dominion

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DOMINION INCOME NOTES 1

ASX: DMNHA

INVESTMENT OBJECTIVE & STRATEGY

The Dominion Income Notes 1 (ASX: DMNHA) are unsecured, deferrable, redeemable, floating rate notes issued by Dominion Investment Group Limited and are backed by a portfolio of debt securities, loans, trusts, notes, and bank facilities. The Interest Rate applicable to the notes is the **1-month mid BBSW rate plus a Margin of 3.00% per annum**, the Notes have a maturity date of 7 years from issue and are intended to be called 6 years from issue. The Note is expected to execute the strategy through a blend of investments in funds managed by Realm and directly held securities.

WHY DOMINION INCOME NOTES 1?

MONTHLY INCOME

Notes have a targeted monthly coupon of 3.00% p.a. above the 1-month BBSW. Nature of the notes provides more certainty to investors around income.

FIRST LOSS BUFFER; SKIN IN THE GAME

Equity shares and junior notes rank behind Notes and provide a First Loss Buffer of 6%, as long as Notes remain outstanding. Any net income must be used to restore the First Loss Buffer to at least 6% rather than be distributed.

MATURITY DATE & MARGIN STEP UP

Notes to be issued with a Maturity Date of 7 years, with a Target Repayment Date of 6 years. After the Target Repayment Date, the Margin will increase by 1.00% to 4.00% p.a. (if the Notes are not repaid by the Target Repayment Date).

PORTFOLIO DIVERSIFICATION

A Note is a debt instrument and is expected to have low correlation to public equities, and expected to be more correlated to credit markets. The portfolio will benefit from being exposed to Realm's broad investment strategies and universe.

Zenith RECOMMENDED

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KEY INFORMATION

Investment Manager	Dominion Investment Management Pty Ltd ACN 681 916 030 Authorised Representative of Realm Pty Ltd ACN 155 984 955
Issuer	Dominion Investment Group Limited
ASX Code	*ASX: DMNHA*
Target Return	1-month mid BBSW rate + 3.00% p.a.
Interest Payment Frequency	Monthly
Issue Price per Note	$100
Minimum number of Notes to be offered	2,500,000
Maximum number of Notes to be offered	5,000,000
Minimum Raise	$250,000,000
Maximum Raise	$500,000,000
Target Repayment Date	Thursday, 9 October 2031
Maturity Date	Monday, 11 October 2032

Arrangers & Joint Lead Managers	Joint Lead Managers
National Australia Bank Limited	Canaccord Genuity (Australia) Limited
Morgans Financial Limited	Wilsons Corporate Finance Limited
E&P Capital Pty Ltd	
Commonwealth Securities Limited	

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ABOUT REALM

Realm are a dynamic, market leading Australian based Credit and Fixed Income Manager, investing across both Public Debt and Private Debt assets backed by a 13-year track record.

Realm manages in excess of $10bn across multiple debt strategies; including the flagship Realm High Income Fund, the Realm Global High Income Fund AUD, the Realm Short Term Income Fund, and the Realm Strategic Income Fund, which have all met or exceeded their respective return targets since inception.

Lead by a Senior Leadership team comprised of Head of Bank Capital & Corporate Credit Andrew Papageorgiou, Head of Structured Credit Robert Camilleri, Head of Strategy & Risk Ken Liow, and Head of Distribution Broc McCauley, Realm are a team of 35 members across Melbourne and Sydney offices, with 20 experienced investment professionals. Andrew, Robert, and Ken, who head up the investment teams have an average of 27 years of investment market experience each and are well supported by a deep and experience investment team.

The growth of Realm has been underpinned by its ability to meet the stated objectives of their investment strategies for over a decade. This has been driven by a fundamentally oriented, largely contrarian, investment approach, which is supported by a comprehensive range of quantitative tools.

KEY RISKS

All investments carry an element of risk. There is no guarantee the Investment Strategy will meet its objectives, and failure to do so could negatively impact the performance of the Isser, which in turn may impact its ability to pay Noteholders. Key risks may include but are not limited to;

- Investment strategy risk
- Investment specific & credit rating risk
- Interest rate risk
- Credit spread risk
- Market risk
- ASX related market risks
- Investment in Managed Funds
- Default risk

For a more comprehensive summary of risks, please refer to Section 7 of the Prospectus.

DOMINION INCOME NOTES 1 ASX: DMNHA

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Dominion Investment Management Pty Ltd ACN 681 916 030 (**Manager**), a corporate authorised representative (number 001312185) of Realm Pty Ltd ACN 155 984 955 AFSL 421336 (**Realm**) is the investment manager of the Notes. Equity Trustees Limited ABN 46 004 031 298 AFSL 240975 is the note trustee of the Notes in accordance with Chapter 2L of the Corporations Act 2001 (Cth). While neither the Issuer, Authorised Intermediary nor Manager has any reason to believe that the information is inaccurate, the truth or accuracy of the information contained in this Document is expressly not warranted or guaranteed. Anyone receiving this Document must obtain and rely upon their own independent advice and inquiries. The offer of the Notes is made by, or is accompanied by, a prospectus (Prospectus), which should be read together with the target market determination (**TMD**) issued by the Issuer. The Prospectus contains important information about investing in the Notes and it is important investors obtain and read a copy of the Prospectus before making a decision about whether to acquire, continue to hold or dispose of Notes. Any person wishing to acquire Notes is required to complete the application form in or with the Prospectus. You should also consult a licensed financial adviser before making an investment decision in relation to the Notes.

A copy of the Prospectus and TMD may be obtained from https://realminvestments.com.au/dominion-income-notes-1. Neither the Issuer, Authorised Intermediary, Manager nor Morgans Financial Limited (ACN 010 669 726) , E&P Capital Pty Limited (ACN 137 980 520), National Australia Bank Limited (ACN 004 044 937), Commonwealth Securities Limited (ACN 067 254 399), Wilsons Corporate Finance Limited (ACN 057 547 323) and Canaccord Genuity (Australia) Limited (ACN 075 071 466) of (together, the **Joint Lead Managers**) warrant that the information in this Document is accurate, reliable, complete or up-to-date, and to the fullest extent permitted by law, disclaims all liability (whether direct, indirect, consequential or contingent) of the Issuer, Authorised Intermediary, Manager, Realm, the Joint Lead Managers and their respective affiliates, subsidiaries, members, directors, senior executives, employees, agents, consultants, advisers, officers, authorised representatives and associates (**Covered Personnel**).

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