

MarkitLend United States Consumer Finance Fund (MarkitLend USCF)

Fund summary

MarkitLend US Consumer Finance Fund (USCF) invests in a well-diversified portfolio of Peer to Peer (P2P) US consumer loans. The Fund focuses its investment in loans with the stated purpose of refinancing credit card debt or debt consolidation. The portfolio has purchased 4,513 loans. The Fund seeks to achieve a high level of income as well as return of principal with low volatility. Maturities of the loans in the portfolio are up to 60 months. The continuous flow of income and principal enables the fund to reinvest continuously and compound returns. Further, the relatively short duration of the portfolio effectively lowers overall volatility in response to changes in interest rates.

Fund Facts

| | | | |
|---------------------------|--|-----------------|--------|
| Asset class | US Consumer Loans – Debt Consolidation | | |
| Structure | US LP | | |
| Category | Fixed Income Alternative Assets | | |
| Pricing | Daily | | |
| Registrations | SEC | #805-8789336804 | |
| | ISIN (CUSIP) | #US5706501013 | |
| Address | Delaware, USA | | |
| Net Asset Value per share | \$16.40014 | | |
| Annual return | 7.01 % | Sharpe Ratio | 3.53 % |
| Annual Volatility | 0.65 % | | |
| Management fee | 1 % | Fund expenses | 1 % |
| Fund advisor | MarkitLend Investment Advisors (FINRA CRD #286455) | | |
| Auditors | PricewaterhouseCoopers (PwC) | | |
| Investor Portal | Wealthblock.ai | | |

Monthly performance

| | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2024 | 0.41% | | | | | | | | | | | |
| 2023 | 0.61% | 1.03% | 0.48% | 0.76% | 0.41% | 0.42% | 0.45% | 0.80% | 0.50% | 0.53% | 0.52% | 0.48% |
| 2022 | 0.94% | 0.59% | 0.68% | 0.26% | 1.11% | 0.81% | 0.49% | 1.03% | 0.66% | 0.75% | 0.44% | 0.52% |
| 2021 | 0.57% | 0.41% | 0.74% | 0.73% | 0.69% | 0.87% | 0.68% | 0.95% | 0.77% | 0.71% | 0.94% | 0.81% |

The performance data shown represent past performance, which is not a guarantee of future results

Fund GAAP audit performed by PricewaterhouseCoopers is available on our website, <https://www.markitlend.com/registrations/audits/>