

4 Year Account

8.40%^{*} p.a.

Current variable rate after fees,
reviewed monthly.

Compounding rate not available

Rate as at 1 November 2024

The 4 Year Account is part of the La Trobe Australian Credit Fund.

Investment Objectives

The 4 Year Account aims to provide Investors with a reasonably stable and predictable income based on a monthly variable rate of return, investing in medium term credit assets, credit instruments including corporate debt, and loans secured by Australian residential and commercial real property.

At a glance

Inception Date	January 2016
Investment Structure	Pooled - we select the investment portfolio (risk of investment pool shared)
Fund Size	\$591.0 million
Benchmark	Bloomberg Ausbond Index +3%
Initial Minimum Investment Amount	\$250,000
Rate of Return	Variable
Income Distribution	Monthly
Withdrawals	Permitted after 4 years. Early withdrawals considered.
Independent ratings	Lipper Leaders (4) Return - Total (3) Return - Consistent (5) Preservation
APIR code	MFLO001AU

Performance

Historical Performance (Quarter ending 30 September 2024)[^]

1 November 2024 rate % p.a.	6 months	1 year	3 years	5 years	Since inception
8.40%*	4.27%	8.59%	7.16%	6.67%	6.90%

[^]Investment Performance and Investment Return Benchmark in the table are compound returns.

Past performance is not a reliable indicator of future performance.

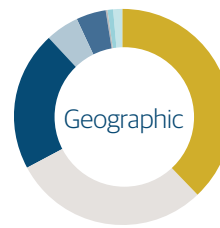
Portfolio Allocations as at 30 September 2024

Cash	16%
First Mortgages	31.6%
Credit Asset - Warehouse/RMBS	46.0%
Credit Assets - Private Credit	20.8%

Credit Assets - Warehouse/RMBS (Underlying Mortgage Investments) - Key Metrics



A	91.9%
B	6.3%
C1	1.3%
C2	0.4%
C3	0.1%



VIC	38.2%
NSW	29.0%
QLD	21.1%
WA	5.0%
SA	4.5%
NT	0.1%
TAS	0.9%
ACT	1.2%

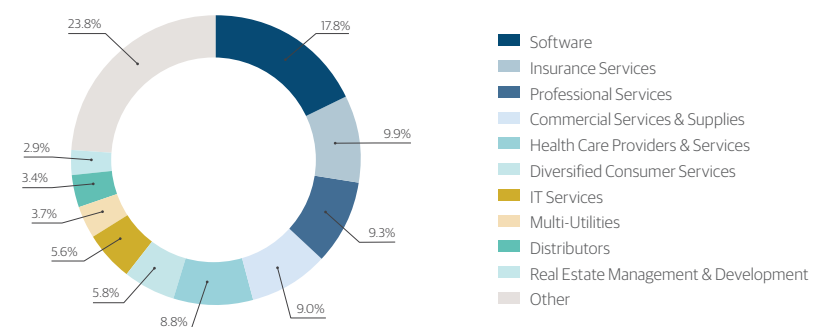


Inner City	14%
Metro	85.3%
Regional	13.3%

Credit Assets - Private Credit (Underlying Portfolio) - Key Metrics

Number of Industries	26	Number of Borrowers	82	Average Loan Size	US\$3.45m	Floating Rate	99.8%	First Lien	99.7%
----------------------	----	---------------------	----	-------------------	-----------	---------------	-------	------------	-------

Credit Assets - Private Credit: Industry Allocation



Our Asset Management Team



Chris Paton
Chief Investment
Officer



Lilian Chin
Director of Client
Partnerships & ESG



David Tagg
Head of Product



Michael Watson
Head of
Distribution



Gary Bell
Chief Liquidity
Officer



Amy Hallihan
Head of Operations

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.

Over the Phone

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.

Over the Phone

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

We recommend seeking independent advice before investing.

***The variable rate of return is current at 1 November 2024. The rate of return is reviewed and determined monthly, is not guaranteed, and may be lower than expected. The rate of return is determined by the future revenue of the Credit Fund, and distributions for any given month are paid within 14 days after month end.**

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.**

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 (PDS) when deciding whether to invest, or continue investing, in the Credit Fund. You can read the PDS and the Target Market Determination on our website.

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.

© 2024 La Trobe Financial Services Pty Limited. All rights reserved. No portion of this may be reproduced, copied, or in any way reused without written permission from La Trobe Financial.