Trilogy Funds

Trilogy Monthly Income Trust

A pooled mortgage trust investment opportunity offered by Trilogy Funds.

Trilogy Monthly Income Trust
ARSN 121 846 722

Responsible Entity: Trilogy Funds Management Limited
ABN 59 080 383 679
AFSL 261425

Investment Overview

Product name	Trilogy Monthly Income Trust (Trust)
Investment Strategy	Source loans, secured by registered first mortgages over Australian property with the aim of providing investors with a monthly income. Other assets may be held.
Unit price	Fixed at $1.00*
Minimum investment	$10,000 (or such lower amount that Trilogy Funds accepts in its discretion)
Minimum additional investment	$1,000 (or such lower amount that Trilogy Funds accepts in its discretion)
Minimum holding period	Ordinary Units - Two months. See PDS and TMD for details. Platform Units - No minimum investment term.
Withdrawal notice period	Ordinary Units - A four month notice period is required for withdrawals, but they may be processed and paid in a shorter time at the discretion of Trilogy Funds. The Trust has a withdrawal process tailored to safeguard liquidity levels and to protect the interest of Investors. See PDS and TMD for details. Platform Units - See Section 4.13 in the PDS for details.
Inception	February 2007
Manager and Responsible Entity	Trilogy Funds Management Limited (Trilogy Funds, we or us)
Custodian	The Trust Company (Australia) Limited, an independent specialist custodian.
Distributions	Distributions are paid monthly in arrears at a variable rate.**
Automatic reinvestment	Ordinary Units - Available - Investors may choose whether their distribution income is paid into their nominated bank account or automatically reinvested into the Trust. Platform Units - Not available.
Access to current information	www.trilogyfunds.com.au/tmit

* While the unit price is fixed, capital losses can occur in circumstances where an asset of the Trust incurs a capital loss. Past performance is not a reliable indicator of future performance.
** Subject to the terms and conditions of the PDS

About the Trust

The Trust is an open-ended pooled mortgage trust in which investor money is combined to make a series of loans which are secured by first mortgages over Australian property. From time to time, the Trust may hold investments in other related and non-related managed funds that may invest in bonds, fixed or floating rate debt securities, loan notes, as well as income securities. Income on these loans (net of fees) is returned to investors as an income distribution.

Loan criteria

All loans funded by the Trust must meet strict lending criteria including but not limited to:

- Security of a registered first mortgage with full documentation.
- Maximum loan-to-valuation ratio of 70% on the as-is or as-if-complete value depending on the loan.
- Asset value established by an independent, appropriately qualified valuer.
- Acceptable property risk outlook for the sector and location.
- No related party lending.
- Adequate insurance must be held over the property.

Why do borrowers come to the Trilogy Monthly Income Trust?

Unlike traditional financiers, the Trust is agile and swift to make lending decisions. While each loan is subject to strict lending criteria, loan submissions are assessed at weekly lending meetings based on their individual merits.

Making an informed decision on investment risk

As with any investment, the Trust involves risks that you should be aware of. These are outlined in the Trust's Product Disclosure Statement (PDS) dated 20 May 2026 and should be considered with the Target Market Determination (TMD) dated 20 May 2026 which may be downloaded at www.trilogyfunds.com.au/tmit. The key risks include risks of investing in a Managed Investment Scheme as well as the risks relating to the lending portfolio including exposure to the real property market, building construction and development activities.

You may also request a copy of the PDS and TMD by emailing investorrelations@trilogyfunds.com.au or by calling 1800 230 099.

How the Trust works

After reading the PDS and submitting an application form along with your initial investment, and upon Trilogy Funds' acceptance of your application, you will be issued with units in the Trust and begin earning monthly distributions. Distributions are derived from the income of all assets of the Trust, after the deduction of fees, expenses and any losses.

The income on units is calculated daily and paid monthly. Further information on the current and historical net rates is located at on our website at www.trilogyfunds.com.au/tmit

Adding to your investment

Current Investors wishing to add to their investment may do so at any time. Please use the payment details provided with your original application or contact our Investor Relations Team to have these details reissued. The minimum additional investment amount is $1,000.

Redemptions

After you have been invested in the Trust for two months you may submit a withdrawal request to be processed after a notice period of four months. Withdrawals may be processed earlier than the end of the four month notice period at the discretion of Trilogy Funds.

Whatever your dream.
Whatever your stage in life.
The Trilogy Monthly Income Trust will help you get there faster.

Earn a monthly investment income or automatically reinvest

Investors holding Ordinary Units may choose to have their distributions paid directly into their nominated financial institution account or reinvested as additional units in the Trust.

As the reinvestment option is not available to Platform Investors, it does not apply to Indirect Investors.

Because you have more important things to worry about. We keep risk front of mind.

With decades of managed investment and property experience we know that basic risk mitigation is not enough. Our policy of loan diversification is designed to help protect the Trust from significant losses by ensuring risks are not concentrated with one borrower or group of borrowers, or in one type of property. This achieves a level of diversification that may not be possible for an investor when investing on their own.

Why invest?

- No entry or exit fees
- Competitive income returns
- Monthly distributions^
- Income derived from Australian property development & construction loans secured by registered first mortgages
- Adds diversification to your broader investment portfolio

^ Subject to the terms and conditions of the PDS

431

Find out more.

Start a conversation with us today.
Call 1800 230 099 or
email invest@trilogyfunds.com.au

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This brochure is issued by Trilogy Funds Management Limited ABN 59 080 383 679 AFSL 261425 (Trilogy Funds) as responsible entity for the Trilogy Monthly Income Trust ARSN 121 846 722. Application for investment can only be made on the application form accompanying the Product Disclosure Statement (PDS) dated 20 May 2026. The PDS and Target Market Determination (TMD) dated 20 May 2026 for the Trilogy Monthly Income Trust ARSN 121 846 722 are available at www.trilogyfunds.com.au. The PDS contains full details of the terms and conditions of investment and should be read in full, particularly the risk section, prior to lodging any application or making a further investment. All investments, including those with Trilogy Funds, involve risk which can lead to no or lower than expected returns, or a loss of part or all of your capital. Trilogy Funds is licensed to provide only general financial product advice about its products and therefore recommends you seek personal advice on the suitability of this investment to your objectives, financial situation and needs from a licensed financial adviser. Investments with Trilogy Funds are not bank deposits and are not government guaranteed. Past performance is no indicator of future performance.