

Conservative Wholesale Sample Portfolio

OCTOBER 2026

Snapshot

6.71% p.a.

Return*

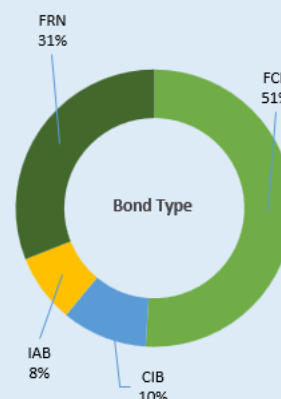
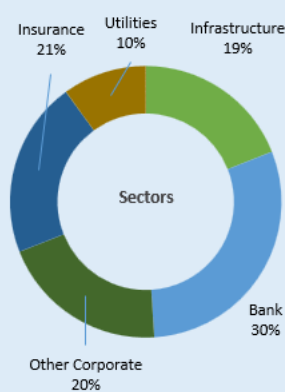
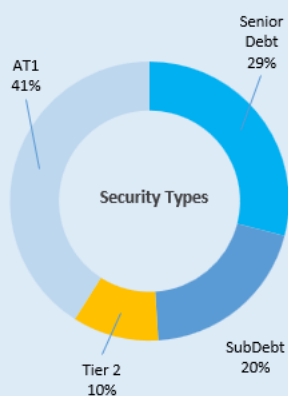
\$50,000

Minimum portfolio amount



FIIG Securities
Limited is Australia's
largest fixed
income expert

This portfolio has 10 securities with weightings between 8.48% and 10.56%, yielding 6.71% pa*. It is designed for investors wanting a 100% allocation of investment grade bonds. The returns shown are based on ~\$510,000 investment. \$50,000 is the minimum amount that can be invested with FIIG.



Investment Portfolio

Holding	Issuer	Product type	Industry Sector	Currency	Cost Value (Gross) AUD^	Portfolio Weight	Yield	Ratings
31,000	Sydney Airport Finance	CIB	Infrastructure	AUD	52,590	10.35%	6.09%	IG
50,000	BPCE SA	FCB	Regional Bank	AUD	50,903	10.02%	7.27%	IG
50,000	BNP Paribas Paris	FCB	Major Bank	AUD	51,347	10.11%	6.93%	IG
50,000	Alphabet Inc	FCB	Other Corporate	AUD	50,966	10.03%	6.08%	IG
50,000	QBE Insurance Group Ltd	FRN	Insurance	AUD	53,641	10.56%	6.79%	IG
50,000	Suncorp Group Limited	FRN	Insurance	AUD	51,961	10.23%	6.67%	IG
60,000	JEM NSW Schools II Pty Ltd	IAB	Infrastructure	AUD	43,084	8.48%	6.11%	IG
50,000	UBS Group AG	FCB	Major Bank	AUD	50,344	9.91%	7.21%	IG
50,000	NextEra Energy	FRN	Utilities	AUD	51,551	10.15%	6.72%	IG
50,000	CDC Data Centres	FCB	Other Corporate	AUD	51,571	10.15%	7.19%	IG

*Pricing as at 5 6 October 2026. Subject to change.

Each bond is selected to ensure the overall portfolio:



Preserves your capital



Generates ongoing cash flow



Provides diversity and balance

Balanced Wholesale Sample Portfolio

OCTOBER 2026

Snapshot

7.23% p.a.

Return*

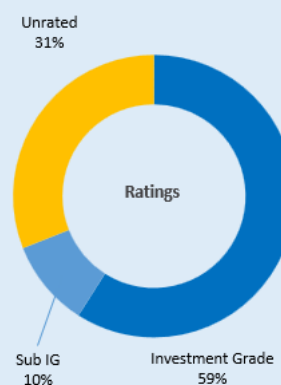
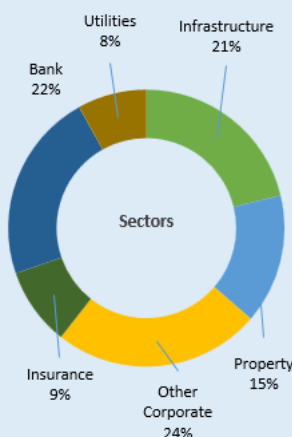
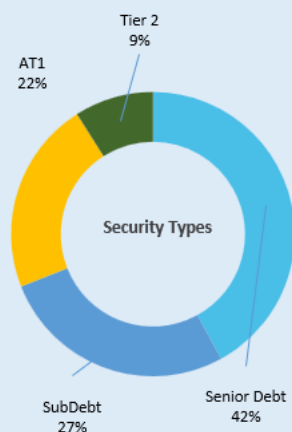
\$50,000

Minimum portfolio amount



FIIG Securities
Limited is Australia's
largest fixed
income expert

This portfolio has 15 securities with weightings between 5.00% and 8.69%, yielding 7.23% pa*. It aims to have 15-20 positions, with the high yielding bonds in smaller parcel sizes (comprising 28% of the total portfolio) to reflect their riskier nature. The returns shown are based on ~\$600,000 investment. \$50,000 is the minimum amount that can be invested with FIIG.



Investment Portfolio

Holding	Issuer	Product type	Industry Sector	Currency	Cost Value (Gross) AUD [^]	Portfolio Weight	Yield	Ratings
30,000	Sydney Airport Finance	CIB	Infrastructure	AUD	50,894	8.47%	6.09%	IG
50,000	NextEra Energy	FRN	Utilities	AUD	51,551	8.58%	6.72%	IG
65,000	JEM NSW Schools II Pty Ltd	IAB	Infrastructure	AUD	46,675	7.77%	6.11%	IG
50,000	Suncorp Group Limited	FRN	Insurance	AUD	52,211	8.69%	6.56%	IG
50,000	CDC Data Centres	FCB	Other Corporate	AUD	51,571	8.59%	7.19%	IG
50,000	UBS Group AG	FCB	Major Bank	AUD	50,344	8.38%	7.21%	IG
50,000	BPCE SA	FCB	Major Bank	AUD	50,903	8.47%	7.27%	IG
30,000	NEXTDC Ltd	FRN	Other Corporate	AUD	31,549	5.25%	7.30%	NR
30,000	Stonepeak	FRN	Infrastructure	AUD	30,559	5.09%	7.91%	NR
30,000	Dominion	FRN	Other Corporate	AUD	30,483	5.08%	7.54%	NR
30,000	SPC Global Holdings Ltd	FCB	Other Corporate	AUD	31,996	5.33%	7.94%	NR
30,000	RAM Income Capital Ltd	FRN	Property	AUD	30,048	5.00%	7.92%	NR
30,000	Zagga	FRN	Property	AUD	30,611	5.10%	8.73%	NR
30,000	Barclays PLC	FCB	Major Bank	AUD	30,914	5.15%	7.45%	Sub IG
30,000	Lendlease Finance Ltd	FCB	Property	AUD	30,335	5.05%	8.68%	Sub IG

Each bond is selected to ensure the overall portfolio:

*Pricing as at 6 October 2026. Subject to change.



Preserves your capital



Generates ongoing cash flow



Provides diversity and balance

High Yield Wholesale Sample Portfolio

OCTOBER 2026

Snapshot

7.86% p.a.

Return*

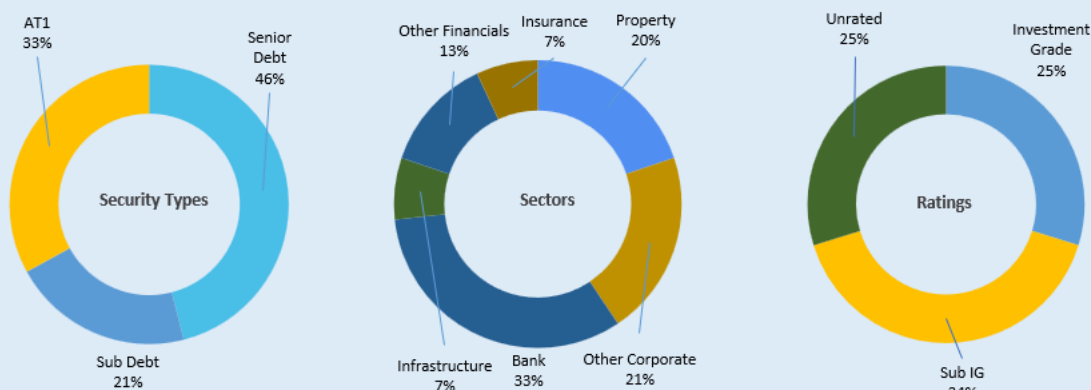
\$50,000

Minimum portfolio amount



FIIG Securities Limited is Australia's largest fixed income expert

This portfolio has 15 securities with weightings between 6.01% and 7.12%, yielding 7.86% pa*. This portfolio looks to generate a high yield while still looking to have a bias towards as low risk positions as possible. The returns shown are based on ~\$450,000 investment. \$50,000 is the minimum amount that can be invested with FIIG.



Investment Portfolio

Holding	Issuer	Product type	Industry Sector	Currency	Cost Value (Gross) AUD [^]	Portfolio Weight	Yield	Ratings
30,000	SPC Global Holdings Ltd	FCB	Other Corporate	AUD	31,996	7.12%	7.94%	NR
30,000	Dominion	FRN	Other Corporate	AUD	30,483	6.78%	7.54%	NR
30,000	Zagga	FRN	Property	AUD	30,611	6.81%	8.73%	NR
30,000	Pacific National Finance Pty Ltd	FCB	Other Corporate	AUD	30,691	6.83%	7.17%	NR
30,000	RAM Income Capital Ltd	FRN	Property	AUD	30,048	6.69%	7.92%	NR
30,000	ClearView Wealth Limited	FRN	Insurance	AUD	31,994	7.12%	6.39%	Sub IG
30,000	Judo Capital Market Trust	FRN	Other Financials	AUD	30,631	6.82%	8.11%	Sub IG
30,000	Lendlease Finance Ltd	FCB	Property	AUD	30,335	6.75%	8.68%	Sub IG
30,000	Barclays PLC	FCB	Major Bank	AUD	30,914	6.88%	7.45%	Sub IG
30,000	Stonepeak	FRN	Infrastructure	AUD	30,559	6.80%	7.91%	Sub IG
15,000	NatWest Group PLC	FCB	Major Bank	GBP	27,515	6.12%	8.05%	IG
20,000	BNP Paribas Paris	FCB	Major Bank	GBP	28,515	6.35%	7.91%	IG
20,000	SBL Holdings Inc	FCB	Other Financials	USD	26,991	6.01%	8.82%	IG
20,000	Banco Santander SA	FCB	Major Bank	USD	28,325	6.30%	7.57%	IG
20,000	Societe Generale	FCB	Major Bank	USD	29,694	6.61%	7.95%	Sub IG

Each bond is selected to ensure the overall portfolio:

*Pricing as at 6 October 2026. Subject to change.



Preserves your capital



Generates ongoing cash flow



Provides diversity and balance

Optimal mix of diversification

The sample portfolios are designed to demonstrate an optimal mix of diversification and a level of investment at close to \$500,000 that is open to most investors, whilst still providing the best balance between risk and return.

Conservative portfolio

This portfolio is all investment grade and all AUD.

The current portfolio yields 6.71% and consists of 10 bonds of roughly equal weight by value to total an approximate \$508k spend.

Balanced portfolio

The Balanced portfolio adds higher yielding bonds to the base Conservative portfolio to achieve a higher yield, while still maintaining a balance between risk and return, skewed towards preserving capital rather than chasing yield.

It aims to have between 15-20 positions, with the high yielding bonds in smaller parcel sizes (comprising 24% of the total portfolio) to reflect their riskier nature.

The current portfolio has 15 bonds, yields 7.23% and is an approximate \$600k spend.

High Yield portfolio

The High Yield portfolio looks to generate a high yield while still looking to have a bias towards as low risk positions as possible.

This is achieved by good diversification and attempting to identify fundamentally mispriced bonds.

The current portfolio has 15 bonds, yields 7.86% and is an approximate \$450k spend, demonstrating the concept of greater diversity in higher risk positions.

Why invest in corporate bonds?

- Access to a diversified portfolio of corporate bonds for reliable cash flow plus better overall returns than cash.
- Helps preserve your capital, and provides regular income.
- High senior debt allocation means your interest and principal is prioritised above shareholders for repayment.

How did we choose these portfolios?

We offer fixed (FCB), floating (FRN) and inflation linked (CIB and IAB) securities and include a combination of rated and unrated bonds as well as AUD and foreign currency bonds.

- Fixed Rate Bonds pay the same coupon amount throughout the life of the bonds, allowing you to predict cash flow.

- Floating Rate Bonds move with the market interest rate and increase your return when rates rise.
- Inflation Linked Bonds allow you to protect against rising inflation.

High senior debt allocation means that your interest and principal is prioritised above shareholders for payment. This protects your capital and income in the event of a problem with one of the invested companies: legally, if the company goes into liquidation any available funds will be repaid to senior investors first.

How to invest with FIIG

FIIG has two ways for you to invest in corporate bonds – the DirectBonds Service and the Managed Discretionary Account (MDA).

DirectBonds Service

Our DirectBonds Service enables you to access over 400 Corporate Bonds from well-known names such as Commonwealth Bank and Woolworths to high growth companies such as RACE and WA Stockwell. We can help you assemble a portfolio based on your instructions, focusing on the yield and maturity you require and in industries that you're either familiar with or are able to research. These can be a mix of listed and unlisted companies, in Australia or overseas. We can also provide you with research on the specific bonds you choose.

Managed Discretionary Account (MDA)

FIIG's MDA services provide investors with an actively managed bond portfolio that allows you to benefit from the expertise of a senior fixed-income Relationship Manager, direct ownership of bonds, comprehensive research and enhanced reporting.

By having an actively managed bond portfolio, investments can be quickly and efficiently positioned to improve returns and reduce volatility across all market conditions.

FIIG will hold bonds safely in a custody account on your behalf and provide administration and settlement services to support your fixed income investments.

Available to Wholesale Investors Only.

Next steps

Please get in touch so we can answer any remaining questions you may have and help you to open an account.

Get started today

We can help you build a bond portfolio to suit your financial goals and cash requirements. Please call 1800 01 01 81 or visit fiig.com.au.

A copy of FIIG's Financial Services Guide is available at fiig.com.au/fsg

Copyright

The contents of this document are copyright. Other than under the Copyright Act 1968 (Cth), no part of it may be reproduced or distributed to a third party without FIIG's prior written permission other than to the recipient's accountants, tax advisors and lawyers for the purpose of the recipient obtaining advice prior to making any investment decision. FIIG asserts all of its intellectual property rights in relation to this document and reserves its rights to prosecute for breaches of those rights.

Disclaimer

Certain statements contained in the information may be statements of future expectations and other forward-looking statements. These statements involve subjective judgement and analysis and may be based on third party sources and are subject to significant known and unknown uncertainties, risks and contingencies outside the control of the company which may cause actual results to vary materially from those expressed or implied by these forward looking statements. Forward-looking statements contained in the information regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. You should not place undue reliance on forward-looking statements, which speak only as of the date of this report. Opinions expressed are present opinions only and are subject to change without further notice.

No representation or warranty is given as to the accuracy or completeness of the information contained herein. There is no obligation to update, modify or amend the information or to otherwise notify the recipient if information, opinion, projection, forward-looking statement, forecast or estimate set forth herein, changes or subsequently becomes inaccurate.

FIIG shall not have any liability, contingent or otherwise, to any user of the information or to third parties, or any responsibility whatsoever, for the correctness, quality, accuracy, timeliness, pricing, reliability, performance or completeness of the information. In no event will FIIG be liable for any special, indirect, incidental or consequential damages which may be incurred or experienced on account of the user using information even if it has been advised of the possibility of such damages.

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.

A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/financial-services-guide.

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 (**unless otherwise stated**), 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. 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.