

MoneySpot Investment Fund

We Lend. You Invest.



FUND PERFORMANCE 31 January 2024

FUND DETAILS	COMMENCED	ASSETS	PRICE
Class A	April 2017	\$30.6m	1.00
Class B	April 2021	\$27.4m	1.00
Wholesale	May 2022	\$48.0m	1.00
Total Assets		\$106.0m	

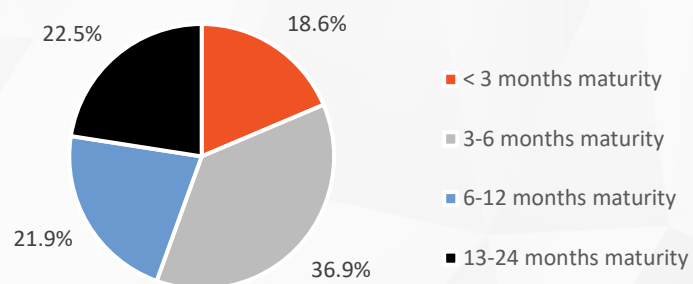
DISTRIBUTION	CLASS A	CLASS B	WHOLESALE
¢ per Unit	1.06	1.25	1.69

PERFORMANCE ¹	A CLASS	B CLASS	WHOLESALE
1 Month	1.1%	1.2%	1.7%
1 Month (Annualised)	12.7%	14.8%	19.9%
3 Month	3.2%	3.7%	5.1%
6 Month	6.5%	7.6%	10.5%
Calendar YTD	1.1%	1.2%	1.7%
1 Year	13.6%	16.0%	21.4%
3 Years	46.7%	-	-
Since Inception	133.9%	50.5%	40.1%

INVESTED POSITION

Cash & Cash Equivalents	1.7%
Notes	98.3%

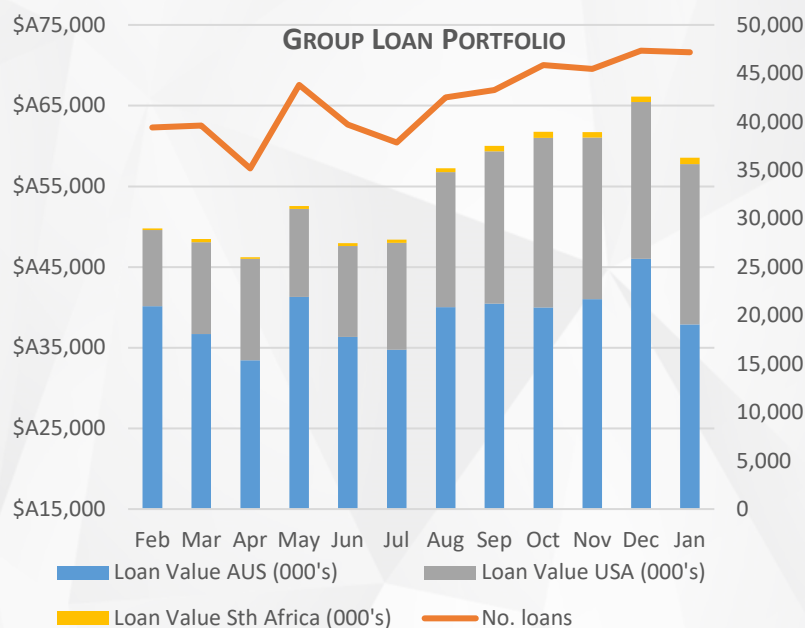
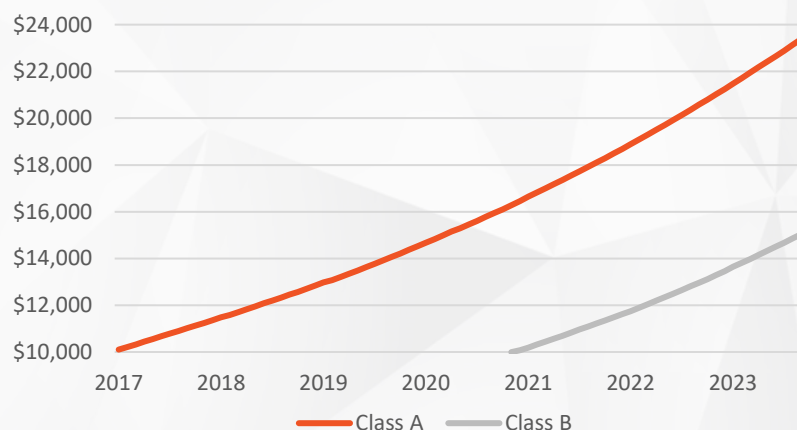
TERM STRUCTURE OF NOTES



AUSTRALIAN LOAN PORTFOLIO³

Loans issued to date (000's)	1,082
Funds lent to date (\$M's)	1,160
Average Loan Size	\$1,681
Average Bad Debt	7.60%
Average Loan Duration	~3-6 months

CUMULATIVE RETURN SINCE INCEPTION²



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 15 months for loans made in any given month to be fully collected and any outstanding loans referred for collection, written off or sold.

As a result of the legislation change in June 2023 the average duration of each loan has progressively increased from 3 months to 6 months. The collection cycle on longer duration loans requires us to average the default rate over the same longer cycle. Starting in November, the default rate shown here has been updated accordingly

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 January, 2024.

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