RHODES ASSET MANAGEMENT

PREMIUM INCOME FUND

# INVESTMENT SUMMARY

RETAIL & WHOLESALE SUB-CLASSES

## RESPONSIBLE ENTITY & ISSUER

**Rhodes Asset Management Ltd**
ACN 165 917 813 AFSL no. 464772



Date: 01/09/2026

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# Investment Options: Retail Investors

| Standard Subclass | | Enhanced Subclass | |
|---|---|---|---|
| **Variable Rate** | **Fixed Rate** | **Variable Rate** | **Fixed Rate** |
| **7.95%*** p.a. nett of fees (min. investment: $5,000) | **7.80%*^** p.a. nett of fees (min. investment: $5,000) | **8.45%*** p.a. nett of fees (min. investment: $100,000) | **8.30%*^** p.a. nett of fees (min. investment: $100,000) |

## Why invest with us?

Monthly Distributions

Competitive Returns

Independent Custodian

All Loans Mortgage Secured

## About the Fund: Retail Class

| | |
|---|---|
| **Minimum Investment Term** | 12 months |
| **Who can invest** | Individuals, Self-Managed Superannuation Funds (SMSF), Trusts, Companies, Family Offices, Sporting Clubs, Churches, Charities and NFP organisations. |
| **How it works** | When you invest in the Premium Income Fund, you will receive Units in a Managed Fund which pools investors' money into an underlying portfolio of mortgage secured commercial loans, managed by the Fund's associated company, Rhodes Financing Solutions Pty Ltd (RFS). All loans are secured by a registered mortgage over Australian real estate. |
| **Income Distributions** | Calculated on a monthly basis, and payable by electronic bank transfer to each Unitholder's nominated bank account. **Payments within first week of each month, unless you have opted for DRP.** (See DRP option below) |
| **Fees and Costs** | Rates of return quoted are nett of fees.<br>**Less than $100,000: (Minimum $5,000)** Management Fee of up to 1.60% p.a.<br>**$100,000 and more:** Management Fee of up to 1.10% p.a. |
| **Distribution Reinvestment Plan (DRP)** | An option for Premium Income Fund (PIF) investors to automatically reinvest monthly distributions, thus allowing investors to harness the full power of compounding. |
| **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. Refer to the PDS at www.rhodesam.com.au for full details. |
| **APIR Code** | RHO9302AU |
| **ISIN** | AU60RHO93028 |

*Terms & conditions apply. Please note that past performance is not a reliable indicator of future performance. This investment is not a bank deposit and carries risk. Refer to the PDS available on our website for full details. All distribution rates quoted above are net of fees and are the prevailing rates as of the date of this document. Distribution rates are updated monthly, usually at the start of each month. Check our website for current distribution rates. We do not provide guarantees on any invested capital or the investment performance of the Premium Income Fund.

^Fixed for 12 months.

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# Investment Options: Wholesale Investors

## Wholesale Variable

**Variable Rate**

**8.95%***

p.a. nett of fees

(min. investment: $250,000)

## Wholesale Fixed

**Fixed Rate**

**8.90%*^**

p.a. nett of fees

(min. investment: $250,000)

### Why invest with us?

Monthly Distributions

Competitive Returns

Independent Custodian

All Loans Mortgage Secured

### About the Fund: Wholesale Class

| | |
|---|---|
| **Minimum Investment Term** | 12 months |
| **Who can invest** | Wholesale clients only, as provisioned in s761G of the Corporations Act. |
| **How it works** | When you invest in the Premium Income Fund, you will receive Units in a Managed Fund which pools investors' money into an underlying portfolio of mortgage secured commercial loans, managed by the Fund's associated company, Rhodes Financing Solutions Pty Ltd (RFS). All loans are secured by a registered mortgage over Australian real estate. |
| **Income Distributions** | Calculated on a monthly basis, and payable by electronic bank transfer to each Unitholder's nominated bank account. **Payments within first week of each month, unless you have opted for DRP.** (See DRP option below) |
| **Fees and Costs** | Rates of return quoted are nett of fees.<br>Management Fee of up to 0.60% per annum. |
| **Distribution Reinvestment Plan (DRP)** | An option for Premium Income Fund (PIF) investors to automatically reinvest monthly distributions, thus allowing investors to harness the full power of compounding. |
| **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. Refer to the PDS at www.rhodesam.com.au for full details. |
| **APIR Code** | RHO9302AU |
| **ISIN** | AU60RHO93028 |

*Terms & conditions apply. Please note that past performance is not a reliable indicator of future performance. This investment is not a bank deposit and carries risk. Refer to the Memorandum of Terms & Condition (MOTC) and PDS available on our website for full details. All distribution rates quoted above are net of fees and are the prevailing rates as of the date of this document. Distribution rates are updated monthly, usually at the start of each month. Check our website for current distribution rates. We do not provide guarantees on any invested capital or the investment performance of the Premium Income Fund.

*The Wholesale subclasses are only available to qualifying wholesale investors, with a minimum investment of $250,000. Contact us for further details.

^Fixed for 12 months

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## How to apply?

### Retail/Individual Investors

Visit our website to download and read the Rhodes Premium Income Fund Product Disclosure Statement (PDS) before making an investment.

**TO APPLY ONLINE, SCAN OR CLICK THE QR CODE**

**OR**

Download and submit an application form along with your initial investment and once approved, you will be issued with units in the Fund.

### Wholesale Investors

Visit our website to download and read the Rhodes Premium Income Fund Memorandum of Terms & Conditions (MOTC) and Product Disclosure Statement (PDS) before making an investment.

**TO APPLY ONLINE, SCAN OR CLICK THE QR CODE**

**OR**

Download and submit an application form along with your initial investment and once approved, you will be issued with units in the Fund.

For assistance with your application or further information, please contact our Investor Relations Manager.

**Stephen Croll**
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stephen@rhodesam.com.au

**Alternatively, speak to our team:**
1300 425 594
enquiries@rhodesam.com.au

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