



RHODES FINANCIAL
GROUP

PREMIUM INCOME FUND

INVESTMENT SUMMARY

Issue date: 10 April 2024

8.31% or 7.78*
p.a. nett of fees

actual annualised distribution rate March 2024

RESPONSIBLE ENTITY :

Rhodes Asset Management Ltd

ACN 165 917 813

AFSL 464 772

OFFER IS OPEN

CONTACT DETAILS :

PHONE 1300 425 594

EMAIL admin@rhodesam.com.au

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MAIL Rhodes Asset Management Ltd
PO Box 1753
Capalaba QLD 4157

*8.31% and 7.78% p.a. are actual annualised distribution rate March 2024. The higher rate applies to a minimum investment of \$100,000. Rates are subject to investment risk

*This investment is not a bank deposit. The rate of return and return of capital are not guaranteed and are subject to the performance of a related entity. This information summary constitutes general advice only and may not be appropriate for you. Prospective investors should carefully read the Combined Financial Services Guide & Product Disclosure Statement (PDS) and Target Market Determination available on our website, www.rhodesam.com.au, including the risks explained in those documents, and seek personal investment advice. Premium Income Fund is a class of units in the Rhodes Credit Fund ARSN 606 834 011.

How investment in the Fund works

Who can invest?

Individuals, Companies, Trusts and Self-Managed Superannuation Funds (SMSF).

How to apply?

Speak to our team on 1300 425 594 or email admin@rhodesam.com.au or visit www.rhodesam.com.au to download a copy of the Rhodes Premium Income Fund Combined Financial Services Guide & Product Disclosure Statement (PDS). Read the PDS and Target Market Determination and submit an application form along with your initial investment and you will be issued with units in the Fund.

Objective of the Fund

The objective of the Fund is to pay you a monthly income.

Your investment is exposed to a secured loan portfolio managed by the Fund's associated company, Rhodes Financing Solutions Pty Ltd (RFS). The RFS lending committee constitutes a knowledgeable and experienced team with Finance, Corporate, Legal and Accounting backgrounds. Our structure, loan approval, and ongoing management process aim to safeguard our investors' capital whilst generating premium investment returns.

The minimum investment period is 12 months. (See the 'Withdrawals' section in the table below.) You can add to your investment at any time by completing an additional investment application form. These forms are available on our website or by calling us on 1300 425 594.

UNIT PRICE	Issued at \$1.00 per unit *
MINIMUM INVESTMENT	\$20,000. Further investments must be in multiples of \$5,000.
INCOME DISTRIBUTION	Calculated on a monthly basis, and payable by electronic bank transfer to each Unitholder's nominated bank account. Payments within fourteen (14) days after the end of each month
MINIMUM INVESTMENT TERM	12 months. This is calculated starting from the issue date of the units and ends on the same date the following year. (See the 'Withdrawals' section below.)
DISTRIBUTION RATE	The rate of return on investment in the Premium Income Fund is not fixed. We publish the actual annualised distribution rate on our website. The rate is shown nett of any fees or charges.
FEES AND COSTS	Unitholders with an account balance of less than \$100,000 will be charged a Management Fee of up to 1.60% per annum. Unitholders with an account balance of \$100,000 or greater will be charged a Management Fee of up to 1.10% per annum.
WITHDRAWALS	Unitholders seeking to withdraw from the Premium Income Fund must submit a withdrawal participation notice in accordance with the Premium Income Fund withdrawal procedure. We will aim to manage cashflow to enable withdrawals when required but this is not guaranteed.
APIR Code	RHO9302AU
ISIN	AU60RHO93028

* This is the current unit price as at the date of this document.

