

# Select Income Fund



Australian Unity's Select Income Fund is a contributory mortgage scheme. It provides investors the opportunity to select and invest in a range of Syndicate-Funds which each provide exposure to a specific registered first mortgage loan.

The Fund consists of a range of Syndicate-Funds and a cash account. Investor contributions are made into the Fund's cash account before money is allocated to a Syndicate-Fund. Interest is generally paid on a pro-rata basis.



**Specialising in registered first mortgage loans only**



**Loan sizes typically range between \$10m and \$45m**



**All loans to date are located on Australia's east coast**



**We lend to experienced developers only**



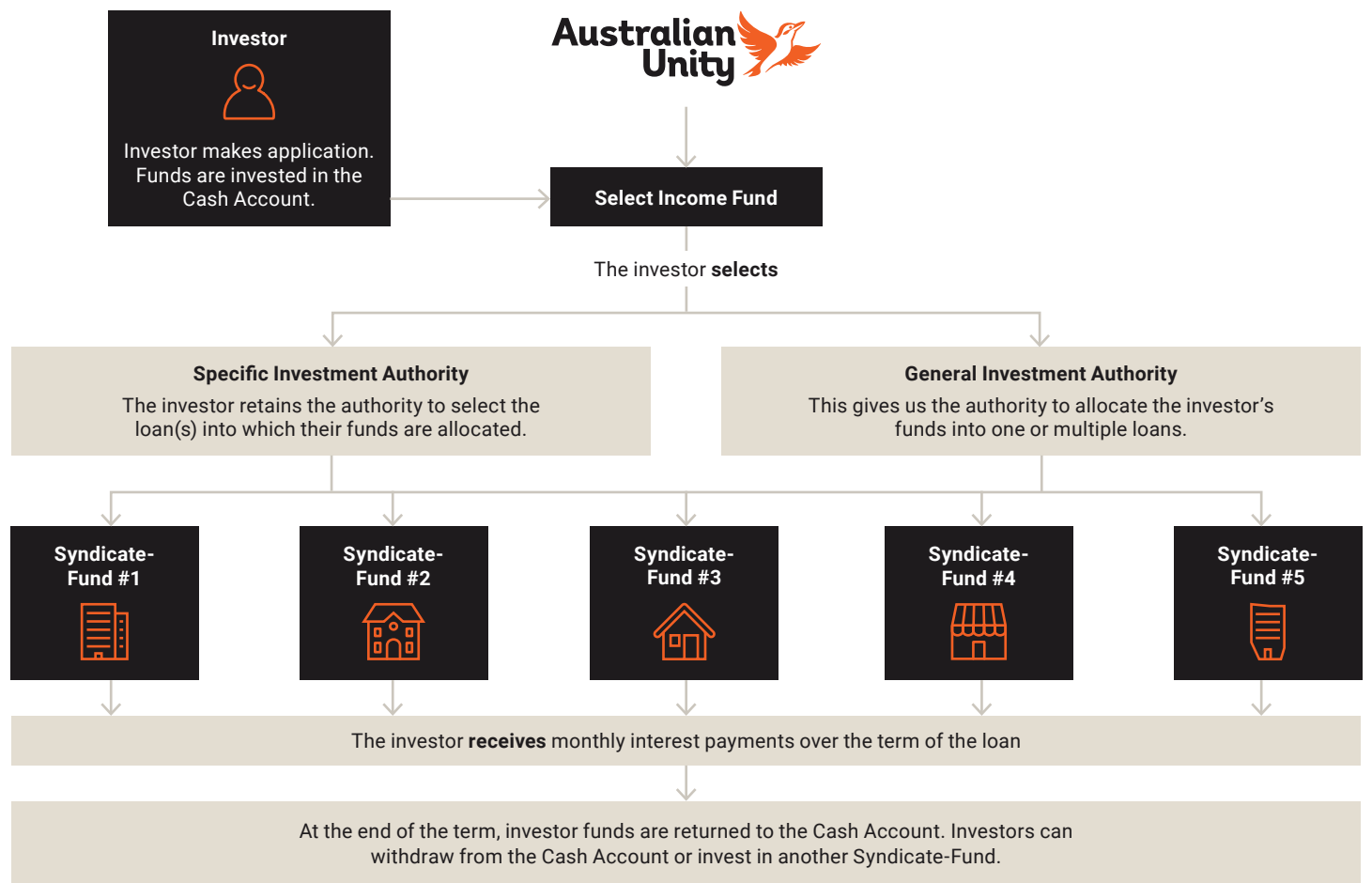
**Select property developments are in areas of high population growth, good infrastructure, and community amenities**



**Construction and development loans are typically for medium-to-high-density accommodation**



**Conservative portfolio and financial management**



## Investment Authority Types

You may elect one of two options to make an investment into a Syndicate-Fund as follows:

- 1. Specific Investment Authority (SIA)** – This option gives you the authority to select the Syndicate-Funds into which your funds are invested. It requires signing an invitation to invest via a Supplementary Product Disclosure Statement (SPDS) for each Syndicate-Fund.
- 2. General Investment Authority (GIA)** – This option gives Australian Unity the authority to automatically allocate your Cash Account funds to Syndicate-Funds. Certain conditions can be included in the GIA including maximum allocations for each Syndicate-Fund, loan-to-value ratio (LVR) criteria and allocations for particular states. If Australian Unity invests your funds into a Syndicate-Fund that you don't want to invest in, then you have 14 business days from the date you are deemed to have received the Syndicate-Fund Supplementary Product Disclosure Statement to notify Australian Unity in writing that you do not wish to proceed.

## Other resources

**Active loans & interest rates**

[Learn more](#)

**Frequently Asked Questions**

[Read more](#)

[australianunity.com.au/select-income-fund](https://australianunity.com.au/select-income-fund)

### Disclaimers

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