Form 605

Corporations Act 2001 Section 671B

Notice of ceasing to be a substantial holder

To Company Name/Scheme	Liberty Financial Group Limited (ACN 125 611 574) (Company) and Liberty Fiduciary Ltd (ACN 119 884 623) in its capacity as responsible entity of the Liberty Financial Group Trust (Trust) (ARSN 644 813 847) (the Company and the Trust collectively, Liberty Group)
ACN/ARSN	125 611 574 (Company) 119 884 623 (Liberty Fiduciary Ltd, being the responsible entity of the Trust) and 644 813 847 (Trust)

1. Details of substantial holder (1)

Liberty Financial Group Limited and each of its subsidiaries set

Out in Annexure A (Subsidiaries) and Liberty Fiduciary Ltd in its

capacity as responsible entity of the Liberty Financial Group Trust

125 611 574 (Company) 119 884 623 (Liberty Fiduciary Ltd, being the responsible entity of the Trust) and 644 813 847 (Trust)

The holder ceased to be a substantial holder on $\frac{30}{08}/\frac{2021}{2020}$ The previous notice was given to the company on $\frac{17}{12}/\frac{2020}{2020}$ The previous notice was dated $\frac{17}{12}/\frac{2020}{2020}$

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
30/08/2021	Company	Release of stapled securities in the Liberty Group (each comprising an ordinary unit in the Trust and an ordinary share in the Company ("Stapled Securities")) from restrictions under voluntary escrow arrangements. A copy of the deed governing the relevant escrow arrangements was released on the ASX company announcements platform on 17/12/2020 (see Annexure B).	Nil	242,013,400 Stapled Securities	242,013,400
30/08/2021	Trust	Release of Stapled	Nil	242,013,400 Stapled	242,013,400

Securities	Securities	
from		
restrictions		
under		
voluntary		
escrow		
arrangements.		
A copy of the		
deed governing		
the relevant		
escrow		
arrangements		
was released		
on the ASX		
company		
announcements		
platform on		
17/12/2020		
(see Annexure		
B).		

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

4. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Company and Trust	Level 16, 535 Bourke Street, Mebourne, Victoria, 3000, Australia
Subsidiaries listed in	C/- Level 16, 535 Bourke Street, Mebourne, Victoria, 3000,
Annexure A	Australia

Signature

print name	Peter Riedel	capacity	Secretary
sign here	RL RU	date	31/08/2021

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 4 of the form.
- (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (4) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification

applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (5) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (6) The voting shares of a company constitute one class unless divided into separate classes.
- (7) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

ANNEXURE A

Liberty Financial Group Limited (ACN 125 611 574) and Liberty Fiduciary Ltd (ACN 119 884 623) in its capacity as responsible entity of the Liberty Financial Group Trust (ARSN 644 813 847).

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder, dated 30 / 08 / 2021.

Signature

print name	Peter Riedel	capacity	Secretary
sign here	PLAU	date	31 / 08 / 2021

Subsidiaries of Liberty Financial Group Limited

The following table sets out each subsidiary of the Company and, in each case, its place of incorporation. Unless otherwise stated, each Subsidiary is wholly owned by a Liberty Entity.

Company name	Place of incorporation
LFI Group Pty Ltd (ACN 138 903 581)	Australia
Liberty Financial Pty Ltd (ACN 077 248 983)	Australia
Minerva Funds Management Limited (ACN 119 873 282)	Australia
Minerva Funding Pty Ltd (ACN 150 500 271)	Australia
Secure Funding Pty Ltd (ACN 081 982 872)	Australia
Secure Credit Pty Ltd (ACN 124 171 768)	Australia
Liberty Credit Enhancement Company Pty Ltd (ACN 107 301 646)	Australia
Liberty Network Services Pty. Ltd. (ACN 151 158 628)	Australia
LoanNet Pty Ltd (ACN 077 898 027)	Australia
Liberty Fiduciary Ltd (ACN 119 884 623)	Australia
Liberty Funding Pty Ltd (ACN 128 856 422)	Australia
Money Place Holdings Pty Ltd (ACN 600 948 614)	Australia
ALI Corporate Pty Ltd (ACN 621 303 348) ¹	Australia
National Mortgage Brokers Pty Ltd (ACN 093 874 376)	Australia
Assured Credit Management Pty Ltd (ACN 096 859 782)	Australia
Minerva Fiduciary Pty Ltd (ACN 637 593 849)	Australia
Money Place AFSL Ltd (ACN 601 061 438)	Australia
ALI Equity Pty Ltd (ACN 621 374 650)	Australia
National Mortgage Brokers (WA) Pty Ltd (ACN 105 269 663)	Australia
Mike Pero Pty. Ltd. (ACN 616 426 496)	Australia
Mike Pero Australia Pty. Ltd. (ACN 616 426 405)	Australia
Mike Pero Group Limited (NZBN 942 904 098 0478)	New Zealand
Priceware Pty. Ltd. (ACN 105 331 459) ²	Australia

¹ Liberty Financial Pty Ltd holds 60% of the issued capital of ALI Corporate Pty Ltd.

² Liberty Financial Pty Ltd holds 50% of the issued capital of Priceware Pty. Ltd.

Company name	Place of incorporation
Money Place Assets Pty Ltd (ACN 601 045 578)	Australia
A.L.I. Group Pty Ltd (ACN 101 330 036)	Australia
Mosaic Financial Services Pty Ltd (ACN 115 082 561)	Australia
Mike Pero Insurances Limited (NZBN 942 903 704 4497)	New Zealand
Mike Pero Mortgages Limited (NZBN 942 903 550 9967)	New Zealand
Mike Pero (New Zealand) Limited (NZBN 942 903 839 9671)	New Zealand
Mike Pero Real Estate Limited (NZBN 942 903 143 7936)	New Zealand
Money Place Australia Pty Ltd (ACN 169 627 338)	Australia
Australian Life Insurance Pty Ltd (ACN 104 956 087)	Australia
Liberty Credit Enhancement Company (NZ) Limited (NZBN 942 903 571 2589)	New Zealand
MPRE Limited (NZBN 942 903 140 0718)	New Zealand
Australian Life Insurance Distribution Pty Ltd (ACN 103 157 811)	Australia
Secure Funding Limited (NZBN 942 903 674 2172)	New Zealand
Liberty Financial Limited (NZBN 942 903 856 4741)	New Zealand
MPMH Limited (NZBN 942 903 402 5826)	New Zealand
MoneyPlace Pty Ltd (ACN 606 547 559)	Australia
Australian Life Insurance Administration Pty Ltd (ACN 103 157 768)	Australia
Liberty Funding Limited (NZBN 942 903 446 8043) ³	New Zealand

³ Secure Funding Limited holds 16.67% of the issued capital of Liberty Funding Limited.