

Skyring Fixed Income Fund

Skyring Fixed Income Fund:

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)
Commenced	March 2018

Fund Information

Indicative Distribution Rate	6.55% p.a. [^]	Minimum initial holding period	3 months
Unit Price	\$1.00	Application/Exit Fees	Nil
Minimum Initial Investment	\$1,000	Withdrawal Frequency	Quarterly
Distribution Frequency	Monthly	Management Fee	0.77% p.a.
PDS Download		TMD Download	

[^]The variable rates of return are as at 1 July 2025.

Investment Features

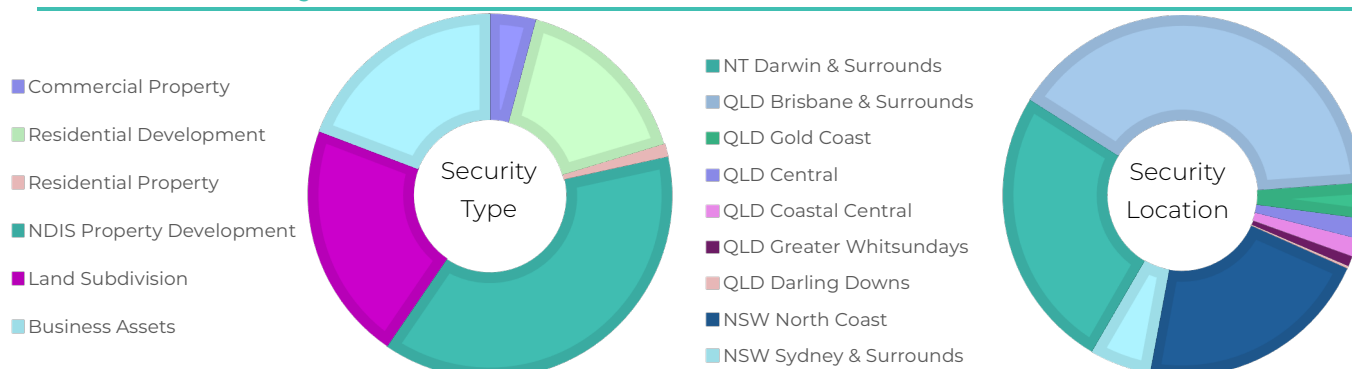
Investor Return	The current indicative distribution rate on offer to investors as at 1 July 2025 is 6.55% p.a. [^] The investor return of Skyring Fixed Income Fund is variable and can change from time to time.
Investment Term	A minimum investment term of 3 months. Withdrawals require 60 days written valid notice lodged prior to the end of the quarter to be eligible to participate in a quarterly Withdrawal Offer [#]
Loan to Value Ratios (LVR's)	As at 30 June 2025 weighted average LVR 59.67%
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	Certane CT Pty Ltd (ACN 106 424 088 AFSL 258829) (MSC Certane)

Key Metrics*

Weighted Average LVR	59.67%
No. of loans invested in	26
Average loan value	\$4,162,478
Average loan duration	19 months
Funds under Management	\$100,180,537

*As at June 30 2025

Portfolio Analysis*



How to Apply:

Over the Phone

If you require assistance with your application process or any further information, please contact any of our Investor Relations Team on 1300 73 72 74. You can call us, and we can help set up your account.



Online

Complete an application online in just 10 minutes, available 24/7 at www.skyring.com.au.



Manual

Complete a written application form and send it with certified ID by post to PO Box 615 KENMORE QLD 4069 or by email to investor@skyring.com.au.



SKYRING

Skyring Asset Management Limited

Level 2/2 Gardner Close

MILTON QLD 4064

1300 73 72 74

investor@skyring.com.au

www.skyring.com.au

Important Information

The variable rates of return are as at 1 July 2025.

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 investor update 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.

*To invest in this Offer, investors should obtain and read the PDS and TMD before making an investment decision.

PDS and TMD 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.

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

*See PDS for more information.

Skyring's address is Level 2, 2 Gardner Close, Milton, QLD, 4064. Our reply-paid postal address is Reply Paid 88076, Kenmore, QLD 4069. You can contact us by telephone on 1300 73 72 74 or via email at investor@skyring.com.au.