

# DirectBonds service

## FIIG's DirectBonds service gives private investors choice and control through direct ownership of corporate bonds.

In the past, corporate bonds were only available in \$500,000 parcels making direct ownership of bonds unachievable for many private investors and SMSFs. For most, the only way to access the fixed income asset class was through managed fund investments.

Through our DirectBonds service, FIIG has opened up access to direct ownership of corporate bonds in smaller parcels.

### Invest directly in parcels from \$10,000

FIIG's DirectBonds service enables you to buy and sell corporate bonds in parcels from as little as \$10,000 with a minimum portfolio balance of \$50,000. Choose from sample portfolios or hand select the bonds that suit your individual needs. Either way, you're investing directly and beneficial and legal ownership of your investment in corporate bonds remains with you.

#### DirectBonds features

- Choose from an extensive list of corporate and government bonds
- You choose the bond issuer you are comfortable with
- Ownership of the bond remains with you
- Buy and sell bonds at a time that suits you
- Suitable for individuals, trusts and SMSFs
- A \$50,000 minimum total portfolio balance applies

### About FIIG's custodial service

When you buy bonds you are required to hold those bonds in safe custody. Safe custody of bonds is like CHESS for shares and the beneficial ownership of the bonds always remains with you, the investor. FIIG's custodial service facilitates this, holding your investments in safe custody with our custodian bank JP Morgan.

### How the DirectBonds service works

#### 1. Contact FIIG and we'll introduce you to your FIIG Relationship Manager

FIIG Relationship Managers are fixed income experts. They are your individual point of contact from day one.

#### 2. Open a FIIG Client Account

Your FIIG Relationship Manager will provide you with the paperwork required to establish your FIIG Client Account.

#### 3. Building a bond portfolio

We provide you with sample portfolios, general advice in relation to portfolio construction and market leading research. A FIIG DirectBonds portfolio is flexible - choose bonds to suit your needs.

#### 4. Buying and selling bonds

DirectBonds allows you to buy and sell individual bonds when it suits you. Our weekly update The WIRE, email alerts and regular portfolio reviews with your FIIG Relationship Manager will keep you informed of current market opportunities. Simply contact your FIIG Relationship Manager to instruct your trades.

#### 5. Reporting

When you buy and sell bonds, we send you settlement instructions and contract notes.

Log on to MyFIIG, our client portal at any time to view

- Your bond and term deposit holdings
- Transaction reports and previous statements
- Bond pricing and sample portfolios
- Research, educational publications and more

### Australia's most comprehensive fixed income research and education

Our extensive research allows our clients and their advisers to develop a deep understanding of fixed income investments and our weekly fixed income update enables informed and timely portfolio decisions. We also provide education and training programs.

FIIG's dedicated team of research analysts provide:

- Market commentary, analysis and insights via The WIRE
- Issuer specific research and summaries
- Sample portfolios
- Seminars, webinars and other educational events



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