

At La Trobe Financial, we embody a culture of continuous improvement. As the business continues to grow, we're proud to release our new website to stay in step with the needs of our investors, borrowers and partners like financial planners, brokers and authorised representatives.

This update has been undertaken with the intention of making it easier for our current and prospective investment and lending clients and partners to engage with us online.

Great care has been taken to recognise and reflect the needs of our range of website users in our new design – in particular we've maximised accessibility, reduced clutter and increased the speed and overall usability of the website.

We've put together this guide to help you become accustomed to the new site and find what you need quickly and with confidence. Please keep this guide handy.

## A new, streamlined design with the features you've been asking for

Our new website has been designed with our customers, partners and visitors in mind and has incorporated feedback we have received. While you will find a new, cleaner design and lots of new features, we have worked to keep the main features consistent. In particular, we have worked to ensure that the main access buttons remain where you expect to find them.

## Changes & Highlights

### 1. Logging in

The blue Login button in the main menu still works in exactly the same way. In addition, we have given our **financial planners** and **brokers** a permanent Login place in the grey bar of the navigation. If you are a direct client (non-advised by a Financial Planner or Broker) we have provided additional options so you can create a new account or sign in throughout the website.

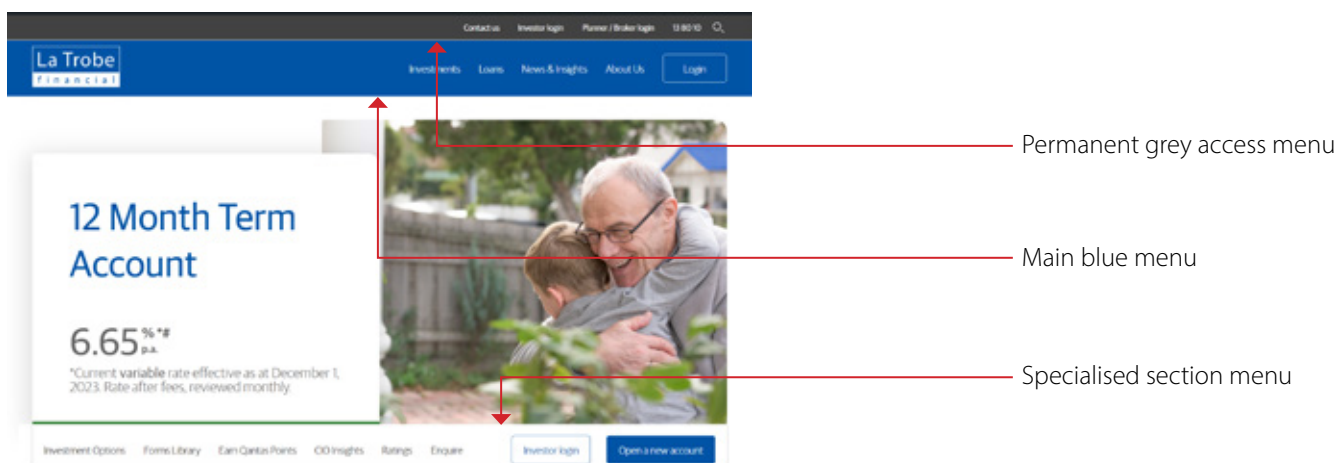
### 2. Menus

We have removed the menu dropdowns to make it easier to move through the site quickly - especially as many users visit the website on smaller screen devices, like mobile phones. Information related to investments and loans each has its own dedicated area. Our regular CIO Updates, investor and lending updates, and news about our partnership and community activities are now in our News and Insights online magazine area. You can now find everything you need to know about La Trobe Financial; our leadership, ESG initiatives, career opportunities and partnerships in our About Us section.

## Finding Your Way Around

Each area (Investments, Loans and About Us) now has its own section – with its own “homepage” and dedicated menu. Each section menu has been designed to give you the key options you need and to get you where you need to go with minimum clicks.

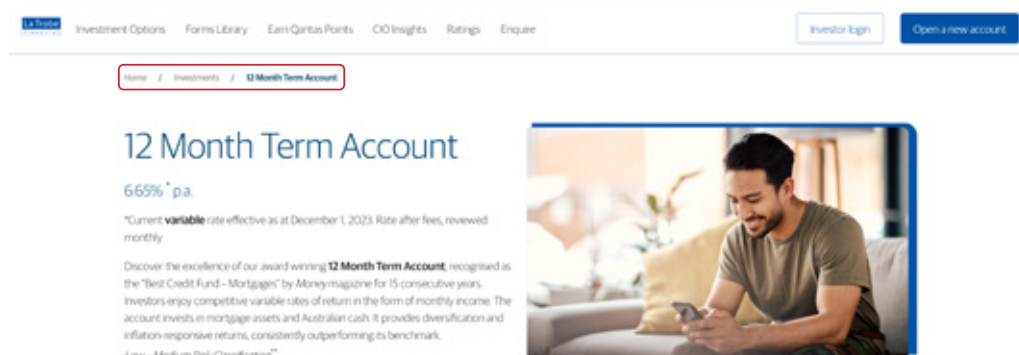
To access the options for a specific area, just click the Investments, Loans, News & Insights or About Us on the main blue menu bar to go to that area.



Each area has its own specialised section menu and remains at the top of the page as you scroll down. Remember that if you ever need to return to the blue navigation menu – just scroll to the top of the page or click on the La Trobe Financial logo located on the far left-hand-side of every menu. It’s also a quick way to get back to the main homepage.

## Finding Your Way Back

We have also added page tabs (“breadcrumbs”) to every page on the website.



These page tabs are clickable. They’re there to show you where you’re at any point and allow you to retrace your steps.

## Easier Access to Forms

Investments and Loans **forms libraries** now bring all of the forms together in one place and group them clearly - so you don’t have to go looking from page to page.

(Important note to Brokers and Financial Planners: This change does not affect any direct links you might use. We have been careful to make sure that the pdf forms are still accessible so that any direct links to pdf documents you use on your website or email to clients will still work. Financial Planners: the Investment Awards and Ratings page is located in About Us section. You can also access this page directly from the Ratings link in the Investments menu.)

## For Current Investors

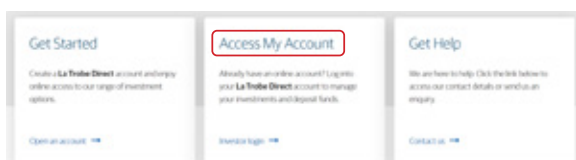
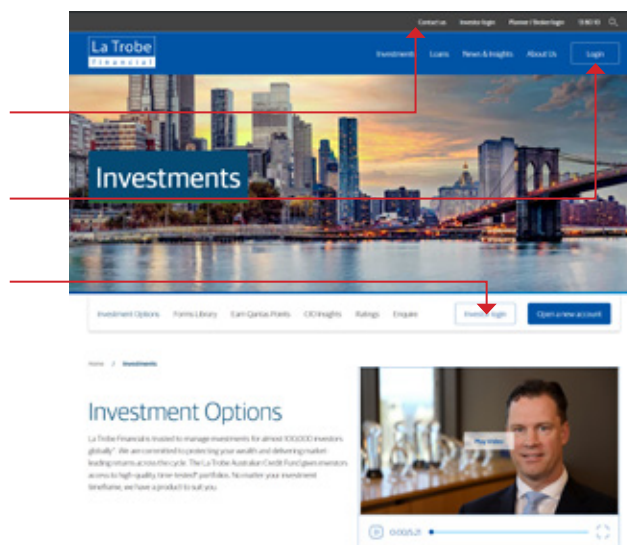
Explore our expanding range of investment options:

All of our investment options are now in one place on the Investments home page. This page is easily accessed by clicking the Investments menu items from the blue navigation bar. You can see what we currently offer at a glance and click any product tab [box] to learn more. Each link takes you to a dedicated product page.

### Logging into my La Trobe Direct investment account:

If you already use La Trobe Direct to manage your investments and deposit funds, there are several ways to log in to La Trobe Direct:

1. Use the **Investors** link in the permanent grey navigation bar (at the very top of every page).
2. Hover over the **blue Login button** on the blue navigation bar and click the **Investors Login** link
3. If you are in the Investments area, use the **Investor Login** button to go straight to La Trobe Direct. This button is always visible in the Investments area.
4. Locate the Access My Account box on any investment product page. You will find this option box with the options to Get Started, Access My Account or Get Help on every investment product page.

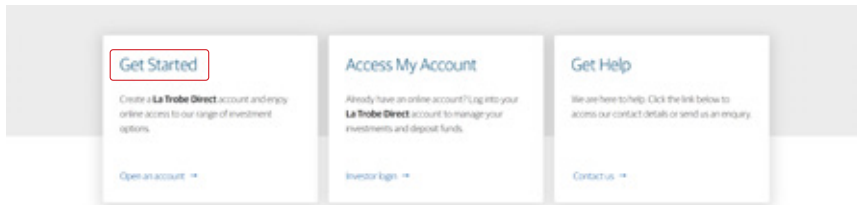


## For New Investors

### Create a La Trobe Direct online investment account

If you haven't created a La Trobe Direct online investment account yet, there are a number of ways to navigate to La Trobe Direct and create your account.

1. Use the **Open a new account** button from the Investments menu. This button is visible at all times in the Investments menu.
2. Click the **Get Started** button from any individual Investment product page.



### Contacting Us

We are always here to help. You can call us on 13 80 10 or fill in our Enquiry form and we will call you. To access the enquiry form or view our contact details, you can:

1. Click the **Contact Us** link from the permanent grey menu bar
2. Click the **Enquire** link from within any section menu
3. Click the link in the **Get Help** box on any section product page

## For Borrowers and Brokers

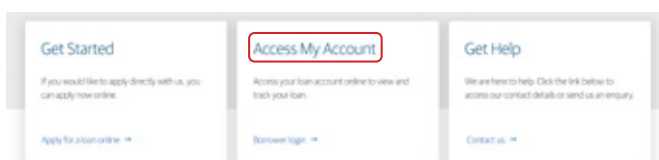
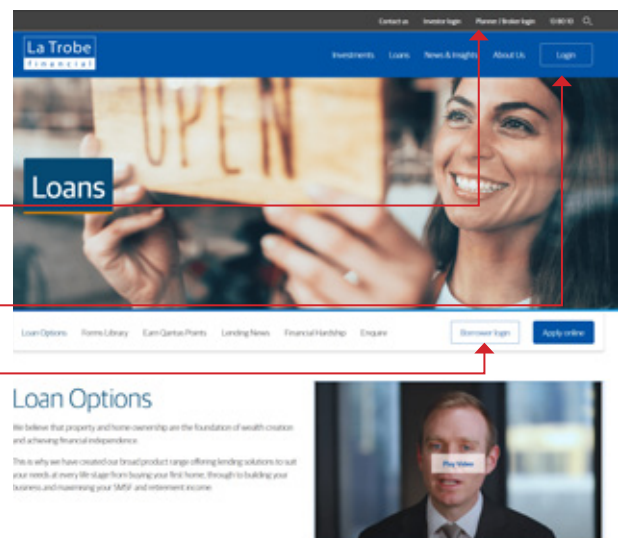
Explore our range of lending options:

All of our lending options are now in one place. The Loans home page is easily accessed by clicking Loans from the blue main menu bar. You can see our current loan options at a glance and click any product link to learn more. Each link takes you to a dedicated product page.

### Log in and view your loan details for those of your clients

Brokers and individual borrowers can continue to login to the Account Management Hub. This process remains the same, but there are now several ways to do this:

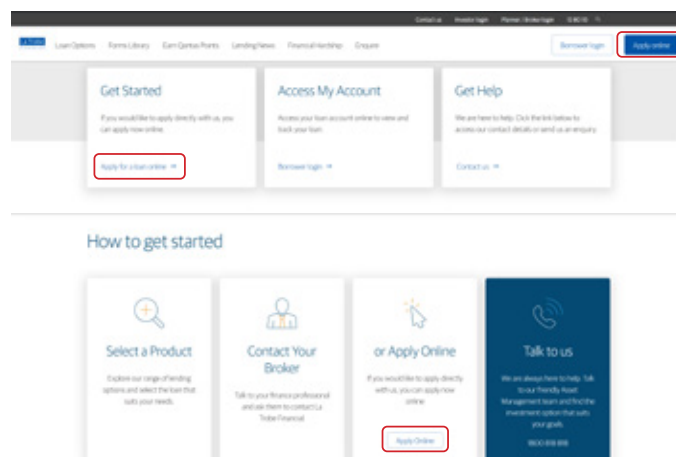
1. Click the **Login** button from within the grey main menu bar and select the Broker or Borrower link
2. Hover over the Login button in the blue main menu bar and select **Borrower Login** option
3. Click the **Borrower Login** button from within the Loans navigation menu, or
4. Click the **Access My Account** button from within any Loans product page



## Apply for a Loan online

You are able to apply directly online for any of our online lending options. To begin the application process:

1. Click the **Apply Online** button from the Loans menu,
2. Click the **Apply Online** link from the Getting Started box on each product page
3. Click the **Apply Online** box from any Loans



## Contacting Us

We are always here to help. You can call us on 13 80 10 or fill in our Enquiry form and we will call you. To access the enquiry form or view our contact details, you can:

1. Click the Contact Us link from the permanent grey menu
2. Click the Enquire button from within any section menu
3. Click the link in the Get Help box on any section product page

## For Insurance Buyers

La Trobe Financial also offers Home & Contents and Landlord insurance solutions. To access our insurance options, visit any Loans page and click on the Insurance Solutions link. Insurance options can also be accessed via the Our Services links in the footer of every page.

## For General Interest Visitors

La Trobe Financial has a long heritage of service to the community, including support of a number of community partnerships. To find out more about our history & values, our partnerships, community involvement, our environmental, social and governance initiatives, or career opportunities, select About Us from the main blue menu bar.

## General Shortcuts

- To go to Investments, Loans or About Us – click the link from the blue navigation bar,
- To go back to the section homepage – click the Investment Options or Loan Options at the far left of each section menu,
- To get back to the main blue menu – scroll up to the top of the page or click the La Trobe Financial logo on the left-hand side of any menu,
- To return to the home page – click on the La Trobe Financial logo in any menu,
- To retrace your steps – use the “breadcrumbs” on the top of each page as links. These are clickable so you can step back through your journey to any page you visited along the way
- To easily tell what section you are in – look for the label in the hero image at the top of the page,
- To login to La Trobe Direct – See the tips above or click the blue Login Button,
- To login to the Loans Account Management Hub – click the blue Login button or use the Borrowers Brokers link in the permanent grey navigation bar (at the very top of every page).

If at any stage you are not sure where to go, please give us a call on 13 80 10 and we will be happy to help you.