

MoneySpot Investment Fund

We Lend. You Invest.



FUND PERFORMANCE 31 August 2023

FUND DETAILS	COMMENCED	ASSETS	PRICE
Class A	April 2017	\$29.4m	1.00
Class B	April 2021	\$21.7m	1.00
Wholesale	May 2022	\$43.9m	1.00
Total Assets		\$95.0m	

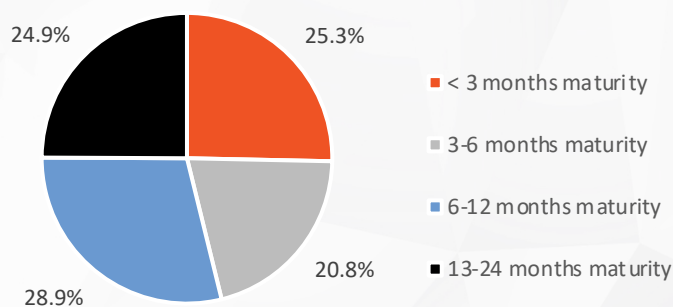
DISTRIBUTION	CLASS A	CLASS B	WHOLESALE
¢ per Unit	1.08	1.25	1.72

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%	3.8%	5.0%
6 Month	6.8%	7.9%	10.2%
Calendar YTD	9.0%	10.5%	13.7%
1 Year	13.8%	16.1%	21.2%
3 Years	46.5%	-	-
Since Inception	122.0%	41.6%	29.0%

INVESTED POSITION

Cash & Cash Equivalents	1.8%
Notes	98.2%

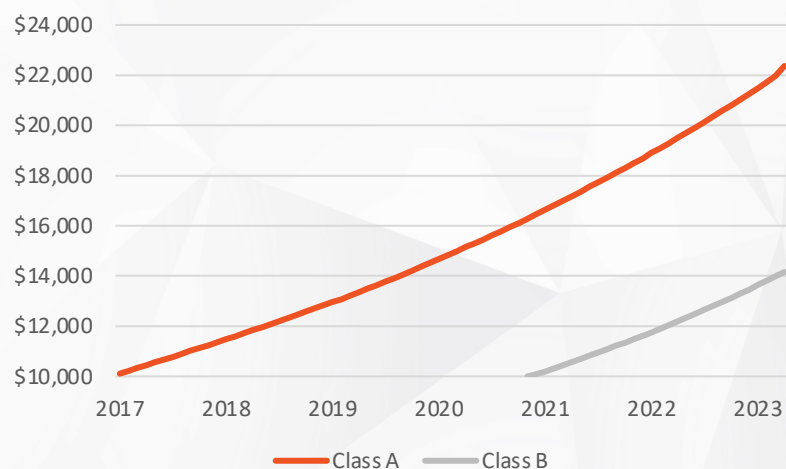
TERM STRUCTURE OF NOTES



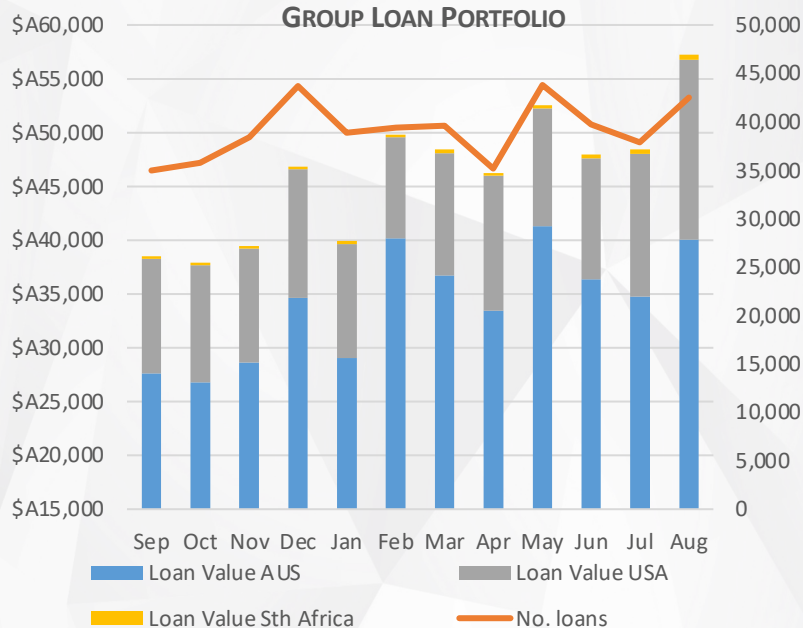
AUSTRALIAN LOAN PORTFOLIO³

Loans issued to date	993,485
Funds lent to date (\$000's)	965,950
Average Loan Size (Last 6 months)	\$1,613
Average Bad Debt Ratio	7.23%
Average Loan Duration	~3-9 months
Repayment Frequency (< 14 days)	~90%
Arrears Write-off Policy	100 days non-performance

CUMULATIVE RETURN SINCE INCEPTION²



GROUP LOAN PORTFOLIO



NOTES

1. Investment returns in this table represent returns on the Fund overall and may differ from returns on individual holdings.

The 1 Month (Annualised) return is the dollar value of the distribution on an investment if held for the full month, annualised. Otherwise, returns are calculated using the number of cents distributed and the closing NAV unit price for respective classes (i.e. pre-tax, net of fees and costs) and assume reinvestment of distributions.

Performance data is unaudited and calculated using the

2. 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.
3. The Australian Loan Portfolio table represents loans made by MoneySpot Finance Pty Ltd, a credit licensee and associated company of MSI Funds Management Limited, the responsible entity.

The Group Loan Portfolio chart depicts the volume and value of loans written by MoneySpot Finance Pty Ltd and its subsidiaries operating in Australia, the United States of America and South Africa (in Australian Dollar).

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.

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.

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

DISCLAIMER

The Information in this document is current as at 31 August, 2023.

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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.

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