

Managed Income Portfolio Service

- Direct ownership
- Professional management
- Capital Stability, regular Income

FIIG's Managed Income Portfolio Service provides investors' access to Individually Managed Accounts (IMAs) which combine the benefits of direct bond ownership with professional investment management.

FIIG understands that many investors, especially those who are time poor or new to fixed income, require expert assistance to manage the day to day requirements of their Fixed Income portfolio for tasks like monitoring markets, credit research, bond selection and transacting.

FIIG's Managed Income Portfolio Service (MIPS) provides clients with access to flexible liquidity management solutions together with medium – long term fixed investment programs prefaced on providing capital stability and regular income.

Liquidity Management Solutions

Conservative managers seeking material yield uplift and enhanced liquidity can invest in Australian Bank Bond FRNs as a 'pure play' complement to existing at call cash and term deposit investments.

Corporate Bond Programs

MIPS investors can match their risk tolerance and return requirements with a choice of three programs for portfolios starting at \$250,000.



Customised variations providing clients the flexibility to adjust risk and credit parameters are available for investments above \$5M. Each Investment Program is documented in detail in the MIPS Information Memorandum available upon request.

MIPS Benefits

- Direct ownership of securities
- Professional management by an experienced team
- Yield uplift on at-call cash and term deposits
- Unparalleled portfolio diversity to access bonds in smaller parcel sizes down to \$10,000
- Customisation
- Full transparency with online access to your portfolio's performance, valuations, transactions and income
- Governance provided by three tiers of oversight:

MIPS Investment Philosophy

Maximise Portfolio Diversity:

Lower concentration risk by investing across a wide range of corporations with un-correlated businesses

Invest in Issuers with Strong Credit Metrics:

Only invest in corporations whose business models exhibit capacity to meet required debt servicing

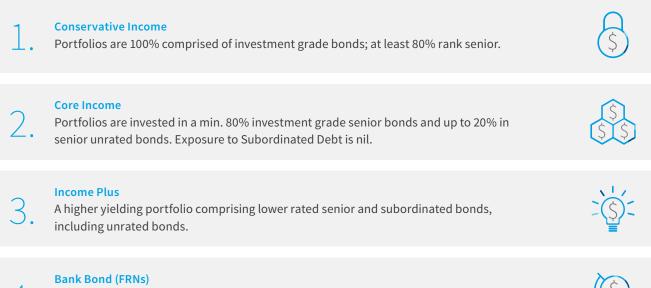
Absolute and Relative Value Focus:

Deriving the highest yielding return for the minimum level of credit risk in the portfolio

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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 Bond FRN Programs are a conservative 'pure play' complement to at-call cash and term deposits providing investors with a material, relative uplift in yield and enhanced liquidity.

For further details please contact Marcus Blake on +61 (0) 427 063 362 or email marcus.blake@fiig.com.au

Inconsistency

To the extent of any inconsistency between this document and the FIIG Managed Income Portfolio Services Information Memorandum, the terms of the Managed Income Portfolio Services Information Memorandum prevail.

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).

No offer outside Australia

Neither this document or the MIPS Information Memorandum constitute an offer in any jurisdiction in which, or to any person to whom, it would not be lawful to make such an offer. No action has been taken to register or qualify the interests or the offer, or to otherwise permit a public offering of interests in any jurisdiction outside Australia. Information in the MIPS Information Memorandum and this document is subject to change from time to time. Investors in MIPS will be notified of any updates, and a paper copy explaining any changes will be available on request.

No personal advice

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