



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 240485

Statement Print Date 22 July 2021
Financial Year **1 July 2020 - 30 June 2021**
TFN - Held
BPAY® Reference No. 2404853

Ric Fun Superannuation Fund
PO BOX 183
CARLTON NORTH VIC 3054

Annual Taxation Statement - 30 June 2021

The following summary reflects those investments where you were paid interest income during the financial year.

Investor: Ric Super Pty Ltd ATF Ric Fun Superannuation Fund

Mortgage Investment	Maturity Date	Mortgage Investment Security Address	Investment as at 30 Jun 2021 (\$)	Property Insurance Policy	Insurance Renewal Date	Total Interest Paid YTD (\$)
Select Peer-to-Peer (P2P) Accounts TOTAL			0.00			0.00
Classic Notice Account			300,000.00			2,158.28
90 Day Notice Account			0.00			0.00
12 Month Term Account			0.00			0.00
Total Amount Invested as at 30 Jun 2021			300,000.00			
Total Interest Paid 01 Jul 2020 to 30 Jun 2021						\$2,158.28

Interest Income Summary

Interest Collected From Investment Options (1 July 2020 - 30 June 2021)	\$ 2,158.28
Less : Non Resident Interest Withholding Tax	\$ 0.00
Less : TFN/ABN Withholding Tax	\$ 0.00
Less : Statement Issuance Fee	\$ 0.00
Net Investor Interest Paid Period Ended 30 Jun 2021	\$ 2,158.28

Investor Account Information

Interest

Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, and High Yield Credit Account

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

Select Investment Account

We will write to you in relation to each investment if arrears occur. As a consequence of the loss of cash flow associated with that investment, one half of one month's interest from the borrower by way of the higher rate of interest for late payment may be paid to you, with the balance to be retained by the Investment Manager (La Trobe Financial Services Pty Limited) on the same basis.

Classic Notice Account, 12 Month Term Account, 90 Day Notice Account and High Yield Credit Account

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive your monthly interest fourteen (14) days after the end of the month. Rates of return are determined after accounting for such events.

Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to **La Trobe Financial Asset Management Limited**. Please see the latest Product Disclosure Statement or visit our website www.latrobefinancial.com for further details.



Biller Code – Classic Notice Account:	727339
Biller Code – 90 Day Notice Account:	121277
Biller Code – 12 Month Term Account:	625210
Biller Code – High Yield Credit Account:	101360

Telephone & Internet Banking – BPAY*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY* reference is noted on the front of this statement.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

High Yield Credit Account

If you want to withdraw funds at the expiry of the minimum period of four (4) years, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have a dispute resolution process that can assist you. Please contact our Customer Resolution Team by emailing customerresolution@latrobefinancial.com.au.

More information?

For more information about the Fund call us on **1800 818 818**, or visit our website www.latrobefinancial.com

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

***The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**