



Australian Credit Fund Products

June 2025

Investment Options

La Trobe Financial is trusted to manage investments for over 100,000 investors globally*. We are committed to protecting your wealth and delivering market-leading returns across the cycle.

Our foundational asset class, Australian Real Estate Private Credit products, provides investors access to high-quality, time-tested^ portfolios.

Our La Trobe Global Asset Management products are designed to bring the best of the world's alternative investment offerings to Australian investors.

What Makes Us Different?



Unparalleled Expertise

Seven decades of experience. Over 520 staff. The scale to bring opportunities to investors that other managers cannot access.



Track Record

Time-tested^ portfolios with proven performance across every economic cycle.



Quality & Resilience

A commitment to high quality assets and disciplined investment processes delivering resilient performance across the market cycle^.

As Australia's premier alternative asset manager, La Trobe Financial has managed investment mandates that have supported loan originations exceeding A\$105 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 \$20 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\$12.9 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 are to protect your capital, whilst producing regular income.

* 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 trusts or SMSFs.

^ Past Performance is not a reliable indication of future performance.

Investment Options



Returns shown are not compounded unless expressly noted as such.

Investment Performance	1 June 2025 Rate*	Historical Performance (as at 31 March 2025) ^{††}				
		6 months	1 year	2 years	3 years	5 years
Classic Notice Account [#]	4.50% p.a.	2.52%	5.19%	5.11%	4.40%	3.03%
90 Day Notice Account [#]	4.80% p.a.	2.67%	5.50%	5.42%	4.72%	3.74%
6 Month Notice Account [#]	5.05% p.a.	2.80%	5.76%	5.68%	4.97%	N/A
12 Month Term Account	6.25% p.a.	3.40%	6.94%	6.71%	6.14%	5.45%
2 Year Account	6.35% p.a.	3.45%	7.05%	6.82%	6.25%	N/A
4 Year Account ^{**}	7.90% p.a.	4.25%	8.71%	8.45%	7.74%	6.89%
Select Investment Account ^{**}	from 7.00% p.a.	4.42% [§]	9.02% [§]	9.01% [§]	8.56% [§]	8.18% [§]

Past performance is not a reliable indicator of future performance

^{**}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 June 2025. The rates of return are reviewed and determined monthly, are not guaranteed, and may be lower than expected. The rates of return are 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.

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. The PDS and the Target Market Determinations are available on our website.

We will make every endeavour to release your funds after receiving your withdrawal request: within 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. However, we have 12-months under the Fund's Constitution to fulfill the request. When determining whether to honour your withdrawal request within the specified timeframes we have to have regard to the Fund's ability to realise for value the relevant assets and the best interests of investors. While there is a risk of not honouring your withdrawal request within 2 business days, 90 days or 180 days, it's important to note that there has never been a case in the history of the Fund when we have not honoured a withdrawal 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 of 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.

Investment Solutions

12 Month Term

6.25%
p.a.*

Current **variable** rate after fees,
reviewed monthly.

6.43% 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.

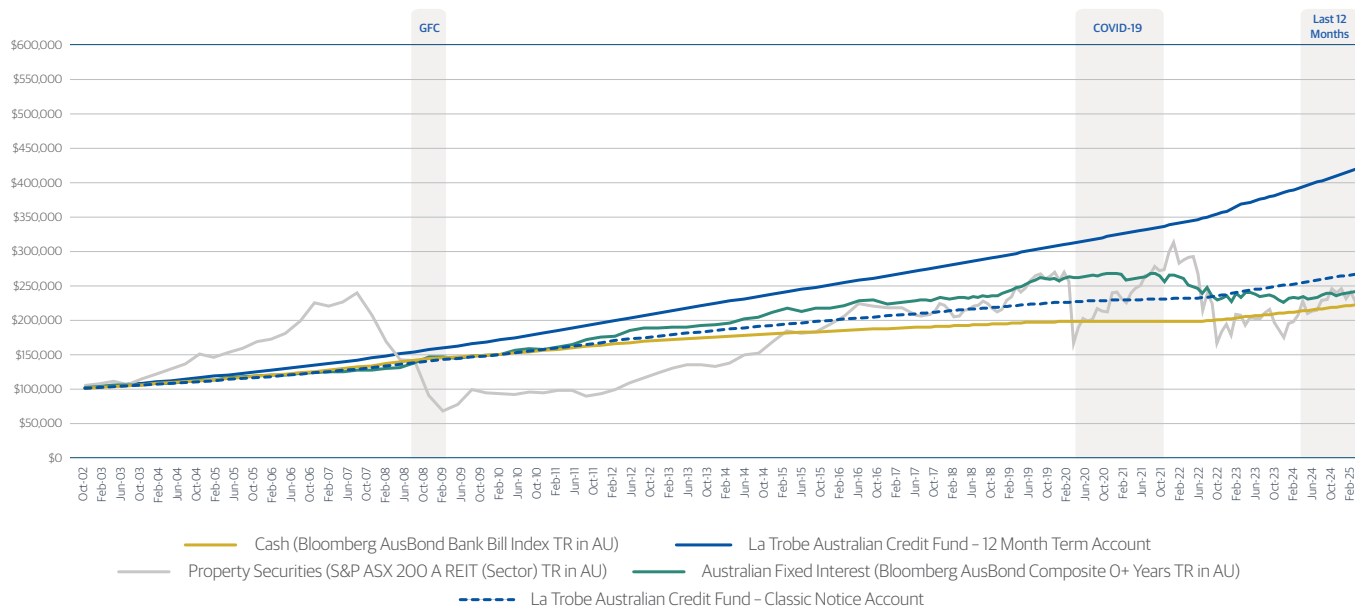
The 12 Month Term Account has been judged 'Best Credit Fund – Mortgages' in Australia by *Money* magazine for the past sixteen years*.

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 (benchmark: Bloomberg Ausbond Bank Bill Index)
- Exposure to strong underlying asset class
- Portfolio diversification
- Minimum investment: \$10.00

You don't need complexity
to achieve your investment goals

12 Month Term Account Accumulation (comparison since inception)



	1 June 2025 rate % p.a.	Historical Performance (as at 31 March 2025) ^{††}						
		6 months	1 year	3 years	5 years	7 years	10 years	Since inception
12 Month Term Account	6.25%*	3.40%	6.94%	6.14%	5.45%	5.39%	5.38%	6.47%
Bloomberg Ausbond Bank Bill Index + 1.50%	5.70% [†]	2.97%	6.02%	5.10%	3.68%	3.53%	3.52%	5.14%
Outperformance	0.55% p.a.	0.43%	0.92%	1.04%	1.77%	1.86%	1.86%	1.33%

Past performance is not a reliable indicator of future performance.

^{††} Investment Performance and Investment Return Benchmark in the table are compound returns. [†] As at 31 March 2025.

[^] 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.



Investment Solutions

Classic Notice

4.50%^{##}
p.a.

Current **variable** rate after fees,
reviewed monthly.

4.59% 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

4.80%^{##}
p.a.

Current **variable** rate after fees,
reviewed monthly.

4.91% 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.

Investment Solutions

6 Month Notice

5.05%
p.a.^{*#}

Current **variable** rate after fees,
reviewed monthly.

5.17% 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

6.35%
p.a.^{*}

Current **variable** rate after fees,
reviewed monthly.

6.54% 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.

Investment Solutions

4 Year
7.90%
p.a.*

Current **variable** rate after fees,
reviewed monthly.

Compounding rate not available**

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.

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 (including units in the La Trobe US Private Credit Fund, an unlisted Australian unit trust with La Trobe Financial appointed as trustee) and loans secured by Australian residential and commercial real property, including Australian Residential Mortgage Backed Securities and Commercial Mortgage Backed Securities.

Features

- All funds are invested in cash, direct mortgages or medium term credit assets (including 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
From **7.00%**
p.a.*

Current **variable** rate after fees,
reviewed monthly.

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.

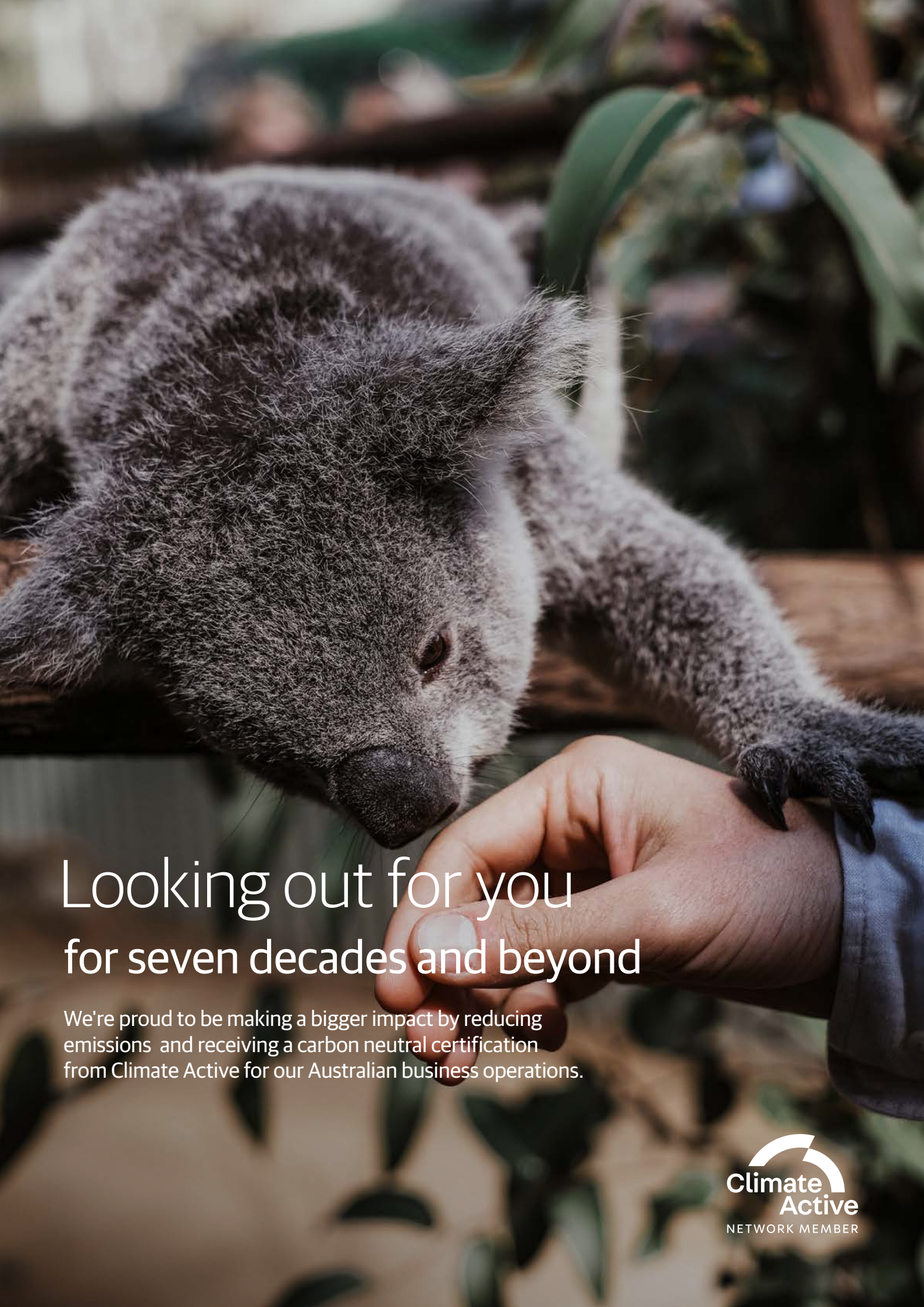
Features

- 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

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

*/** See disclaimers above on page 3.

[^] We recommend you obtain independent advice before investing.



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



2020 - 2025



2010 - 2025



2014-2025



2021 - 2022



2021



2021



2018 - 2024



2019 - 2021



2022



2020

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

Ratings held:***



(12 Month Term Account, Select Investment Account)¹



(12 Month Term Account)³



(12 Month Term Account)²



Foresight Analytics

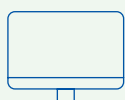
(Operational Capabilities)⁴

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

Our Asset Management Leadership Team



Chris Paton

Chief Investment Officer



David Tagg

Head of Investments



Michael Watson

Director – Wealth Solutions



Amy Hallihan

Head of Operations

Talk to Us

We are always here to help. Talk to our friendly Asset Management team and find the investment option that suits your goals. – **1800 818 818**

***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.

1. The rating contained in this document is issued by SQM Research Pty Ltd ABN 93 122 592 036 AFSL 421913. 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 13 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 1/11/2024 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. 4. Foresight Analytics has made every effort to ensure the reliability of the views and rankings expressed in this report and those published on its websites. Foresight Analytics research is based upon information known to us or which was obtained from sources which we believed to be reliable and accurate at the time of publication. However, like the markets, we are not perfect. This report is prepared for general information only, and as such, the specific needs, investment objectives or financial situation of any particular user have not been taken into consideration. Individuals should therefore discuss, with their financial planner or advisor, the merits of each rating for their own specific circumstances and realise that not all investments will be appropriate for all subscribers. To the extent permitted by law, Foresight Analytics and its employees, agents and authorised representatives exclude all liability for any loss or damage (including indirect, special or consequential loss or damage) arising from the use of, or reliance on, any information within the report whether or not caused by any negligent act or omission. If the law prohibits the exclusion of such liability, Foresight Analytics hereby limits its liability, to the extent permitted by law, to the resupply of the said information or the cost of the said resupply.

Check our
awards
& ratings



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Brookfield | A portfolio company