

# MoneySpot Investment Fund

We Lend. You Invest.



## FUND PERFORMANCE 30 September 2023

FUND DETAILS	COMMENCED	ASSETS	PRICE
Class A	April 2017	\$29.6m	1.00
Class B	April 2021	\$22.2m	1.00
Wholesale	May 2022	\$44.6m	1.00
<b>Total Assets</b>		<b>\$96.4m</b>	

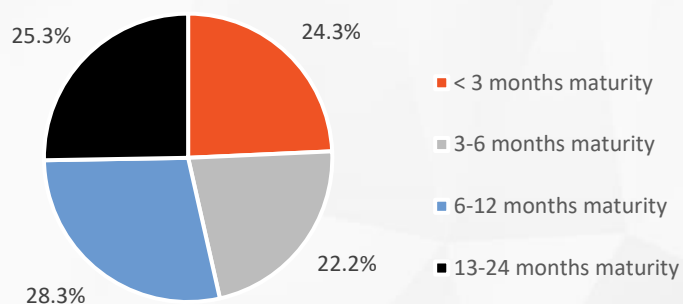
DISTRIBUTION	CLASS A	CLASS B	WHOLESALE
¢ per Unit	1.03	1.19	1.64

PERFORMANCE <sup>1</sup>	A CLASS	B CLASS	WHOLESALE
1 Month	1.0%	1.2%	1.6%
1 Month (Annualised)	12.6%	14.7%	20.01%
3 Month	3.3%	3.7%	5.1%
6 Month	6.7%	7.8%	10.2%
Calendar YTD	10.2%	11.9%	15.6%
1 Year	13.8%	16.1%	21.2%
3 Years	46.7%	-	-
Since Inception	124.3%	43.3%	31.1%

### INVESTED POSITION

Cash & Cash Equivalents	1.9%
Notes	98.1%

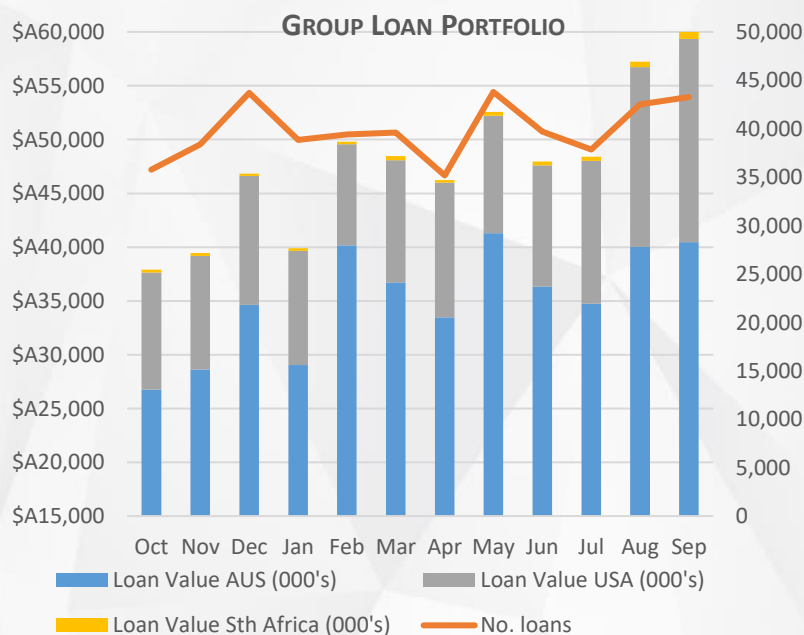
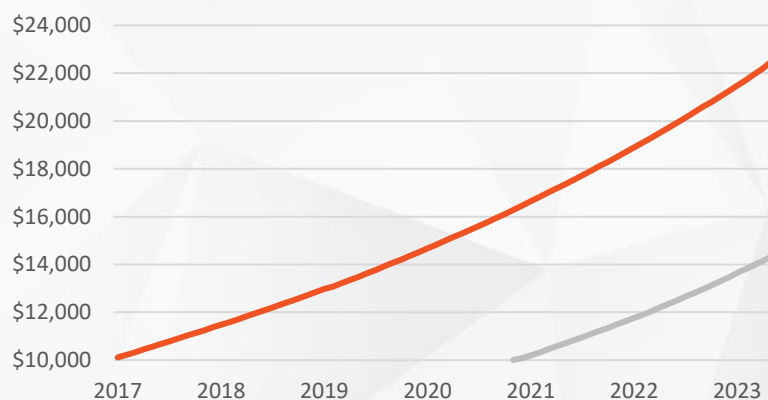
### TERM STRUCTURE OF NOTES



### AUSTRALIAN LOAN PORTFOLIO<sup>3</sup>

Loans issued to date (000's)	1,011
Funds lent to date (\$M's)	1,006
Average Loan Size (Last 6 months)	\$1,748
Average Bad Debt	7.48%
Average Loan Duration	~3-9 months
Repayment Frequency (< 14 days)	~90%

### CUMULATIVE RETURN SINCE INCEPTION<sup>2</sup>



### 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 30 September, 2023.

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