



**PUREfi**  
— WEALTH —

## What is Private Credit?

Refers to loans that are originated outside of the traditional banking system or debt capital markets:

**Non-exchange traded,  
typically floating rate loans**

**Borrowers range from small, medium, to large  
mature companies in any industry**

**Loan collateral and terms are highly customizable  
based on borrower needs**

## Why Private Credit?

Investments in private credit can complement traditional fixed income strategies by offering enhanced income generation, historically lower volatility, total return enhancement, and diversification.



### Enhanced Yield

Potential for higher yield due to several factors: the networks and skill sets needed to source and originate these loans coupled with the illiquid nature of the loans may lead to higher yields than traditional publicly traded debt.

### Low Correlation

Wide variety of opportunities across the private credit spectrum may provide different investment risk and return drivers with less correlation to broader public markets.

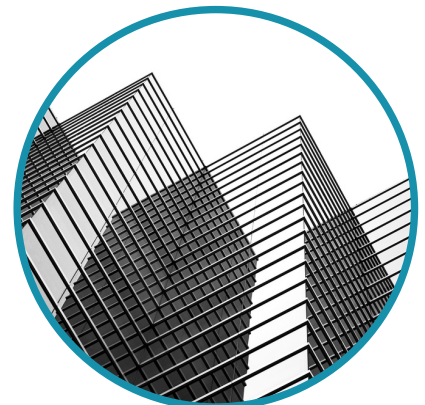


### Diversification

Growing opportunity set diversifies portfolios and can dampen volatility via exposure to different parts of the economy. Some loans move with the economic cycle while others may be more counter-cyclical.

### Potential Inflation Buffer

Floating rate loans may benefit investors when interest rates rise, and floors may support income when interest rates fall.



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