

About FIIG Securities Limited

FIIG provides investors with choice and control, delivered through services that enable direct ownership of Corporate bonds.

Who is FIIG Securities?

Experts in providing direct ownership of corporate bonds and cash investments

Fixed income; for FIIG, that's the beginning and the end of it. In fact FIIG is Australia's largest fixed income specialist.

Through industry leading research, FIIG empowers investors and their advisers with knowledge and insights – and with offices in Sydney, Melbourne, Brisbane and Perth, the team at FIIG provide expert service and support to clients across Australia.

Why choose fixed income?

- Cashflow – Regular income stream through coupon or interest payments
- Diversity – Diversification from the two cyclical asset classes – equities and property
- Capital stability – Priority over hybrid and equity holders in the event of liquidation. Generally know maturity dates
- Liquidity – A deep and active market for secondary trading

Why choose FIIG?

- We provide access to low volatility, capital stable investments
- Our innovative services provide the opportunity of direct ownership of corporate bonds
- We enable you to tailor a portfolio to meet your individual requirements
- We are the fixed income experts

Our Services

DirectBonds service

- Direct access to corporate bond markets for all types of investors
- Choose from over 300 corporate bonds
- Fixed, floating and inflation linked Corporate bonds
- From \$10,000 per bond with a minimum portfolio balance of \$50,000
- Beneficial ownership remains with you
- Online services including portfolio reporting, market intelligence and research

Managed Income Portfolio Service

The Managed Income Portfolio Service (MIPS) combines the benefits of directly owning fixed income securities with the expertise of a professional investment management team.

With a minimum \$50,000 investment per Investment Program, you choose the program that works best for you.

We then create and manage a portfolio of fixed income investments that meets your chosen program.

We adjust portfolio holdings in response to changes in markets and investment opportunities, provide custodial services and supervisory oversight for your investments.

FIIG's Cash Services

FIIG offers specialist short-term money market expertise to corporate and eligible wholesale clients seeking to save the time and money it takes to optimise cash investments. FIIG's Cash Services are designed to maximise returns with a cash strategy, facilitation and reporting customised to each client's credit and liquidity limits. FIIG provides access to a diverse range of cash products, with contrasting rates of liquidity, credit rating, and cash return.

Research and education

FIIG's experienced and respected Research Team provide

- Market commentary, analysis and insights
- Issuer research and one page issuer summaries
- FIIG's e-newsletter The WIRE – delivered weekly
- Sample portfolios

Learn the basics or become an expert with Fixed income education

- Learn the basics with our Benefits of Bonds eBook
- Seminars and webinars
- An Australian Guide to Fixed Income, FIIG's 280 page guidebook to the Australian fixed income market

Debt capital markets

FIIG's Debt Capital Markets Team arranges corporate bond issues

- Providing investors with access to new corporate bond issues
- Providing Australian companies with an additional way to raise capital by the issue of corporate bonds



FIIG Securities Limited ('FIIG') provides general advice only. As a result, this document, and any information or advice, has been provided by FIIG without taking account of your objectives, financial situation and needs. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its staff and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation, and legal advice, tailored to your specific objectives, financial situation or needs, prior to making any investment decision. FIIG does not provide tax advice and is not a registered tax agent or tax (financial) advisor, nor are any of FIIG's staff or authorised representatives. A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/fsg.

An investment in notes or corporate bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described on any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions such as a 2.5% p.a. assumed rate of inflation, foreign exchange rates or forward interest rate curves generally available at the time and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG may quote to you an estimated yield when you purchase a bond. This yield may be calculated by FIIG on either A) a yield to maturity date basis; or B) a yield to early redemption date basis. Some bond issuances include multiple early redemption dates and prices, therefore the realised yield earned by you on the bond may differ from the yield estimated or quoted by FIIG at the time of your purchase. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.