

## Platform Investors – Key Terms

The purpose of this document is to provide Financial Advisers with key terms and information about accessing the La Trobe Australian Credit Fund's (**Fund**) 12 Month Investment Account through Platform Providers. This document will be updated from time to time. This information represents a summary of the information contained within the Product Disclosure Statement (**PDS**), and Platform Investors who invest through Platform Providers should be read the PDS in full.

<b>Issuer</b>	La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213 ACL No. 222213
<b>Fund Manager</b>	La Trobe Financial Services Pty Limited ABN 30 006 479 527 ACL 392385
<b>Fund Name</b>	La Trobe Australian Credit Fund – 12 Month Investment Account
<b>APIR Code</b>	LTC0002AU
<b>Investment Objective</b>	The 12 Month Investment Account aims to provide investors with reasonably stable and predictable income based on a monthly variable rate of return. The 12 Month Investment Account predominantly invests in a diversified portfolio of loans secured by Australian registered first mortgages across residential, retail, commercial, industrial and rural properties.
<b>Investment Structure</b>	Australian Registered Managed Investment Scheme.

## Key Product Features

<b>Investment Structure</b>	If you are gaining access to the 12 Month Investment Account through a Platform Provider, you will not become a direct investor of the 12 Month Investment Account. Generally, it is the Platform Provider that has the rights of an investor, and you should be aware that as a Platform Investor, you will not enjoy the rights that a direct investor in the 12 Month Investment Account has.	PDS pg 46
<b>Applications</b>	Daily or as agreed with the Platform Provider.	
<b>Distributions</b>	Variable and determined monthly. Distributions are usually paid to the Platform Provider within 14 days after the end of each month.	PDS pgs 35 and 46
<b>Benchmark</b>	The performance of the 12 Month Investment Account is measured against the Bloomberg Ausbond Bank Bill Index. La Trobe Financial aims to outperform this benchmark by a margin of 1.5% (after fees and charges)#.	PDS pg 6
<b>Access to Your Money</b>	Once a month, upon the withdrawal date agreed with the Platform Provider, subject to the 2% cap per month on the total aggregate investments of all Platform Providers (refer further below to "Access to Your Money (via Platform Provider)").	PDS pg 46
<b>Payment Times</b>	Withdrawal payments will usually be made to the Platform Provider within twenty-one (21) days of the withdrawal date, subject to the availability of cash in the Fund.	PDS pg 46
<b>Minimum Investment</b>	Not applicable to Platform Investors.	
<b>Reinvestment of Distributions</b>	Reinvestment of income via Platform Providers is generally not supported. Please refer to your Platform Provider for further information.	
<b>Investment Risks</b>	Investments are subject to the risks and features as outlined in Sections 5 and 9 of the PDS.	
<b>Rebates</b>	Investments made through a licenced Australian financial adviser (including via Platform Provider) are treated by La Trobe Financial as a separate class of investor.  In particular, and unless instructed by the Platform Provider otherwise, La Trobe Financial rebates 0.50% per annum out of its Management Costs in relation to the 12 Month Investment Account to the Platform Provider. Platform Investors should refer to your Platform Provider for further information.	PDS pg 46
<b>Product Disclosure Statement (PDS)</b>	The Product Disclosure Statement for the 12 Month Investment Account prepared and issued by La Trobe Financial can be accessed <a href="#">here</a> .	
<b>Target Market Determination</b>	The Target Market Determination for the 12 Month Investment Account prepared and issued by La Trobe Financial can be accessed <a href="#">here</a> .	
<b>Reports</b>	Platform Investors should be able to request reports on the Fund from the Platform Provider. All inquiries should be directed to the Platform Provider.	

## Platform Investments

You may invest in the Fund through investment platforms, also referred to as 'wraps'. We authorise the use of the PDS as disclosure to investors who wish to access the Fund through investment platforms (**Platform Investors**). Platform Investors are considered a separate class of investor in the Fund. If you use an investment platform, you should complete the application form provided by the investment platform.

If you are gaining access to the Fund as a Platform Investor, you do not yourself become an Investor in the Fund. Generally, it is the Platform Provider that has the rights of an Investor, and you should be aware that as an indirect investor in the Fund, you will not enjoy the rights that a direct Investor in the Fund has.

You should be able to request reports on the Fund from the investment platform (your **Platform Provider**), and you should direct any enquiries to it.

Platform Investors invest in the same underlying portfolio of assets as non-Platform Investors of the Investment Account, but are subject to different withdrawal arrangements as set out below.

Investments are subject to the same risks and features as outlined in Sections 5 and 9 of the PDS. These include investment objectives and strategy, asset allocation, distributions, cash management, and capital provisioning and Fund liquidity risks. Platform Investors should carefully read the PDS in its entirety.

## Access to Your Money (via the Platform Provider)

As noted throughout the PDS, different liquidity and withdrawal arrangements apply to Platform Investors. Set out below is a summary of how Platform Investors may access their funds.

### Requesting a withdrawal

For investments through Platform Providers, withdrawal requests are made to the Platform Providers. La Trobe Financial will treat a Platform Provider as the Investor for the purposes of considering withdrawal requests and so all requests from the Platform Provider will be treated as one request, and La Trobe Financial will only deal with withdrawal requests from the Platform Provider itself.

### Processing withdrawal requests

At any time during your investment you can direct a release of all or part of your investment, subject to this section, by contacting your financial adviser or Platform Provider. Platform Investors are not charged the Early Withdrawal Fee.

Withdrawal requests will be processed once a month, upon the agreed withdrawal date with the Platform Provider. Notice of intention to withdraw must be provided to La Trobe Financial at least seven days prior to the agreed withdrawal date. Any withdrawal requests received after this date will be processed in the month following. This agreed withdrawal date can be changed to a different day by mutual agreement between La Trobe Financial and the Platform Provider. Where the specified withdrawal date is not a business day, it will be processed on the next business day. A business day is any day other than Saturday, Sunday or a public holiday in Victoria, Australia, or such other date as requested by the Platform Provider and agreed to by La Trobe Financial.

Subject to Section 6 and the respective withdrawal restrictions set out in Section 5 of the PDS for each Investment Account, where multiple withdrawal requests per Investor are received, we will aggregate and process the total withdrawal requests processed on the agreed withdrawal date of each calendar month.

Funds will be set aside to meet likely withdrawal requests. In determining the amount to be set aside we will take into account factors including the amount of cash available in the Fund. At all times we will act having regard to the best interests of all investors in the Fund.

### Reducing withdrawal payment amounts

Where insufficient funds are available to meet withdrawal requests relating to a specified withdrawal date, withdrawal payment amounts will be reduced on a pro-rata basis. Unmet portions of any withdrawal request will be cancelled.

Where we reduce the withdrawal payment, you will need to submit a new withdrawal request through your Platform Provider. Your new request can be for the balance of the unpaid withdrawal amount or any other amount. This new withdrawal request will be processed at the specified withdrawal date relevant to the date we receive the request from your Platform Provider, and will be reduced on a pro-rata basis if there is insufficient cash available in the Fund to fully meet the request. We will notify the Platform Provider in writing if we reduce withdrawal payment amounts.

### Payment times

Withdrawal payments will usually be made within 21 days of the withdrawal date, subject to the availability of cash in the Fund. The withdrawal amount will, if relevant, include any adjustment determined in accordance with the Total Withdrawals policy outlined below and in Section 6 of the PDS.

### Total withdrawals

The Fund need not accept total withdrawals exceeding 2% of the total aggregate investments of all Platform Investors. Withdrawals exceeding 2% of this amount are processed at the sole discretion of La Trobe Financial. Platform Investors generally do not have withdrawal rights other than as set out in Section 6 of the PDS.

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 PDS for the Fund in deciding whether to invest, or to continue to invest, in the 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.

The information in this document is general information and not personal financial product advice. It has been prepared without considering your personal objectives, financial situation or particular needs. You should review the PDS and carefully consider your personal financial objectives, financial circumstances and investment needs and you should seek advice from your professional adviser tailored to your particular circumstances before deciding whether to invest.

<sup>^</sup> Past Performance is not a reliable indicator of future performance.

<sup>#</sup> This benchmark is not a forecast, projection or prediction of the performance of the Fund. The use of this benchmark is not and should not be seen as a statement about the Fund's likely future performance and there is no guarantee that the performance of the Fund will outperform this benchmark.

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