

Australia's first independently rated P2P offering



La Trobe Financial is pleased to announce that the Peer-to-Peer (P2P) investment option in the La Trobe Australian Credit Fund has been recognised with a "Superior 4 Star" rating by SQM Research.

In the report, SQM Research Head, Louis Christopher states *"the Fund has outperformed the peer group and SQM Research's comparative benchmark on both a one, three-year and since inception. . . . the Fund's three-year rolling return was 8.4%, compared to the benchmark's and peer groups 5.6% and 7.6% respectively".*

Further Christopher says *"SQM Research believes that the highly resourced and skilled team in place at La Trobe Financial Group, the Fund's track record, in particular during the GFC, as well as La Trobe Financial Group's financial and historical strength in the Lite-documentation space should allow the Fund to continue to provide investors with strong risk-adjusted returns."*

Mr Chris Andrews, Chief Investment Officer at the La Trobe Financial, mentioned *"With over 60 years' experience in the asset class and over twenty years' in the P2P space, this is the largest and most robust P2P investment portfolio in Australia. For investors looking for capital stable investments, this is a genuine P2P investment option that allows greater control, choice and diversification in their portfolio".*

The P2P's manager, La Trobe Financial, was established in 1952 as a credit specialist. It has attracted significant attention for its innovative 'peer to peer' investment offering, which allows the 'matching' of investors with individual borrowers in its first mortgage-secured loans from as little as \$1,000.

Andrews added that *"the La Trobe Financial team is driven by the need for consistency and repeatability of performance. With equities markets experiencing such volatility, our investors are targeting capital stability. We have provided that since inception."*

Martin Barry, Chief Wealth Management Officer at La Trobe Financial, commented, *"Like any fund, the performance of the P2P is driven by the quality of its assets. All are subject to a rigorous credit assessment and none has a loan to value ratio higher than 75%. We therefore welcome SQM Research's rating and external validation of our approach."*

La Trobe Financial is also rated for its Pooled Mortgages Option (PMO) by SQM Research (Superior 4 ¼ stars), Lonsec (Recommended) and Zenith (Recommended). It has been judged as Australia's Best Mortgage Fund for seven (7) consecutive years by reputable finance journal, *Money* magazine. The organisation has also achieved international recognition by the International Alternative Investment Review Awards (IAIR Awards) for four (4) consecutive years and this year was recognised as Asset Manager of the Year – Asia Pacific.

La Trobe Financial will be making further rating announcements shortly.

About La Trobe Financial: La Trobe Financial is Australia's largest Credit Specialist providing funding and investment solutions to a diverse range of customers since 1952. We are a proven and trusted investment partner for institutional and retail investors alike with over 60 years' experience, managing investment mandates in excess of A\$10 billion. La Trobe Financial holds all requisite regulatory licences. La Trobe Financial Services Pty Limited – Australian Credit Licence No. 392385. La Trobe Financial Asset Management Limited – AFSL & Australian Credit Licence No. 222213. For further details please visit our website www.latrobefinancial.com. For details of our ratings please view our Awards & Ratings link on our website.

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