

FUND PERFORMANCE 30 APRIL 2021

Monthly Returns Annualised* (after fees and charges, before Tax)

	CLASS 12.8%	CLASS 14.8%
APRIL	13.14%	15.34%
MARCH	12.96%	
FEBRUARY	13.00%	
CLOSING UNIT PRICE	1.000	0.9996

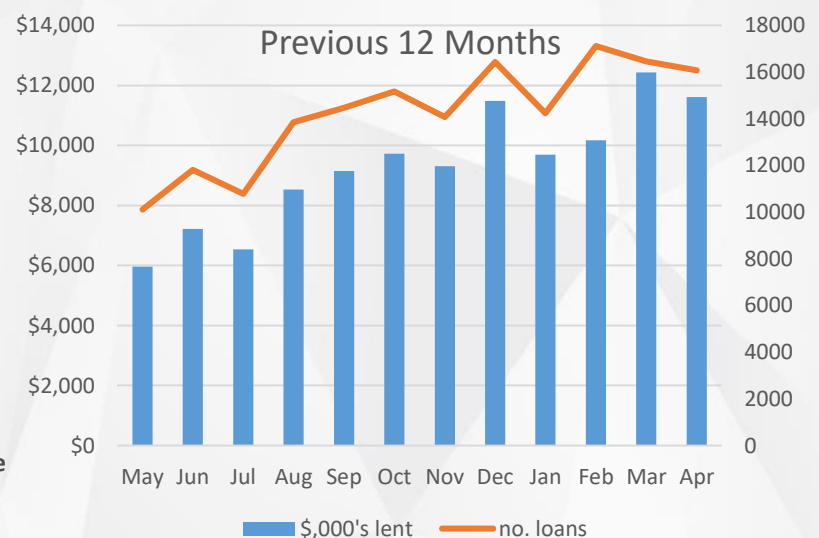
Distribution by Month (after fees and charges, before Tax) cents per unit

	APRIL	MARCH	FEBRUARY	Units Issued
CLASS 12.8%	1.0667	1.0911	0.9807	24,079,209
CLASS 14.8%	0.8063			3,602,759

LOAN INVESTMENT SUMMARY

Loans issued to date:	396,135
Funds lent to date 000's:	\$278,935
Average Loan Size (Last 6mths):	\$708.04
Average Bad Debt:	6.05%
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



NOTES

* 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.

The Loan Investment Summary table represents loans made by MoneySpot Finance Pty Ltd, a credit licensee and associated company of MSI Funds Management Limited, the responsible entity. The Fund lends money to MoneySpot Finance at an arm's length basis and at normal commercial terms. MoneySpot Finance on-lends those funds to thousands of consumers every month, as depicted in the chart above.

Average Bad Debt is calculated by taking the previous 12 months average bad debt once any given month is fully collected. It generally takes 12 months for loans made in any given month to be fully collected and any outstanding loans referred for collection, written off or sold.

DISCLAIMER

The Information in this document is current as at 30 April, 2021.

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