


# EQT Wholesale Mortgage Income Fund

Fact sheet | 31 January 2021

Fund facts	
Asset class	Fixed interest - mortgage
Tax aware level	 Advantage
Inception date	09 May 2012
Investment menu code	UF25
APIR code	ALL0029AU
Investment management costs <sup>1</sup>	0.806%p.a.
Buy/sell spread	0.00% / 0.00%
Suggested minimum investment period	1 to 3 Years
Risk level	4 - Medium
Underlying strategy	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

## Performance<sup>2</sup> (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee) <sup>3</sup>
1 month	0.09	0.07
3 months	0.30	0.29
6 months	0.67	0.66
1 year	2.03	1.43
2 years p.a.	2.21	1.61
3 years p.a.	2.24	1.64
5 years p.a.	2.21	1.61
10 years p.a.	-	-
Since inception p.a.	2.53	1.93

## Notes

<sup>1</sup> 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 27 October 2020, but excludes indirect transactions and operation costs (refer to current PDS for further information).

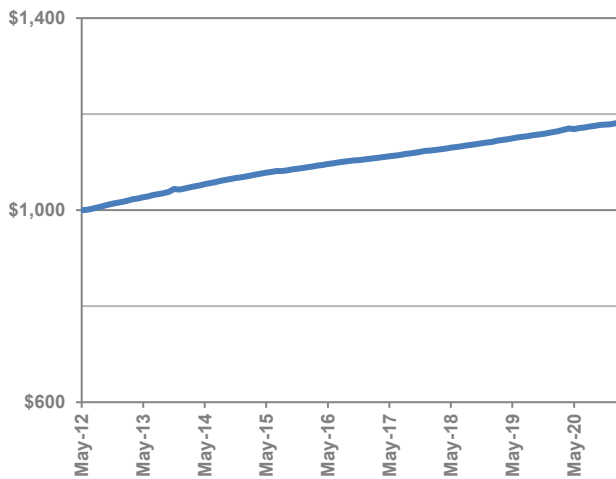
<sup>2</sup> Past performance is not an indicator of future performance.

<sup>3</sup> Generation Life administration fee is deducted directly from the investment option before unit prices are declared.

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## Growth of \$1,000 since inception



## Investment guidelines

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

## Actual asset allocation<sup>3</sup>

	%
Cash	11.79
Australian fixed interest	88.21
Total	100.00

## Notes

<sup>3</sup> Asset allocations are updated quarterly.

### Investor services

Phone 1800 806 362  
Email enquiry@genlife.com.au

### Adviser services

Phone 1800 333 657  
Email advisers@genlife.com.au

Important notice: Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the issuer of Investment Bonds (IB). In deciding to acquire an IB or to hold an IB (including switching between investment options), you should obtain the relevant PDS and consider its content. We recommend that you obtain financial, legal and taxation advice before making any investment decision, including switching investment options. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB investment options. The information provided does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by unit price movements (after tax and fees). The above-listed information is correct up to and including 31 January 2021 only.