

# Wingate Investment Partners Trust (WIP)

March 2026

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

Extensive due diligence and multi-gate approval process including external, independent experts that provides downside protection.

### Well-Diversified Portfolio

Approximately 80 loans in real estate and corporate lending.

### Regular Income

Monthly distributions.

### 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 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 Returns<sup>1</sup> (as at 31 March 2026)

1 month  
**0.7%**

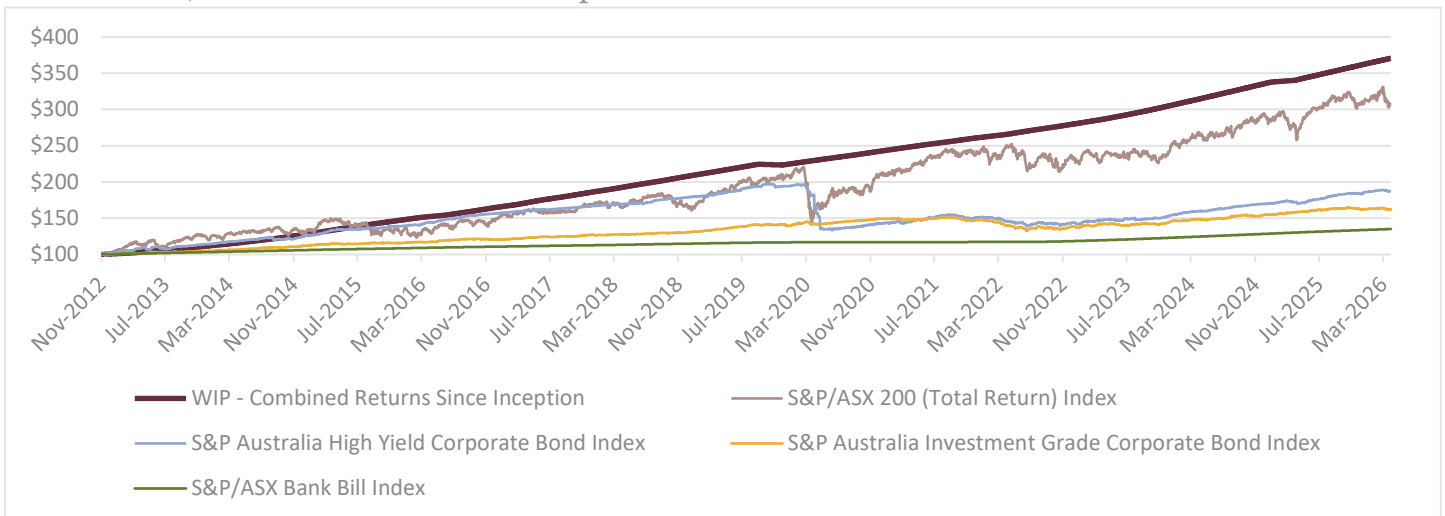
12 Months  
**8.2%**

3 years  
**8.6%**

5 years p.a.  
**8.1%**

Since inception combined  
(p.a.)<sup>1,2</sup>  
**10.9%**

## Return on \$100 Invested – Since Inception<sup>1,2</sup>



Patience. Knowledge. Alignment. Risk Mitigation. Partnership



<sup>1</sup> Calculated assuming reinvestment of distributions, pre-tax, post fees and costs. Performance of combined ordinary units in WIP 1,2 & 3 since inception. Assumes \$100 investment with re-invested distributions. Past performance is not a reliable indicator nor guarantee to future performances.

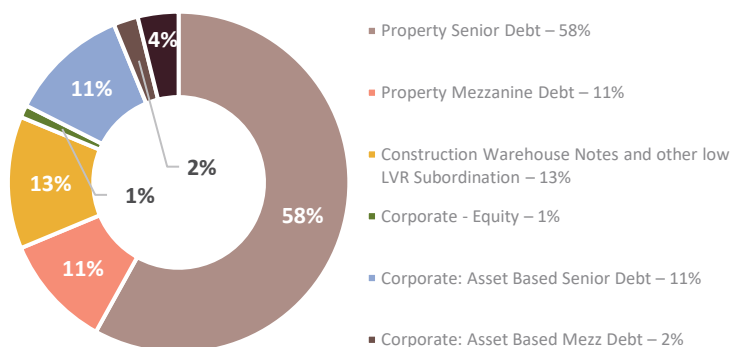
<sup>2</sup> Data is as at 31 March 2026.

## Portfolio Composition

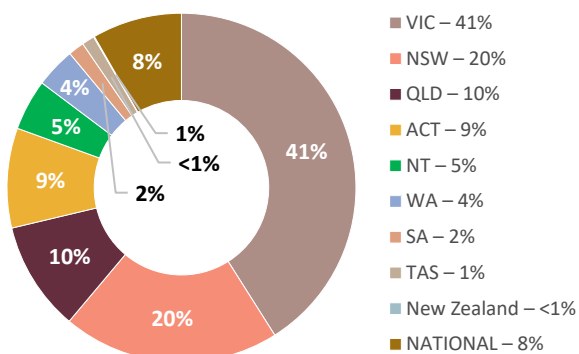
WIP allocates co-investments across the asset types, sectors and geography to create a diversified and balanced portfolio.

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 72 co-investments, predominantly held in senior debt.



## Geographic Diversification



## About Wingate

Wingate, a CapitalLand Investment (CLI) Group company, is a leading Australian private credit investment manager that specialises in real estate and mid-market corporate debt solutions. Wingate's investors include global financial institutions, local and international family offices and private individuals. Our success is built on our ethical approach, deep capabilities in debt and our ability to inspire trust in our partners. CLI is a leading global real asset manager that is headquartered and listed in Singapore.

## Unit Value

Value at inception

\$1.00

Value re-invested

\$2.4392

## At a Glance

<b>Fund</b>	Wingate Investment Partners Trust
<b>Trustee</b>	Wingate Investment Partners 3 Pty Ltd ACN 606 185 791
<b>Manager</b>	Wingate Financial Services Pty Ltd ACN 106 480 602; AFSL 276899
<b>Asset Class</b>	Private Debt
<b>Inception Date</b>	Established July 2012 (WIP1)
<b>Fund Size</b>	\$1.0b
<b>Minimum Investment</b>	\$250,000
<b>Investment Structure</b>	Open-ended, Australian domiciled unit trust
<b>Target Returns</b>	Pre-tax net return of 4.5% to 6.5% p.a. over the RBA Cash Rate <sup>3</sup>
<b>Distribution Frequency</b>	Income paid monthly (with an option to reinvest)
<b>Redemption</b>	Monthly basis: subject to providing one month's notice (and Trustee approval). Liquidity Option also available
<b>Management Fee</b>	No fees at the fund level. At the underlying investment level, Wingate earns a management fee (which will not exceed 0.50% p.a.) and a margin which is subject to performance (typically in the range of 1% to 2.50% p.a.)
<b>Average Duration</b>	6 months
<b>APIR Code</b>	WGT7198AU
<b>ISIN</b>	AU60WGT71983
<b>Platform Availability</b>	Praemium, Mason Stevens, HUB24