

Investor Activity Statement

Mascot Superannuation Fund
PO Box 199
HUNTERS HILL NSW 2110

Investor Account 222752

Page 1 of 2
Statement Print Date 4 August 2021
Statement Period 1 July 2021 - 31 July 2021
TFN - Held
BPAY® Reference No. 2227528

La Trobe Australian Credit Fund Investment Account Summary - July 2021

Investor: Mascot Foundry (Sales) Pty Ltd ATF Mascot Superannuation Fund

Opening Balance 1 July 2021	\$	1,189,676.61
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	4,252.53
Fees	\$	0.00
Closing Balance 31 July 2021	\$	1,193,929.14

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.25%	0.00	0.00
6 Month Notice Account	0.00	2.50%	0.00	0.00
12 Month Term Account	1,193,929.14	4.35%	4,252.53	4,252.53
2 Year Account	0.00	4.50%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	1,193,929.14		4,252.53	4,252.53

Interest has been reinvested into your 12 Month Term Account as instructed.

Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 222 752 016	■ 6 Month Notice Account: 222 752 123	■ 2 Year Account: 222 752 131
■ 90 Day Notice Account: 222 752 115	■ 12 Month Term Account: 222 752 040	■ 4 Year Account: 222 752 107

Fund Update

La Trobe Financial has updated its Product Disclosure Statement (PDS). The new PDS, which applies to all Fund investments, is dated 23 July 2021, is available on our website and includes the updated application form for future investments. The PDS also details two new investment products as follows:

- 6 Month Notice Account; and
- 2 Year Account.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.

** The rates of return on your investment were current at 31 Jul 2021. 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. Visit our website for further information.



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Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term Account Opening Balance				1,189,676.61
05 Jul	Interest earned - JUN 21 - 4.35% p.a.	0.00	4,252.53	1,193,929.14
Closing Balance		0.00	4,252.53	1,193,929.14



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.

Other Investment Accounts

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. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.

Other Investment Accounts

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 monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

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 – 6 Month Notice Account:	335828
Biller Code – 12 Month Term Account:	625210
Biller Code – 2 Year Account:	335810
Biller Code – 4 Year 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.

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.

6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) 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.

2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, 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'.

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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.**

* Registered to BPAY Pty Ltd ABN 69 079 137 518