



Your Path  
To Protected Yield



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# TriVesta Protected Yield Fund

20 YEARS OF INDUSTRY EXPERIENCE MANAGING WEALTH  
(FOR WHOLESALE INVESTORS ONLY)

1: Illustrative only. Risk and return will vary with market conditions and Trivesta Investment's performance. See the IM.

#### Disclaimer

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“ An ongoing wholesale investment targeting regular monthly distributions with redemption opportunities offered twice per month and supported by disciplined risk management ”

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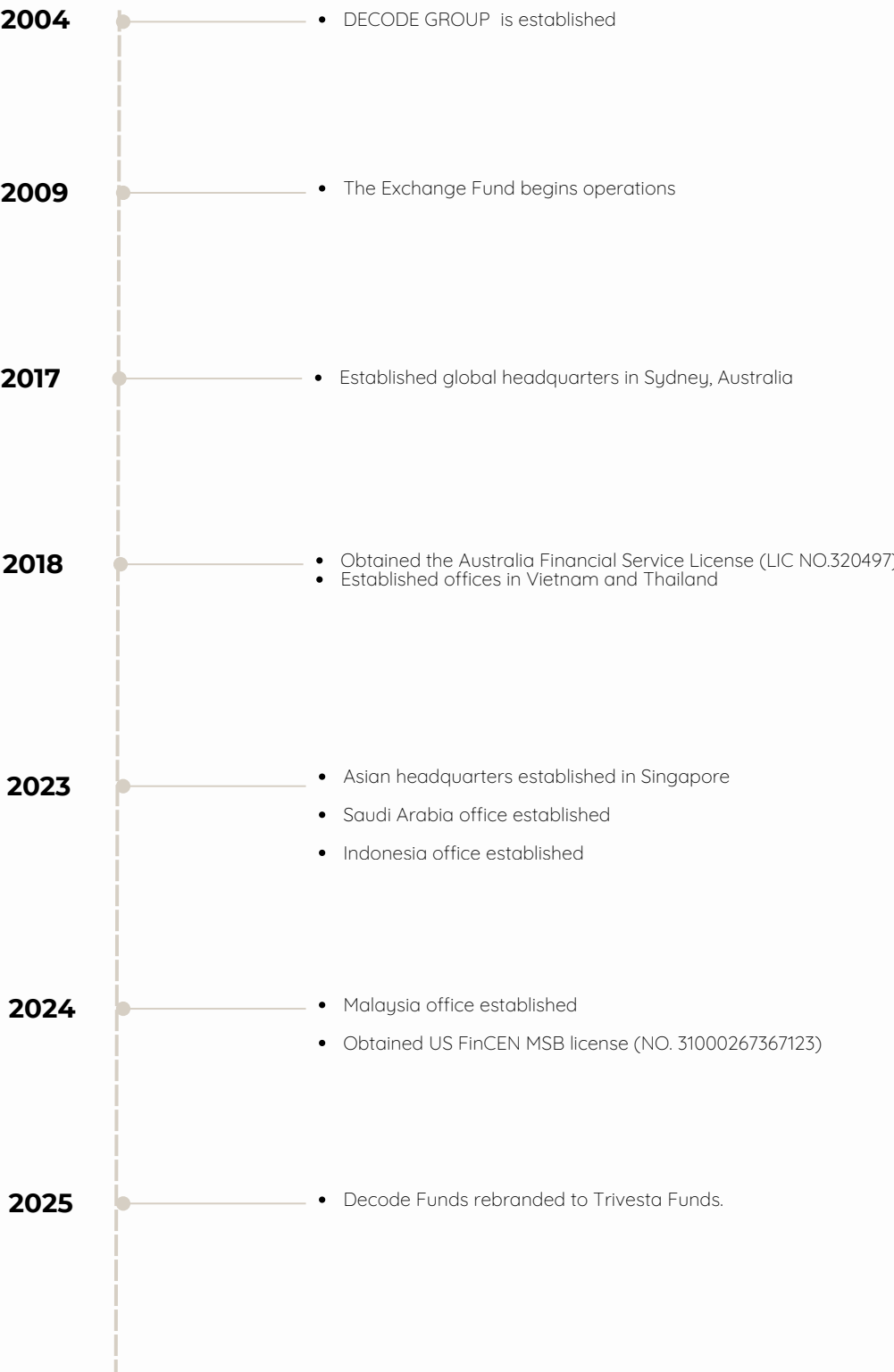
# Who We Are

**Trivesta Group** is a trusted leader in financial services, providing financial services related to managing the Fund, including access to select alternative investment opportunities to meet the unique needs of our clients. Based in Sydney, we operate across Asia-Pacific, supporting thousands of clients worldwide.

Trivesta Funds Pty Ltd (AR No. 1274820) is a corporate authorised representative of Trivesta Capital Ltd (AFSL 320497 | ACN 126 975 282), licensed to provide financial services related to our fund operations.

The Trivesta Protected Yield Fund (Fund) is offered exclusively to wholesale investors, providing specific investment opportunities designed to generate regular income through monthly distributions. The Fund seeks to achieve this objective by investing in secured notes issued by Trivesta Investment Pty Ltd, which are backed by a first-ranking security interest over the assets and undertaking of Trivesta Investment. Investors should refer to the Information Memorandum (IM) for a detailed description of the Fund’s investment strategy, structure, and associated risks.

## Key milestones



# Our Team



**Craig Robertson**  
Chief Executive Officer

Craig is a senior financial markets executive with over 30 years’ experience in listed and OTC derivatives clearing and prime services, holding leadership roles at HSBC, Bank of America Merrill Lynch, Macquarie Bank, and Marex Australia. Having spent 18 years in Asia before relocating to Sydney, he has built strong relationships with banks, super funds, asset managers, hedge funds, sovereign wealth funds, and central banks. Known for driving growth and delivering exceptional client service, Craig now looks forward to contributing his expertise to Trivesta Funds.

- B.Laws (Queensland University of Technology)



**John Schwartz**  
COMPLIANCE MANAGER

Compliance Manager John Schwartz is a seasoned expert with over 35 years in financial services. He has deep expertise in AFSL compliance and previously held senior roles in commercial lending within Australian banks. His long-standing focus on regulatory compliance ensures Trivesta operates with transparency and upholds strict regulatory standards.

- BEc(The University of Queensland)
- MEd(The University of Queensland)
- BCom(The University of Queensland)



**Ben Kilmartin**  
COMPLIANCE AND RISK  
MANAGER

Compliance and Risk Manager Ben Kilmartin brings over 25 years of global investment experience to Trivesta. Formerly Global Head of Currency Clients in New York, he managed \$100 billion for central banks, pensions, and sovereign wealth funds. At Trivesta, Ben built our risk management framework and ensures full AFSL compliance. His strategic insights and deep expertise are key to our risk control and fund oversight.

- MEng (University of Oxford)
- CFA (Chartered Financial Analyst)
- IIMR (Investment Management Certificate)
- MBA (Master of Business Administration)



**Ron Zhu**  
HEAD TRADER

Mr. Zhu and his team bring over 20 years of experience in foreign exchange and investment, with deep expertise in trading principles, strategy, and risk control. Since leading their first operations team in 2010, they have consistently delivered strong performance through combined knowledge and careful management.



**Panbo Ye**  
INVESTMENT COMMITTEE  
CHAIR & FUND  
AMBASSADOR

Panbo Ye is a Chartered Accountant (CPA), Certified Financial Planner (CFP®), and Self-Managed Superannuation Specialist (SSA®) with nearly 20 years of experience advising high-net-worth individuals, professionals, and international investors. Founder of Everglow Prosperity, Panbo brings deep expertise in accounting, financial planning, cross-border structuring, and fund advisory. He partners with Trivesta as an external consultant— independent of the Fund’s management—to provide specialist advice on tax, fund structuring, and governance. His role is purely advisory, ensuring no conflict with investment decisions. Panbo continues to lead his businesses while offering strategic, independent insight across the organisations he supports.

- FCPA(Fellow Certified Practising Accountant)
- SSA(SMSF Specialised Advisor)
- CFP(Certified Financial Planner)
- MBA(Master of Business Administration)

# Why Choose TPYF

**10% P.A.**  
(After Fees)

Targeted  
annual return

**2% P.A.**

Funds  
management fees

**FLEXIBLE**

Redemption  
Window



**MONTHLY & CONTINUOUS**  
distribution



**CO-INVESTMENT**  
with our client



**OVER 20 YEARS**  
fund management experience.



**THOROUGH RISK CONTROL**  
due diligence and controlled risk



**Regulatory Compliance**  
Fully licensed & Regulated by ASIC for transparency

# Why Invest With Us



## Our Portfolio

Trivesta is a dynamic and innovative fintech company headquartered in the vibrant city of Sydney, Australia. Established with a vision to revolutionise financial technology, Trivesta leverages cutting-edge solutions to empower businesses and individuals in navigating the complexities of the modern financial landscape.



## Our Commitment

Our commitment is to deliver a consistent and reliable income to investors through the provision of regular monthly distributions. At the core of our investment approach lie meticulously crafted strategies that prioritises low volatility, thereby affording investors the opportunity to benefit from a stable and predictable income stream.



## Our Vision

Our vision at Trivesta is to be a global leader in fintech innovation, driving positive change and shaping the future of finance. We aspire to build a world where financial services are accessible, inclusive, and empowering for all.



## Our Mission

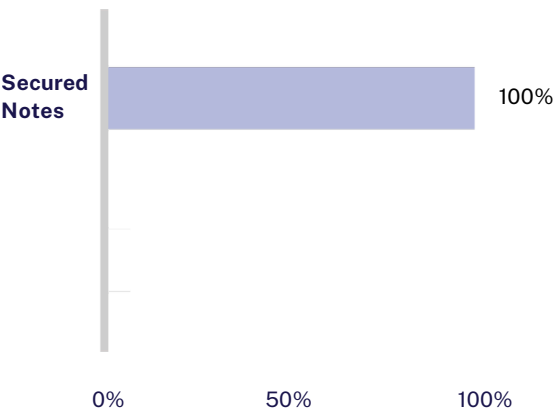
Our mission at Trivesta is to democratise financial services by harnessing the power of technology to simplify processes, enhance accessibility, and foster financial inclusion. We strive to empower our clients with the tools and insights they need to achieve their financial goals efficiently and securely.

# Investment by Trivesta Investment

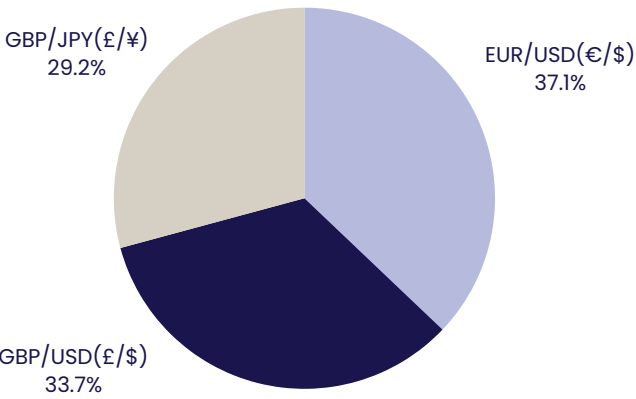
## Investment Strategy

The Fund allocates 100% of its committed capital to secured notes issued by Trivesta Investment. Trivesta Investment then utilises the proceeds to engage in foreign exchange trading activities, aiming to generate high returns to meet its obligations under the issued notes, including interest payments and principal redemption. This strategy seeks to enhance returns while controlling downside risks through position management, a focus on high-liquidity currency pairs, and a combination of technical and fundamental analysis.

### TPYF Asset Allocation



### Trivesta Investment Exposure Breakdown



\*The currency trading allocation is for indicative purposes only, and may vary every month. Investors can refer to our monthly performance report for detailed trading activities.

## Oversight By The Investment Committee

Investment activities undertaken by Trivesta Investment are reviewed monthly by an independent Investment Committee. The Committee evaluates strategy implementation and performance outcomes to ensure alignment with the Fund's objectives. The Committee evaluates strategy implementation and performance outcomes of Trivesta Investment to ensure on-time payment and alignment with the Fund's objectives. A monthly performance report of Trivesta Investment will be issued to clients.

## Secured by First Ranking General Security Interest

Trivesta Investment's obligation to make interest payments on, and to repay, the Notes to the Funds (TPYF) is secured by a registered first ranking general security interest granted by Trivesta Investment over all of its current and future assets and undertakings.

\*The information presented above is based on internal modelling and performance estimates by Trivesta Investment, provided for marketing purposes only and does not constitute investment advice.



# Trivesta Protected Yield Fund



Fully licensed  
& Regulated  
by ASIC



Consistent 10%  
Target Return  
Distribution



No lock-up  
Monthly  
Redemption

## 10.0 %\* p.a Targeted Return With Monthly Distribution

The **Trivesta Protected Yield Fund (TPYF)** targets a 10% p.a. return (net of fees) through monthly distributions. This target is not guaranteed and depends on Trivesta Investment’s FX and commodity trading performance — see the IM for full terms. High liquidity is achieved as the underlying assets are currencies and futures traded on the MT4 platform. The targeted return is supported by a trading strategy refined over 20+ years by Trivesta’s investment team.

To align interests, Trivesta co-invests alongside investors and absorbs the first 10% of the loss with its own capital, limited to its subordinated unit holding (as detailed in the IM). The Investment Committee reviews trading records monthly to ensure TPYF obligations can be met. A performance report is prepared and distributed to investors on a monthly basis.

Trustee Trivesta Funds Pty Ltd ACN 627 270 900, AFSL (Trivesta Capital) 320497, AR 1274820			
Investment period	Flexible	Target rate of return (annualized)	10% p.a (after fee)
Management fee (annualized)	2%	Income distribution	Monthly
Minimum investment (AUD)	\$500,000 (Wholesale only)	Minimum increment (AUD)	\$100,000
Legal advisor	McCullough Robertson	Redemption window	twice per month
Redemption notice period	No penalty, but a minimum notice period may apply (at least two weeks)		
	Fund report <ul style="list-style-type: none"><li>Fund holding certificate</li><li>monthly performance report</li><li>Annual distribution statement</li><li>Annual tax summary</li></ul>		

# Risk Management Trading Framework



### 1% Loss Position

Each trade has a strict 1% stop-loss to protect capital. This is part of Trivesta’s broader risk management strategy to limit losses.



### Low Volatility

Positions are opened and closed between 12:00pm–4:00pm SST, Monday to Friday. No trades are held overnight, helping to reduce volatility.



### 3 Currency Pairs

Trivesta investment focuses on three currency pairs that offer deep liquidity and persistent profit opportunities



### Risk Management

The daily strategy sets exact stop-loss and take-profit levels to four decimal places, helping remove emotional bias from trading decisions.

## COMPARISON OF OTHER ASSET CLASSES

Product	Stable Expected Returns	Flexible Investment Term	Cost Transparency	Stable Cash Flow
Term Deposit	✓	✗	✓	✓
Real Estate Investment	✗	✗	✗	✗
Stocks Trading	✗	✓	✗	✗
Trivesta Protected Yield Fund	✓	✓	✓	✓

# Risk Comparison



## Growth Potential

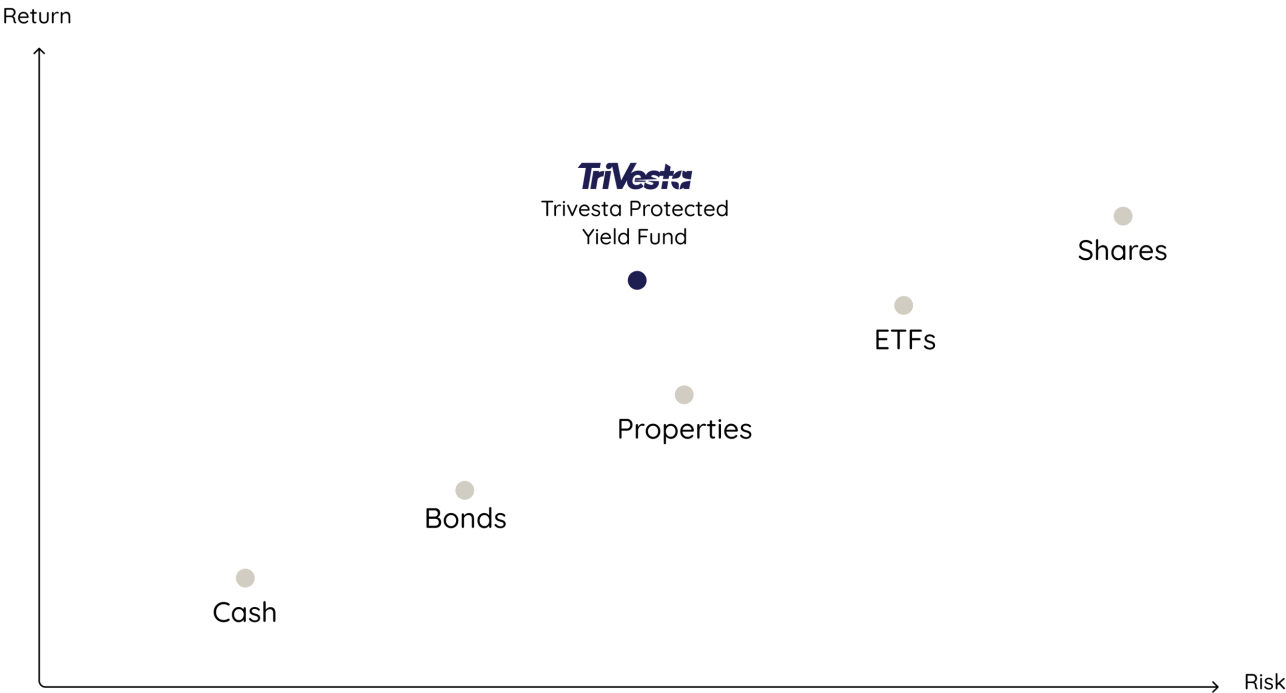
Shares and growth-focused ETFs can deliver strong, compounding returns as companies expand. Property may also appreciate significantly, though high entry costs and illiquidity can be barriers. Our strategy aims to capture comparable upside with greater agility — targeting robust gains without tying up capital or enduring frequent sharp swings.



## Risk Awareness

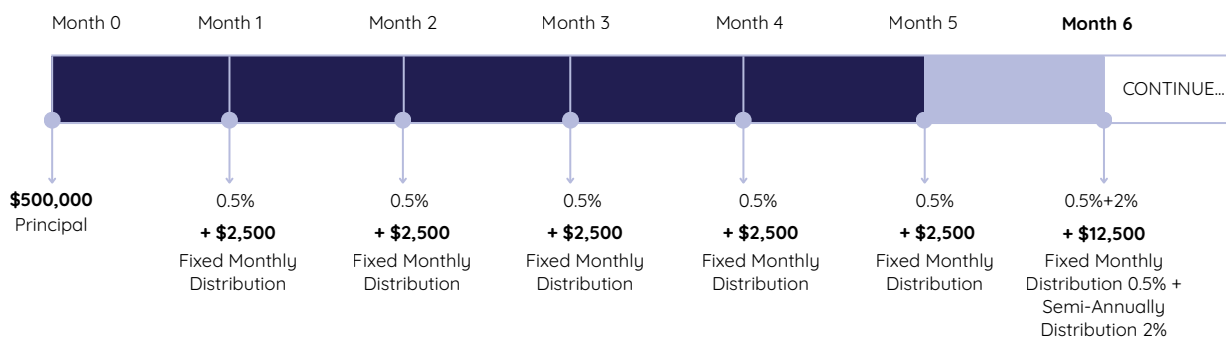
While shares and growth-oriented ETFs offer potential for strong returns, they also carry volatility. Property can appreciate meaningfully but is less liquid and requires substantial upfront investment. Our strategy seeks competitive income with flexibility, acknowledging market fluctuations and the possibility of capital loss — without implying guaranteed high returns or minimal risk.

# RISK AND RETURN COMPARISON



Unlike term deposits, investments in the fund are not covered by the Financial Claims Scheme, and carry a risk of loss of capital.”

# Distribution Process



Scan the QR code to calculate your target return

## 1 Fixed Monthly Distribution

Each month, starting from the first month, the investor receives a fixed monthly distribution of 0.5% of the initial investment.

## 2 Semi-annually Distribution In Month 6

In every sixth month, the investor receives a total distribution of 2.5% of the initial investment, which includes the regular 0.5% fixed monthly distribution plus an additional 2% semi-annually distribution.

## 3 Perpetual Duration

The investment continues indefinitely, with the same structure of monthly distribution and the semi-annually distribution in every sixth month.

## 4 No Penalty For Redemption

Investors can redeem their investment at any time without incurring any penalties.

## 5 Minimum Notice Period

A notice must be submitted at least two weeks before the desired redemption date. For example, to redeem by the 21st of a month, notice must be given by the 7th of that month.

# FAQ



Find clear and concise answers to common questions about Trivesta Group, our services, and how we can support your financial goals.

## What is the minimum investment amount required to join the Trivesta Funds?

The minimum initial investment is AUD 500,000, with increments requiring a minimum of AUD 100,000.

## How do I track the performance of my investment?

Trivesta Funds provides regular reports and updates on fund performance. You may also receive access to an online portal for real-time tracking of your investment.

## Are there any fees associated with opening or maintaining an account?

Trivesta Funds outlines all applicable fees in the Information Memorandum (IM). Fees typically include management fees and performance-based fees tied to the fund's performance.

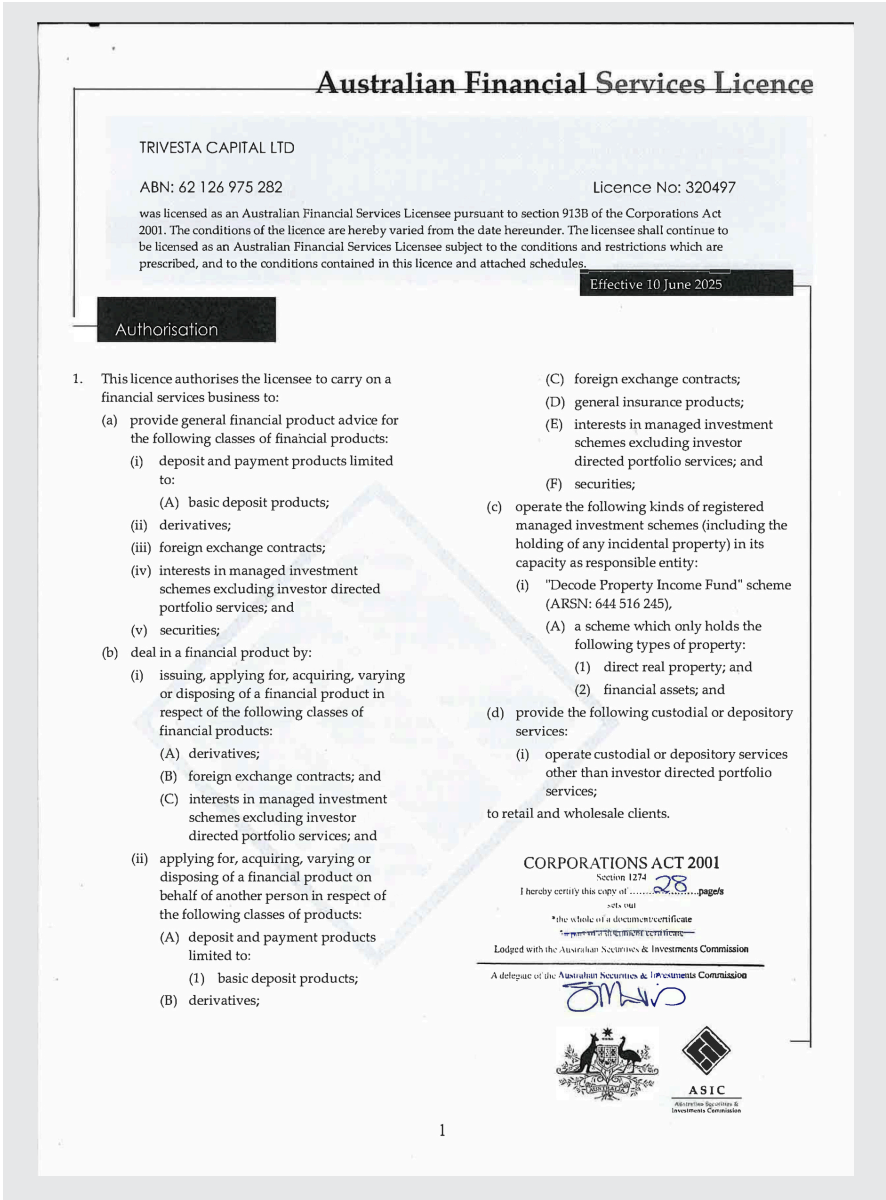
## Can I withdraw my investment at any time?

Withdrawal terms and conditions are set out in the Fund's Information Memorandum. Redemptions are subject to minimum notice requirements and other conditions, including timing and processing rules. Investors should refer to the Information Memorandum for full details before making a redemption request.

# A Fund You Can Trust

## Fully licensed & Regulated by ASIC

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# Reviews

## Your reviews matter

At Trivesta Funds, we believe trust is earned through transparency, performance, and real experiences. That's why client reviews play a vital role in shaping our reputation. Independent feedback from investors not only reflects our commitment to delivering consistent results but also provides new clients with the confidence to take the first step.

**Brunson**



"Working with Trivesta has been a pleasure; their professionalism, efficiency, and commitment to excellence set a benchmark for successful partnerships."

**Xia**



"Trivesta consistently demonstrates professionalism, innovation, and a client-focused approach, making them a trusted and reliable partner in the industry."

**Chen**



"Trivesta's flexibility and keen insights ensure that every collaboration is efficient and highly productive."

**Liu**



"Trivesta consistently operates with efficiency and professionalism, providing reliable support and exceptional solutions to their partners."

