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 3,218 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	$12.84214
Annual return	7.75 % Sharpe Ratio 16.38 %
Annual Volatility	0.47 %
Management fee	1 %
Fund advisor	MarkitLend Investment Advisors (FINRA CRD #286455)
Auditors	PricewaterhouseCoopers (PwC)
Transfer Agent	KoreTransfer

Monthly performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	0.46%	0.45%	0.71%	0.42%	0.55%	0.88%	0.61%	0.69%	0.81%	0.73%	0.60%	0.55%
2019	0.54%	0.18%	0.52%	0.64%	0.48%	0.47%	0.69%	0.56%	0.65%	0.36%	0.42%	0.53%
2018	0.52%	0.67%	0.85%	0.71%	0.67%	0.77%	0.56%	0.59%	0.44%	0.42%	0.58%	0.62%
2017				-0.08%	-0.14%	0.14%	0.50%	0.81%	0.68%	0.73%	0.78%	0.76%

Note: After the first two months to achieve full investment, all months achieved positive returns. The two month delay to achieve full investment was due to the proprietary algorithms being very selective, what allows the Fund to achieve the steady positive results and very low volatility.

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, www.markitlend.com