

Highest independent rating given to two La Trobe Financial products

Thursday, 31 March 2022 – La Trobe Financial announced today that it has received a ratings upgrade for two products within its award-winning La Trobe Australian Credit Fund. SQM Research confirmed it is lifting the rating of both the 12 Month Term Account and Select Investment Accounts from 4.25 stars ("Superior") to 4.5 stars ("Outstanding"). The 'outstanding' rating category is the highest available from SQM and confirms La Trobe Financial's position within the Australian Asset Management industry as the leading provider of the highest quality, low-volatility investment products.

La Trobe Financial's Deputy CEO and CIO Chris Andrews stated:

"The La Trobe Australian Credit Fund is trusted for careful stewardship of \$7.4 billion of Assets Under management by c.73,000 investors. The portfolio accounts of the Credit Fund have long and distinguished histories of performance at all points across the economic cycle. To have navigated a difficult two-year period for all with our ratings not just maintained, but uplifted, is a tremendous result. It is a testament to our sound investment processes and the incredible team that we have here."

The Credit Fund holds the highest ratings of any fund in the sector. It is the industrial strength credit assessment process, highly conservative LVR maxima and careful portfolio construction disciplines that set the Credit Fund apart from its peers. This rigour delivers market-leading diversification and buffers portfolios against times of market stress. The uplift of the rating assessment by SQM Research on both investment offerings demonstrates strength and commitment across the offerings.

According to SQM Research, the Star Rating of 4.5 Stars is awarded to outstanding funds of high investment grade, highly suitable for inclusion on approved product lists. La Trobe Financial's Deputy Chief Investment Officer Troy Stratton added, *"Our focus on providing low-volatility income at all points across the economic cycles meets a crucial need for today's advisers and investors. In a market of ultra-low yields, high-performing assets with premium yields and high investment grade ratings can add real value to an approved product list."*

SQM Research is an investment research house specialising in providing accurate research and data to financial institutions, investment professionals and investors. From its beginning in residential property market data, SQM Research has grown to cover research on all asset classes. It is founded and run by one of Australia's most recognised and respected property analysts, Louis Christopher, whose objective, candid and honest approach to the real estate market is one of the foundations on which SQM Research has been built on.

Any rating of the Fund is only one factor to be taken into account in deciding to invest in the Fund. To view our ratings and awards please visit our Awards and Ratings page on our website.

About La Trobe Financial

Established in 1952 and with over \$13 billion of assets under management, La Trobe Financial is one of Australia's oldest credit asset managers, specialising in credit investment solutions and real estate finance. La Trobe Financial has been a proven and trusted investment partner for institutional and retail investors for seven decades, operating Australia's largest retail Credit Fund with over \$7.4 billion in assets under management and c.73,000 retail investors. La Trobe Financial has 5,100 distribution points across its two divisional arms – Wealth products are distributed through 2,100 advice practices and real estate credit finance is distributed through 3,500 brokers. La Trobe Financial employs over 450 staff over 4 offices.

La Trobe Financial is 80% owned by Blackstone Inc. and 20% owned by management.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager 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 TMDs on our website, or ask for a copy by telephoning us.

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

The ratings contained in this release 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.

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