

EQT Mortgage Income Fund

Fact sheet | 31 December 2025

Fund facts	
Sector	Australian fixed interest - mortgages
Tax aware level	 Tax Advantage
Inception date	9 May 2012
Fund code	UF25
Generation Life APIR code	ALL0029AU
Investment management costs¹	0.81% p.a.
Buy/sell spread	0.00%/0.00%
Suggested minimum investment period	1 to 3 Years
Risk level	4 - Medium
Reference underlying strategy APIR code	ETL0122AU

Investment objective

To outperform the RBA Cash Rate over rolling 3-year periods (before fees and tax).

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

Established as a trustee and executorial service provider by a special Act of the Victorian Parliament in 1888, today Equity Trustees is a dynamic financial services institution which continues to grow the breadth and quality of products and services on offer. As Australia's leading specialist trustee company, it offers a diverse range of services to individuals, families and corporate clients including asset management, estate planning, philanthropic services and Responsible Entity 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 (after tax and fees)²

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	0.30	0.25
3 months	0.78	0.63
6 months	1.62	1.32
1 year	3.39	2.79
3 years p.a.	2.95	2.35
5 years p.a.	2.56	1.96
Since inception p.a.	2.55	1.95

Notes

- Investment management costs include investment manager's fees, estimated investment expense recoveries and other indirect costs as a percentage of the total average assets of the investment option based on latest available information, but excludes investment performance fee costs that may be charged or incurred by the investment manager and exclude indirect transaction and operational costs (refer to the Product Disclosure Statement for further information about fees and costs).
- Past performance is not an indicator of future performance.
- The administration fee is deducted directly from the investment option before unit prices are declared.

EQT Mortgage Income Fund

Fact sheet | 31 December 2025

Investment guidelines

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

Actual asset allocation⁴

	%
Cash	14.07
Australian fixed interest	85.93
Total	100.00

Notes

⁴ Asset allocations are updated quarterly. Generation Life's actual asset allocation categories may differ from the Investment Guidelines set by underlying managers who may use separate and distinct asset allocation classifications and measurement standards to define their investment universe.

Investor services

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

Adviser services

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

Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the product issuer. The information provided is general in nature and does not consider the investment objectives, financial situation or needs of any individual and is not intended to constitute personal financial advice. The product's Product Disclosure Statement and Target Market Determination are available at www.genlife.com.au and should be considered in deciding whether to acquire, hold or dispose of the product. Professional financial advice is recommended. Generation Life excludes, to the maximum extent permitted by law, any liability (including negligence) that might arise from this information or any reliance on it. Generation Life does not make any guarantee or representation as to any particular level of investment returns. Past performance is not an indication of future performance. Returns are net of fund taxes, management fees and other operating expenses (if applicable) and are based on the unit prices for the quoted periods and exclude the effect of any investor specific transactions such as transaction costs, stamp duty and management fee rebates. Returns are not annualised for periods of less than one year.