

I am pleased to introduce myself and to ask if you would consider allocating from Treasury to a low/medium risk asset - MarkitLend US Consumer Credit Fund. This fund invests in a diversified pool of consumer loans originated by Prosper and Lending Club. We have been running this strategy internally for the past several years and now are opening to external investors.

Value Proposition/Investment Thesis:

MarkitLend US Consumer Credit Fund enables investors to access an asset class traditionally available only to banks and institutional investors. The Fund invests in a diversified portfolio of consumer loans originated and serviced by prosper.com and lendingclub.com.

Our investment strategy has provided steady, low volatility returns on average 7.5% per annum since 2017.

This makes it an ideal investment for investors' medium term savings and retirement accounts.

Section 2 - Key investment merits

- Steady yields of around 7.5% per annum, net
- Short duration – loans range from 1 – 5 years with overall duration 2.75 years
- Regular pricing – Daily NAV
- Daily payments of principal and interest create liquidity for redemptions
- Manager has a long term track record

For more info about MarkitLend and our Fund see www.markitlend.com

In addition, we can make the fund available to any of your members who would like to invest.

[See our latest presentation](#)

Kind regards,

Michael Sonenshine

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