

# Money magazine's Best of the Best 2017



La Trobe Financial's 12 MONTH TERM ACCOUNT has won Gold in Money magazine's **Best of the Best 2017 Awards**. **Our eighth consecutive win.**

*"A strong track record reassures investors who want a regular income"*



## BEST MORTGAGE FUND



**GOLD WINNER LA TROBE**

A strong track record reassures investors who want a regular income

**L**a Trobe's 12 Month Term Account, formerly the Pooled Mortgages fund, has won this award eight years in a row. And again it's the only mortgage fund that the three judges - Lonsec, SQM Research and Zenith - deem worthy of an award in this category.

Investors can access this fund with a minimum of \$1000 and all money is invested in cash or loans secured by first mortgages in Australia. It pays monthly distributions, so particularly suits those living on a fixed income.

The fund has a 4¼-star (superior) rating from SQM Research.

FUND	APIR	START DATE	RETURNS (%PA)			MER/ICR (%PA)	MIN INV'T
			1 YEAR	3 YEAR	INCEPT		
<b>1 La Trobe 12 Month Term Account</b>	LTC0002AU	1-Oct-02	5.33%	5.83%	7.15%	1.50%	\$1000

Source: Morningstar

The funds were selected from those highest rated by research houses Lonsec, SQM Research and Zenith Investment Partners. Each fund had to be open to new investment with a minimum initial investment of \$25,000 or less. Funds were ranked using a points system based on their rating by each research house. Performance data as at September 30, 2016.

It aims to provide investors with regular income streams coupled with low to medium levels of risk while outperforming the Bloomberg AusBond Bank Bill Index (BAUBIL) by 1.50%, according to SQM.

"The fund is managed by an experienced management team with a track record in mortgage lending. The loan origination process is bolstered by sound underwriting process and procedures," says SQM.

Both Zenith and Lonsec give the fund "recommended" ratings. "La Trobe Financial has carved out an impressive track record in this sector driven by its deep lending experience spanning over 60 years," says Zenith.

Source: Money magazine's Best of the Best 2017 release (Dec 2016/Jan 2017), page 62



Notes: La Trobe Financial Asset Management Limited ABN 27 007 332 363 & AFS Licence No. 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to read the Product Disclosure Statement (PDS) for the Fund before you make an investment decision. You can get a copy of the PDS from our website at [www.latrobefinancial.com](http://www.latrobefinancial.com) or by calling 1800 818 818. You should consider carefully whether or not investing in the Fund is appropriate for you. Returns are calculated after fees and expenses. The historical performance of the High Yield Investment Account is based on 2nd mortgages made by the Fund over the past five years. These rates represent the average rates payable on the mortgage portfolio of each Account and may not be indicative of the returns on the investment selections of individual investors. ^ Past performance is not a reliable indicator of future performance. The rates of return from the Fund are not guaranteed and are determined by future revenue of the Fund and may be lower than expected. Investors risk losing some or all of their principal investment. Investment Performance and Investment Return Benchmark in the table are compound returns. The investment is not a bank deposit. \*The Classic 48 hour Account requires 2 business days notice for a withdrawal request. Withdrawal rights are subject to liquidity and may be delayed or suspended.