



# MARKETPLACE LENDING

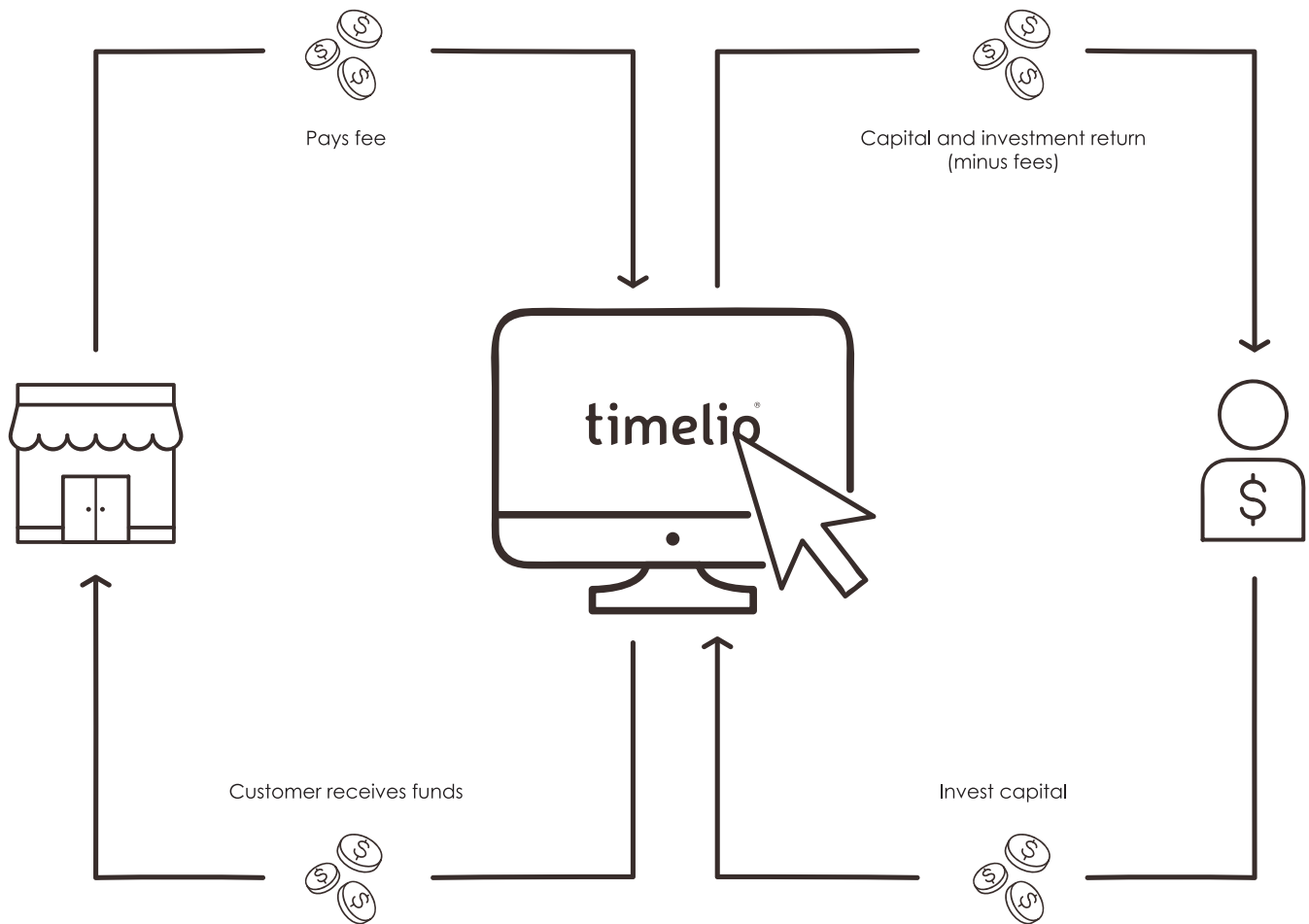
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Money today. **Growth** tomorrow.

# ▶ WHAT IS MARKETPLACE LENDING

Marketplace lending, also known as peer-to-peer lending, is an arrangement through which retail or wholesale investors lend money to credit-worthy borrowers.

Transactions between buyers and sellers are conducted online using the latest technology to maximise the user's experience. Investors can invest in a variety of assets, including consumer loans, business loans, discounted invoices, and real estate. Platforms and marketplaces offer investors attractive returns relative to other asset classes, as well as diversification and liquidity benefits.

# ▶ HOW IT WORKS





# ▶ A NEW FIXED INCOME ASSET CLASS

Investing in fixed income provides investors with greater security, lower volatility and more certain income yields than equities. Since 2008, global interest rates have been falling and are still at all-time lows in many regions, affecting returns on most fixed income assets. Central banks globally have engaged in monetary policy that has pushed interest rates near to zero. Despite recent moves up in some jurisdictions, interest rates remain well below historical norms.

In Australia, the ability to invest in fixed income products beyond government and blue chip corporates has been almost impossible for most investors. The corporate bond market has limited issuance and secondary markets offer limited liquidity.

## FIXED INCOME COMPARISON

	Cash Deposit (3 months)	Government Bonds (2 years)	BBB Corporate Bonds (3 Years)	Marketplace Lending
<b>Yield to Maturity</b>	1.75%	1.75%	4.00%	8%-10%
<b>Liquidity</b>	High	High	Low	Low-High
<b>Risk</b>	Low	Low	Medium	Medium-High

Marketplace lending offers individual and institutional investors the opportunity to invest in a fixed income asset class that has previously only been available to banks and other financial institutions. Investors are able to buy pools of loans to consumers or businesses, gaining exposure via discounted invoices, loan pools and other asset backed securities. Depending on the platform, liquidity can vary from as little as 1 month and up to 5 years. Longer duration assets often have monthly or quarterly repayment schedules.

## INVESTING IN TIMELIO

	Direct Investors	Timelio Capital Fund
Minimum Investment	\$10,000	\$50,000
Invoice Selection	Select what, when and how much to fund (5% increments)	Automatic allocation of all funded invoices
Time Involvement	Medium	Low
Liquidity	Daily	Quarterly redemptions and distributions
Subscriptions	Daily	Monthly
Management Fees	Nil	0.50% per annum
Performance Fees	15% of settled profit	15% of settled profit
Targeted Net Returns	Historically 7-12% annualised	7-9% per annum



## ▶ BENEFITS OF INVESTING IN MARKETPLACE LENDING

### STEADY RETURNS

Investing in a diversified portfolio of consumer and business loans offers investors a steady stream of income, with relatively low volatility.

### UNCORRELATED

Marketplace loans have low correlation to other asset classes including real estate, equities and government bonds.

### DIVERSIFICATION

Investors can diversify counterparty exposure by buying fractions of loans or assets reducing overall risk.

### VARIOUS DURATIONS

Loans and other funding products can vary in length from 1 month to 5 years.

### AUTOMATED

Many platforms enable investors to pre-select risk categories, auto deploy or offer passive investment functionality through managed fund structures.

## ▶ BENEFITS OF THE TIMELIO MARKETPLACE

### CHOICE

Choose to be an active investor on the platform or let Timelio manage your investment through the Timelio Capital Fund.

### LIQUIDITY

Timelio originated invoices are settled in 45 days on average with both shorter and longer durations available.

### UNCORRELATED

Discounted invoices add uncorrelated returns to your investment portfolio.

### DIVERSIFICATION

Spread your risk across multiple blue-chip debtors and sellers with exposure to a variety of industry groups.

### NO SIGN UP FEES

No application, inactivity or monthly usage fees

# ▶ GETTING STARTED

Investing through Timelio's marketplace is simple.



Register an account online at <https://app.timelio.com.au/investors/register>



Upload a copy of your ID (passport/driver's licence)



Confirm your investor status, either through your accountant or with your AFSL number



Fund your account, a minimum of \$10,000 for direct investors or \$50,000 for the Timelio Capital Fund

# ▶ INVESTMENT TEAM

## ANDREW PETRIS FOUNDER, HEAD OF INVESTORS

Andrew has 20 years of experience in banking and asset management. He has managed private equity, hedge fund and marketplace investments in the US, UK, Australia and Asia including portfolio construction, risk and investment research at Aberdeen Asset Management in Singapore. He qualified as a Chartered Accountant with EY and has a Masters in Finance from London Business School.

## DAVID WEBSTER GROWTH MANAGER

David is the Growth Manager for the Timelio Capital Fund and direct investors. Prior to this role, David spent over 5 years working at one of the world's leading independent assurance, tax and advisory firms, Grant Thornton. He has worked with numerous private equity groups, and is a qualified Chartered Accountant.

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