

TRILOGY

Trilogy Monthly Income Trust

A POOLED MORTGAGE TRUST INVESTMENT
OPPORTUNITY OFFERED BY TRILOGY FUNDS

TMIT



[TRILOGYFUNDS.COM.AU/TMIT](https://trilogyfunds.com.au/TMIT)

Trilogy Monthly Income Trust

WHATEVER YOUR DREAM. WHATEVER YOUR STAGE IN LIFE. THE TRILOGY MONTHLY INCOME TRUST WILL HELP YOU GET THERE FASTER.



How the Trust works

After reading the Product Disclosure Statement (PDS) and submitting an application form along with your investment money, you will be issued with units in the Trust and begin earning monthly distributions. Distributions are derived from the income of all assets of the Trust, after the deduction of fees, expenses and any losses.

The income on units is calculated daily and paid monthly. Further information on the current and historical net rates is located at on our website at www.trilogyfunds.com.au/tmit

ADDING TO YOUR INVESTMENT

If you wish to add to your investment you may do so at any time by completing an Additional Investment Application Form. These forms are available on our website or by calling the Investor Relations Team.

REDEMPTIONS

After you have been invested in the Trust for two months you may submit a withdrawal request to be processed after a notice period of four months. Withdrawals may be processed earlier than the end of the four month notice period at the discretion of Trilogy Funds Management. The average period between a withdrawal request being received and processed is currently seven business days.

EARN A MONTHLY INVESTMENT INCOME OR AUTOMATICALLY REINVEST

You may nominate to have your distributions paid into your bank account as investment income to help fund your current lifestyle, or you may choose to automatically reinvest to use the power of compound interest to grow your capital and fund your lifestyle into the future.

Investment Overview

Product name	Trilogy Monthly Income Trust (the Trust)
Investment Strategy	Source loans, secured by registered first mortgages over Australian real estate on the eastern coast of Australia with the aim to provide Investors a monthly income
Unit price	Fixed at \$1.00
Minimum investment	\$10,000
Minimum additional investment	\$1,000
Minimum holding period	Two months
Withdrawal notice period	Four months notice. The Trilogy Monthly Income Trust has a withdrawal process tailored to safeguard liquidity levels and to protect the interest of Investors. Withdrawal requests will be processed within 7 days of receipt on a best endeavours basis.
Inception	February 2007
Manager and Responsible Entity	Trilogy Funds Management Limited (Trilogy Funds, we or us)
Custodian	The Trust Company (Australia) Limited, an independent specialist custodian.
Distributions	Distributions are paid monthly in arrears at a variable rate.
Automatic reinvestment	Available – Investors may choose whether their distribution income is paid into their nominated bank account or automatically reinvested into the Trust.
Access to current information	www.trilogyfunds.com.au/tmit

Assets of the Trust

The Trust primarily holds assets consisting of loans secured by registered first mortgages held over Australian property. Income on these loans (net of fees) is returned to investors as an income distribution, providing investors access to an asset class not directly subject to share market volatility.

LOAN CRITERIA

All loans funded by the Trust must meet strict lending criteria including but not limited to:

- Loan terms from 6 – 24 months.
- Security of a registered first mortgage with full documentation.
- Maximum loan-to-valuation ratio of 70% on the as-is or as-if-complete value (see important information), depending on the loan.
- Asset value established by an independent, appropriately qualified valuer.
- Acceptable property risk outlook for the sector and location.
- No related party lending.
- Maximum loan size of \$15 million.
- Adequate insurance must be held over the property.

All loans must be approved by the Trilogy Funds lending committee. To be approved, the borrower must demonstrate their ability to service the interest commitment for the full term of the loan (except in the case of construction and development loans, whereby the interest component is retained by the Custodian).

WHY DO BORROWERS COME TO THE TRILOGY MONTHLY INCOME TRUST?

Since 2016, material changes to the banking sector have reduced competition, allowing nonbank lenders, such as the Trust, increased opportunities. Unlike traditional financiers, the Trilogy Monthly Income Trust is agile and swift to make lending decisions. While each loan is subject to strict lending criteria, loan submissions are assessed at weekly lending meetings based on their individual merits.

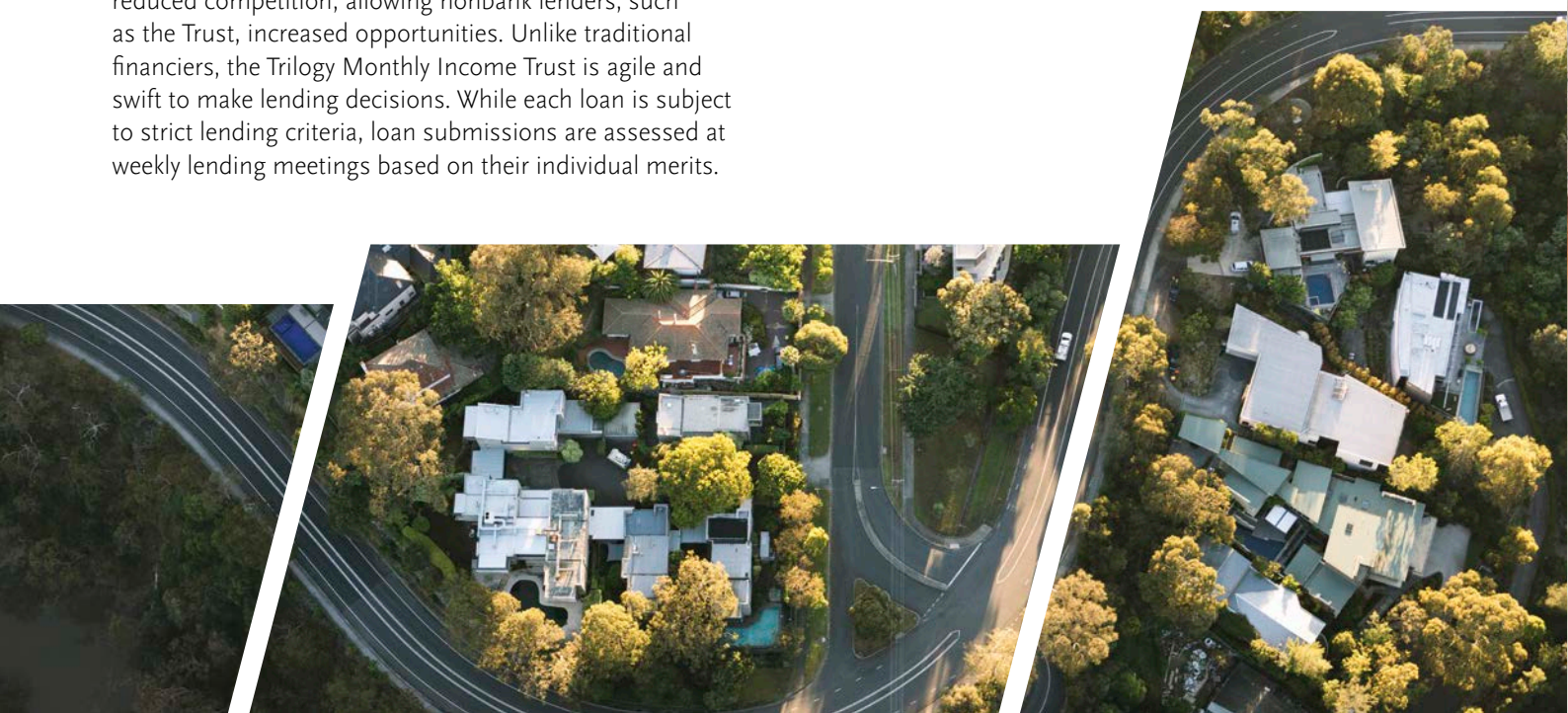
SINCE INCEPTION IN 2007

- All investors have received an income distribution every month.
- All investors have had their request to redeem funds honoured and paid on time.
- The value of investors' initial investment has remained stable at \$1.00 per unit.
- No entry or exit fees.

MAKING AN INFORMED DECISION ON INVESTMENT RISK

As with any investment, the Trilogy Monthly Income Trust involves risks that you should be aware of. These are outlined in the Trust's product disclosure statement (PDS) dated 17 December 2018 which may be downloaded at www.trilogyfunds.com.au/tmit. The key risks include risks of investing in a Managed Investment Scheme as well as the risks relating to the lending portfolio including exposure to the real property market, building construction and development activities.

You may also request a hard copy of the PDS by emailing info@trilogyfunds.com.au or by calling 1800 230 099.



Because you have more important things to worry about.

WE TAKE RISK SERIOUSLY

With decades of managed investment and property experience we know that basic risk mitigation is not enough. Our policy of Loan diversification is designed to help protect the Trust from significant losses by ensuring risks are not concentrated with one borrower or group of borrowers, or in one type of property. It would be difficult for most individual investors to match that kind of diversification when investing on their own.



Find out more

Start a conversation with us today.

Call 1800 230 099 or email info@trilogyfunds.com.au

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Trilogy Monthly Income Trust ARSN 121 846 722

Responsible Entity:
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Important information: This brochure is issued by Trilogy Funds Management Limited ACN 080 383 679 AFSL 261425 (Trilogy Funds Management) and does not take into account your objectives, personal circumstances or needs nor is it an offer of securities. The Trilogy Monthly Income Trust ARSN 121 846 722 is a registered pooled mortgage fund and investments can only be made on the application form accompanying the Product Disclosure Statement (PDS) dated 17 December 2018 issued by Trilogy Funds Management and available from www.trilogyfunds.com.au/tmit. The PDS contains full details of the terms and conditions of investment and should be read in full, particularly the risk section, prior to lodging any application or making a further investment. All investments, including the Trilogy Monthly Income Trust, involve risk which can lead to loss of part or your capital. Trilogy Funds Management is licensed to provide only general financial product advice about its products and therefore recommends you seek personal advice on the suitability of this investment to your objectives, financial situation and needs from a licensed adviser who will conduct an analysis based on your circumstances. Investments in the Trilogy Monthly Income Trust are not bank deposits and are not government guaranteed. The case studies presented are illustrative of instances where the loan outcome was positive. Trilogy Funds makes no guarantees as to the performance of each loan and indeed asserts that performance may not be positive in each case. For development and construction loans, the loan-to-valuation ratio represents the maximum loan amount as a percentage of the as-if-complete valuation. Funds advanced for the development properties must not exceed the as-if-complete valuation of the property less the cost (including interest costs) to complete the development as certified by a Quantity Surveyor.