

FIIG Monthly Income Fund

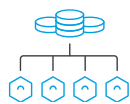
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Fund Overview

The aim of the portfolio is to preserve capital, generate regular income and deliver an income return of 2% per annum above the Bloomberg AusBond Bank Bill Index*. This strategy is designed for investors who want the potential for regular monthly income and capital stability.

*The Fund is benchmarked against the Bloomberg AusBond Bank Bill Index

Why Invest in the Fund



PREDICTABLE INCOME:

Receive a steady stream of income through consistent monthly distributions, allowing for better budgeting and financial planning.



DIVERSIFICATION:

Diversification across sectors and issuers limits idiosyncratic risks. The Fund invests in a wide range of domestic and global fixed and floating rate instruments and Asset Backed Securities, with sector tilts taking place when risk-adjusted relative value opportunities present themselves.



CAPITAL PRESERVATION:

Bonds are generally a lower-risk investment than shares by virtue of their higher ranking in the capital structure, meaning issuers are required to pay bondholders before shareholders.



PROFESSIONAL PORTFOLIO MANAGEMENT:

Managed by FIIG's highly experienced Investment Management Team with over 60 years of combined markets experience across domestic and global fixed income portfolios covering the breadth of fixed, floating and inflation-linked sectors.



LIQUIDITY:

The Fund offers daily applications and redemptions, providing investors with high liquidity to manage investments in a way that suits their personal circumstances.

Fund Information

- › Applications Now Open
- › Open to Retail and Wholesale investors
- › Call 1800 01 01 81 or email funds@fiig.com.au to find out more or to invest
- › Management Fee: 0.50% p.a. incl GST
- › Buy Sell/Spread: 0.05%/0.10%
- › Currency – AUD
- › Initial Investment – 10K
- › Minimum Additional Investment – 1K

Suitability

The FIIG Monthly Income Fund is designed for investors:

- › Seeking a steady and consistent income stream
- › Seeking a higher expected return than cash with a medium-term investment horizon

Performance Objective

To exceed the Bloomberg AusBond Bank Bill Index by 2% p.a. over rolling three-year periods after investment management fees.

How is the Fund Managed?

The Fund will invest in a portfolio of predominantly Investment Grade rated floating rate notes to provide investors with a consistent income source. It is expected that income generated from these assets will provide a majority of the returns for the Fund. Investors can also expect select exposures to Asset Backed Securities, High Yield and Unrated Bonds, Emerging Market Debt and Loans & Collateralised Loan Obligations (CLOs).

The Fund will implement sector, duration and credit exposure investment strategies targeting the following:

1. Capital preservation through a prudent selection process and a maximisation of diversity
2. Total Return in excess of the Benchmark Index, net of fees, over three-year rolling periods and
3. Regular income distribution by targeting monthly payouts

Minimum suggested investment timeframe	Minimum initial investment amount	Minimum additional investment amount	Minimum investment balance
Three years	\$10,000	\$1,000	\$5,000

Asset Class	Asset Allocation Ranges
Cash and Term Deposits	0 – 75%
Investment Grade Bonds and ABS	25 – 100%
High Yield Bonds	0 – 15%
Emerging Market Bonds	0 – 15%
Unrated Bonds	0 – 10%
Loans and CLOs	0 – 10%
High Yield, Emerging Market, Unrated Bonds, Loans and CLOs	0 – 30%
Non-AUD Unhedged Positions	0 – 10%

Risk

An investment in the Fund is subject to general investment risks, credit risk, capital risk, regulatory and business risk, concentration risk, subordinated debt risk, liquidity risk, volatility/market risk, interest rate risk, operational risks, inflation risk, as well as specific risks of investing in a managed fund. Before making an investment, you should read the Product Disclosure Statement (PDS), in full to understand these risks. The PDS will be available at fiig.com.au on launch.

About FIIG Securities

FIIG was established in 1998 to provide Australian investors and issuers with unique access and deep expertise in fixed income markets. As one of Australia's largest independent fixed income specialists, FIIG has grown to service over 6,000 clients with more than \$5bn in funds under advice and offices across Australia in Sydney, Melbourne, Brisbane, and Perth.

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