

La Trobe Financial judged Australia's Best for 13 consecutive years

Friday, 3 December 2021 – La Trobe Financial, announced today that it has been judged **Australia's Best Credit Fund – Mortgages**, for its 12 Month Term Account (Credit Fund), in *Money* magazine's prestigious 2022 Best of the Best Awards. This is the 13th consecutive year La Trobe Financial has achieved this recognition. This is a sterling effort, and an unmatched record in the market.

The annual Best of the Best awards identify Australia's best (and best value) managed funds, superannuation funds, exchange traded products, banking products and insurers. The awards thoroughly assess hundreds of product providers and thousands of products, choices and options. In the managed fund section *Money* understands that investors are looking for a balance of return, risk management and capital protection. The judges compare fund volatility against peers and short, medium and long-term performance. *Money* reported "La Trobe Financial has taken ownership of this category, this is the 13th consecutive year that its 12 Month Term Account has taken top spot."

La Trobe Financial's Chief Investment Officer Chris Andrews was thrilled to receive this news. He commented, "despite the challenging environment, in the past two years, the team has remained utterly focused on serving our 70,000 investors. We are committed to being good stewards of our investors' funds so receiving this accolade, in times when the hunt for yield has never been so important, 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. In the 2021 financial year alone, La Trobe Financial returned an extraordinary \$224.5 million in interest payments to investors.

La Trobe Financial's Deputy Chief Investment Officer Troy Stratton added, "meeting our investors' needs is of paramount importance to us. So many of the investors in the Credit Fund are typical Australian mum and dad investors and this latest accolade attests to our consistent variable returns underpinned by responsible and ethical lending practices."

The Credit Fund has also been rated 'recommended' by Lonsec¹ and Zenith² and highly rated by SQM Research with a 4.25 star confirming "that it outperforms its peers and benchmark most of the time and that management is of a high calibre."³

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 \$6.5 billion in assets under management and 55,000 retail investors. La Trobe Financial has 5,100 distribution points across its two divisional arms - Wealth products are distributed through 1,600 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 and 20% owned by management.

The Blackstone Group Inc. (together with its affiliates, "Blackstone") is one of the world's leading investment firms. Blackstone is based in New York, with 27 additional offices around the world. Blackstone's alternative asset management businesses include investment vehicles focused on private equity, real estate, hedge fund solutions, credit, secondary funds, opportunistic, growth, infrastructure, insurance solutions and life sciences. The firm was founded in 1985 by Stephen A. Schwarzman, its current Chairman and CEO, and Peter G. Peterson. As of June 30, 2021, Blackstone employed over 3,400 people, including 185 senior managing directors and has US\$731 billion of AUM. Blackstone's 260 portfolio companies generate approximately \$136 billion in revenue and employ approximately 500,000 people.

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.

(1) The Lonsec Rating (assigned 12 November 2020) presented in this document is published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445. The Rating is limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial product(s). Past performance information is for illustrative purposes only and is not indicative of future performance. It is not a recommendation to purchase, sell or hold La Trobe Financial's product(s), and you should seek independent financial advice before investing in this product(s). The Rating is subject to change without notice and Lonsec assumes no obligation to update the relevant document(s) following publication. Lonsec receives a fee from the Fund

Manager for researching the product(s) using comprehensive and objective criteria. For further information regarding Lonsec's Ratings methodology, please refer to our website at: <http://www.beyond.lonsec.com.au/intelligence/lonsec-ratings>.

(2) The Zenith Investment Partners (ABN 27 103 132 672, AFS Licence 226872) ("Zenith") "Recommended" rating assigned to the La Trobe Australian Credit Fund 12 Month Term Account APIR Code LTC0002AU on 10 June 2021 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 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.

For further details please visit our website www.latrobefinancial.com

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