

Managed Income Portfolio Service

FIIG Securities is Australia's leading independent Fixed Income provider



FIIG's Managed Income Portfolio Service provides investors with a managed alternative to its Direct Bond Service - Individually Managed Portfolios that combine the benefits of direct bond ownership and professional investment management.

The Managed Income Portfolio Service (MIPS) provides investors with access to AUD Corporate Bond portfolios that provide both liquidity and total return solutions prefaced upon capital stability and regular income. Portfolios are designed to meet the needs of a broad investor base that includes SMSF, Not-For-Profit, Religion, Education, Government, Funds, Corporates and Family Offices.

MIPS Benefits

- » Direct ownership of securities
- » Professional management
- » Yield uplift on at-call cash and term deposits
- » Investment grade and non-investment grade
- » Unparalleled portfolio diversity
- » Customisation
- » Full transparency - online portal access
- » Strong governance - three tiers of oversight

Corporate Bond Programs

Investors with a minimum of \$500,000 to invest can select from three AUD corporate bond programs, each depicting varying asset composition and risk metrics.

 <p>Conservative Income</p>	 <p>Core Income</p>	 <p>Income Plus</p>
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Liquidity Management Solutions

Conservative treasury managers seeking a material uplift in yield and enhanced liquidity over at-call cash and term deposits can invest in customised Australian bank bond FRN programs for investments greater than \$5,000,000.

Customised Programs

Investors with a minimum of \$5,000,000 to invest have the flexibility to tailor investment mandates whilst retaining the ability to adjust risk and credit parameters on an ongoing basis.

Investment Strategy

MIPS seeks to protect capital and optimise returns by:

- » Maximising portfolio diversity
- » Investing in issuers with strong credit metrics
- » Maintaining an absolute and relative value focus

Capital and performance can be impacted by a number of risks, including:

Market Risk: repricing of assets due to adverse market movements.

Liquidity Risk: the ease of acquiring and liquidating assets can vary or be disrupted during times of market uncertainty.

Credit Risk: where an issuer fails to meet its interest and repayment obligations.

Managed Income Portfolio Service Investment Programs

Each program delivers regular and reliable income with total returns a function of exposure to categories defined by capital structure and credit rating.

Bank Floating Rate Notes

Senior and subordinated Investment Grade exposure to Australian Banks that deliver a material uplift in yield and enhanced liquidity over At-Call cash and Term Deposits



Conservative Income

Investment Grade only with a maximum subordinated exposure of 20%



Core Income

Senior ranking exposure only (no subordinated) with a minimum 75% Investment Grade



Income Plus

Senior and subordinated exposure with a maximum of 75% unrated assets



For further details
please contact

phone: 1800 01 01 81

email: info@fiig.com.au

DISCLAIMER

Investment available to Wholesale Clients only, no cooling off period

Investments in fixed income using FIIG Managed Income Portfolio Service (MIPS) is only available to "Wholesale Clients" (within the meaning of section 761G of the Corporations Act 2001 (Cth)). You may only apply for a Managed Portfolio Account by completing the Managed Portfolio Account Application Form. As Wholesale Clients, investors in the Managed Income Portfolio Service will not receive a product disclosure statement and will not have any cooling off rights. The MIPS Information Memorandum is not a prospectus or product disclosure statement for the purposes of the Corporations Act and has not been lodged with the Australian Securities and Investments Commission (ASIC).

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