

The Gemi First Mortgage Fund

Fund Summary

GEMI

INVESTMENTS

Gemi Investments has specialised in real estate secured debt investments since 2000. Gemi has a trusted reputation built over 20+ years with in excess of \$3 billion of loans written, and a track record of delivering strong investment returns and capital preservation.

The Gemi First Mortgage Fund offers investors access to Gemi's investment strategy with **3 key benefits**:

- 1** **Single point access to a diversified portfolio of real estate secured debt investments** originated by the Manager with **first ranked mortgage security** and **conservative LVRs** of up to 65%
- 2** **Attractive risk adjusted returns** underpinned by a **track record of capital preservation**. **Target net return of 9.0% p.a. with monthly cash income and liquidity**
- 3** **Strong alignment of interests** between investors and Gemi, with **\$5 million first loss position invested by Gemi**

Loan Investment Parameters

Property Location & Type	Australia or New Zealand Non-specialised property
Loan Size	Up to \$50m
Security	First ranked mortgage security
LVR	Up to 65%
Term	3 to 24 months

Track Record

20+ Years Experience	>\$3bn Loans Written	>\$800m Current Loan Book	Track record of capital protection
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Examples of Our Borrowers:



The Manager | Gemi's Principals

Gemi's Principals each has in excess of 20 years' credit investment and business experience. They are complemented by a highly experienced team that operates a strict credit risk assessment and management framework.



Justin Epstein

Over 20 years' credit investment and business experience



Michael Cooper

Over 20 years' credit investment and business experience



George Fleming

Over 30 years' credit investment and business experience

Key Fund Information

Investors	Wholesale clients	Fund Inception	22 November 2021
Minimum Investment	\$25,000	Management/ Performance/Application /Withdrawal Fees	No Fees
Target Net Return (i.e. after fees & costs)	9.0% p.a.	Trustee & Admin Costs	0.5% p.a. of Fund Assets
Distributions	Monthly	Unit Price	\$1.00
Applications/Redemptions ⁽¹⁾	Weekly/Monthly		

Note 1: Investment redemption is subject to an initial minimum investment period of 3 months.

Investor Enquiries

Email: enquiries@gemi.com.au
Phone: (02) 9157 0710
Address: Level 6, 4 Martin Place, Sydney NSW Australia 2000 | www.gemi.com.au

Disclaimer: this communication has been prepared for The Gemi First Mortgage Fund by the Manager, Gemi Investments Pty Ltd (ACN 626 991 213) ATF Gemi Investments Unit Trust. The communication contains general information only and does not take into account individual investor's investment objectives, particular needs or financial situation. It does not constitute financial, tax, or legal advice, nor is it an offer or invitation to subscribe or purchase, or a recommendation of, any financial product. This communication is not intended to be relied upon by investors in making an investment decision. While every effort has been made to ensure the information in this communication is accurate; its accuracy, reliability or completeness is not guaranteed. Past performance is not a reliable indicator of future performance.