



GPS Investment
Fund Limited

ABN 40 145 378 383 | AFSL 383080

Information Pack

Issued by GPS Investment Fund Limited (GPS)
ABN 40 145 378 383 | AFSL 383080

WHY GPS?

Investing with GPS offers you a wealth of financial management experience, gained through our funding and managing of Registered First Mortgage loans since 1994. GPS's history of timely and consistent distributions to investors* results from well-defined investment strategies. To date, GPS has funded over 450 development projects, totalling over \$2 billion in loan funds.

When you invest with GPS, you invest 30 years of industry experience and a successful track record of project funding, backed by trusted developers and builders who meet our rigorous standards. GPS also does not charge fees to investors. Instead, we receive a management fee, which is paid by our borrowers and therefore does not affect your target return rate.

*Past performance is not a reliable indicator of future performance.

CONSIDERING INVESTMENT? RISK VS. REWARD

If you, or someone you know, is thinking about investing, you may have several questions about the process, especially concerning what is involved and the balance of risk vs. reward. It is important to understand the varying levels of risk associated with different types of investments, and where GPS sits in comparison to volatile, fluctuating markets such as stocks and cryptocurrency.

Investing your money in Registered First Mortgages is a great option if you are looking for an income-only return, but occasionally this doesn't always work out as planned. When considering the risks involved, GPS always recommends seeking a professional opinion before making your choice.

- GPS is a Medium Risk investment, well outside the risks involved when investing in turbulent stock markets or cryptocurrency trends, but still requires your consideration and understanding of what a first mortgage is and where your finances are invested.
- Your money is invested for a specific period and as a result, is not as easily accessible as having your money in the bank. The amount of access and ability to withdraw your money depends on the investment you choose, and while this can help you reach more financial saving goals, these access limitations should be taken into account.
- While GPS retail investors have never experienced a capital loss, past performance is not a reliable indicator of future performance. Our disclosure documents should always be considered before investing.



ABOUT OUR FUND OPTIONS

SELECT FUND OPPORTUNITIES

1. GPS Invest Select Fund (Select Fund)

- Retail-level, life of loan investments from \$10,000.

2. GPS Invest Select Fund (Platinum Tier)

- Wholesale-level, life of loan investments from \$500,000

3. Co-Investment

- Wholesale-level, life of loan investments from \$2.5M

- Choose where to invest your money based on the GPS Registered First Mortgage loan that best suits you.
- Select Fund investment options are available from \$10,000 min investment, enabling you to diversify your portfolio across opportunities based on your budget.

Offering you the opportunity to invest in the Registered First Mortgage of your choice, with a life-of-loan investment timeframe. Our Select Fund options are a great choice for investors looking to decide which mortgage option best suits them, while being able to maintain varying degrees of flexibility and control over what their money is invested in.

POOLED FUND OPPORTUNITIES

1. GPS Invest Pooled Fund (Pooled Fund)

- Retail-level, quarterly withdrawals, invest from \$10,000

2. GPS Invest Private Fund

- Wholesale-level, monthly withdrawals, invest from \$500,000

3. Pooled Platinum Fund

- Wholesale-level, quarterly withdrawals, invest from \$2.5M

- For the time-poor, or those new to investing, enjoy a 'set and forget' feeling while we make the decisions, and act in your best interest.
- Funds remain invested within GPS until you withdraw them, so there's no downtime where your money isn't working in the background.

A great option for new investors or the time-poor. Pooled fund opportunities offer fixed income distribution, regular withdrawal options, and consistent reinvestments in our loans, all managed by our experienced in-house team, so you don't need to make rolling decisions from the get-go.

For sophisticated investors who also enjoy this 'set and forget' investment style, we now offer the GPS Invest Private Fund and Pooled Platinum Fund at an increased investment minimum, for a higher target return.

HOW OUR FUNDS FLOW

GPS Invest Pooled Fund

OPEN NOW

Minimum Investment: \$10,000

Withdrawals: Quarterly

Target Rate: 7.00%

GPS Invest Select Fund

SEE OUR WEBSITE FOR OPEN OPPORTUNITIES

Minimum Investment: \$10,000

Investment Term: Life of Loan

Target Rate: 7.50%

GPS Invest Private Fund

OPEN NOW

Minimum Investment: \$500,000

Withdrawals: Monthly

Target Rate: 7.50%

GPS Invest Select Fund (Platinum Tier)

SEE OUR WEBSITE FOR OPEN OPPORTUNITIES

Minimum Investment: \$500,000

Investment Term: Life of Loan

Target Rate: 8.00%

Pooled Platinum Fund

OPEN NOW

Minimum Investment: \$2.5M

Withdrawals: Quarterly

Target Rate: 9.00%

GPS Co-Investment

OPEN TO ENQUIRIES

Minimum Investment: \$2.5M

Investment Term: Life of Loan

Target Rate: *from* 9.00%

PAST PROJECT SUCCESS



11 Colburn Ave, Victoria Point

GPS INVEST LOAN AMOUNT: \$3,936,031

GPS funded the successful development of these 8 high-quality apartments in the bayside suburb of Victoria Point. The repeat GPS Borrower, Robin Johnson of Provincial Building, has achieved repeat success from similar projects.

All investors were repaid in full from the timely completion of this project.

26 Wellesley Street, Wellington Point

GPS INVEST LOAN AMOUNT: \$5,658,857

Another successful GPS-funded project for Robin Johnson of Provincial Building. These apartments in Wellington Point were nestled within proximity to the bay, with interest in the project seeing it consistently reach investment limits. All investors were repaid in full from the timely completion of this project.



17-19 & 21 Passage St, Cleveland

GPS INVEST LOAN AMOUNT: \$7,210,850

This stunning project of 29 residential apartments achieved full pre-sales covering all debt before the opportunity was even offered to investors! Thanks to the well managed relationship between GPS and the highly-experienced developers, all investors were repaid in full from the timely completion of this project.

12 Auster Street, Redland Bay

GPS INVEST LOAN AMOUNT: \$9,091,017

27 high-end apartments and 6 adjacent townhouses in Redland Bay were funded by GPS in collaboration with experienced developers and builders who brought over 30 years of experience to the project. All investors were repaid in full from this project.





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The relevant product disclosure documentation for The GPS Invest Select Fund (ARSN: 149 257 401), The GPS Invest Pooled Fund (ARSN: 149 257 410), The GPS Invest Private Fund (ARSN: 602 348 292) and the Pooled Platinum Fund (ARSN: 605 008 535) ("the Funds") are issued by GPS Investment Fund Limited (ABN: 40 145 378 383) (AFSL: 383080) ("GPS"). This document may contain general advice which does not consider any particular person's objectives, financial situation or needs. GPS is not licensed to provide financial product advice about the Funds, so you should obtain and read the relevant product disclosure documentation prior to making a decision to invest. For the GPS Invest Select Fund and GPS Invest Pooled Fund a Target Market Determination ("TMD") includes a description of who the Fund is considered appropriate for and should be considered prior to investing. The documentation for the Funds is available at info@gpsinvest.com.au, or by calling 1800 999 109. You should also consider obtaining professional financial advice before making an investment decision. Cooling-off periods do not apply to the Funds. Past performance is not a reliable indicator of future performance. An investment in the Funds has risk, can fluctuate in value, may achieve lower than expected returns, is not a bank deposit, is not guaranteed and investors risk losing some or all of their principal investment. Distributions, if any, will generally be paid monthly. GPS Invest Pooled Fund, Pooled Platinum, and GPS Invest Private Fund have limited withdrawal rights. Withdrawal offers will generally be made monthly or quarterly, subject to available liquidity and the terms of the agreed upon Fund. GPS Invest Select Fund withdrawals will only be considered at the completion of a mortgage investment. Refer to the relevant product disclosure documentation for more details.