



CLC PERFORMA PRIVATE DEBT AUD INCOME FUND

Build Consistent Income

7 Years of Diversified Australian Private
Debt Success

Invest Smarter. Build Wealth.
Alternative Investing Solutions.



Why CLC Performa Private Debt AUD Income Fund?



Diversified Australian Loan Exposures with Shorter Duration

- over 13,000 loans diversified across sectors, loan types, regions and platforms
- 87% of portfolio has a maturity date < 12 months and 76% < 3 months
- portfolio diversification benefits from low correlation to equities



Target Fund with Solid Track Record via SC Lodged Feeder Fund

- Target Fund has an established 7 year track record with high risk adjusted returns
- invest in either AUD or MYR
- monthly distributions
- monthly liquidity subject to gating provision



Capital Preservation and Monthly Income

- has historically generated consistent payouts, had no down months, including over COVID lockdowns
- risk mitigation features include warehouse financing structure and first loss taken by originator on some loan types



Unique Investment Opportunity

- rigorous investment, monitoring and due diligence process
- access and strong relationship with non-bank origination platforms
- lending to a market segment underserved by banks

How Private Debt Works?



Debt Ranks First in Priority of Payments; Security Over the Loans Ensures the Lender Has Access to Collateral Should the Borrower Default



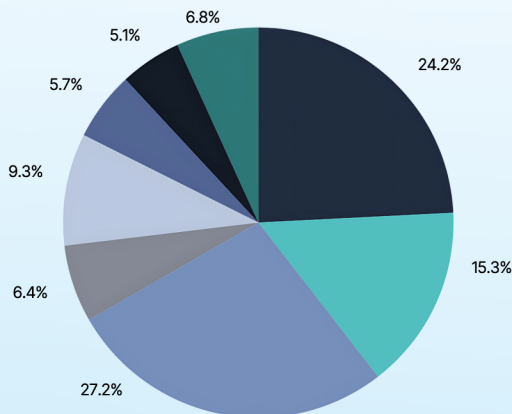
Loan Structured with Floating Rates, Allowing for Pricing to Shift in Line with Rate Movements



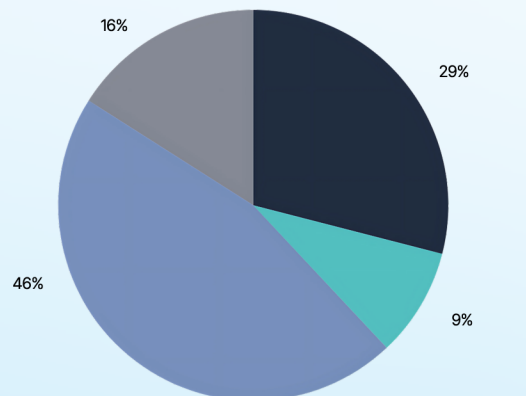
Shorter Duration Loans Allows for Re-Pricing and Restructuring if Required

Diversified Underlying Investments

Industry Split



Asset Split

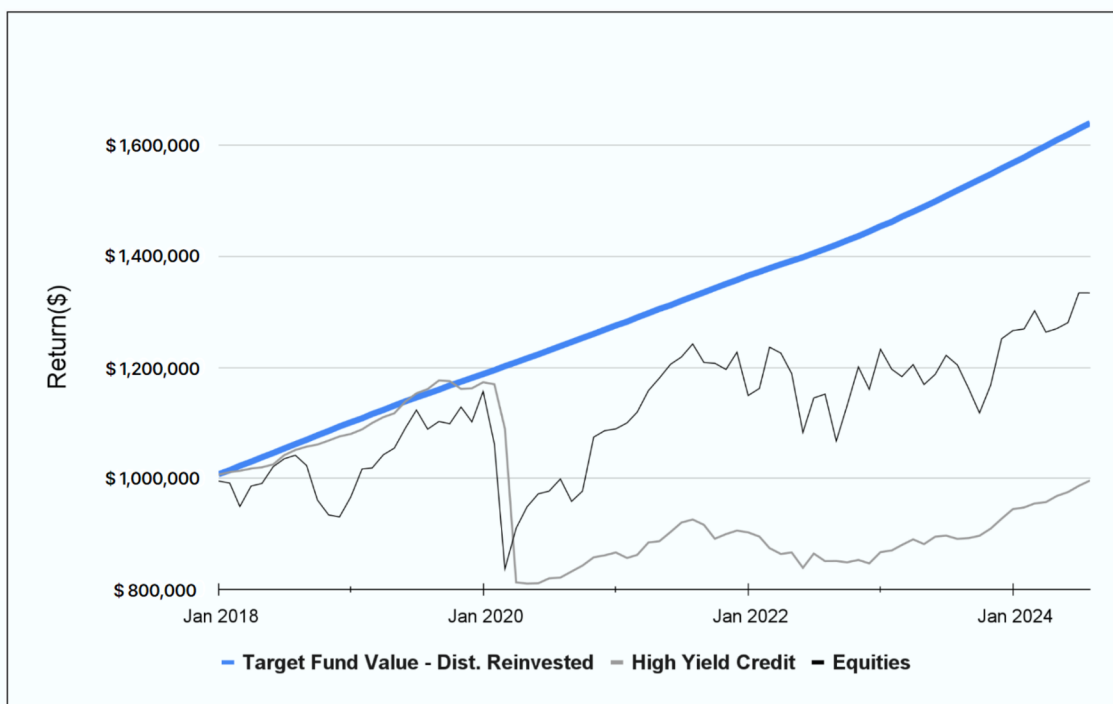


- Construction
- Agriculture, Forestry and Fishing
- Services
- TMT
- Trade Financing
- Logistics
- Manufacturing
- Others
- Property Backed
- Asset Backed
- Invoice Backed
- Cash Flow

• All data as at 31st August 2024 and subject to change.
 • Past performance is not a reliable indicator of future performance.

Steady 7 Year Track Record with Stable Monthly Returns

Simulated \$1M AUD Investment in the Target Fund



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2017								0.70%	0.73%	0.77%	0.75%	0.79%	3.79%
2018	0.79%	0.70%	0.79%	0.72%	0.78%	0.74%	0.77%	0.76%	0.73%	0.76%	0.72%	0.76%	9.38%
2019	0.68%	0.65%	0.71%	0.65%	0.70%	0.69%	0.61%	0.60%	0.61%	0.64%	0.58%	0.58%	7.96%
2020	0.59%	0.59%	0.61%	0.58%	0.59%	0.58%	0.60%	0.62%	0.60%	0.59%	0.58%	0.60%	7.35%
2021	0.61%	0.53%	0.60%	0.59%	0.60%	0.51%	0.61%	0.58%	0.57%	0.57%	0.57%	0.52%	7.06%
2022	0.59%	0.49%	0.48%	0.50%	0.46%	0.47%	0.53%	0.53%	0.54%	0.56%	0.54%	0.59%	6.44%
2023	0.65%	0.54%	0.65%	0.60%	0.61%	0.84%	0.67%	0.66%	0.65%	0.63%	0.63%	0.67%	7.85%
2024	0.64%	0.63%	0.67%	0.64%	0.67%	0.61%	0.65%	0.62%					5.23%

Source: S&P/ASX 200 (^AJXO) Adjusted Close Historical Data ("Equities"). S&P Global - S&P Australia High Yield Corporate Bond Index Historical Data ("High Yield Credit").

- Performance net of fees and expenses and presented in AUD. Inception date: 1-Aug-17.
- Returns assume reinvestment of all distributions. All data as at 31st August 2024 and subject to change.
- Past performance is not a reliable indication of future performance.
- The historical Target Fund returns have been adjusted downwards to take into consideration the additional estimated withholding taxes, fees and costs with respect to the Feeder Fund.

	1 Month	3 Month	6 Month	1 Year	2 Year (p.a.)	3 Year (p.a.)	5 Year (p.a.)	Since Inception (p.a.)	Since Inception
Target Fund	0.62%	1.89%	3.91%	7.97%	7.72%	7.29%	7.29%	8.09%	70.1%
Benchmark	0.62%	1.85%	3.71%	7.39%	7.03%	5.82%	4.81%	4.71%	33.3%
RBA Cash Rate	0.37%	1.10%	2.21%	4.39%	4.03%	2.82%	1.81%	1.71%	12.8%
Outperformance	0.00%	0.04%	0.20%	0.58%	0.69%	1.47%	2.48%	3.38%	36.8%

- Performance net of fees and expenses and presented in AUD. Inception date: 1-Aug-17. Benchmark: RBA cash rate plus 3% p.a.
- Returns assume reinvestment of all distributions. All data as at 31st August 2024 and subject to change.
- Past performance is not a reliable indicator of future performance.
- The historical Target Fund returns have been adjusted downwards to take into consideration the additional estimated withholding taxes, fees and costs with respect to the Feeder Fund.

Fund Information

Fund Name	CLC Performa Private Debt AUD Income Fund
Fund Objective	The Fund aims to provide monthly income returns by investing in the Target Fund.
Fund Manager	Cross Light Capital Sdn Bhd
Fund Type	Wholesale Feeder Fund (Income) w/ AUD and MYR Classes
Trustee and Custodian	MTrustee Berhad
External Auditor	Crowe Malaysia PLT
Benchmark	Reserve Bank of Australia Cash Rate + 3% p.a.
Liquidity	Monthly NAVs and Liquidity Subject to Gating Provision
Distribution Policy	Monthly Contingent upon Target Fund Distributing
Management Fee	0.75% p.a.
Initial Sales Charge	Up to 5%
Minimum Investment	AUD 30,000 / MYR 100,000 AUD 3,000 / MYR 10,000 (via nominee structure only)

Underlying Loan Portfolio Characteristics

Number of Platforms	8
Number of Loans	13,755
Maturity <12 Months %	87%
Average Loan Size	\$93,243
Average Loan Size %	0.03%
Maximum Loan Size	\$9,756,475
Maximum Loan Size %	3.15%
Arrears over 30 Days %	0.96%
Cash & Cash Equivalents	10.78%
Loan Assets	89.22%

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- Data presented in AUD.

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