

# EQT Mortgage Income Fund (closed to new investors)

Fact sheet | 31 January 2026

Fund facts	
<b>Sector</b>	Australian fixed interest - Mortgages
<b>Tax aware level</b>	 Tax Advantage
<b>Inception date</b>	9 May 2012
<b>Fund code</b>	UF25
<b>Generation Life APIR code</b>	ALL0029AU
<b>Investment management costs<sup>1</sup></b>	0.81% p.a.
<b>Buy/sell spread</b>	0.00%/0.00%
<b>Suggested minimum investment period</b>	5 Years
<b>Risk level</b>	4 - Medium
<b>Reference underlying strategy APIR code</b>	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

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 and its subsidiary companies, publicly listed company on the Australian Securities Exchange (ASX: EQT) with offices in Melbourne, Adelaide, Sydney, Brisbane, Perth.

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

	Performance % (before administration fee)	Performance % (after administration fee) <sup>3</sup>
1 month	0.27	0.22
3 months	0.83	0.68
6 months	1.66	1.36
1 year	3.38	2.78
3 years p.a.	2.98	2.38
5 years p.a.	2.59	1.99
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.

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## Investment guidelines

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

## Actual asset allocation<sup>4</sup>

	%
Cash	14.07
Australian fixed interest	85.93
<b>Total</b>	<b>100.00</b>

## Notes

- <sup>4</sup> 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

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### Adviser services

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