

## Diversified Commercial Income Fund (DCIF)

Headquartered in Melbourne, Matrix Asset Management (Matrix AM) operates in a strong and regulated economy. We provide domestic and international High Net Worth and Ultra High Net Worth (HNW/UHNW) clients with access to exclusive investment opportunities.

Matrix AM offers clients peace of mind through:

- Individually analysed and negotiated proprietary off market transactions.
- Best of breed investments sourced from various strategic partners across the globe.
- Alignment with investors' money through shareholder co-investment in each deal.

We are first and foremost about capital preservation.

## Fund Allocation

The Fund will be limited to providing commercial loans to SPVs, which will use the funds advanced to make loans, either directly or indirectly, to be used for acquisition or development of underlying commercial properties. These commercial property types may include:

- Luxury international hotels
- Shopping centres;
- Mixed-use Commercial/Retail centres; or
- Office Buildings.

## Fund Investment Criteria

These assets must be in one of the following stages and/or with the end determined use being commercial in nature:

- Established
- Post-development agreement
- Under Construction; or
- Institutional funding secured

Fund Summary	
<b>Fund Category</b>	Unlisted Property Fund
<b>Target Fund Size</b>	\$50,000,000 AUD
<b>Highlights</b>	<ul style="list-style-type: none"> <li>- 1<sup>st</sup> Ranking General Security Agreement (GSA) on the Loan special purpose vehicle</li> <li>- Shareholder co-investment to ensure alignment with investors</li> <li>- Fund has an independent trustee and is audited to ensure transparency and governance.</li> </ul>
<b>Target Return (Net of Fees)</b>	1 Year Lock-in: 8% p.a. 2 Year Lock-in: 10% p.a.
<b>Distribution Frequency</b>	Every 6 Months
<b>Management Fee</b>	1.5% p.a. on funds under management
<b>Entry/Exit Fee</b>	Nil
<b>Minimum Investment<sup>1</sup></b>	\$500,000 <sup>1 &amp; 2</sup>
<b>Redemption</b>	Within 45 business days after lock-in term
<sup>1</sup> The Trustee may accept lower amounts from qualifying investors in its absolute discretion <sup>2</sup> Must be Wholesale/Sophisticated Investors under Corporation Act 2011	



### CONFIDENTIALITY & DISCLAIMER

The Information Memorandum (IM) dated 30 October 2018 issued by Specialised Investment and Lending Corporation Pty Ltd (Trustee) offers investors an opportunity to subscribe for units in the Diversified Commercial Income Fund (Fund) is available. If you would like to receive a copy of the IM, please email [investors@silcgroup.com.au](mailto:investors@silcgroup.com.au). This document in its entirety is provided by Matrix Asset Management Pty Ltd ACN 628 590 732 (an authorised representative number 1268236 of Specialised Investment and Lending Corporation Pty Ltd ACN 149 520 918 AFS licence number 407100) directly to wholesale clients and is strictly for information and discussion purposes only. All prospective investors should carefully consider the contents in the IM in full and seek any necessary professional advice prior to making any decision regarding an investment in the Fund. Information relating to the Fund contained in this document may differ to information on the Fund contained in the IM. The information in this document has been prepared without taking into account the objectives, circumstances, financial situation or needs of any person. No reliance may be placed on this document for any purpose. This document does not in any way constitute an invitation or offer to subscribe for or buy any financial product or a solicitation to engage in or refrain from engaging in any transaction or legal act. In no circumstances is this information to be used by, or presented to, a person for the purpose of making a decision about a financial product, class of products or transaction. This document shall not be construed as a commitment by the Trustee, Matrix Asset Management Pty Ltd, or any of its Affiliates to enter into any transaction or agreement of any kind. Except as required by law and only to the extent so required, neither Matrix Asset Management Pty Ltd nor its Affiliates warrant or guarantee, whether expressly or implicitly, the accuracy, validity, timeliness, merchantability or completeness of any information or data (whether prepared by us or by any third party) within this document for any particular purpose or use or that the information or data will be free from error. Further, the Trustee, Matrix Asset Management Pty Ltd and its Affiliates expressly disclaim any responsibility and shall not be liable for any loss, damage, claim, liability, proceeding, cost or expense arising directly or indirectly and whether in tort (including negligence), contract, equity or otherwise out of or in connection with or from the use of the information in this document.