

For a limited time only, you can take advantage of a very special offer when you invest in the Provident Capital First Mortgage Fund. By investing with us now you will receive a **reduction of 0.25% off our management fee** for the entire financial year 2010/2011.

This will mean that the net returns generated by the fund and paid to you will increase by 0.25%.

For example, if the return for the month would have been 8.70% p.a. this will now increase by an additional 0.25% giving you a net return for that month of 8.95% p.a.



Apply now and automatically receive a reduction of 0.25% off our management fee.

SO DON'T MISS OUT ON THIS SPECIAL BONUS RATE!

To take advantage of this offer, simply return your completed application form in the enclosed pre paid envelope. It's as easy as that!

Available for a limited time only!

An investment with the Provident Capital First Mortgage Fund ARSN 134 487 362 is not a bank deposit and carries the risk of investors losing some or all of their principal investment. There is a risk that an investment in the Fund may achieve lower than expected returns. The offer of units in the Fund is made in a product disclosure statement issued by Provident Capital Limited ACN 082 735 573 dated 06/08/09. Investors should consider the PDS in deciding whether or not to invest. Investors must complete the application form accompanying the PDS. A copy of the PDS can be downloaded at www.providentcapital.com.au.