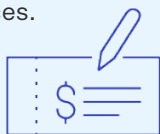


Music Royalties

What is Music Royalties Finance?

Music royalties finance is an asset-backed investment strategy where capital is deployed against future royalty streams generated by music copyrights. These royalties originate from sources such as streaming, radio play, licensing, and live performances. Investors may acquire royalty rights outright or lend against future cash flows, gaining exposure to intellectual property monetization and recurring revenue streams from music consumption.



Why invest?

- **Non-correlated returns:** Revenue is tied to music usage and licensing, with limited sensitivity to financial markets.
- **Predictable cash flows:** Established catalogs produce recurring income, often underpinned by multi-decade copyrights.
- **Attractive yield potential:** Royalty-backed investments can generate strong risk-adjusted returns from contractual payments.
- **Streaming market growth:** Increasing global demand for digital music expands monetization opportunities.

Risks to consider

- **Revenue variability:** Royalty income may fluctuate based on consumption trends and catalog performance.
 - **Mitigation:** Focus on proven, high-traffic catalogs with long performance histories and diversified income sources.
- **Copyright and legal risks:** Rights disputes or expirations can impact future revenue.
 - **Mitigation:** Legal due diligence on title ownership, copyright duration, and licensing history is integral to underwriting.
- **Catalog concentration risk:** Dependence on a small number of songs or artists can increase volatility.
 - **Mitigation:** Portfolio diversification across artists, genres, eras, and distribution platforms helps stabilize returns.

Conclusion

Music royalties finance offers investors access to intellectual property-backed income streams with low market correlation and strong recurring revenue characteristics. As music consumption continues to grow globally, royalty-based investments serve as a differentiated component within alternative credit and income-focused portfolios.

Common sectors or products in Music Royalties Finance



Catalog acquisitions: Purchasing royalty rights from artists, labels, or songwriters



Royalty-backed lending: Credit facilities secured by future royalty income streams



Performance and mechanical royalties: Income from radio, streaming, and physical sales



Synchronization and licensing deals: Royalties from film, television, and advertising placements

About MA Asset Management

We have a 10+ year track record of investing in directly originated private asset-backed credit across differentiated lending strategies.

The team are focused on income generating assets that provide investors with a steady stream of monthly income. Beyond traditional private credit, we also negotiate both long-term loan flow agreements and credit facilities with originators.

MA Asset Management, LLC is a wholly owned subsidiary of MA Financial Group, a publicly listed company on the Australian Securities Exchange (ASX).

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