



Welcome to FIIG



# What we stand for

## Trust is key.

It's key to building relationships with our customers, and it's key to safeguarding a sustainable future as a market leading provider of access to fixed income investment products.

At FIIG we're guided in everything we do by our clear and single-minded **purpose**:  
“Helping clients access the benefits of direct fixed income.”

For everybody at FIIG our sustainable future is embodied by our **vision**:  
“We want to create an environment in Australia where the entire spectrum of the fixed income asset class is well understood, easily accessed and actively traded by all potential stakeholders.”

# Welcome to FIIG, the fixed income experts

## FIIG provides investors, intermediaries and institutions access to high-quality fixed income investments they can trust.

As Australia's leading fixed income specialist, FIIG is committed to helping Australians safeguard their financial future by enabling direct investment in the fixed income market. At FIIG we put the customer first by providing:

- Fixed income expertise through our people, our research and our thought leadership;
- Direct access to a wide variety of fixed income products and services; and
- Control and transparency through industry best practice custody and reporting services.

### Fixed income at the core

A diversified investment strategy is essential for the stability of investors' investment portfolios. Fixed income plays a core role in the investment risk and reward spectrum by delivering greater capital stability than other asset classes such as property and equities, but with higher yields than those earned from cash. Please note that a corporate bond is not a bank deposit. Corporate bonds have a greater risk of loss of some or all of an investor's capital compared to bank deposits. Fixed income also provides a regular income stream through interest payments and liquidity via a deep and active market for buying and selling fixed income products.

Private investors hold less than 1% of all corporate bonds on issue in Australia compared to almost 20% in the United States, and Australian superannuation funds hold only 10% of their assets in bonds and bills compared to the OECD average of 40% leaving their portfolios vulnerable to the inherent volatility of equities and property.

\*OECD Pension Markets in Focus No.14 (2017)

### Trust the experts

At FIIG we concentrate our expertise on just one financial discipline – fixed income products. That's how we've earned our reputation for being the experts. Our many customers trust FIIG with their fixed income investment choices.

With over 25 years' experience, \$4.5 billion under advice and over \$3.5 billion of rated and unrated debt issuance arranged, our track record speaks for itself.

### Objectivity you can depend on

FIIG operates with complete objectivity in providing direct access to fixed income products for our customers:

- FIIG is privately owned and not owned by any financial institution.
- FIIG's majority independent Board of Directors is supported by a strong executive leadership team and an Australia-wide employee base with extensive domestic and international expertise.
- FIIG's financial accounts and internal controls relating to the processing of transactions and custodial services are audited by a top tier firm on an annual basis.

# Who we work with

At FIIG our role is to provide private and corporate investors with direct access to a range of fixed income investments. We also provide issuers with reliable access to debt capital. Our key customer segments include:

OUR CUSTOMERS	WHO THEY ARE	WHY THEY CHOOSE FIIG
Investors	Individuals, trusts, SMSFs and companies – both retail and wholesale clients.	To directly invest in fixed income investments that protect their capital and provide reliable income streams.
Intermediaries	Licensed financial advisers, accountants and other key intermediaries.	To help their customers directly invest in fixed income investments via easy to use and convenient online platforms.
Middle markets	Local authorities, education, not-for-profit organisations, trusts, governments and healthcare.	To deliver a low-risk investment strategy, reliable income stream and market leading reporting and transparency.
Institutions	Financial services organisations, including domestic and international banks, superannuation and managed funds.	To access unique pools of fixed income liquidity.
Issuers	Rated and unrated corporate borrowers.	To diversify debt funding options as an addition to bank debt and equity capital.

## What we do

At FIIG, fixed income is our sole focus. We enable investors and issuers to directly access a broad range of fixed income products and services. Not only do our customers have the most up-to-date market research and the expertise of our in-house professionals at their fingertips, they also have access to deposit rates from an extensive range of APRA regulated banks, credit unions and building societies.

## How we do it

We work closely with our customers to assist them to access a broad range of fixed income products and services of their choice. These products and services include convenient access to Australian cash and term deposits, domestic and international Over-The-Counter (OTC) bonds, FIIG's DirectBonds Service, FIIG's Managed Income Portfolio Service, custodial services and FIIG originated new issues and primary placements.

At FIIG, we empower our customers to make their own decisions by keeping them informed of the latest trends and changes within the fixed income asset class. By doing this, we enable our customers to maintain control of their portfolio.

Our offering is underpinned by **three core attributes** that put our customers first

### Fixed income expertise

FIIG is Australia's leading fixed income specialist. With over 25 years' experience dedicated to the fixed income asset class, our expertise is unrivalled in the Australian marketplace.

Our highly experienced and well-trained staff and systems allow us to provide insights into the fixed income market, specific issuer research and best-in-class education.



### Direct access

FIIG believes that all investors should have direct access to high quality fixed income products. Therefore, we provide access to rates from over 80 Authorised Deposit-taking Institutions, OTC fixed income products, FIIG originated new issues and primary placements.

By providing direct access to bonds, FIIG has opened up new investment opportunities for investors who wish to diversify their portfolios.



### Transparency and control

FIIG provides clear-cut services – there are no hidden features and no hidden fees. In addition, we provide customers comprehensive online access enabling them to set-up accounts, request trades, access our research and review their fixed income investment portfolio at their own convenience.

FIIG is a licensed dealer in fixed income investments and provides general advice about these securities and is regulated by the Australian Securities and Investment Commission (ASIC). FIIG is also a licensed custodian. Client assets are held in FIIG's custody, which is compliant with and audited against rigorous GS007 global standards.



# How FIIG can help you

When you choose FIIG, you gain access to a wide range of cash and fixed income products and services. These can be chosen by you to suit your individual needs, whether you're an independent investor or a large institution. Our services are backed by industry-leading research and a comprehensive team of experts.



## Convenient access to Australian Term Deposits

### Coverage

FIIG has agreements with a large range of APRA regulated ADIs to raise deposits on their behalf.

### Offering

We facilitate access for our customers to a range of bank deposit products, including At Call, Term Deposits, Bank Bills, Negotiable Certificates of Deposit (NCDs) and Notice Saver Accounts.

### How it works

Our service can be accessed online, in person or by telephone. Our cash portfolios are tailored to your investment instructions, and we provide electronic reporting and administration services to minimise the time taken to find the most competitive rates.

### Contact:

Client Services  
1800 01 01 82



## DirectBonds Service

### Coverage

We have access to an extensive list of corporate, bank and government bonds.

### Offering

With a minimum \$50,000 portfolio per account, our DirectBonds Service allows you to invest directly in bond parcels from \$10,000, and is suitable for individuals, trusts, companies and SMSFs.

### How it works

Build a portfolio of bonds to suit your investment needs and risk tolerance to deliver you the returns you are seeking.

You will be serviced by a dedicated Relationship Manager and have online access to comprehensive reporting. You will also receive our regular fixed income publications and have access to all FIIG Research and Strategy notes.

### Contact:

Client Services  
1800 01 01 81



## Managed Income Portfolio Service (MIPS)

### Coverage

We offer three Investment Programs - Conservative Income, Core Income and Income Plus each with unique risk metrics. MIPS also offers the option to customise portfolios for investments greater than \$5m.

### Offering

MIPS combines the benefits of directly owning fixed income securities with the expertise of a professional investment management team.

### How it works

With a minimum \$500,000 investment per Investment Program, the Portfolio Management team create and manage a portfolio of fixed income investments in accordance with your chosen program.

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

### Contact:

Client Services  
1800 01 01 81



## Custodial Services

### Offering

FIIG provides an optional custody service where assets are held in safe custody on behalf of customers.

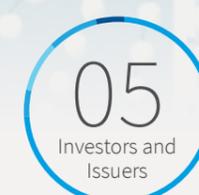
### How it works

When you acquire a fixed income product from FIIG, if you require, FIIG will hold it for you in custody. You have a 100% underlying beneficial interest in that product. FIIG will hold the product as custodian and will act on your instruction in relation to your bond as and when directed by you.

Our custodial service includes corporate actions, settlements, and monthly and annual reporting. Interest, sale and maturity proceeds are paid directly to your nominated bank account. You can make independent arrangements for the safe custody of your assets if preferred.

### Contact:

Client Services  
1800 01 01 81



## Debt Capital Markets

### Coverage

FIIG arranges and distributes bonds for Australia's wholesale domestic bond market. We focus on issuers in a range of defensive sectors that meet stringent credit standards and exhibit sustainable cashflows.

### Offering

A high yield new bond issuance for an issuer is made available to FIIG's wholesale investors, typically yielding 8.0% - 12.0%.

This offering includes fixed or floating and secured or unsecured terms, and is available with a range of maturity dates.

### How it works

We have a large liquidity pool which is supported by an efficient issuance process. All new issues arranged by FIIG are underpinned by market-leading and independent credit research.

### Contact:

Daniel Jones, Head of Debt  
Capital Markets, +61 436 944 566



## Private Debt

### Coverage

FIIG arranges high yield debt solutions for corporate, financial and property borrowers and provides investment opportunities to institutional funds and professional investors. The product addresses the market gap created by the changing landscape for banks in the wake of Basel III capital reforms and regulatory changes.

### Offering

Opportunities are typically offered as structured senior, mezzanine, or holding company debt, delivering an internal rate of return of 8.0% - 20.0%+.

### How it works

FIIG matches demand for funding solutions not met by traditional providers of debt capital with demand from institutional funds, family offices and professional investors for debt investment with potential returns more akin to higher risk alternative assets.

### Contact:

Daniel Jones, Head of Debt  
Capital Markets, +61 436 944 566

## Talk to the experts

We're happy to help with any queries you have. Please call our national number **1800 01 01 81** to speak to a FIIG fixed income expert, email us at [info@fiig.com.au](mailto:info@fiig.com.au) or contact your nearest office directly.

### Sydney

Level 20, 60 Castlereagh Street  
Sydney NSW 2000  
+61 2 9697 8700

### Melbourne

Level 35, 120 Collins Street  
Melbourne VIC 3000  
+61 3 8668 8888

### Brisbane

Level 31, 1 Eagle Street  
Brisbane QLD 4000  
+61 7 3231 6666

### Perth

Level 1, 131 St Georges Terrace  
Perth WA 6000  
+61 8 9421 8500

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