

# IMPORTANT NOTICE TO INVESTORS

## Trilogy Monthly Income Trust ARSN 121 846 722

### Update to the PDS – 14 January 2025

This website notice is issued by the Responsible Entity (Trilogy Funds Management Limited ACN 080 383 679) (Trilogy Funds) of the Trilogy Monthly Income Trust (Trust) by way of an update to certain information in the product disclosure statement (PDS) dated 3 May 2024 pursuant to *ASIC Corporations Instrument 2016/1055* on the basis that the following information includes no materially adverse information.

### Updated information regarding maximum loan amount and maximum loan term

As the Trust has grown, Trilogy Funds has seen increased opportunities for the Trust to lend on a wider range of projects, including larger-scale projects. To allow the Trust to respond more effectively and efficiently to these opportunities when they arise, Trilogy Funds has approved an increase to the maximum loan amount to allow loans of up to \$50 million to be made by the Trust provided all other lending criteria is met.

To accommodate the increase to the maximum loan amount, Trilogy Funds has also approved an increase to the maximum loan term (at time of approval) from 24 to 30 months.

Currently the PDS provides information on the types of loans that the Trust will make and discloses in some detail the lending criteria. This information is contained in various sections of the PDS:

- 1. (About the RG 45 benchmarks and disclosure report)** Section 2.2 provides the maximum loan amount for the purpose of disclosure against the ASIC RG 45 Benchmark and Disclosure Principle “Loan Portfolio Diversification”.
- 2. (Maximum Loan amount)** Section 5.13 provides that the Trust may not lend more than \$40 million in any one Loan. If the Borrower requires more than \$40 million in

total then the Trust may lend in conjunction with another lender, provided Trilogy Funds’ Loan assessment criteria has been met and only if Trilogy Funds considers that the legal documentation and security are acceptable.

- 3. (Maximum Loan term)** Section 5.14 provides that the maximum Loan term is 24 months at the time of approval but that all Loans may be extended subject to the approval of the Trilogy Funds Lending Committee.
- 4. (Income distribution rate risk)** Section 7.4(t) provides that Trilogy Funds seeks to minimise fluctuations in the income distribution rate by ensuring Mortgage Investments utilise a combination of fixed interest rate lending and short lending terms (up to a maximum of 24 months).

Therefore, the information in the PDS is updated by:

1. replacing the words “\$40 million” with the words “50 million” where they appear; and
2. replacing the words “24 months” with the words “30 months” where they appear.

The above changes will take effect on **14 January 2025**.

### RG 45 update

Trilogy Funds will issue an updated RG45 Report later in 2025, which contains information about the Trust’s portfolio, and this report will be available via the Trilogy Funds website.

### Further questions

Please ensure you read this notice in full and contact a member of our Investor Relations team on 1800 230 099 or via email at [investorrelations@trilogyfunds.com.au](mailto:investorrelations@trilogyfunds.com.au) if you have any questions.