

As of 31 August 2024

About the Fund

The RELI Capital Mortgage Fund (“the Fund”) aims to deliver regular income at a pre-determined rate.

The Fund targets attractive returns¹ and low volatility through robust risk management measures combined with prudent lending standards.

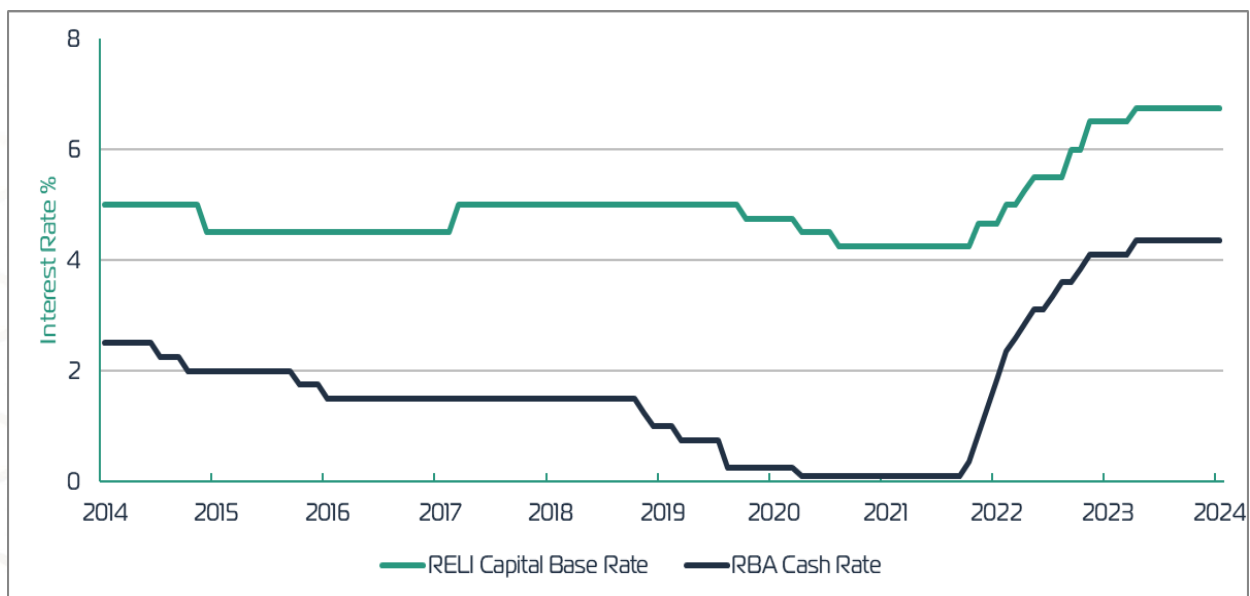
The Fund provides for investments in loans secured by registered first mortgages over real estate property including residential, commercial, rural and vacant land. Loans are approved in accordance with the Fund’s lending policy principles and loan to value ratios that do not exceed a maximum 66.66% of the security property value.

The Fund and its predecessors have been managing mortgage investments on behalf of investors for over 45 years.

This fund may be suitable for investors who are looking:

- for income generating investments in the form of interest payments;
- for a pre-determined rate and fixed investment term;
- to diversify their Australian sourced income and diversify within the Fund through separate loans;
- for a less volatile asset class;
- for a passive income to replace or supplement their salary and or pensions;
- for transparency and choice with their investments;
- for direct access to the investment managers.

Fund Performance



*Source: Reserve Bank of Australia - Statistical Tables & RELI Capital Ltd as at 31 August 2024.

*Past performance is not a reliable indicator of future performance

*The fund assets have higher risks than cash - see Important Note below

¹To comparable investments

Key Facts

Fund Manager	RELI Capital Ltd
Fund Type	Managed Investment Scheme registered by the Australian Securities and Investments Commission (ASIC) on 30 March 2000
Inception date	6 June 1978
Investment Type	Contributory Mortgage Fund (not pooled) where all funds invested in loans are secured by first mortgages in Australia.
Who can invest	Individuals, SMSFs, Trusts, Companies, Partnerships, NFP Organisations.
Initial Minimum Investment	\$10,000.00
Investment Term ¹	Fixed - typically 12 month terms.
Investment Return ¹	Variable or Fixed rate - current base rate 6.75%
Income Distribution	Monthly in arrears (on or before the 3 rd business day of the month)
Entry & Exit Fees	Nil - there are no entry, ongoing or exits fees payable by the investor.
Indirect Cost Ratio (ICR) ²	2.01% is the anticipated ICR for the 2024/25 financial year.
Maximum Loan to Value Ratio	66.66% (two thirds) of the value of the security property.
Weighted Loan to Value Ratio	46.14% as at 31 August 2024
Average Loan Size	\$1,275,882.35 as at 31 August 2024
Property Insurance	Protection over buildings and improvements of all security properties
Professional Indemnity Insurance	Held by the Fund Manager and Directors, the Valuers and other service providers
Regulation	A Constitution protecting scheme member rights is registered with the ASIC together with a registered Compliance Plan and Product Disclosure Statement (PDS) satisfying the legislative requirements of the Corporation.
Compliance	Bi-annual financial audits by independent auditor Burke Bond Partners Audit Annual compliance audit by independent auditor Ashfords Audit & Assurance.

¹As disclosed in the Certificate of Investment

²The ICR is the ratio of the management costs (that are not deducted from the member's funds) to the Fund's total assets as at the 30 of June 2024. All management fees and administrative fees of the Fund are paid by the Borrower

Important Note: Investors should consider the current Generic Form Product Disclosure Statement ("PDS") and Target Market Determination ("TMD") together with the Certificate of Investment and Offer to Invest available from RELI Capital Limited (ACN 005 443 292, AFSL 219612) before making any decision regarding the RELI Capital Mortgage Fund (ARSN 091 849 482) ("the Fund"). The PDS contains important information about investing in the Fund and it is important investors read the PDS before making a decision about whether to invest, and continue to invest, in the Fund. RELI Capital Limited is the responsible entity and custodian of the Fund. Returns on investments are not guaranteed and there is a risk that the investment may achieve lower than expected returns. RELI Capital is not a Bank and Investments in the Fund are not a bank deposit or a term deposit. Past performance is not a reliable indicator of future performance. RELI Capital Limited does not guarantee the repayment of capital and investors risk losing some or all of their money. Generally there is no right of early withdrawal prior to maturity of the investment term and there is a risk that redemption at maturity may be delayed. Various considerations and risk factors related to an investment in the Fund are described in the PDS and the Certificate of Investment issued with each mortgage investment. This document has been prepared for the purpose of providing general factual information only, without taking account of any particular investor's objectives, financial situation or needs. Investors should, before making any investment decisions, consider the appropriateness of the information in this document the PDS and TMD available at relicapital.com.au, and seek professional advice, having regard to their objectives, financial situation and needs.