

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

La 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		
1 La Trobe 12 Month Term Account	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 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 on our website or ask for a copy by telephoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information. 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. To view our awards & ratings reports visit our Awards & Ratings page on our website.