

Wingate Investment Partners Trust (WIP)

January 2025

Established in 2012, WIP is a diversified, opportunistic yield-focused fund that invests in a portfolio of private debt. Managed by an experienced investment team, the fund leverages Wingate's expertise and strong track record, which has delivered strong performance over more than two decades.

Proven Track Record

Long-standing history of strong, consistent returns, with a focus on capital preservation and lower volatility compared to traditional investments.

Rigorous Process

Wingate has an extensive due diligence and approval process including external, independent experts.

Well-Diversified Portfolio

Over 70 loans in real estate and corporate lending.

Investor friendly¹

Monthly distributions and monthly liquidity.

Highly Experienced Team

Experts with decades of experience in real estate and corporate debt.

Who is it for?

WIP is for co-investors seeking steady income and a focus on capital preservation. The fund achieves this through a diversified portfolio of private debt investments across various industries, purposes, and locations.

Investment Strategy

- Predominantly senior secured debt portfolio diversified by asset type, sector, and geography.
- Targeting high-yield investment returns relatively uncorrelated to volatile asset classes and uncertain financial markets.
- Comprehensive screening and portfolio risk management processes focussed on capital stability.

Alignment and Responsibility

- Wingate administers and originates all investments.
- Wingate, along with certain of its employees and executives, invests in WIP in the same unit class and on the same terms as all other co-investors, ensuring alignment on each transaction.

Delivering Returns²

(as at 31 December 2024)

1 month
0.8%

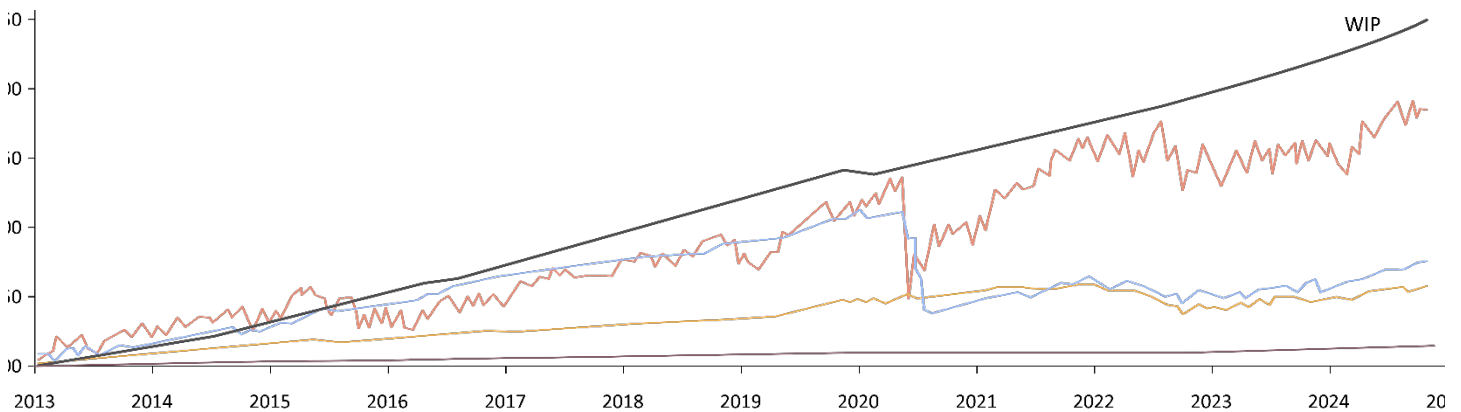
3 months
2.3%

12 months
9.6%

3 years
8.6% p.a.

Since inception combined³
11.0% p.a.

Return on \$100 Invested – Since Inception^{2,3}



WIP - Combined Returns Since Inceptions Combined P.A. ● S&P/ASX 200 (Total Return) Index ● S&P AU Bank Bill
S&P Australia High Yield Corporate Bond Index ● S&P Australia Investment Grade Corporate Bond Index

Patience. Knowledge. Alignment. Risk Mitigation. Partnership



¹ Distributions are subject to monthly performance. Investor liquidity is subject to the discretion of WIP's trustee.

² Calculated assuming reinvestment of distributions, pre-tax, post fees and costs. Past performance is not a reliable indicator nor guarantee to future performances.

³ Performance of combined ordinary units in WIP 1,2 & 3 since inception. Assumes \$100 investment with re-invested distributions.

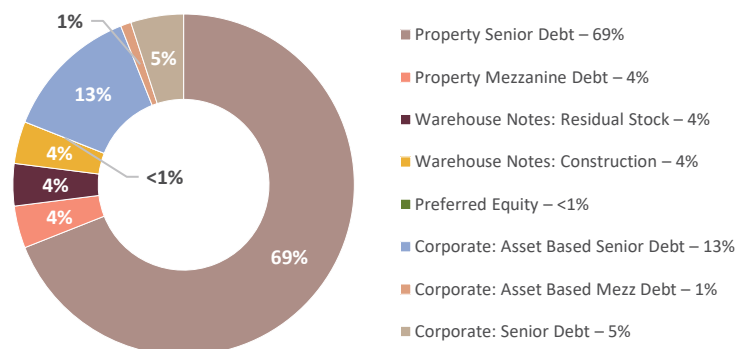
Portfolio Composition

WIP allocates co-investments across the asset types, sectors and geography to create a diversified and balanced portfolio.

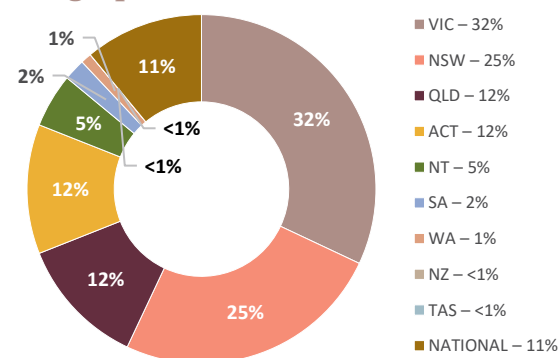
The Fund's portfolio composition is adjusted to take account of market opportunities and the movement in risk pricing dynamics.

The portfolio is diversified across 74 co-investments, predominately held in senior.

WIP Portfolio Composition



Geographic Diversification



Unit Value

Value at inception

\$1.00

Value re-invested

\$2.2308

At a Glance

Fund	Wingate Investment Partners Trust
Trustee	Wingate Investment Partners 3 Pty Ltd ACN 606 185 791
Manager	Wingate Financial Services Pty Ltd ACN 106 480 602; AFSL 276899
Asset Class	Private Debt
Inception Date	Established July 2012 (WIP1)
Fund Size	\$1.03b
Minimum Investment	\$250,000
Investment Structure	Open-ended, Australian domiciled unit trust
Target Returns	Pre-tax net return of 4.5% to 6.5% p.a. over the RBA Cash Rate (after fees and costs) ¹
Distribution Frequency	Income paid monthly (with an option to reinvest) ²
Redemption	Monthly basis: subject to providing one month's notice (and Trustee approval). Liquidity Option also available
Management Fee	0.5% p.a. administration fee of the invested capital
Average Duration	11.6 months
APIR Code	WGT7198AU
ISIN	AU60WGT71983
Platform Availability	Praemium, Mason Stevens



About Wingate

Founded in 2004, Wingate is a leading alternatives investment manager focused on property debt, mid-market corporate debt and direct property investment. Our platform comprises over 200 investment and fiduciary professionals dedicated to the Australian market. Wingate's success is built upon our belief in and adherence to The Wingate Way. We are driven by long term, trusted relationships. We feel a deep sense of responsibility to our co-investors and partners.

DISCLAIMER: This document has been prepared by Wingate Investment Partners 3 Pty Ltd ACN 606 185 791 (Trustee), the trustee of the Wingate Investment Partners Trust No. 3 (WIP), and Wingate Financial Services Pty Ltd ACN 106 480 602, AFSL No. 276899 (Manager), the manager of WIP, to provide general information relating to WIP. The Trustee is a corporate authorised representative of the Manager. Units in WIP are only available for subscription by wholesale clients within the meaning of section 761G of the Corporations Act 2001 (Cth) (Wholesale Client). By receiving this document, you represent that you are a Wholesale Client. This document is not provided to any person located in a jurisdiction where its provision or dissemination would be unlawful. This document provides a high-level summary of information relating to WIP only and is incomplete without reference to, and should be viewed in conjunction with, the investment overview, the trust deed, subscription deed, application forms and other constituent documents of WIP. The information in this document is drawn from contracts, reports and agreements which have been provided to WP by a number of third parties. WIP makes no representation or warranty as to the accuracy, reliability or completeness of this document or information relating to the loan. You should not treat the contents of this document as advice relating to legal, taxation or investment matters and should consider seeking professional advice before making any decision to acquire, continue to hold or dispose of units in WIP. This document includes certain statements, estimates, forecasts and projections that reflect various assumptions that may or may not prove to be correct. The recipient must make its own independent assessment and investigation of those assumptions. The forecasts and projections in this document are illustrative only and should not be taken as a certain indication of possible future returns. The Trustee and Manager may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement this document or any other information provided to the recipient. In preparing this document, the Trustee and Manager have not considered your objectives, financial position or needs. To the maximum extent permitted by law, the Trustee, the Manager and any other entity associated or related to them (collectively, Wingate), and their respective officers, employees and agents, exclude and disclaim all liability for any losses, damages or costs incurred by you as a result of any investment in WIP or this document, including for the inaccuracy or incompleteness of any statements (including forward-looking statements), opinions or information in this document. Past performance is not necessarily indicative of future results and actual events or performance of WIP may differ materially from that contemplated in this document. The information contained in this document is confidential and is provided for the exclusive use of the recipient to whom this copy has been issued and may not be copied or distributed except to the recipient's professional advisors (who must be informed of its confidentiality). This document is not provided to any person located in a jurisdiction where its provision or dissemination would be unlawful. This document provides a high-level summary of information relating to WIP only and is incomplete without reference to, and should be viewed in conjunction with, the investment overview, the trust deed, subscription deed, application forms and other constituent documents of WIP. You should not treat the contents of this document as advice relating to legal, taxation or investment matters and should consider seeking professional advice before making any decision to acquire, continue to hold or dispose of units in WIP. In preparing this document, the Trustee and Manager have not considered your objectives, financial position or needs. To the maximum extent permitted by law, the Trustee, the Manager and any other entity associated or related to them (collectively, Wingate), and their respective officers, employees and agents, exclude and disclaim all liability for any losses, damages or costs incurred by you recipient's professional advisors (who must be informed of its confidentiality).

¹ This is a target only and Fund may not be successful in achieving these returns

² Distributions are subject to monthly performance.

MELBOURNE

Level 48, 101 Collins Street
Melbourne, VIC, 3000

+61 3 9913 0700

SYDNEY

Governor Phillip Tower Level 37 1 Farrer Place
Sydney, NSW, 2000

+61 2 8039 0900

WINGATE

PRI Principles for Responsible Investment