

Important Information about OTG Capital's Asset Backed Investment Trust

✓ **Expected returns 9.49%* pa in
asset backed commercial loans**

Expect to earn higher returns than bank mortgage rates, cash deposits, fixed term interest yields, cash management trusts, other term interest funds or bank bills.

✓ **Regular monthly income**

Choose between regular monthly income distributions or the reinvestment plan to suit your cash flow or wealth accumulation strategy.

✓ **Underlying investments secured against 1st
and 2nd mortgages in direct real property**

All our investments are secured using direct real property as collateral with no greater than ~67 – 70% LVR on 1st mortgages and ~70-75% on 2nd mortgages.

✓ **Excellent investment to enhance yield**

OTG Capital's Asset Backed Investment Trust provides you with an excellent investment vehicle, while having recourse to the asset where there is a default by the borrower. The risk of commercial lending is rewarded by higher yields and returns.

✓ **Ability to withdraw**

The Trust is *illiquid*, meaning it is *not an "at call" facility*. There is no automatic right to withdraw, however investors can apply to withdraw part or all of their funds and OTG Capital will seek to return the funds within 45 – 60 days depending on the Trust liquidity at the time of the request.

✓ **Co-Investment / First Loss Position**

You can draw additional comfort from our own Fund Manager's co-investment position that places between 5-15% of our own funds in the same investments that our clients are participating in. In this way, together with our *"first loss position"*, where OTG Capital's Fund Management will take losses up to 5% of the total fund, ahead of our investor clients.

Your interests are our interests at all times.



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* Expected return is calculated at **9.49% p.a.** Past performance is not indicative of future performance and should not be the only factor considered when selecting an investment. Performance is calculated on an initial investment **with monthly distributions reinvested**. If regular monthly income is selected, the rate of return is **9.10% p.a.** Individual taxes are excluded, and ongoing fees and expenses have been applied. This information is **general information only** and does not take into account your individual objectives, financial situation or needs. You should assess whether the information is appropriate for you and strongly consider obtaining financial advice prior to making an investment decision. To invest in Class A Units in the OTG Capital Asset Backed Investment Trust (**Trust**), please read the information memorandum for the Fund (**Information Memorandum**) available from our website. The Terms for Class A Units in the Fund are issued by OTG Capital Pty Limited ABN 64 605 573 948, CAR No. 001250963 on 1 November 2025.