

FUND PERFORMANCE 31 August 2022

FUND DETAILS	COMMENCED	ASSETS	PRICE
Class A	April 2017	\$27.3m	1.00
Class B	April 2021	\$21.4m	1.00
Wholesale	May 2022	\$15.0m	1.00
Total Assets		\$63.7m	

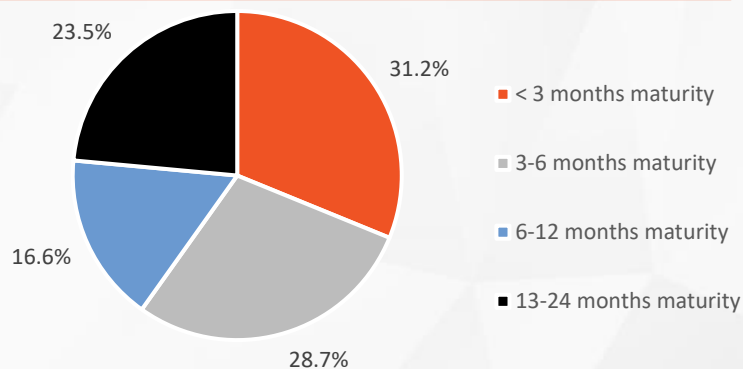
DISTRIBUTION	CLASS A	CLASS B	WHOLESALE
¢ per Unit	1.08	1.26	1.71

PERFORMANCE ¹	A CLASS	B CLASS	WHOLESALE
1 Month	1.10%	1.3%	1.7%
1 Month (Annualised)	12.7%	14.9%	20.1%
3 Month	3.3%	3.8%	5.2%
6 Month	6.6%	7.5%	-
Calendar YTD	8.9%	10.0%	6.4%
1 Year	13.6%	15.3%	-
3 Years	46.1%	-	-
Since Inception	95.1%	22.0%	6.4%

INVESTED POSITION

Cash & Cash Equivalents	1.8%
Notes	98.2%

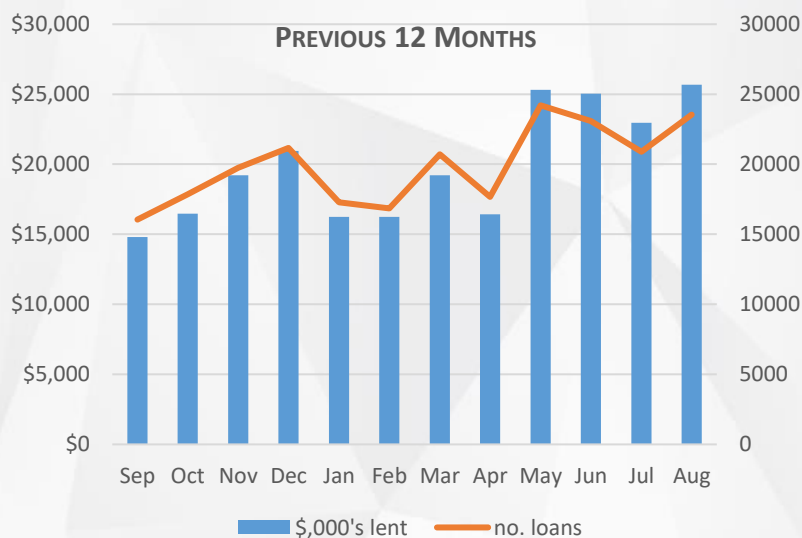
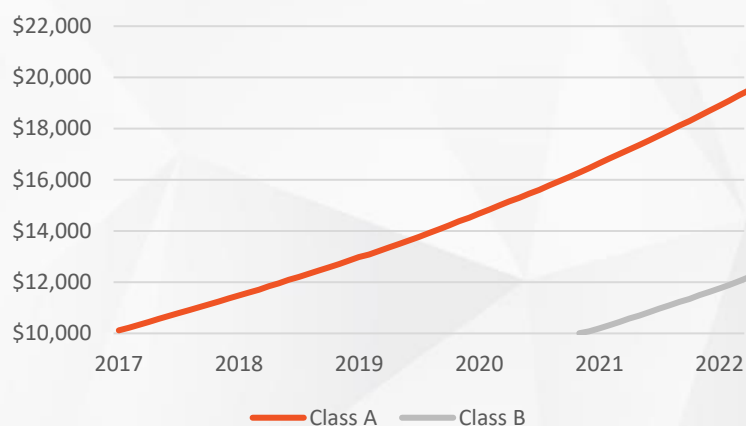
TERM STRUCTURE OF NOTES



LOAN INVESTMENT SUMMARY²

Loans issued to date	705,361
Funds lent to date (\$000's)	573,259
Average Loan Size (Last 6 months)	\$1,048.22
Average Bad Debt	6.85%
Average Loan Duration	~2 months
Collection Speed (< 120 days)	~90%
Repayment Frequency (< 14 days)	~90%
Arrears Write-off Policy	100 days non-performance

CUMULATIVE RETURN SINCE INCEPTION¹



NOTES

1. Investment returns are unaudited and calculated using the NAV unit price for respective classes (i.e. pre-tax, net of fees and costs) and assume reinvestment of distributions. The investment returns depicted in the graph are cumulative on A\$10,000 invested since inception assuming reinvested distributions. Past performance is not a reliable indicator of future performance.

2. 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.

Unit Price where quoted is calculated using the gross assets less liabilities including fees, costs and the provision for distributions payable. Fund asset values have been calculated using unaudited data for the month being reported

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 31 August, 2022.

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