

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

Skyring Fixed Income Fund Information

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

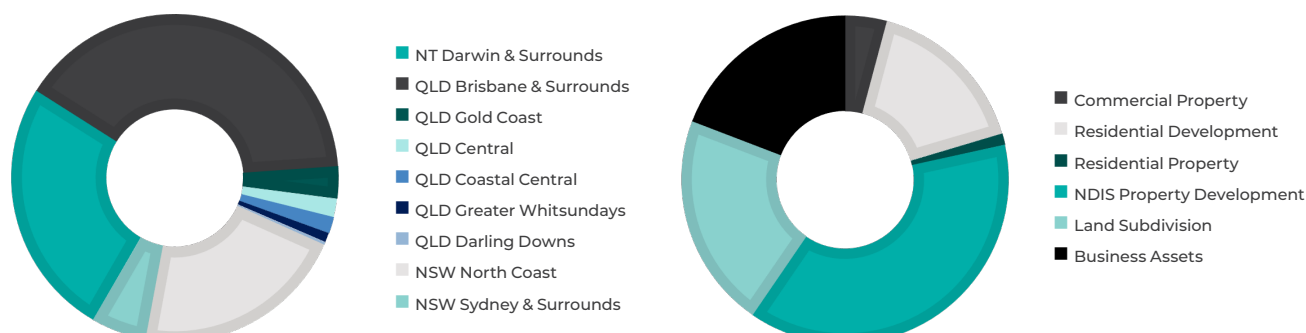
Investment Features

Investor Return:	The current indicative distribution rate on offer to investors as at 1 October 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. [#]
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)
Website:	https://skyring.com.au/fixed-income-fund-io/

Key Metrics

Weighted Average LVR*:	57.73%	Average Loan Duration*:	20 months
No. Of Loans Invested in*:	26	Funds Under Management*:	\$95,704,440
Average Loan Value*:	\$4,162,478	*As at August 31 2025 ^{\$} As at 30 September	

Portfolio Analysis*



SKYRING

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Important Information

The variable rates of return are as at 1 October 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 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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