manager, La Trobe Financial has managed investment mandates that have supported loan originations exceeding A\$85 billion for more than 240,000 customers.

Our investors include large global institutions, Australia's major banks, family offices, fund managers and retail investors.

These relationships provide real time insight into global and domestic markets and augment the investment opportunity data we receive from \$18 billion in investment grade assets.

Quality Assets and Disciplined Processes

We have built a deep reservoir of trust with our investors and have genuine conviction in the resilience of our strategies through market cycles.

Critical to our success is the quality of our assets and our highly disciplined investment processes. Over time the quality of our assets continues to improve, which is reflective of our broader market footprint and the disciplined active management of our credit portfolio.

We have the most diversified investment and funding program of all NBFIs operating in Australia, comprising a combination of bank term investment mandates, warehouses, a A\$9.7 billion retail Credit Fund and public RMBS capital markets funding, with capacity to invest continually across the cycle.

The objective of our Credit Fund is to provide investors with a choice of low volatility, consistent income generating offerings.

Investment Accounts that have Stood the Test of Time

La Trobe Financial offers a range of investment accounts for investors via our Credit Fund. Our expertise in asset management has been developed over 7 decades. The aim of our investment accounts is to protect your capital, whilst producing regular income.

[^]For a full list of our Awards and Ratings, please visit the Awards and Ratings page on our website.

Seven Investment Account Options



Returns shown are not compounded unless expressly noted as such.

Investment Performance

	1 December 2023 Rate [*]	Historical Performance (as at 30 September 2023) ^{††}				
		6 months	1 year	2 years	3 years	5 years
Classic Notice Account [#]	5.15% p.a.	2.39%	4.44%	2.91%	2.23%	2.29%
90 Day Notice Account [#]	5.45% p.a.	2.55%	4.77%	3.42%	3.05%	N/A
6 Month Notice Account [#]	5.70% p.a.	2.68%	5.04%	3.65%	N/A	N/A
12 Month Term Account	6.65% p.a.	3.06%	5.95%	5.06%	4.86%	4.96%
2 Year Account	6.75% p.a.	3.11%	6.05%	5.18%	N/A	N/A
4 Year Account ^{**}	8.20% p.a.	3.90%	7.51%	6.46%	6.19%	6.38%
Select Investment Account ^{**}	from 7.50% p.a.	4.37% [§]	8.58% [§]	7.84% [§]	7.76% [§]	7.88% [§]

**Reinvestment of returns into the Select and 4 Year Accounts is not permitted. Special Mandates are excluded from the historical performance of the Select Investment Account.
 §These rates represent the average rates payable on the mortgage portfolio of each account and may not be indicative of the return on the investment selections of individual investors.
 †† Investment performance in the above table are compounded returns.

An investment in the Fund is not a bank deposit, and investors risk losing some or all of their principal investment. You should take this fact into account in deciding whether to invest in the Fund.

***The rates of return are current at 1 December 2023. The rates of return are reviewed and determined monthly and may increase or decrease each month. The applicable distribution for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Fund and may be lower than expected.**

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.

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 for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS and the Target Market Determinations on our website or ask for a copy by calling us on 13 80 10.

We will make every endeavour to release your funds 2 business days for the Classic Notice Account, 90 days for the 90 Day Notice Account and 180 days for the 6 Month Notice Account, after receiving your redemption request. We however have 12 months under the Fund's Constitution to honour that request. In determining whether to honour your redemption request within 2 business days for the Classic Notice Account, 90 days for the 90 Day Notice Account or 180 days for the 6 Month Notice Account we have to have regard to the Fund's cash position and the best interests of all investors. **There is a risk that a redemption request will not be honoured within 2 business days, 90 days or 180 days.** However, there has never been a case in the history of the Fund when we have not honoured a redemption request on time due to a lack of liquidity.

To the extent that any statement in this document constitutes financial product advice, that advice is general advice only and has been prepared without considering your objectives, financial situation or needs. You should, before deciding to acquire or to continue to hold an interest in the La Trobe Australian Credit Fund, consider the appropriateness of the advice having regard to your objectives, financial situation or needs and obtain and consider the Product Disclosure Statement for the Fund.

When considering whether to acquire or to continue to hold an interest in the Fund, you should remember that (1) an investment in the Fund is not a bank deposit or a term deposit, and is not covered by the Australian Government's deposit guarantee scheme. Investing in the Fund has a higher level or risk compared to investing in a term deposit issued by a bank and (2) there are other risks associated with an investment in the Fund. The key risks of investing in the Fund are explained in section 9 of the PDS.



You don't need complexity
to achieve your investment goals

12 MONTH TERM ACCOUNT

6.65%* p.a.

current **variable**
rate after fees,
reviewed monthly

6.86% effective annualised
compounding rate

Our award winning 12 Month Term Account has a proud history of outperforming its benchmark.



The 12 Month Term Account, since its inception, has maintained its performance over all time periods and has met all investor withdrawal and renewal requests.

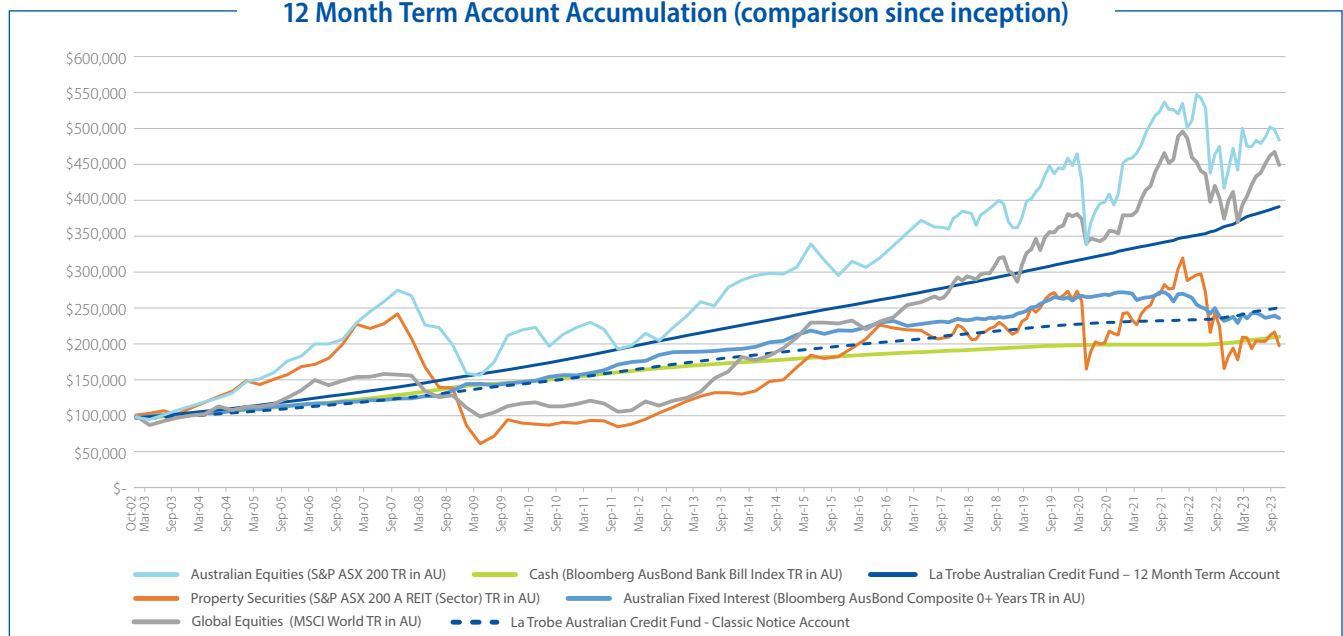
The 12 Month Term Account is designed to take advantage of the outstanding risk/return characteristics of the Australian property credit market. The conservative investment strategy of the 12 Month Term Account is based on La Trobe Financial's 7 decades of property credit experience. It aims to provide consistent monthly income for investors with low volatility. As Australia's most awarded property credit fund[†], it aims to provide diversification (compared to other key asset classes) and variable returns that are responsive to inflation.

The 12 Month Term Account has been judged 'Best Credit Fund – Mortgages' in Australia by *Money* magazine for the past fifteen years[^].

Features

- Investment returns determined and paid monthly into your bank account or reinvested
- No capital loss or income loss to investors since inception in 2002
- All funds invested in cash or loans secured by first mortgages in Australia
- No entry or exit fees (if investment held to maturity)
- Personal service from our investment specialists
- Return outperformance relative to risk and benchmark
- Exposure to strong underlying asset class
- Portfolio diversification
- Minimum investment: \$10.00

12 Month Term Account Accumulation (comparison since inception)



Historical Performance (as at 30 September 2023)^{††}

	1 December 2023 rate % p.a.	6 months	1 year	3 years	5 years	7 years	10 years	Since inception
12 Month Term Account	6.65%*	3.06%	5.95%	4.86%	4.96%	5.06%	5.28%	6.45%
Bloomberg Ausbond Bank Bill Index + 1.50%	5.46% [†]	2.75%	5.12%	2.88%	2.80%	2.96%	3.26%	5.08%
Outperformance	1.19%	0.31%	0.83%	1.98%	2.16%	2.10%	2.02%	1.37%

^{††} Investment Performance and Investment Return Benchmark in the table are compound returns.
[†] As at 31 October 2023.

^{*}For a full list of our Awards and Ratings, please visit the Awards and Ratings page on our website.

[^]See disclaimer above on Page 3.

Past performance is not a reliable indicator of future performance.

CLASSIC NOTICE ACCOUNT

5.15%^{*#}
p.a.

current **variable**
rate after fees,
reviewed monthly

5.27% effective annualised
compounding rate

Our Classic Notice Account offers you a variable rate of return from investment in a range of credit assets.

The Classic Notice Account offers competitive variable rates of return, monthly interest payments and access to your funds generally within 2 business days of written withdrawal notice[#].

We aim to provide you with a reasonably predictable income based on a monthly variable rate of return. You may use the Classic Notice Account either as a place to invest any available cash or as a holding account for your money while you decide in which of the Fund's other Investment Accounts you would like to invest.

Features

- No entry or exit fees
- Investment returns determined and paid monthly into your bank account or reinvested
- No capital loss or income loss to investors since inception in 1989
- Funds invested in Australian bank deposits and mortgages in Australia diversified by geographic location and property sector
- Competitive variable investment rate
- Minimum investment: \$10.00

90 DAY NOTICE ACCOUNT

5.45%^{*#}
p.a.

current **variable**
rate after fees,
reviewed monthly

5.59% effective annualised
compounding rate

Our 90 Day Notice Account offers you a variable rate of return from investment in a range of credit assets.

The 90 Day Notice Account offers competitive variable rates of return, monthly interest payments and access to your funds generally on 90 days of written withdrawal notice[#].

The 90 Day Notice Account aims to provide investors with a reasonably predictable income based on a monthly variable rate of return. You may use the 90 Day Notice Account either as a place to invest any available cash or as a holding account for your money while you decide in which of the Fund's other Investment Accounts you would like to invest.

Features

- Access to funds generally in 90 days post withdrawal request[#]
- No entry or exit fees (based on an investment made in accordance with the 90 day notice requirement)
- Investment returns determined and paid monthly into your bank account or reinvested
- Funds invested in a range of credit assets diversified by geographic location and property sector
- Competitive variable investment rate
- Minimum investment: \$10.00

** See disclaimers above on page 3.

6 MONTH NOTICE ACCOUNT

5.70%^{*#}
p.a.

current **variable**
rate after fees,
reviewed monthly

5.85% effective annualised
compounding rate

Our 6 Month Notice Account provides investors with greater choice and flexibility to suit their income and investment duration needs.

The 6 Month Notice Account leverages the outstanding risk/return characteristics of the Australian property credit market. The investment strategy draws on La Trobe Financial's 7 decades of property credit experience and aims to provide a consistent monthly income for investors, along with the opportunity to withdraw funds generally within 180 days' notice[#].

Features

- Access to funds generally in 180 days post withdrawal request[#]
- No entry or exit fees (based on an investment made in accordance with the 180 day notice requirement)
- Investment returns determined and paid monthly into your bank account or reinvested
- Funds invested in a range of Australian dollar assets diversified by geographic location and property sector
- Competitive variable investment rate
- Minimum Investment: \$10.00

2 YEAR ACCOUNT

6.75%^{*}
p.a.

current **variable**
rate after fees,
reviewed monthly

6.96% effective annualised
compounding rate

The 2 Year Account builds on the popularity of the 12 Month Term Account for investors seeking income.

La Trobe Financial's performance in times of volatility has been proven. Our 2 Year Account investment offering complements our range of industry-leading, variable income products and provides investors with even greater choice across a range of duration profiles.

Features

- 2 year investment tenor
- No entry or exit fees (if investment held to maturity)
- Exposure to underlying asset class
- Funds invested in a range of Australian dollar assets diversified by geographic location and property sector
- Competitive variable investment rate
- Minimum Investment: \$10.00

** See disclaimers above on page 3.

4 YEAR ACCOUNT

8.20%*
p.a.

current variable
rate after fees,
reviewed monthly

Compounding rate
not available**

Our 4 Year Account provides income opportunities for investors over a longer duration.

The 4 Year Account aims to provide a steady income stream with low volatility by investing in medium term credit assets and loans secured by Australian residential and commercial real property, including Australian Residential Mortgage Backed Securities and Commercial Mortgage Backed Securities.

What are Residential and Commercial Mortgage Backed Assets?

Residential Mortgage Backed Securities (RMBS) and Commercial Mortgage Backed Securities (CMBS) are types of asset backed securities that are secured by a pool of residential or commercial mortgages respectively. Each pool supports a number of tranches of investment notes with different risk/return characteristics and priorities.

Features

- All funds are invested in cash, direct mortgages or residential and commercial mortgage backed assets
- No entry or exit fees (if investment held to maturity)
- Personal service from our investment specialists
- The benefit of a manager with property credit experience
- Enhanced structural features to achieve low volatility
- The portfolio will not invest in any RMBS or CMBS issue unless the issuer (or one of its related entities) holds the equity (i.e. the most junior) notes
- A diversified portfolio of first mortgages over Australian residential and commercial properties as the underlying asset
- Minimum investment: \$250,000

SELECT INVESTMENT ACCOUNT

from
7.50%*
p.a.

Peer-to-Peer

Compounding rate
not available**

With more retail investors than any other peer-to-peer platform, La Trobe Financial is one of Australia's leading peer-to-peer lenders.

The Select Investment Account is Australia's largest and most robust Peer-to-Peer investment portfolio. All loans included in the Select Investment Account are underwritten by La Trobe Financial and secured by a registered mortgage over property in Australia. You will receive a detailed summary of investment opportunities and you decide whether to invest.

The Select Investment Account is designed to give investors more control and greater choice. It aims to provide investors with predictable income on a monthly basis, investing in mortgage secured loans of short (1– 5 years) duration.

Features

- All investments are secured by a registered mortgage over property in Australia
- Individualised loans underwritten by La Trobe Financial
- Detailed summary of investment provided to investors by way of a Supplementary Product Disclosure Statement (SPDS)
- Investors decide whether and how much to invest in a loan (min. investment \$1,000)
- No entry or exit fees (if investment held to maturity)
- Personal service from our investment specialists
- Exposure to a strong underlying asset class
- Largest peer-to-peer portfolio in Australia with a robust track record
- La Trobe Financial coordinates all the legal documentation

*and**see disclaimer on Page 3 above.

Looking out for **you**® for seven decades and beyond

We're proud to be making a bigger impact by reducing emissions and receiving a carbon neutral certification from Climate Active for our Australian business operations.



Awards & Ratings

2024



2023



2022



2021



2020



2019



2018



Ratings held: ***

- SQM Research (12 Month Term Account, Select Investment Account)¹
- Zenith Investment Rating (12 Month Term Account)²
- Lonsec (12 Month Term Account)³
- Foresight Analytics (Operational Capabilities)⁴

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

Asset Management Team



Chris Paton
Chief Investment
Officer



Lilian Chin
Director of Client
Partnerships



Michael Watson
Director – Head of
Distribution



Gary Bell
Chief Liquidity
Officer



Cheree Pedley
Head of Strategic
Change Projects



Sandy Singh
Head of Fund Portfolio
Management



Amy Hallihan
Head of Operations



Tanya Hoshek
National Manager –
Client Partnerships



Robert Rando
Head of Private
Wealth Desk



Jason Andor
Senior Manager
National Sales Desk



Trent Faehndrich
NSW State Manager
Client Partnerships



Senio Vitaliano
Assistant Manager –
Sales Desk



Alan Vong
Assistant Manager –
Sales Desk



David La Greca
Relationship Manager



Andrew Evans
Relationship Manager



Jo Ni
Relationship Manager



Warren Don Paul
Relationship Manager



Victor Chen
Relationship Manager



Nigel Hodgson
Relationship Manager



Jordan Clarisse
Relationship Manager



Fred Jensen
Relationship Manager



James Best
Relationship Manager



Alicia Carlisle
Relationship Manager



Alan Del Borello
Relationship Manager



Douglas Muddle
Relationship Manager



Amanda Stavrou
Relationship Manager



Arthur Tsimbouris
Relationship Manager



Graham Heller
Relationship Manager



Evangelos Blatsis
Relationship Manager



Sandra Mazzetti
Relationship Manager

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

***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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awards
& ratings



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