

SKYRING

A WEALTH OF EXPERIENCE
TURNING GOALS INTO REALITY

Investment Overview Skyring Platinum Fixed Income Fund



David Mardell
Chief Executive Officer / Founder
Skyring

Dear Valued Investors,

As the CEO of Skyring, it is with great pleasure that I introduce our latest financial product, the Skyring Platinum Fixed Income Fund.

At Skyring, we have always prided ourselves on delivering exceptional financial solutions that cater to the diverse needs of our valued clients. With the Skyring Platinum Fixed Income Fund, we aim to further enhance our commitment to providing stability, growth, and peace of mind in an ever-changing economic landscape.

The Skyring Platinum Fixed Income Fund has been meticulously designed by our team of seasoned financial experts who have decades of experience in managing fixed-income securities. The Fund aims to generate consistent returns while mitigating risks, making it an attractive option for both individual and institutional investors seeking steady income streams.

Key Features of the Skyring Platinum Fixed Income Fund:

- 1. Risk Management:** Our team employs robust risk management strategies to protect investors' capital and optimise returns, ensuring a balanced risk-reward profile.
- 2. Competitive Returns:** The Skyring Platinum Fixed Income Fund aims to deliver attractive returns, surpassing traditional savings accounts and other conservative investment options, providing the potential for steady wealth accumulation.

3. Professional Expertise: With our skilled investment managers at the helm, we actively monitor the market, and navigate market fluctuations effectively.

4. Transparency and Accountability: Skyring remains dedicated to transparent reporting and fostering a relationship built on trust and integrity with our clients.

As we move forward, rest assured that Skyring will remain steadfast in its commitment to excellence and client-centricity. Our team is always on hand to provide personalised advice and support, catering to your unique financial goals.

I invite you to consider the Skyring Platinum Fixed Income Fund as a valuable addition to your investment portfolio. Please do not hesitate to reach out to our dedicated team should you require further information.

Thank you for entrusting us with your financial future. We look forward to serving you and working together to achieve lasting financial success.

Sincerely,
David Mardell
Chief Executive Officer / Founder
Skyring



Future Growth with Skyring

Skyring Asset Management Limited is a fixed income manager with a difference.

At Skyring, we believe strongly in working side by side with our investors and borrowers, helping both achieve the best results possible. As a boutique, unlisted company, we are directly accountable to you for results and returns.

The Skyring Platinum Fixed Income Fund was established to provide investors the opportunity to partner with an experienced, proven fixed income manager, and to participate in quality investment opportunities throughout Australia fulfilling an income solution for investor's portfolios.

By providing capital to borrowers, Skyring's clients generate long-term income streams for

their portfolios that are backed by high quality, registered first mortgage's and mezzanine finance secured against investment-grade properties and businesses within Australia.

Skyring Asset Management Limited holds an Australian Financial Services Licence (422902), which allows us to operate ASIC-registered, Managed Investment Schemes (MIS) for investors. In addition to our high standards of personalised service, our Australian Financial Services Licence gives you peace of mind that your investments are being prudently managed by a professional organisation that maintains the highest standards of due diligence and reporting transparency.

Snapshot and Purpose of the Offer

The Investment strategy of the Fund is to issue Units to investors for the purpose of acquiring secured notes (Notes) issued by Skyring Securities Pty Ltd (Skyring Securities).

Skyring Securities has been established for the purpose of conducting a lending business by providing loans for a wide range of purposes including property acquisition or development, construction funding and business finance across Australia to a wide range of suitable borrowers.

RESPONSIBLE ENTITY/ISSUER

Skyring Asset Management Limited
(SKYRING) AFSL 422902

OFFER OPENS

1 June 2024

WHO CAN INVEST?

Individuals, Companies, Trusts and Self-Managed Superannuation Funds (SMSF).



What returns can I expect as an Investor?

The Skyring Platinum Fixed Income Fund has been established to provide investors with a fixed term investment comprising of 12 months, 24 months and 36 months terms.

Each Class of Units allows for a regular monthly income distribution for their portfolio.

Indicative Distribution Rate to Investors as of 1 June 2024

MINIMUM INVESTMENT PERIOD	CLASS	INDICATIVE DISTRIBUTION RATE
12 months	T12 class units	8.15% per annum
24 months	T24 class units	8.25% per annum
36 months	T36 class units	8.05% per annum

Refer to [skyring.com.au](https://www.skyring.com.au) for updated rates and historical performance.



What we look for when Assessing Opportunities

Our Lending Committee completes a comprehensive due diligence research process on all potential loans and borrowers that are presented to Skyring Securities.

Skyring Securities is bound by its investment mandate and lending policy guidelines when assessing suitable loans for the Fund.

Preservation of our investors capital is the cornerstone of our lending policy. The loan assessment process includes, but not limited to; Independent valuations, geographic location assessment, Independent Quantity Surveyor reports, maximum Loan to Valuation Ratio positions along with the borrowers experience and an acceptable security position for Skyring's investors.

Offer Details

RESPONSIBLE ENTITY	Skyring Asset Management Limited ACN 156 533 041, holder of AFS Licence 422902		
OFFER OPEN DATE	1 June 2024		
OFFER CLOSE DATE	There is no closing date.		
ISSUE PRICE	The issue price of each unit is \$1		
MINIMUM INVESTMENT	Generally, \$1,000 to open an account and then increments of \$1,000.		
MAXIMUM INVESTMENT	There is no maximum investment amount.		
INDICATIVE DISTRIBUTION RATE TO INVESTORS AS OF 1 APRIL 2024	Investment Period	Class	Indicative Distribution Rate
	12 months	T12	8.15%pa
	24 months	T24	8.25%pa
	36 months	T36	8.05%pa
DISTRIBUTIONS	Distributions will be paid monthly in arrears within five Business Days after the last day of each month by direct credit to your nominated account.		
DISTRIBUTION REINVESTMENT	Not available for this Offer.		
WITHDRAWALS	Investors may make a withdrawal requests after you have held Units for the Minimum Investment Period that you have selected. Refer to summary in section 2.4 of the PDS for more information.		
BENCHMARK PERFORMANCE	The benchmark used for the Fund is the RBA Cash Rate Index plus 200 bps across the economic cycle.		
BENEFITS	Benefits of investing in the Fund include: (a) regular income via monthly Distributions; (b) Skyring Securities has a conservative lending policy aimed at reducing the risk of capital loss; (c) diversification across property and industry sectors in the underlying assets; and (d) benefiting from the expertise and experience of our Board and the management of Skyring Securities.		

RISKS	Refer to the Product Disclosure Statement for full list of Risks associated for the Fund.
ESTABLISHMENT FEE	Nil.
CONTRIBUTION FEES	Nil.
WITHDRAWAL FEES	Nil. However if you request an early withdrawal prior to the completion of your applicable Minimum Investment Period, then an early withdrawal fee may apply.
MANAGEMENT FEE	We will charge a management fee of 0.85% per annum (inc. GST). Typically, our management fee is paid from the coupon payments made by Skyring Securities prior to the payment of distributions to investors and is not deducted from the amount you invest.
ADVISOR RENUMERATION	The following charges may be applied at investors discretion if you were advised by a financial adviser. Upfront Adviser Fees: Up to 1.1% (including GST) of the amount invested in the Fund Ongoing Adviser Fees: Up to 0.55% p.a. (including GST) Refer to Section 7 Fees and Costs within the PDS for more information.
TAX	Investing in the Fund may have taxation consequences for you. We recommend you seek professional tax advice before investing in the Fund.
CLIENT PORTAL	Access to all updates via the client portal at www.skyring.com.au
REPORTING TO INVESTORS	You will receive: (a) confirmation of your investment; (b) monthly Distribution statements; (c) quarterly performance updates; (d) an annual taxation summary; and (e) an annual periodic statement. You can elect to be sent, either by post or electronically, annual financial statements for the Fund by marking the appropriate box in the Application Form.
HOW TO CONTACT US?	Call 1300 73 72 74 (within Australia) or +61 7 3363 1200 (outside Australia) or email investor@skyring.com.au

Capital and Investment Risk

An investment in the Fund is an investment in a registered Managed Investment Scheme.

An investment in the Fund is not a bank deposit, bank security or bank liability, and is subject to investment risk, including the loss of, or delays in the payment of, income or capital.

Neither Skyring, its related bodies corporate or any of their respective directors or officers, guarantee the repayment of capital from the Fund, or the investment performance of the Fund. Investments in the Fund are not guaranteed or underwritten by the Responsible Entity, its related bodies corporate or any of their respective directors or officers.

Investor Services

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Web: www.skyring.com.au

DISCLAIMER

You should consider whether the investment is suitable for you, or seek personal advice from a licensed financial planner, before making any investment decisions. Printed copies of the Product Disclosure Statement for this product are available from Skyring Asset Management Limited (Skyring). Call us on 1300 73 72 74 or request one from your Financial Adviser. Investments may only be made by completing the application form attached to the Product Disclosure Statement. Skyring Asset Management Limited ACN 156 533 041 holds Australian Financial Services Licence (AFSL) 422902. Skyring has registered the Skyring Platinum Fixed Income Fund ARSN 646 317 982 with ASIC and is the issuer of interests in the Skyring Platinum Fixed Income Fund.



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How do I apply?

1. Complete your Quick App which is available at www.skyring.com.au/apply
2. Call Skyring on **1300 73 72 74** or email investor@skyring.com.au
3. [Click here](#) to download a copy of the Skyring Platinum Fixed Income Fund Product Disclosure Statement.

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Watch this short video to learn more about the Skyring team, and how we can make a difference to your financial future.