

FUND OVERVIEW

A diversified Australian private credit income fund targeting stable quarterly income with low duration and a strong focus on capital preservation

INVESTMENT OBJECTIVE

The Sturt Capital Diversified Income Fund (the *Fund*) seeks to provide investors with an **attractive risk-adjusted return of 8-10% p.a.**, primarily through income, by investing in a diversified portfolio of Australian private credit and asset-backed investments. The Fund prioritises capital preservation and aims to deliver consistent income across market cycles.

WHY INVEST?

- **Reliable income:** Designed to deliver consistent quarterly distributions
- **Low duration profile:** Short credit and interest rate duration to reduce sensitivity to interest rate movements
- **Private market access:** Exposure to asset-backed and private credit opportunities not typically available in public markets
- **Established track record:** Operating since 2017 with a history of returns above benchmark
- **Australian focus:** 100% AUD exposure with no foreign currency risk

PERFORMANCE

Established in **May 2017**, the Fund has an approximately **8.5-year track record** of delivering returns above benchmark, supported by disciplined credit selection and a focus on downside risk management.

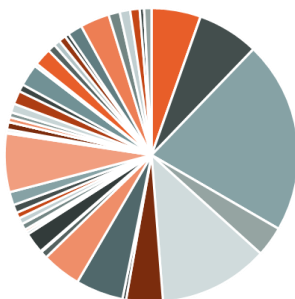
Annualised Fund Performance¹

	Quarter (% p.a.)	6 months (% p.a.)	1 year (% p.a.)	3 years (% p.a.)	5 years (% p.a.)	Inception (% p.a.) ³
Fund Return ²	9.58%	9.64%	9.70%	9.58%	8.93%	8.93%

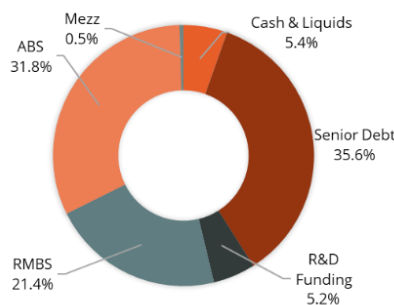
PORTFOLIO OVERVIEW

The Fund holds a diversified portfolio of fixed income and private credit investments, with an emphasis on asset-backed and senior secured exposures. Portfolio construction focuses on diversification by borrower, asset type and maturity, with active risk management and credit selection.

Diverse Investment Portfolio



Diversified Asset Base



FUND DETAILS

APIR CODE	SCA5125AU
ISIN	AU60SCA51255
TRUSTEE	Sturt Capital Pty Limited
AFSL	362429
MANAGER	Sturt Capital Management
INCEPTION DATE	May 2017
INVESTMENT TIME FRAME	2-3 years
INVESTOR TYPE	Wholesale only
APPLICATIONS	Monthly
MINIMUM APPLICATION	\$25,000
REINVESTMENT	
OPTIONS	Yes - Active
DISTRIBUTION	
FREQUENCY	Quarterly
MANAGEMENT FEE	1% p.a
PERFORMANCE FEE	20% / 6%

FUND STATISTICS – Dec'25

UNIT PRICE	\$1.00
CREDIT DURATION	14.1 months
INTEREST RATE	
DURATION	1.8 months
AUD EXPOSURE	100%
# of ASSETS	43

To request the Information Memorandum or for further enquiries:
Email: investors@sturtcapital.com.au
Phone: +61 2 9025 9533
Website: www.sturtcapital.com.au

This document is provided to the recipient ("**Recipient**") by Sturt Capital Pty Limited, ABN 13 142 685 827 ("**Sturt**") and is intended to provide the Recipient with information about the Sturt Capital Diversified Income Fund (the "**Fund**") described in this document. It should not be relied upon as a representation of any matters that a potential investor should consider in evaluating an investment in the Fund. The receipt of this document does not constitute and should not be taken as constituting the giving of investment or financial advice by Sturt to the Recipient or any other person. Although all reasonable care has been taken to ensure that the information in this document is accurate, it has not been independently verified. Accordingly, no representation or warranty, express or implied, is made in relation to the accuracy or completeness of the information and opinions expressed in this document and, to the maximum extent permitted by law, any and all liability in respect of such information and opinions is expressly excluded, including, without limitation, any liability arising from fault or negligence, for any loss arising from the use of this information or otherwise arising in connection with it. No responsibility is accepted by Sturt, or any of its related corporations, directors, representatives, officers, employees, agents, advisors, associates nor any other person, for any of the information or for any action taken by the Recipient on the basis of the information or opinions expressed in this document.