

Australian Unity **Select Income Fund**

<p>Armadale, VIC</p>	<p>Syndicate No: 563</p>
 <p>Artists impression of the property at 112 Kooyong Road, Armadale VIC</p>	<p>Interest Rate (Net PA) 13.00%*</p>
	<p>Loan to Value Ratio (LVR) 65.00%*</p>
	<p>Start Date April 2020</p>
	<p>Investment Term April 2020 - October 2020*</p>
	<p>Property Type Residential</p>

Summary

The property is located in one of Melbourne's most desired inner-east locations, just 6kms from Melbourne CBD and within close proximity to the High Street retail strip, transport services, recreational reserves and facilities as well as educational institutions.

This Syndicate-Fund has been established to assist with the refinance of a land facility from another lender and to provide the Borrower time to finalise documentation prior to commencing construction. The loan to value ratio of 65.00% has been calculated using the "as is value" in the valuation report completed by Savills Australia dated 10 February 2020 of \$5,600,000 GST exclusive. A loan term of 6 months is required, with the proposed loan facility expected to be repaid by way of refinance by Australian Unity or another lender through a construction loan facility.

A Planning Permit is in place and the Borrower intends to develop a project known as the 'Armadale Manor'. The collection of three-bedroom apartments will demonstrate renowned architect Rob Mills commitment to modern luxury and forward-thinking design. With a focus on rich, layered interior spaces, 'Armadale Manor' sets a new benchmark for design excellence and premium quality with engineered oak flooring, natural stone, custom timber veneer kitchen cabinetry, Astra Walker tapware fittings and premium grade Gaggenau kitchen appliances, wine cellars and gas fire places.

Each light-filled residence will also feature ducted split system air-conditioning, free-to-air tv, a video security intercom system, security zoned lifts to all apartments and access to a shared basement carpark.

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Existing investors contact us to request a Supplementary Product Disclosure Statement of this investment.

Important information

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This is not an offer document and should not be relied upon solely in making an investment decision. The information is an edited version of the independent valuation report for the Syndicate-Fund property. You can view the full valuation report by contacting us on the details above.

Information on this financial investment product can be obtained from our website, australianunity.com.au/wealth/sif, including the Product Disclosure Statement (PDS). Contact us to receive a Supplementary Product Disclosure Statement (SPDS), which contains further details of this investment opportunity.

* Interest rates, loan to value ratios and investment terms are subject to a number of assumptions and risk that are detailed in the PDS and SPDS. Interest rates quoted are not guaranteed.