AUSTRALIAN INCOME FUND LIMITED

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Fixed Income & Fixed Rate Bonds

Investor Information Overview

An overview of the fixed-rate bond and fixed-income opportunities reviewed by Australian Income Fund Limited for sophisticated and wholesale Australian investors.

DOCUMENT	CATEGORY	AUDIENCE	EDITION
Investor Overview	Fixed Rate Bonds	Wholesale / Sophisticated	Edition 02 · Sydney

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This document is provided for general information purposes only. It does not constitute personal financial advice, an offer or a recommendation to invest. Eligibility requirements apply.

01 INTRODUCTION

Australian Income Fund.

Australian Income Fund Limited is an Australian financial services firm focused on the considered structuring and presentation of fixed rate bond and fixed-income opportunities for sophisticated and wholesale investors.

Our orientation is fixed-income specific. We work exclusively with defined-term, income-generating structures and prepare investor-facing documentation to institutional standards. Our clients are investors who value defined income, capital-preservation focus, and clear documentation across the lifecycle of an investment.

FIRM PARTICULARS

ENTITY	AFSL	ABN
Australian Income Fund Limited	000317391	84 125 471 178
ACN	**OFFICE**	**MANDATE**
125 471 178	SE 407, 15 Lime St, Sydney NSW 2000	Fixed Rate Bonds · Fixed Income

02 SECTION 02

Understanding fixed rate bonds.

A fixed rate bond is a defined-term debt instrument that pays a contractually agreed rate of interest at set intervals, with the return of principal at maturity. Fixed rate structures provide investors with clarity on income, term and timing.

ILLUSTRATIVE INCOME STRUCTURE



DEFINED TERM

A bond term is fixed at the point of issue (e.g. 12, 24, 36 or 60 months).

DEFINED INCOME

Coupon payments are made at agreed intervals — monthly or quarterly.

DEFINED REPAYMENT

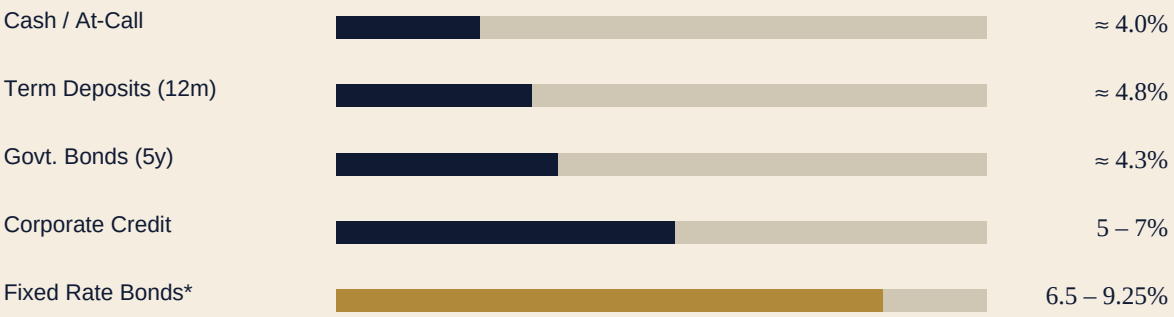
Principal is scheduled for return at the bond's maturity date.

03 SECTION 03

Why investors are considering fixed income.

In the current interest-rate environment, demand for defined-income exposures has increased among investors prioritising income generation, reduced volatility and capital-preservation focused allocations.

ILLUSTRATIVE YIELD ENVIRONMENT



* Indicative range for opportunities reviewed by Australian Income Fund. Illustrative only — not a forecast or guarantee.

Fixed-income allocations have historically exhibited lower price volatility than listed equities, while providing investors with defined contractual income across a known term. For investors with a stability and income focus, fixed-rate bond exposures can complement broader equity, property and cash holdings within a considered portfolio.

04 SECTION 04

Current bond opportunity types.

An indicative summary of fixed-rate bond opportunity types reviewed by Australian Income Fund. Specific terms, yields and availability are confirmed in investor documentation.

REFERENCE	BOND TYPE	TERM	INDICATIVE YIELD	INCOME	MIN.
AIF · SR / 12	Short-Term Income Bond	12m	6.50 – 7.25% p.a.	Quarterly	$50K
AIF · MR / 24	Medium-Term Income Bond	24m	7.50 – 8.25% p.a.	Quarterly	$50K
AIF · LR / 36	Extended Income Bond	36m	8.00 – 8.75% p.a.	Mo / Qtrly	$100K
AIF · CP / 60	Capital Preservation Bond	60m	8.50 – 9.25% p.a.	Monthly	$250K

All figures are indicative only and subject to availability. Yields and terms vary by specific opportunity and are confirmed in the investor documentation provided to eligible investors at the relevant point of issue.

INDICATIVE ONLY | SUBJECT TO AVAILABILITY | WHOLESALE INVESTORS | NOT A GUARANTEE OF RETURNS

05 SECTION 05

Investor suitability.

Fixed-rate bond opportunities reviewed by Australian Income Fund are intended for investors prioritising contractual income, defined terms and a capital-preservation focus.

POTENTIALLY SUITABLE FOR

- Sophisticated investors meeting Corporations Act criteria
- Eligible wholesale investors
- SMSF investors seeking defined-income exposures
- Income-focused investors prioritising contractual yield
- Capital-preservation oriented investors
- Retirees seeking predictable scheduled income

MAY NOT BE SUITABLE FOR

- Investors seeking speculative or high-growth strategies
- Investors requiring fully liquid, at-call exposures
- Investors with a short-term trading orientation
- Investors unable to commit capital across a defined term
- Investors not meeting wholesale / sophisticated criteria

Eligibility is assessed on a case-by-case basis in accordance with the Corporations Act 2001 (Cth). Investors should consider seeking independent financial, legal and taxation advice before making any investment decision.

06 SECTION 06

Bond terms & income structures.

Each bond opportunity is documented with defined terms covering issue date, maturity, coupon rate, coupon frequency, minimum subscription and applicable conditions.

EXAMPLE A — 24M INCOME BOND

7.85% p.a.

INDICATIVE ANNUAL YIELD

TERM	24 months
INCOME FREQUENCY	Quarterly
MINIMUM	A$50,000
CAPITAL	Repaid at maturity

EXAMPLE B — 60M CAPITAL PRESERVATION

8.85% p.a.

INDICATIVE ANNUAL YIELD

TERM	60 months
INCOME FREQUENCY	Monthly
MINIMUM	A$250,000
CAPITAL	Repaid at maturity

Examples shown are illustrative and do not represent specific available offers. Terms for any specific bond opportunity are set out in the investor documentation provided at the relevant point of issue.

07 SECTION 07

Risk considerations.

Fixed-income investments carry risk. Investors should review the documented risk considerations applicable to any specific opportunity before making an investment decision.

CAPITAL RISK

All investments carry risk including the possible loss of capital invested. Bond repayments are not guaranteed.

INTEREST RATE RISK

Changes in prevailing interest rates may affect the relative value of fixed rate exposures.

CREDIT / ISSUER RISK

The ability of an issuer to meet contractual obligations may be affected by credit and economic conditions.

LIQUIDITY RISK

Fixed rate bonds are typically held to maturity. Early access may not be available.

CONCENTRATION RISK

Allocations should be considered within the context of a diversified portfolio.

REGULATORY & MARKET RISK

Changes in law, regulation or broader market conditions may affect outcomes.

Past performance is not a reliable indicator of future performance. The information in this document is general in nature and does not take into account personal objectives.

08 SECTION 08

Investor process.

A straightforward, three-step pathway from initial enquiry through to documentation review.

STEP 01

Investor Enquiry

Submit your details through the enquiry form. All enquiries are received in confidence.

STEP 02

Bond Opportunity Discussion

A team member discusses current fixed rate bond opportunities, terms and investor suitability.

STEP 03

Information & Documentation Review

Where appropriate, structured bond documentation is provided for considered review.

There is no obligation at any stage. Eligibility for specific bond opportunities is assessed in accordance with the Corporations Act 2001 (Cth).

09 SECTION 09

Regulatory & disclosure information.

General Information Only.

The information contained in this document is general in nature and does not take into account your personal objectives, financial situation or needs. It does not constitute personal financial product advice, an offer or a recommendation to invest.

Eligibility.

Fixed rate bond and fixed-income opportunities described in this document may only be available to wholesale or sophisticated investors as defined under the Corporations Act 2001 (Cth). Eligibility is assessed on a case-by-case basis.

Risk.

All investments carry risk, including the possible loss of capital. Returns are not guaranteed. Past performance is not a reliable indicator of future performance.

Independent Advice.

You should seek independent financial, legal and taxation advice before making any investment decision. Australian Income Fund Limited does not provide personal financial advice unless expressly stated.

Document Status.

This document is an investor information overview only. It is not an information memorandum, prospectus, or product disclosure statement. Specific terms applicable to any bond opportunity are set out in the investor documentation provided at the point of issue.

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AUSTRALIAN INCOME FUND LIMITED

Considered investment.

Defined income.

For further information regarding fixed rate bond and fixed-income opportunities, please contact Australian Income Fund Limited via the enquiry portal at australianincomefund.com.

REGISTERED OFFICE

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LICENSING

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DIGITAL

australianincomefund.com
Investor Enquiry Portal

GENERAL INFORMATION ONLY · INDICATIVE · CAPITAL AT RISK · NOT A GUARANTEE OF RETURNS