

6.55% p.a.[^]

Current Variable
Distribution Rate

\$1.00

Unit
Price

\$1,000

Minimum Initial
Investment

3 months

Minimum initial
holding period

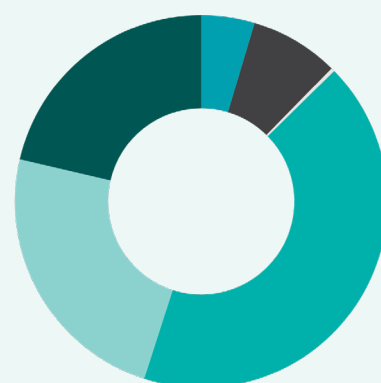
Monthly

Distribution
Frequency

| Feature | Description |
|---|---|
| Fund Name | Skyring Fixed Income Fund (ARSN 622 775 464) |
| Structure | Registered Managed Investment Scheme |
| Responsible Entity Manager | Skyring Asset Management Limited (ACN 156 533 041) (AFSL 422902) |
| Inception Date | March 2018 |
| APIR Code | SKY9005AU |
| Funds Under Management² | \$92,980,434 |
| Investor Return | The current indicative distribution rate on offer to investors as at 1 January 2026 is 6.55% p.a. [^] The investor return of Skyring Fixed Income Fund is variable and can change from time to time. |
| Investment Term | A minimum investment term of 3 months. Withdrawals require 60 days written valid notice lodged prior to the end of the quarter to be eligible to participate in a quarterly Withdrawal Offer. [#] |
| Withdrawal Frequency | Quarterly |
| Application/Exit Fees | Nil |
| Management Fee | 0.77% p.a. |
| Security Type | Registered first ranking mortgage. |
| Valuations | Conducted by an independent valuer. |
| Reliability | Interest distributions are paid monthly, with all investor distributions paid in full to date. |
| Compliance | Six-monthly financial audits and an annual compliance audit by registered auditors plus ongoing oversight by the internal Compliance Committee to ensure we comply with the provisions of the Corporations Act, ASIC policies and the Constitution. |
| Custodian | MSC Certane means Certane CT Pty Ltd ACN 106 424 088 as sub-custodian / nominee for Melbourne Securities Corporation Limited ACN 160 326 545 AFSL 428289 (Melbourne Securities Corporation) |
| Weighted Average LVR¹ | 57.54% |
| No. Of Loans Invested in¹ | 24 |
| Average Loan Duration¹ | 23 months |
| Average Loan Value¹ | \$4,049,233 |

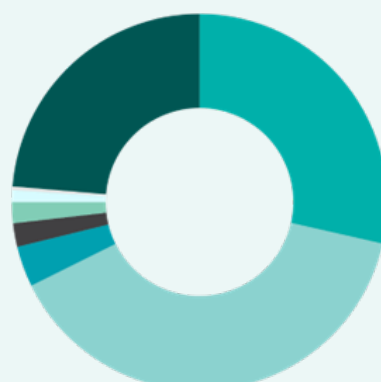
Portfolio Analysis

Security Type¹



- NDIS Property Development
- Land Subdivision
- Business Assets
- Commercial Property
- Residential Development
- Residential Property

Security Location¹



- QLD Brisbane & Surrounds
- NT Darwin & Surrounds
- NSW North Coast
- QLD Gold Coast
- QLD Central
- QLD Coastal Central
- QLD Greater Whitsundays
- QLD Darling Downs

¹ As at 30/11/2025

² As at 31/12/2025

SKYRING

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Important Information

The variable rates of return are as at 1 January 2026. By reading this Fact Sheet, you agree that this information is of a general nature only and has not taken into account your particular circumstances. This Fact Sheet does not constitute financial advice. It is also not comprehensive as it is intended to be an overview only, providing a summary of points usually of interest to investors. You should consider whether the investments are suitable for you or seek personal advice from a licensed financial planner before making an investment decision.

^Past performance is not a reliable indicator of future performance. The rates of return from the Fund are not guaranteed. An investment in the Fund is not a bank deposit and is subject to investment risk, including the loss of capital invested. This rate of return is subject to the performance of our related entity, Skyring Capital Pty Ltd and and/or Skyring Securities Pty Ltd.

*Before investing refer to the PDS and TMD available at www.skyring.com.au and consider if the Funds are appropriate for you. TMD and PDS for this product are available from our website or request a copy by contacting us on 1300 73 72 74 or request one from your Financial Advisor. Investments may only be made by completing the application form attached to the Product Disclosure Statement or via our online application service.

Skyring Asset Management Limited ACN 156 533 041 holds Australian Financial Services License (AFSL) 422902. Skyring has registered the Skyring Fixed Income Fund ARSN 622 775 464 with the Australian Securities and Investments Commission (ASIC). Skyring Asset Management Limited ACN 156 533 041 AFSL 422902 is the issuer and manager of the Skyring Fixed Income Fund ARSN 622 775 464. SKYRING has registered the Skyring Platinum Fixed Income Fund ARSN 646 317 982 with the Australian Securities and Investments Commission (ASIC). Skyring Asset Management Limited ACN 156 533 041 AFSL 422902 is the issuer and manager of the Skyring Platinum Fixed Income Fund ARSN 646 317 982.

#Withdrawal rights are subject to liquidity and may be delayed or suspended.

*See PDS for more information.

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