

DirectBonds service

FIIG's DirectBonds service gives private investors choice and control through direct ownership of corporate bonds.

In the past, corporate bonds were only available in \$500,000 parcels making direct ownership of bonds unachievable for many private investors and SMSFs. For most, the only way to access the fixed income asset class was through managed fund investments.

Through our DirectBonds service, FIIG has opened up access to direct ownership of corporate bonds in smaller parcels.

Invest directly in parcels from \$10,000

FIIG's DirectBonds service enables you to buy and sell corporate bonds in parcels from as little as \$10,000 with a minimum portfolio balance of \$250,000. Choose from sample portfolios or hand select the bonds that suit your individual needs. Either way, you're investing directly and beneficial and legal ownership of your investment in corporate bonds remains with you.

DirectBonds features

- Choose from an extensive list of corporate and government bonds
- You choose the bond issuer you are comfortable with
- Ownership of the bond remains with you
- Buy and sell bonds at a time that suits you
- Suitable for individuals, trusts and SMSFs
- A \$250,000 minimum total portfolio balance applies

About FIIG's custodial service

When you buy bonds you are required to hold those bonds in safe custody. Safe custody of bonds is like CHESS for shares and the beneficial ownership of the bonds always remains with you, the investor. FIIG's custodial service facilitates this, holding your investments in safe custody with our custodian bank JP Morgan.

How the DirectBonds service works

1. Contact FIIG and we'll introduce you to your FIIG Relationship Manager

FIIG Relationship Managers are fixed income experts. They are your individual point of contact from day one.

2. Open a FIIG Client Account

Your FIIG Relationship Manager will provide you with the paperwork required to establish your FIIG Client Account.

3. Building a bond portfolio

We provide you with sample portfolios, general advice in relation to portfolio construction and market leading research. A FIIG DirectBonds portfolio is flexible - choose bonds to suit your needs.

4. Buying and selling bonds

DirectBonds allows you to buy and sell individual bonds when it suits you. Our weekly update The WIRE, email alerts and regular portfolio reviews with your FIIG Relationship Manager will keep you informed of current market opportunities. Simply contact your FIIG Relationship Manager to instruct your trades.

5. Reporting

When you buy and sell bonds, we send you settlement instructions and contract notes.

Log on to MyFIIG, our client portal at any time to view

- Your bond and term deposit holdings
- Transaction reports and previous statements
- Bond pricing and sample portfolios
- Research, educational publications and more

Australia's most comprehensive fixed income research and education

Our extensive research allows our clients and their advisers to develop a deep understanding of fixed income investments and our weekly fixed income update enables informed and timely portfolio decisions. We also provide education and training programs.

FIIG's dedicated team of research analysts provide:

- Market commentary, analysis and insights via The WIRE
- Issuer specific research and summaries
- Sample portfolios
- Seminars, webinars and other educational events



FIIG Securities Limited ('FIIG') provides general financial product 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. FIIG's AFS Licence does not authorise it to give personal advice. 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. FIIG does not make a market in the securities or products that may be referred to in this document. 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 is not licensed to provide foreign exchange hedging or deal in foreign exchange contracts services. 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.