

Income Fund

1 October 2026

Thinktank..

Asset Management



Consistently Reliable



Reliably Consistent



Uncommon Expertise

Current Variable Rate (after fees, p.a.)

1 Month Class

6.80%

3 Month Class

7.30%

6 Month Class

7.80%

The current rate of return 'Current Variable Rate' for the Income Fund is determined based on the Benchmark Rate (RBA Cash Rate) and the annualised margin of return for each Class of Units. The Current Variable Rate is reviewed and determined monthly (on the 1st business day) and may increase or decrease each month. The rate of return is not guaranteed and past performance is not a reliable indicator of future performance. The Rate is quoted after fees and costs.

About Thinktank Asset Management

Founded in 2006, Thinktank is one of Australia's leading non-bank property lenders, with more than \$21.3 billion in residential and commercial loans funded. Established in 2017, Thinktank Asset Management provides property-backed income solutions delivering regular income for individuals, professionals and families.

Backed by 20 years of lending expertise and more than \$10.5 billion in assets under management, we combine scale with disciplined risk management to enhance returns. Our founders and executive team bring extensive banking and property expertise, with a proven track record across economic and credit cycles.

Our Difference

- \$5.2B in residential and commercial mortgages settled FY26
- Strong relationships with major broker aggregation groups
- Executive team with deep expertise in commercial and residential property lending, self-employed lending, market analytics, origination, servicing and funding
- Extensive institutional funding relationships
- 210+ team members nationally
- \$100 donated to charity for every loan settled

Our Investment Approach

A proven originator, manager and funder of mortgages, we build diversified portfolios across property type, loan type, geography and LVR, all underpinned by a strict eligibility framework.

Assets of the Fund

- Access via a Notes structure to a diversified pool of loans
- Diversified portfolio of commercial and residential property loans, secured, underwritten, and managed by Thinktank
- First loss note, provides an additional layer of loss absorption
- Cash

Key Information

	1 Month Class	3 Month Class	6 Month Class
Target distribution yield above Benchmark Rate (RBA Cash Rate)	2.00%	2.50%	3.00%
Interest frequency	Monthly		
Minimum term	1 month	3 months	6 months
Return profile	Targeted income returns		
Minimum investment	\$10,000		
APIR Code	OMF1088AU	OMF3096AU	OMF9457AU

- Sophisticated and wholesale investors only
 - No entry or exit fees when held to selected term
 - No construction or development mortgages
 - Independently audited by Ernst & Young
 - Independent Trustee, ONE Fund Services Ltd, ACN 615 523 003, AFSL 493 421
- For further information, please refer to the Thinktank Income Fund Information Memorandum - 26 June 2026:
<https://www.oneinvestment.com.au/thinktankincomefund/>

Executives



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Target return and historical performance are quoted as of 1 October 2026, and all other figures and performance metrics in this report are quoted as of the end of the previous calendar month based on the RBA Cash Rate and other relevant data available on that date. One Funds Services Ltd (ACN 615 523 003) (AFSL No. 493421) (OFSL) is the trustee of the Thinktank Income Fund. The information contained in this document was not prepared by OFSL but was prepared by other parties. While OFSL has no reason to believe that the information is inaccurate, the truth or accuracy of the information in this document cannot be warranted or guaranteed. Anyone reading this report must obtain and rely upon their own independent advice and inquiries. Investors should consider the Information Memorandum (IM) relevant to the Fund before making any decision to acquire, continue to hold or dispose of units in the Fund. You should also consult a licensed financial adviser before making an investment decision in relation to the Fund. A copy of the IM and related application form may be obtained from <https://www.oneinvestment.com.au/thinktankincomefund/> or <https://www.oneregistryservices.com.au/>. Limitation of liability: Whilst all care has been taken in preparation of this report, to the maximum extent permitted by law, neither Thinktank Income Fund or OFSL will be liable in any way for any loss or damage suffered by you through use or reliance on this information. Thinktank Income Fund and OFSL liability for negligence, breach of contract or contravention of any law, which cannot be lawfully excluded, is limited, at Thinktank Income Funds options and to the maximum extent permitted by law, to resupplying this information or any part of it to you, or to paying for the resupply of this information or any part of it to you.