

# PRIVATE LOAN INCOME FUND







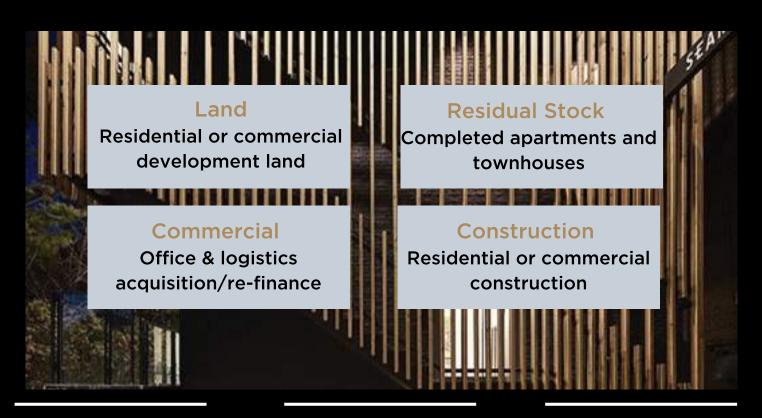


9%pa Income Target

Monthly Distribution

Open Ended Fund Backed by Mortgage Security

Diversified exposure to our best private loan opportunities, backed by mortgages over Australian property. With a maximum of 65% LVR on the portfolio, investors' capital is significantly shielded from property market moves. AVARI are experts in loans offering higher risk adjusted returns.



GROUP AUM \$1bn+ EXISTING LOAN FUND SINCE 2015 FUND LOSS RATE 0%



## Why Invest

- Stable predictable monthly income secured by mortgages
- Access to Loans diversified funds allows access to short term or specialised deals
- Market banks are reducing lending to this area of the market due to regulation
- Portfolio Diversification returns not correlated with equities, bonds or property
- Higher Yields private debt provides significantly higher yields than many fixed income investments
- Risk/Reward the portfolio is backed by real assets with conservative LVRs which provide attractive returns for the risk taken





# Why AVARI

- We are different from most private lenders as we are also active in buying, developing and managing property - we currently manage over \$1bn in assets
- We have completed many residential developments and understand every process from buying to approvals to construction and sales
- Our background in development means we have a full in-house property team which includes; architects, project managers, interior designers and analysts. We have the ability to step in and complete a project if ever required, meaning we can deliver a better outcome for investors
- Our experience and team means we understand market values better than standard lenders, we also know first hand what can go wrong and what to look out for
- We invest our own money in each deal



#### **How We Assess Loans**

AVARI assess deals from the perspective of property investors as opposed to traditional lenders and will only fund opportunities they would be comfortable owning and managing. If it is a good investment we can find a flexible solution to make it work for us and the borrower





# **Investment Terms**

Fund Inception	March 2021
Target Distribution	9%pa (after fees)
Minimum Investment	\$50,000
Income Distributions	Monthly
Management Costs	0.5%pa
Performance & Exit Fee	nil
Max LVR	65% Average
Liquidity	After 18 Mths
Allowable investors	Wholesale only
1st Mortgage	Yes
B Tranche 1st Mortgage	Yes
2nd Mortgage	Yes

### Contact

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#### Disclaime

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