



# Westlawn Income Fund

**ARSN 639 742 288**

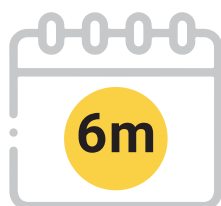
Fact Sheet

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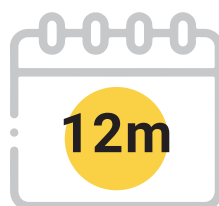
# What is the Westlawn Income Fund

The Westlawn Income Fund has been established to generate returns for investors through investing in a diversified portfolio of loans which provides a regular monthly income over the term of the investment. Minimum investment \$10,000.

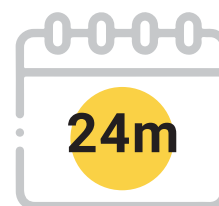
There are 3 investment classes:



Class 6M is designed for investors seeking a shorter-term commitment while targeting a competitive return. This plan offers regular income via monthly distributions, with the flexibility for investors to redeem or reinvest at maturity



Class 12M, designed for investors seeking a 12 month commitment while targeting a more competitive return. This plan offers regular income via monthly distributions, with the flexibility for investors to redeem or reinvest at maturity



Class 24M, designed for investors seeking a 24 month commitment while targeting our highest rate of return. This plan offers regular income via monthly distributions, with the flexibility for investors to redeem or reinvest at maturity



# The Westlawn Group

Established in 1964, Westlawn has been in business for 60 years providing financial solutions to individuals and business. Based in the Northern Rivers of NSW, Westlawn has developed a deep connection with the community built on trust and sustainable business practices that have seen both its lending and investment activities display resilience through various market cycles. The Westlawn Group currently has in excess of \$800 million in funds under management.

## How To Invest



# Performance Overview

Each class has paid the advertised Target Determination Rate each month since inception\*.

Class	Class 24M		Class 12M		Class 6M	
Month	Target Determination Rate	Rate Paid to Investor	Target Determination Rate	Rate Paid to Investor	Target Determination Rate	Rate Paid to Investor
Sep - 23	6.00%	6.00%	5.50%	5.50%	5.10%	5.10%
Oct - 23	6.00%	6.00%	5.50%	5.50%	5.10%	5.10%
Nov - 23	6.00%	6.00%	5.50%	5.50%	5.10%	5.10%
Dec - 23	6.00%	6.00%	5.50%	5.50%	5.10%	5.10%
Jan - 24	6.50%	6.50%	6.00%	6.00%	5.50%	5.50%
Feb - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Mar - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Apr - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
May - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Jun - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Jul - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Aug - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
Sep - 24	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%

\*Past performance is not a reliable indicator of future performance



# Investment Objective

The Fund's investment objective is to generate returns for investors through investing in a diversified portfolio of Loans which will provide fixed income over their life.

## Loans may include:

- Loans to fund real property and chattels;
- Hire purchase agreements;
- Finance lease agreements;
- Loans to refinance existing debt; and
- Investment loans.

Loans may be secured by a mortgage (senior or subordinated), by a security agreement over the borrower and its assets, or unsecured, or a combination of both. Loans may be direct to borrowers or indirect via investment in funding trusts or special purpose lending entities

# Investment Strategy

We have established the Fund to invest in unsecured Loans, Loans secured by mortgages over real property, chattel mortgages, finance leasing and other interest-bearing financial assets. The aim of this investment strategy is to create a pool of Loans that are diversified by Loan type, geography, industry type and underlying asset type. Diversification reduces risk by reducing the correlation of performance of any one Loan whilst maintaining overall returns.



# Fund Particulars

Fund	Westlawn Income Fund ARSN 639 742 288
Responsible Entity	Westlawn Financial Services Limited ACN 141 420 920 AFSL No. 518648
Investment Manager	Westlawn Finance Limited ACN 096 725 218 ACL 387844
Custodian	Perpetual Corporate Trust Limited ABN 99 000 341 533



## Important Information

This document is intended as general information only. This document has been prepared without taking into account any person's objectives, financial situation or needs. Prior to making a decision to invest in the Fund, retail investors should consider obtaining their own independent financial and taxation advice. Past performance is not a reliable indicator of future performance. You should also carefully consider the Product Disclosure Statement ("PDS") and Target Market Determination (TMD) for the Fund before making any decision about whether to acquire the product. The PDS, TMD and other disclosure documents can be obtained by contacting Westlawn on **1300 937 852** or by accessing it from our website at <https://www.westlawn.com.au/incomefund/>.

[How To Invest](#)