



MONTHLY INVESTMENT UPDATE

APRIL 2021 // PREPARED BY



LATEST NEWS & INFORMATION

| TRADING UPDATE

The 18th of April saw the return of international travel with Australia and New Zealand opening their borders for a Trans-Tasman travel bubble. The travel bubble allows for direct flights between Australia and New Zealand, without the requirement of the 14-day hotel quarantine; arriving just in time for the winter ski season.

The opening of borders and the ongoing rollout of the COVID-19 vaccine continue to improve consumer confidence with auction clearance rates remaining high, and well above 2020 results. For the last weekend of April, Canberra and Sydney recorded strong clearance rates with 97.7% and 82.1% respectively, whilst Brisbane, Melbourne and Adelaide also recorded results of 76.2%, 76.1% and 72.5%, attributing to a weighted average of 78.5% for the weekend, across 2,041 auctions.

Qty	Clearance rate	Total auctions	CoreLogic auction results	Cleared auctions	Uncleared auctions	Clearance rate (last year)	Total auctions (last year)
Sydney	82.1%	777	632	519	113	50.9%	192
Melbourne	76.1%	925	770	586	184	27.9%	144
Brisbane	76.2%	105	84	64	20	23.1%	28
Adelaide	72.5%	167	102	74	28	36.4%	11
Perth	n.a.	9	8	4	4	50.0%	7
Tasmania	n.a.	3	2	0	2	n.a.	0
Canberra	97.7%	55	44	43	1	57.1%	31
Weighted Average	78.5%	2,041	1,642	1,290	352	41.1%	413

Source: <https://www.corelogic.com.au/news/capital-city-preliminary-clearance-rate-dips-lower-volumes-over-week>

Property prices continue to rise with the CoreLogic Daily Home Value Index showing increases across the five major capital cities with all cities recording growth across day on day, quarter on quarter and year on year data. Sydney and Brisbane have seen the largest growth for the quarter with 8.89% and 6.20% respectively, with Adelaide and Brisbane achieving the highest growth for the year with 10.28% and 9.82% respectively. The five capital city aggregate also remains high with a 6.14% increase for the year on year.

CoreLogic Daily Home Value Index - 30.04.2021				
City (All Dwellings)	Today's Index Value	Change Day on Day	% Change Qtr on Qtr	% Change Yr on Yr
Sydney	187.04	+0.25▲	+8.89%▲	+7.49%▲
Melbourne	160.98	+0.11▲	+5.82%▲	+2.25%▲
Brisbane (inc Gold Coast)	122.26	+0.05▲	+6.20%▲	+9.82%▲
Adelaide	130.14	+0.02▲	+4.37%▲	+10.28%▲
Perth	92.62	+0.02▲	+4.49%▲	+6.67%▲
5 capital city aggregate	154.13	+0.14▲	+6.93%▲	+6.14%▲

Source: <https://www.corelogic.com.au/research/daily-indices>

On the 1st of April 2021, we launched the 24-month investment account for the ASCF Premium Capital Fund. This 24-month term offers investors a distribution rate of 5.55% pa.

Our loan origination enquiries remain strong and the unit price across all three retail funds remains stable at \$1.00.

LATEST NEWS & INFORMATION

| ASCF INVESTOR PRESENTATION EVENING

ASCF will be holding an investor presentation event at Stamford Plaza, Brisbane on Thursday 10th June 2021.

The event will be open to both existing investors and potential new investors.

Your invite to join us is coming soon!

Get ready to RSVP your spot as places are limited.

We will also be holding similar events in Sydney and Melbourne later this year with details to follow in due course.

| ASCF HALF-YEARLY FINANCIALS NOW ONLINE

Our half-yearly audited financial statements for the year ending 31 December 2020 are now available for ASCF Premium Capital Fund, ASCF Select Income Fund and ASCF High Yield Fund.

You can review the interim financials by [clicking here](#).

Should you have any questions, do not hesitate to contact our Investor Relations team on 1300 269 419.

| HOW DO I MAKE AN ADDITIONAL INVESTMENT

Did you know that once you have an account with ASCF it is not necessary to go through the full standard application process for an additional investment?

If your additional investment is in the same entity's name, and your identification requirements are on file and up to date we simply require a completed [Additional Investment Form](#) or you can use our [online investor application portal](#).

You can create as many additional investment accounts as you like with a minimum amount of only \$5,000 at any time into any of the ASCF Funds.

Your additional investment is separate from your other investment/s, with its own fixed term and rate. You will be able to view it online alongside your other ASCF Investment/s in your online investor portal.

Should you have any questions regarding making an additional investment, please do not hesitate to contact our Investor Relations team on 1300 269 419.



AN INTERESTING TRANSACTION

with Joe Bennett
Senior Relationship Executive

| AN INTERESTING TRANSACTION

A retired Civil Engineer from Queensland's Sunshine Coast approached us seeking funding against his home at Little Mountain. He had obtained a Development Approval to subdivide his property into 3 lots and sought funding to repay his existing reverse mortgage and fund the civil works and other development costs associated with obtaining title for each of the lots. The exit for the loan is to sell 2 out of the 3 lots which will see the customer retain his existing Principal Place of Residence unencumbered.

We provided a coded loan of \$650,000 at 10.95% per annum, to be drawn in stages over a 12-month term at an LVR of 56.52% based on a current "as is" valuation of \$1,150,000.

Just another example of how ASCF is able to help people achieve their financial and lifestyle goals.

Invest better.™

Should you wish to discuss an investment in any of our funds please call us on 1300 269 419 and speak with Rob or Anastasia, or you can [book a time](#) for a call back at your convenience.

ASCF CURRENT NET INTEREST RATES PAID TO INVESTORS



ASCF Premium Capital Fund First Mortgage Fund		ASCF Select Income Fund First Mortgage Fund		ASCF High Yield Fund First and Second Mortgage Fund		ASCF Private Fund Wholesale Investor Fund	
Accepting Applications		Accepting Applications		Accepting Applications		Accepting Applications	
Investment Term	Rate	Investment Term	Rate	Investment Term	Rate	Investment Term	Rate
3 months	4.85% pa	3 months	5.70% pa	3 months	6.65% pa	6 months	7.89% pa
6 months	5.10% pa	6 months	5.95% pa	6 months	6.95% pa	12 months	8.09% pa
12 months	5.35% pa	12 months	6.20% pa	12 months	7.25% pa	18 months	8.29% pa
24 months	5.55% pa	24 months	N/A	24 months	N/A	24 months	8.49% pa

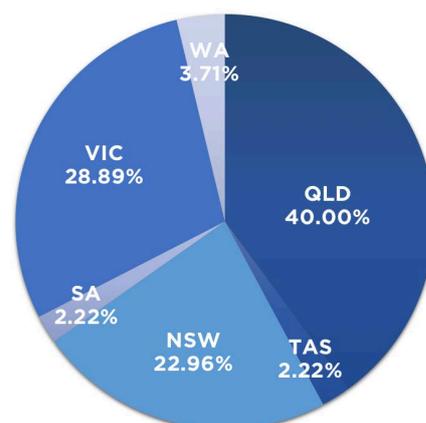
Rates paid are net of all fund costs and management fees.

KEY FUND INFORMATION

Australian Secure Capital Funds Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) Number			491 201	
Unit Price for ASCF Select Income Fund (previously ASCF #1 Fund)	as at 30 April 2021		\$1.00	
Unit Price for ASCF Premium Capital Fund	as at 30 April 2021		\$1.00	
Unit Price for ASCF High Yield Fund (previously ASCF #2 Fund)	as at 30 April 2021		\$1.00	
Income Distribution	For March 2021		PAID	
Total Funds Under Management: ASCF Select Income Fund + ASCF High Yield Fund + ASCF Premium Capital Fund	as at 30 April 2021		\$149,477,336.14	
		ASCF Premium Capital Fund	ASCF Select Income Fund	ASCF High Yield Fund
Average Weighted Loan to Valuation Ratio (LVR)	as at 30 April 2021	39.52%	62.2%	59.98%
Average Loan Size	as at 30 April 2021	\$419,713.29	\$1,008,889.94	\$1,000,223.89
Percentage of 1 st Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 April 2021	100%	100%	70.32%
Percentage of 2 nd Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 April 2021	0%	0%	29.68%

| ASCF CURRENT LOANS BY STATE

To view a current summary of our loans as at 30th April 2021, please [click here](#).



SINCE COMMENCEMENT IN 2016

- ✓ All investors have received their interest distribution every month
- ✓ All investors have had their request to redeem funds paid on time
- ✓ The value of investors initial investment has remained stable at \$1.00 per unit



BENEFITS OF THE FUND

* Monthly interest payments to investors

* No construction loans to developers

* Low loan to valuation ratios with a maximum 80% loan of property valuation

* High liquidity fund due to the short-term nature of our loans

* Capital stability

* Low risk profile to property market fluctuations with maximum loan term to borrowers of 24 months

Are you looking to invest in ASCF or increase your investment in the funds?

CALL US TODAY ON 1300 269 419

Or
[click here](#)



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