

Now Available on
Netwealth !



12 months to June 2025

5.83% pa return

(Growth in Unit Price)
(See over for historical returns)

- **The Fund Liquid ratio is 93%**

(This means the fund could liquidate within several weeks for 93% of Net Assets!)

- **Life company bonus rates have increased for the 5th year in a row.**

When the Aussie TEP Fund starts making taxable distributions to investors, these distributions are expected to carry upto 30% tax credits and/or tax or tax exemptions*

After-Tax distributions are expected to be paid quarterly from that date.

(* Refer tax rulings on our web site)

Had the above 5.83% pa return resulted from maturing TEPs during this period, then the theoretical comparable return, (i.e. "Grossed Up" return), that would need to be earned by a relevant taxpayer would be as set out below for each specific tax-payer

Individual Investor*
(* Top marginal tax rate)

10.07% pa

Company Investor*
(* 30% tax rate)

8.33% pa

Superfund Investor*
(complying fund)

8.33% pa



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JUNE 2025 Update

PERFORMANCE UPDATE June 2025

The Outlook Group Pty Ltd has sourced old life policies and managed the investment into these assets, on an exclusive basis, in the Australian market for over 20 years.

These secondhand life policies carry components of which are Capital Guarantees and are referred to as **Traded Endowment Policies** or **TEPs**.

The Aussie TEP Fund offers investors access to invest into this unique asset class via a wholesale managed investment scheme.

Key Features of the Asset Class

- **The fund is now available to wholesale investors on the Netwealth Investment platform**
- The fund aims to deliver returns before expenses of upto 200 bps over the 5/10-year Commonwealth Bond rate, (measured on a Pre-Tax basis- Top Marginal Tax Rate taxpayers).
- The fund offers quarterly redemptions on distributable TEP gains.
- The TEP assets offer rising values regulated by the Commonwealth Life Act 1995.
- The Aussie TEP Fund has unique ATO Tax Rulings offering Insurance Bond tax outcomes in a managed fund.

June 2025 Performance¹

Ordinary Units Net Return - 1 month	4.18%
Ordinary Units Net Return - 3 months	4.74%
Ordinary units Net Returns - 12 months	5.83%
Ordinary units Net Returns - Since Inception (8/2019)	17.84%
Annual Return (pa) - Since Inception	2.85%

Manager's Comments

- TEP Bonus rates have risen each year in the last 5 calendar years
- A strong 2025/26 performance from rising Bonus rates
- The fund displays very little volatility in its price growth since inception
- The Fund's Liquid ratio sits at 93%. This means 93% of fund assets can be realised for cash within weeks
- Netwealth's following products can now be used to access The Aussie TEP Fund
 - **Investment Wrap & Accelerator Wrap**
- Don't wait for 10 years in an insurance bond for tax exempt gains when The Aussie TEP Fund is expected to start producing these exempt gains in less than 2 years for new investors!

Investment Strategy & Objective

To invest in a portfolio of Traded Endowment Policies (TEPs), that deliver capital returns to Investors over the medium term. Target returns for TEPs are upto 200 basis points higher than 5/10-year Commonwealth Bond rates measured on a Pre-Tax basis - Top Marginal Taxpayers.

Key Fund Information

Target Pre Tax Return (30/6/25) ²	5.96% p.a.
Distributions ³	Quarterly
Liquidity	Quarterly
Ordinary Unit Price	\$1.1784

NOTES:

1. All performance and returns figures are for ordinary units after fund costs.
2. Target is average of 5/10 Commonwealth bond rate +200 bpts – Top Marginal tax rate payer.
3. Subject to TEP maturities, distributable profits and liquidity