

## About La Trobe Financial

**La Trobe Financial is a leading Alternative Asset Manager. We are a proven and trusted investment partner for institutional and retail investors alike, managing investment mandates that have supported loan originations exceeding A\$85 billion.**

La Trobe Financial offers a range of investment accounts for investors looking for low volatility, variable income solutions. Our expertise in managing mortgages and cash has been developed over seven decades. The objective of our investment accounts is to protect your capital, whilst producing regular income. We also offer personalised service to make investing easier.

### Key Features of the Credit Fund

(as at 30 September 2023)

- Mortgage and credit assets to cash ratio 98:2
- Returns paid monthly to nominated investor accounts
- All returns are net of fees and expenses
- Direct transfer of income and withdrawals to investor
- No entry fee
- Average fund loan-to-value ratio 64.6%
- Assets under management \$9.7 billion
- Average investment size \$767,546

#### CLASSIC NOTICE ACCOUNT

**5.15%**<sup>o</sup>\*#  
p.a.

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

Funds generally available upon 2 business days' notice\*

#### Key Features

- No entry or exit fees
- Returns paid monthly into your bank account or reinvested
- No capital loss to investors since inception in 1989
- Funds invested in Australian bank deposits and first mortgages in Australia diversified by geographic location and property sector
- Competitive variable rate of return

#### 90 DAY NOTICE ACCOUNT

**5.45%**<sup>o</sup>\*#  
p.a.

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

Funds generally available upon 90 days' notice\*

#### Key Features

- No entry or exit fees (based on an investment made in accordance with the 90 day notice requirement)
- Returns paid monthly into your bank account or reinvested
- No capital loss to investors since inception
- Funds invested in a range of Australian dollar assets diversified by geographic location and property sector
- Competitive variable rate of return linked to mortgage rate movements

#### 6 MONTH NOTICE ACCOUNT

**5.70%**<sup>o</sup>\*#  
p.a.

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

Funds generally available upon 180 days' notice\*

#### Key Features

- 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
- No capital loss to investors since inception
- Funds invested in a range of Australian dollar assets diversified by geographic location and property sector
- Competitive variable rate of return linked to mortgage rate movements

#### 12 MONTH TERM ACCOUNT

**6.65%**<sup>o</sup>\*  
p.a.

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

12 Month Term Account judged *Money* magazine's "Best Credit Fund – Mortgages" 14 years running

#### Key Features

- 12 month investment term
- No entry or exit fees (if investment held to maturity)
- Returns paid monthly into your bank account or reinvested
- Investments in first mortgages diversified by geographic location and property sector
- No capital loss to investors since inception in 2002
- Average Loan to Valuation Ratio 63.4%
- Independently rated by SQM Research<sup>1</sup>, Zenith<sup>2</sup> and Lonsec<sup>3</sup>
- Competitive variable rate of return

#### 2 YEAR ACCOUNT

**6.75%**<sup>o</sup>\*  
p.a.

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

2 year term investment

#### Key Features

- 2 year investment term
- No entry or exit fees (if investment held to maturity)
- Exposure to strong underlying asset class
- No capital loss to investors since inception
- Funds invested in a range of Australian dollar assets diversified by geographic location and property sector
- Competitive variable rate of return linked to mortgage rate movements

#### 4 YEAR ACCOUNT

**8.20%**<sup>o</sup>\*  
p.a.

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

4 year term investment (min \$250k)

#### Key Features

- 4 year investment term
- No entry or exit fees (if investment held to maturity)
- Returns paid monthly into your bank account
- All funds invested in residential & commercial mortgage backed assets, mortgages or cash
- A diversified portfolio of Australian residential and commercial first mortgages as the underlying asset
- No capital loss to investors since inception
- Independently rated by Australia Ratings<sup>4</sup>
- Minimum investment \$250,000

#### SELECT INVESTMENT ACCOUNT

from **7.50%**<sup>o</sup>\*  
p.a.

Peer-to-Peer

Peer-to-Peer (P2P) investments. You select the investment term and yield you want

#### Key Features

- No entry or exit fees (if investment held to maturity)
- Returns generally paid monthly into your bank account
- Opportunity to choose individual loans in which you invest from our Investment Shopping List which is available on our website, updated weekly
- Minimum investment \$1,000
- Build your own pool of mortgage investments
- Fixed or variable rate of return subject to the investment selected
- Independently rated by SQM Research<sup>1</sup>

# Our 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



**Chere 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



**Alan Del Borello**  
Relationship Manager



**Alicia Carlisle**  
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

## Awards and Ratings

Our 12 Month Term Account has been judged “Best Credit Fund – Mortgages” in Australia by *Money* magazine for the past fifteen years. La Trobe Financial also won ‘Best Asset Manager of the Year Asia Pacific’ – 8 years running from the International Alternative Investment Review (AIR) global awards.



2010 - 2024



2014 - 2023



2013 - 2022



2020 - 2023



2018 - 2021



2021 - 2022

## Ratings held<sup>†</sup>

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

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

## 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](mailto:investor@latrobefinancial.com.au)

**\*The rates of return on your investment 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 Credit 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.** View our website for further information.

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 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 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 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.

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 6 June 2023) 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](http://FundResearchRegulatoryGuidelines). 3. The rating issued 09/2023 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](http://lonsec.com.au) for ratings information and to access the full report. © 2023 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.

† 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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**Brookfield**

A portfolio company

**La Trobe**  
financial