



EQT MORTGAGE INCOME FUND

Conservatively speaking,
this Fund has kept delivering
strong returns¹ for over 30 years





This Fund continually delivers strong returns¹ without taking big risks

For 35 years, the EQT Mortgage Income Fund² has kept proving you don't need to take big risks in order to deliver solid returns.

The EQT Mortgage Income Fund is now more attractive than ever – especially compared with mortgage funds that take a less conservative approach with your money.

While other mortgage funds promise surprisingly high returns, those same funds are often the ones that fail to deliver, or which simply fail.

We're very careful about the people we lend to and the properties we lend against. Our prudent approach is why the EQT Mortgage Income Fund has never had a default.

Zero capital loss since the Fund began in 1971.

What it is

A conservative alternative to cash management funds. The EQT Mortgage Income Fund is a fund for investors seeking strong returns¹ as income. It has a long history of outperforming the benchmark.¹

What it's not

It is **not** a high-return, high-risk fund based on speculative investments. We do **not** lend to property developers or for construction projects.

What's new

We've added new features to the EQT Mortgage Income Fund – such as a choice of fixed or variable rates for borrowers. The result is even more compelling for investors who want a consistent income, and are seeking a stable base.

¹Past performance is not indicative of future performance.

²Fund registered with ASIC as Common Fund No 1 (Mortgage Income Fund) ARSN 092 615 506.

While some mortgage funds may promise surprisingly high returns, they come with an increase in risk – especially if they lend to property developers or on second mortgages. That's a risk we're not prepared to take.

EQT MORTGAGE INCOME FUND

Our low-risk approach to lending against property:

Astute and prudent

We only invest in registered first mortgages.

We never get involved in lending for speculative property developments or new constructions.

They're a risk we're not prepared to take.

Preference is given to commercial, retail and investment loans – mostly for non-specialised income-producing property.

All loans are subject to robust internal review.

They comprise a geographically diverse range of established commercial, industrial and residential real estate throughout Australia.

Maximum Loan-to-Value Ratio (LVR) of 67% based on sworn independent valuation. This compares well to higher-risk funds with LVRs of up to 90%.

Strict valuation criteria apply for investment properties.

- Land and buildings are valued separately
- Signed valuations only performed by a panel-approved valuer
- A new valuation is undertaken whenever there's a loan renewal
- Valuers are not allowed to value any property more than twice in a row

The Fund at a glance:

- Consistent, strong performance² since 1971
- Second oldest fund in the market
- Starting with \$5,000, you can add to your investment at any time
- No fixed term
- Competitive management fees
- Income paid quarterly with the option to reinvest
- 10% minimum liquidity at all times in the Fund
- Service excellence and expertise gives meaning to 'personalised'
- Any commissions paid to advisors are paid by Equity Trustees

We never get involved in lending for speculative property developments or new constructions

Like to know more?

At Equity Trustees, we've helped five generations of Australians manage their wealth. Prudently and responsibly. Apart from being conservative, you'll find us very considerate of your needs.

For further information about the EQT Mortgage Income Fund, or the range of EQT Funds, please contact one of our Business Development Managers on 1300 555 511 or go to www.eqt.com.au.





Fund	APIR Code	ARSN	Classification
EQT Mortgage Income Fund	ETL0100AU	092 615 506	Retail fund with a minimum investment of \$5,000
EQT Wholesale Mortgage Income Fund	ETL0122AU	101 748 109	Wholesale fund available on platforms

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