Income Trust

Product Guide

Thinktank..

Asset Management

Consistently Reliable
Passive, secured, and monthly income.

Reliably Consistent
Unbroken record of timely payments to investors.

Uncommon Expertise
Deep through-the-cycle experience.

About Thinktank Asset Management

Founded in 2006, Thinktank is one of Australia's leading non-bank property lenders, with over $15 billion in residential and commercial loans funded. Through Thinktank Asset Management, established in 2017, we deliver property-backed income solutions that provide regular, reliable income streams for individuals, professionals, and families.

With 20 years of lending experience and over $7.76B in assets under management, we leverage our scale and disciplined approach to manage risk and enhance returns. Our founders and executive team bring deep banking and property knowledge, with a proven track record of performance across economic and credit cycles.

Key Information

- No entry or exit fees when held to term.
- Interest paid monthly.
- Variable investment terms.
- No construction or development mortgages.
- Sophisticated and wholesale investors only.
- Independently audited by Ernst & Young.
- Independent Trustee, BNY Trust Company of Australian Limited ACN 050 294 052.

Income Trust Investment Options

Key Features	Monthly Income Bonds	Quarterly Income Bonds	Semi-Annual Income Bonds^
Target return after fees Target returns are indicative only and based on market conditions as at 8 September 2025	5.72% p.a. (while the BBSW 30 is 3.52%)*	6.32% p.a. (while the BBSW 30 is 3.52%)*	7.12% p.a. (while the BBSW 30 is 3.52%)*
Interest rate above benchmark rate*	2.20%	2.80%	3.60%
Interest frequency	Monthly		
Investment term	Minimum term of 1 month	Minimum term of 3 months	Minimum term of 6 months
Notice period	30 days prior to monthly payment date		
Return profile	Targeted income returns		
Investment profile	Commercial and residential mortgages		
Interest reinvestment option	Yes		
Minimum investment	$10,000		
Entry fee	No		
Exit fee	No - when held to term		
Early redemption	At Thinktank's discretion - a 2% fee may apply		
Dynamic loss protection	Yes - Dynamic loss protection includes a reserve that can absorb up to 1% of loan pool balance, but it doesn't ensure capital protection or eliminate investment risk.		
APIR Code	TTG7062AU		

Thinktank Group Pty Ltd | 1300 163 184 | thinktank.au | invest@thinktank.au | ABN 75 117 819 084 | Australian Credit Licence 564080, Authorised Representative (No. 33935) of Thinktank Nominees Pty Ltd ACN 133 763 452 AFSL 333163

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About Thinktank Property Finance

A proven originator, manager and funder of mortgages:

- Thinktank settled $3.67B of residential and commercial mortgages in FY25.
- Strong relationships with all major broker aggregation groups leading to broad coverage of the broker market.
- Extensive institutional relationships supporting the funding program.
- The executive management of Thinktank possesses deep experience and specialist skills in commercial and residential real estate, self employed lending, market data, analytics, origination, servicing and funding.
- Thinktank today comprises a >200 person team with offices in Sydney, Melbourne, Brisbane and Perth.
- $100 is donated to charity by Thinktank for every loan settled.

Returns

Income Bonds have paid the targeted return above BBSW since inception in 2017.

Assets of the Trust

- Diversified commercial and residential mortgage secured property loans underwritten by Thinktank;
- Mortgage backed securities in commercial and residential mortgage program managed directly by Thinktank - targeted less than 15%; and
- Cash.

Thinktank Income Bond

For wholesale and sophisticated investors only. For further information, please refer to the Thinktank Income Bonds Information Memorandum dated 8 September 2025.

- Targeted returns.
- Loss reserve can absorb losses up to the size of the reserve before High Yield Bonds are impacted.
- Interest paid monthly.
- In person, Sydney-based investor services.

Summary Portfolio Details

Summary as at 30 September 2025	
Loan portfolio size	$106.3M
Average loan size	$817,550
Weighted average LVR	69.49%
NSW	40.78%
Vic	30.82%
QLD	17.35%
Capital cities	88.3%
Other locations	11.70%
Industrial	54.68%
Office	12.54%
Other commercial*	15.94%
Retail	12.54%
Residential	4.56%
Arrears	0.61%
Mortgage backed securities	8.17%

* Other commercial includes, boarding houses, mixed use properties, student accommodation, child care.

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