

MoneySpot Investment Fund

We Lend. You Invest.



FUND PERFORMANCE 30 June 2023

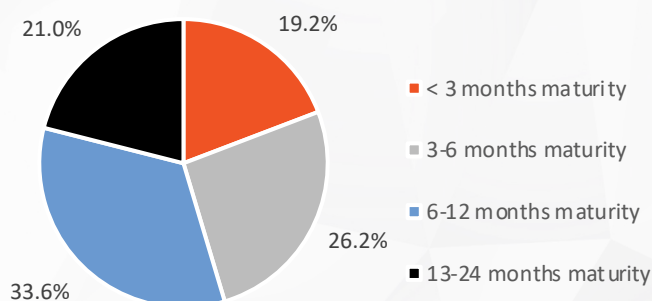
FUND DETAILS	COMMENCED	ASSETS	PRICE
Class A	April 2017	\$28.9m	1.00
Class B	April 2021	\$20.9m	1.00
Wholesale	May 2022	\$38.9m	1.00
Total Assets		\$88.7m	

DISTRIBUTION	CLASS A	CLASS B	WHOLESALE
¢ per Unit	1.06	1.22	1.66

INVESTED POSITION

Cash & Cash Equivalents	1.4%
Notes	98.6%

TERM STRUCTURE OF NOTES

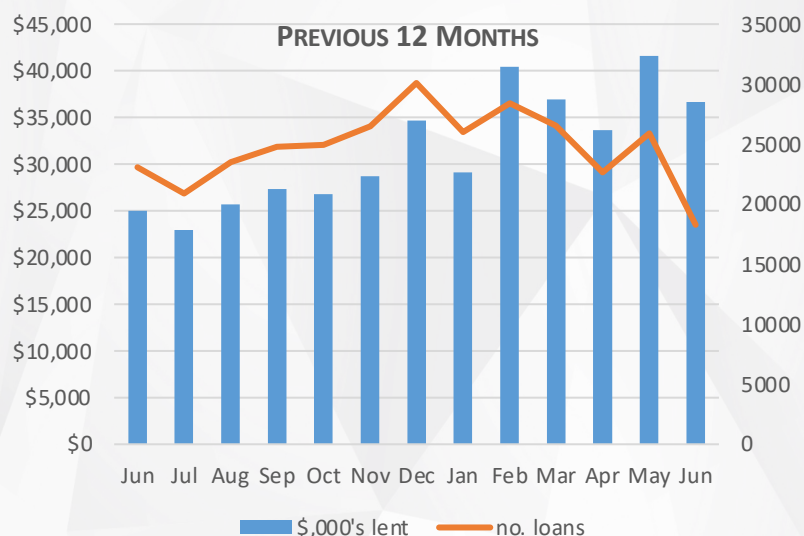
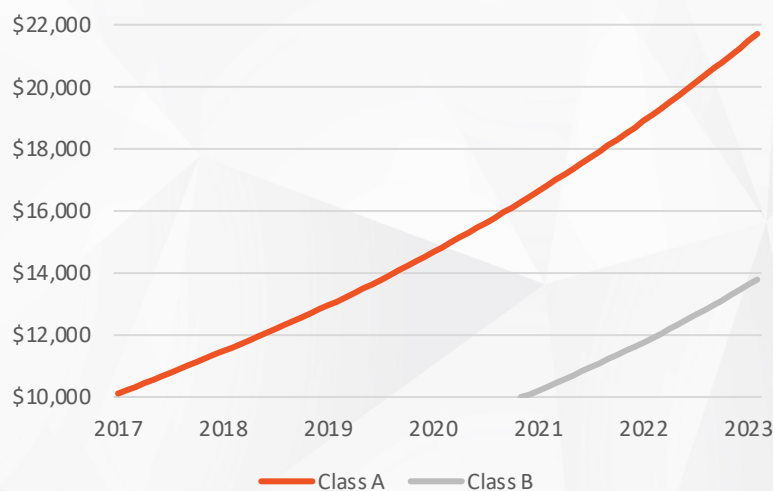


LOAN INVESTMENT SUMMARY²

Loans issued to date	959,468
Funds lent to date (\$000's)	909,204
Average Loan Size (Last 6 months)	\$1,478
Average Bad Debt	6.80%
Average Loan Duration	~3.6 months
Collection Speed (< 120 days)	~90%
Repayment Frequency (< 14 days)	~90%
Arrears Write-off Policy	100 days non-performance

PERFORMANCE ¹	A CLASS	B CLASS	WHOLESALE
1 Month	1.1%	1.2%	1.7%
1 Month (Annualised)	12.9%	14.8%	20.2%
3 Month	3.3%	3.7%	5.1%
6 Month	6.6%	7.6%	10.3%
Calendar YTD	6.6%	7.6%	10.3%
1 Year	13.7%	15.9%	21.6%
3 Years	46.4%	-	-
Since Inception	117.1%	37.8%	25.1%

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 30 June, 2023.

This document has been prepared by the management of MSI Funds Management Limited (MSI) (ACN 614 077 995), Responsible Entity of the MoneySpot Investment Fund (AFSL 491268). MSI believes that the information contained herein is accurate at the time of publication, 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.

Investors must consider the [Product Disclosure Statement](#) 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 paper copy of the PDS and continuous disclosures may be obtained by phoning us on 1300 680 204.

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.

