

MEDIA RELEASE

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La Trobe Financial Celebrates 17 Consecutive Wins as Australia's Best Private Credit Fund – Mortgages

La Trobe Financial, Australia's leading alternative asset manager, is proud to announce that its flagship 12 Month Term Account has once again been recognised as *Money* magazine's Best Private Credit Fund – Mortgages in the publication's annual Best of the Best consumer awards.

This marks the 17th consecutive year La Trobe Financial has received this prestigious accolade, reinforcing its position as Australia's most trusted name in private credit.

Chief Investment Officer Chris Paton commented:

"Winning this award for the 17th consecutive year reflects our commitment to investors. Our strategy is simple and we execute on it with great discipline: deliver low-volatility income and preserve capital through all market cycles. That consistency has earned the trust of more than 120,000 investors[^], most of whom are in or approaching retirement. We take the trust placed in us by investors very seriously."

The 12 Month Term Account is Australia's largest private credit fund, with over \$11 billion in assets under management and a track record that is unmatched in the market, headlined by:

- 100% return of capital since inception in 2002
- flawless liquidity
- consistent outperformance of benchmarks.

The portfolio is comprised of granular, high-quality loans secured by first-registered mortgages, diversified by borrower type, sector and geography. The portfolio has conservatism embedded in its core, with the average loan-to-value ratio (LVR) of 65%, providing a strong margin of safety. The 12 Month Term Account is currently paying investors monthly variable income of 6.00% p.a. net of fees.

Paton added:

"Transparency is at the heart of what we do. We publish detailed performance data so investors can make informed decisions. Our disciplined approach and commitment to quality have allowed us to deliver consistent, reliable outcomes for more than two decades."

Looking ahead, La Trobe Financial remains focused on delivering high-quality investment products for pre and post-retirement investors. The company's mission is clear: help Australians build, protect, and enjoy their wealth – now and into retirement.

Michelle Baltazar, editor-in-chief at *Money* magazine stated:

"Investors prize consistency and as the winner of this award since 2010, it's hard to think of a more consistent performer than La Trobe Financial. Through economic ebbs and flows, La Trobe Financial has exemplified excellence by providing durable, low-volatility income for retirees and pre-retiree investors, making this award well-deserved and truly earned."

For more information about La Trobe Financial's award-winning investment solutions, visit <https://www.latrobefinancial.com.au>.

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About La Trobe Financial

La Trobe Financial is Australia's premier alternative asset manager and a proven and trusted investment partner for institutional and retail investors with over A\$21 billion AUM. Established in 1952, La Trobe Financial has been building the wealth of its investors across seven decades through careful attention to quality, discipline and consistent performance across the economic cycle.

Today, La Trobe Financial manages assets on behalf of over 120,000 investors[^] – including some of the world's largest financial institutions – and 4,500 supporting financial advisers.

La Trobe Financial's retail asset management business is spearheaded by the c.\$14bn La Trobe Australian Credit Fund, the largest retail credit fund across Australia. Its flagship 12 Month Term Account has been recognised as "Best Credit Fund – Mortgages" for 17 consecutive years by *Money* magazine, and is consistently recognised as one of Australia's fastest growing funds (per Rainmaker) across the Australian wealth management industry*.

To find out more visit www.latrobefinancial.com.au

Disclaimer

La Trobe Financial is regulated by the Australian Securities & Investments Commission (ASIC) and holds the requisite regulatory AFSL and ACL to operate managed investment schemes, place RMBS issuances, and provide credit services.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence No. 222213 is the responsible entity of the La Trobe Australian Credit Fund ARSN 088 178 321 and the La Trobe US Private Credit Fund ARSN 677 174 382. It is important that you consider the relevant Product Disclosure Statement (**PDS**) before deciding whether to invest or continue to invest in the fund. The PDSs and Target Market Determinations are available on our website.

Past performance is not a reliable indicator of future performance.

[^]Total investors is calculated by adding all individual & joint investors (which includes some investors with a current zero balance in their account) to reasonable estimates of investors investing via platform, trusts or SMSFs.

* To view our Awards please visit the Awards and Ratings page on our website.