

# A NEW WAY TO MEET YOUR INCOME NEEDS

The Perpetual Credit Income Trust (the Trust) aims to generate sustainable, regular income by investing in a diversified portfolio of credit and fixed income assets.

## HIGHLIGHTS

- **Target total return – RBA Cash Rate plus 3.25% p.a. (net of fees)^**
- **Aims to provide monthly income payments**
- **Access to a defensive asset class that typically has low capital volatility**
- **A Trust that will apply to be listed on the Australian Securities Exchange**
- **Access to credit and fixed income assets not typically available to individuals**
- **Managed by the experienced, proven and stable Perpetual Credit and Fixed Income team**

^ This is a target only and may not be achieved.

## IMPORTANT DATES\*

Offer opens	25 March 2019
Offer closes	18 April 2019
Allotment of units	8 May 2019
Trading commences on ASX	14 May 2019

\* The above timetable is indicative only. The Responsible Entity reserves the right to vary the dates set out above subject to the Corporations Act and other applicable law.

## CHARACTERISTICS

Investment Manager	Perpetual Investment Management Limited
Responsible Entity	Perpetual Trust Services Limited
Portfolio Manager	Michael Korber
Investment Objective	To provide investors with monthly income by investing in a diversified pool of credit and fixed income assets
Number of Holdings	Typically, 50-100
Target Return*	To target a total return of RBA Cash Rate plus 3.25% p.a. (net of fees) through the economic cycle
Distributions	Aims to provide monthly distributions

\* This is a target only and may not be achieved.

## OFFER DETAILS

Trust Name	Perpetual Credit Income Trust
Proposed ASX Code	PCI
Subscription Price per Unit	\$1.10
Minimum Offer Raise	\$150 million
Maximum Offer Raise	\$400 million (reserves the right to accept oversubscriptions up to a further \$40 million).
Minimum Application Amount	\$2,200 / 2,000 units
Proforma NTA	\$1.10
Estimated Management Costs	0.88%
Performance Fee	None
Establishment Costs	Paid in full by Perpetual Investment Management Limited.

This information has been prepared by Perpetual Investment Management Limited ABN 18 000 866 535, AFSL 234426 and issued by Perpetual Trust Services Limited ABN 48 000 142 049, AFSL 236648, the issuer of the Perpetual Credit Income Trust (Trust). It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. Past performance is not indicative of future performance. Perpetual Trust Services Limited has issued a Product Disclosure Statement (PDS) for the Trust, which should be considered before deciding whether to acquire or hold units in the Trust. The PDS is available and can be obtained by calling 1300 778 468 (within Australia) or +61(2) 9299 9621 (from overseas) or visiting [www.perpetualincome.com.au](http://www.perpetualincome.com.au). 2691\_0319