

EQT MORTGAGE INCOME FUND (RETAIL CLASS UNITS)

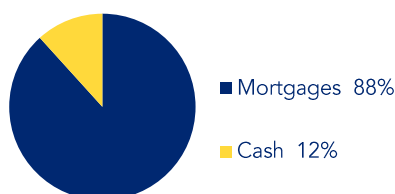
Investment objective	The aim of the Fund is to outperform the RBA cash rate over a rolling 3-year period.		
Investments held	The Fund invests in cash and mortgage loans secured by a registered first mortgage over selected improved retail, commercial, industrial and residential real estate within Australia.		
Investment manager	Equity Trustees Limited		
APIR*	ETL8310AU		
Commencement	31 October 1971	Unit prices	\$1 fixed unit price
Management costs¹	1.025% p.a.	Fund size	\$71.7 million
Min. initial investment	\$5,000	Investment pool size	\$230.4 million

PERFORMANCE ²	3 MTHS %	6 MTHS %	1 YR %	3 YRS % (P.A.)	5 YRS % (P.A.)
Fund net return	0.77	1.56	3.15	3.14	3.05
Effective rate	0.78	1.57	3.19	3.18	3.09
Average RBA official cash rate	0.03	0.05	0.12	0.68	1.01
Effective rate vs the Index	0.76	1.52	3.06	2.50	2.08

² Performance: Fund net return is the return after the deduction of ongoing fees and expenses. Effective rate assumes the quarterly reinvestment of income distributions, therefore returns are based on the compounding effect of income reinvestment as well as interest rates remaining constant and no distribution or exit fees applying. Past performances should not be taken as an indicator of future performance.

QUARTERLY RETURNS %	31 DEC 20	31 MAR 21	30 JUN 21	30 SEP 21
	0.80	0.78	0.79	0.78

ASSET ALLOCATION



PROPERTY SECTOR

PROPERTY SECTOR	PORTFOLIO %
Retail	41.49%
Commercial	31.23%
Industrial	15.08%
Specialised	8.96%
Residential investment	3.25%
Total portfolio	100.00

MATURITY DURATION

MATURITY DURATION	MORTGAGE PORTFOLIO %
0–1 year	33.83%
1–2 years	25.57%
2–3 years	29.30%
3–5 years	11.30%
Total	100.00

* Previous APIR code was ETL0100AU

¹ Includes estimated GST payable, after taking into account Reduced Input Tax Credits ("RITC").

For more information visit www.eqt.com.au or call Equity Trustees Asset Management on 1300 133 472.

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