

### FUND PERFORMANCE 31<sup>st</sup> March 2020

Fund Return Annualised\* (after fees and charges, before Tax)

March 2020	February 2020	January 2020	Unit Price
12.83%	12.91%	12.89%	\$1.00

Distribution by Month (after fees and charges, before Tax) cents per unit

March 2020	February 2020	January 2020	Units Issued
1.1245	1.0034	1.0734	12,880,198.79

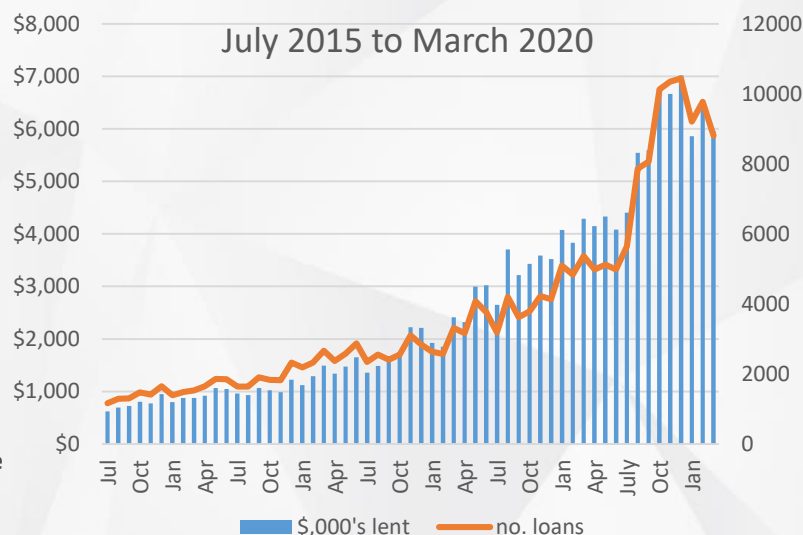
\* Unaudited performance – net returns are calculated using the current Net Asset Value (NAV) plus the monthly distribution as a percentage of the current month. Past performance is not a reliable indicator of future performance. Before investing in the Fund, you should download and read the Product Disclosure Statement that is available from our website.

\* NAV is calculated using the gross assets less liabilities including fees, costs and the provision of distributions payable. Fund asset values have been calculated using unaudited data for the month being reported.

### LOAN INVESTMENT SUMMARY\*

Loans issued to date:	221,267
Funds lent to date 000's:	\$162,452
Average Loan Size (Last 6mths):	\$659.46
Average Bad debt*:	5.77%
Average Loan Duration:	2 months
Collection Speed:	90% within 120 days
Repayment frequency:	90% Fortnightly or less
Arrears Write-off Policy:	100 days non-performance

### TRACK RECORD OF ORIGINATION



\* The loan investment summary represents loans made by MoneySpot Finance Pty Ltd, a credit licensee and associated company of MoneySpot Investments Limited. The Fund lends money to MoneySpot Finance, which then lends those funds to consumers, which are represented in the above table. The intention is to illustrate a track record of lending small amounts to a large number of borrowers and by doing so diversifying the risk of the loan book.

\* Average bad debt calculated from 12 months to last collected month.

## DISCLAIMER

The Information in this document is current as at 31<sup>st</sup> March.

This document has been prepared by the management of MSI Funds Management Limited (MSI) ACN 614077995, Responsible Entity of the MoneySpot Investment Fund Australian Financial Services Licence (AFSL) number 491268. MSI believes that the information contained herein is accurate at the time of producing this document however, to the fullest extent permitted by law, MSI disclaims all liability for itself, its directors and its associates in respect of the contents of this document.

This document should be regarded as general information only rather than advice. In preparing this document, MSI did not take into account the investment objectives, financial situation and particular needs of any individual person. Past performance is not a reliable indicator of future performance. The information contained in this document is presented for informational purposes only and is not to be construed as a solicitation or an offer or recommendation to buy or sell any units. Any opinions expressed in this document may be subject to change. The information must not be used by investors as a substitute for the exercise of their own judgment and investigation. Investors must consider the PDS issued by MSI for the Fund before making a decision to invest in the Fund. The PDS contains important information about investing in the Fund, and it is important investors obtain and read a copy of the PDS before making a decision about whether to acquire, continue to hold or dispose of units in the Fund. Investors should also consult a licensed financial adviser before making an investment decision in relation to the Fund. Defined terms in this document have the same meaning as in the PDS. A copy of the PDS and continuous disclosures may be obtained from [invest.moneyspot.com.au](http://invest.moneyspot.com.au) or by phoning 1300 271 902.

