

Norfolk Mortgage Trust

Welcome to the Norfolk Investor



WHY SHOULD I INVEST WITH NORFOLK?

- Interest on your investment is paid monthly
- Reinvestment of monthly distribution option
- Norfolk is a managed fund that spreads your investment across a range of mortgages over New Zealand property.
- An experienced manager administers the fund and chooses the investments - you do not require in depth knowledge.
- Norfolk is a PIE fund with a maximum tax rate of 28.0%.
- All funds are distributed with tax paid.
- Our funds are run by New Zealanders for New Zealanders. We know our investors and we provide competitive returns.
- Norfolk invests in New Zealand's future.

Norfolk is looking for further investment. If you would like to discuss this investment opportunity, please give us a call

0508 777 707

Please pass this onto to anyone who may be interested.

For more information about Norfolk visit our website [here](#). You can also find our quarterly updates on the Companies Office [Disclose Register](#) by searching Norfolk Mortgage Management Limited under Issuer.

Thank you to everyone who has subscribed to our newsletter. If you have any questions or queries or would like to discuss investing in Norfolk Mortgage Trust, please do not hesitate to contact us.



FUND UPDATE

Norfolk Mortgage Trust's Financial Statements and Annual Report have been sent out to all investors. If you have not received a copy, please contact us and a replacement copy will be sent out.



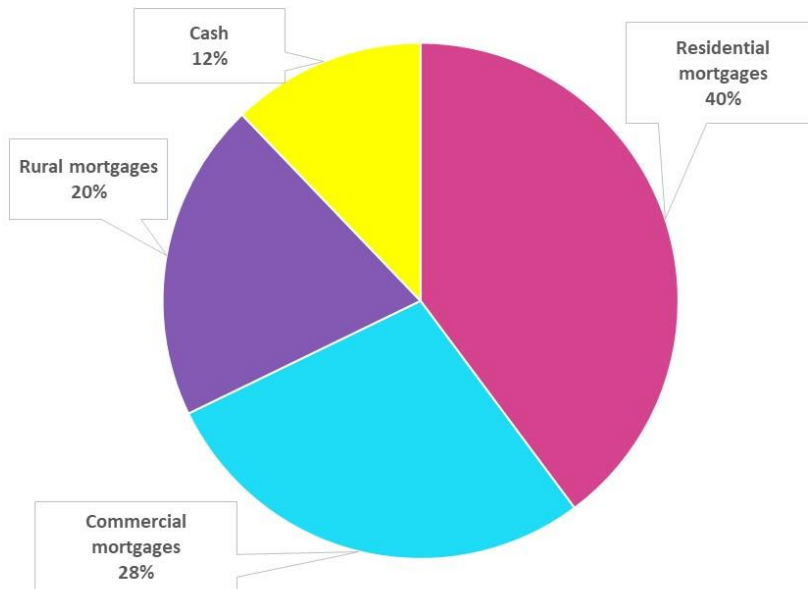
Norfolk Reinvestment Opportunity

As advised in our last newsletter, we are able to offer our investors the opportunity of reinvesting their monthly interest distribution. If you have received a reinvestment notice and would like to reinvest, please complete the form and return it to us. If you do not want to reinvest your interest distribution, no further action is required. We will not reinvest the interest without written instructions from you. If you did not receive a form and would like to choose the reinvestment option, please contact us and a form will be sent out to you.

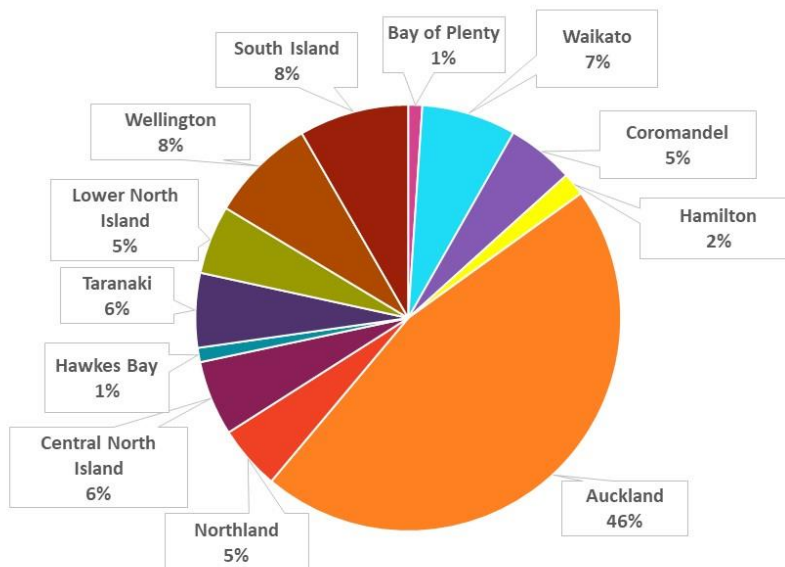
Norfolk Mortgage Trust

- The average loan to value ratio for Norfolk Mortgage Trust loans is 44.34%

This graph shows the asset mix for the fund as at 31 August 2018



This graph shows the geographical mix for the fund as at 31 August 2018.



Why we may need to ask you for information

New Zealand has a law called the Anti Money Laundering and Countering Financing of Terrorism Act 2009 - the AML/CFT law. The purpose of the law reflects New Zealand's commitment to the international initiative to counter the impact that criminal activity has on people and economies within the global community.

To comply with this legislation, Norfolk is required to take reasonable steps to make sure the information they receive from investors is correct, so we will need to ask for documents that show this. If you are an existing investor, this will happen if Norfolk needs to obtain and verify information in accordance with AML requirements. This will also be required from new investors or may be required when any changes are made to your investment details.

This is called customer due diligence. We will need to obtain and verify information about you including:

- your full name
- your date of birth
- your address

To confirm these details, documents such as your driver's licence or passport and documents that show your address, such as a current bank statement, will be required. If you are investing through a trust or company, we will need information about the trust or company including the people associated with it such as trustees, beneficiaries, directors and shareholders.

We may also require information confirming the source of investment funds to meet legal requirements.

Please contact us if you have any queries or concerns or contact your Financial Advisor.



Norfolk Mortgage Management Limited

Director Profile – Don Howden



We would like to introduce Don Howden, our Alternate Director whilst Alastair Flett is overseas. Don is the Senior Partner of Jones Howden, Lawyers, Matamata. Don has over forty years' experience in rural legal practice and has considerable expertise in conveyancing, trusts and estate planning. Don and his wife Susan enjoy travelling, outdoor activities and spending time with their family.

Directors

Jack Porus BCom LLB
Stu Smith B.Agriculture, Dip Finance and Banking
Alastair Flett BCom, B Ag, CA
Craig Urquhart BBS Banking and Finance
Don Howden LLB

Chief Executive Officer

Glenys Holden LLB

Name	Norfolk Role	Contact
Glenys Holden	Chief Executive Officer	0508 777 707
Jack Porus	Director/Chairman	021 397 712
Alastair Flett	Director	027 353 8865
Craig Urquhart	Director	0275 999 222
Stu Smith	Director	021 800 228
Don Howden	Director	07 888 0702

Website : www.norfolktrust.co.nz
Companies Office Disclose Register www.companiesoffice.govt.nz
Email: info@norfolktrust.co.nz
Telephone: 0508 777 707

Address

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Auckland 1010

P O Box 220, Shortland Street
Auckland 1140

Happy to help

Drop us a line or send us your questions, comments or suggestions, and we will respond as quickly as possible.

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Address: PO Box 220, Shortland Street, Auckland 1140