

EQT Wholesale Mortgage Income Fund

Fact sheet | 31 October 2019

| Fund facts | |
|---|--|
| Asset class | Fixed interest - mortgage |
| Inception date | 09 May 2012 |
| Investment menu code | UF25 |
| APIR code | ALL0029AU |
| Investment management cost (ICR) ¹ | 0.81%p.a. |
| Buy/sell spread | 0.00% / 0.00% |
| Suggested minimum investment period | 1 to 3 Years |
| Risk level | 4 - Medium |
| Invests into | EQT Wholesale Mortgage Income Fund (APIR: ETL0122AU) |

Investment objective

Outperform the RBA Cash Rate over rolling three-year periods.

Investment approach

The fund is conservatively managed and seeks to produce income by providing loans to selected borrowers. These loans are secured by registered first ranking mortgages. Loans are predominantly offered in respect of selected improved retail, commercial, industrial and residential real estate within Australia. Loans are for a maximum term of five years.

About the investment manager

Equity Trustees was established in 1888 for the purpose of providing independent and impartial Trustee and Executor services to help families throughout Australia protect their wealth. As Australia's leading specialist trustee company, we offer a diverse range of services to individuals, families and corporate clients including asset management, estate planning, philanthropic services and Responsible Entity (RE) services for external Fund Managers. Equity Trustees is the brand name of EQT Holdings Limited (ABN 22 607 797 615) and its subsidiary companies, publicly listed company on the Australian Securities Exchange (ASX: EQT) with offices in Melbourne, Bendigo, Sydney, Brisbane, Perth, New York, London and Dublin

Performance² (after tax and management fees)

| | Performance |
|--------------------------|-------------|
| 1 month (%) | 0.14 |
| 3 months (%) | 0.42 |
| 6 months (%) | 0.83 |
| 1 year (%) | 1.72 |
| 2 year (p.a. %) | 1.66 |
| 3 year (p.a. %) | 1.63 |
| 5 year (p.a. %) | 1.68 |
| 10 Year (p.a. %) | - |
| Since Inception (p.a. %) | 1.99 |

Notes

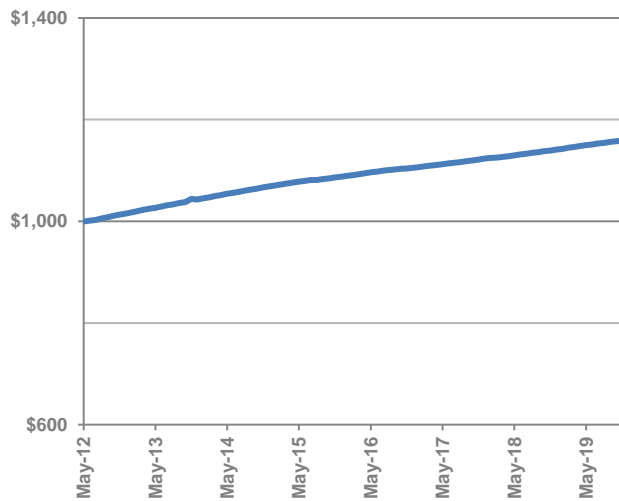
¹ The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 20 May 2019, but excludes indirect transactions and operation costs (see latest copy of the PDS).

² Past performance is not an indicator of future performance.

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Growth of \$1,000 since inception



Target asset allocation

| | Range |
|---------------------------|--------|
| Cash | 0-100% |
| Australian fixed interest | 0-100% |

Actual asset allocation³

| | Range % |
|---------------------------|---------|
| Cash | 13.00 |
| Australian fixed interest | 87.00 |
| Total | 100.00 |

Notes

³ Asset allocations are updated quarterly.

Investor services

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Adviser services

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