

Wingate Investment Partners Trust (WIP)

July 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

More than 50 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 Returns¹

(as at 30 June 2026)

1 month

0.7%

12 Months

8.4%

3 years

8.6%

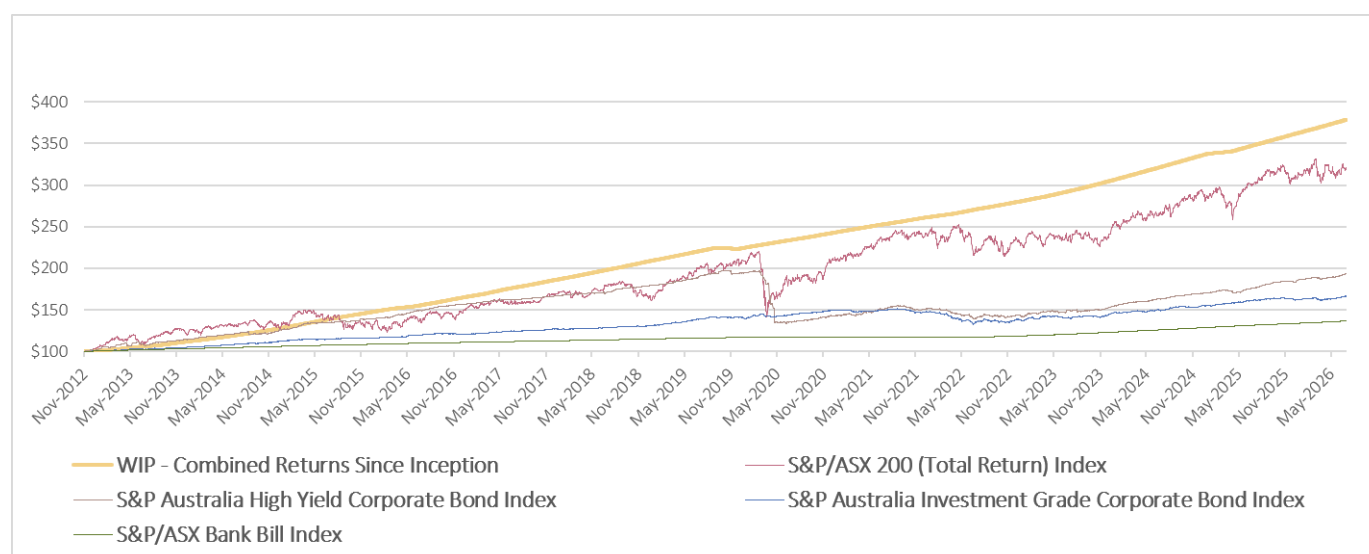
5 years p.a

8.3%

Since inception combined (p.a.)^{1,2}

10.9%

Return on \$100 Invested – Since Inception^{1,2}



Patience. Knowledge. Alignment. Risk Mitigation. Partnership

¹ 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.

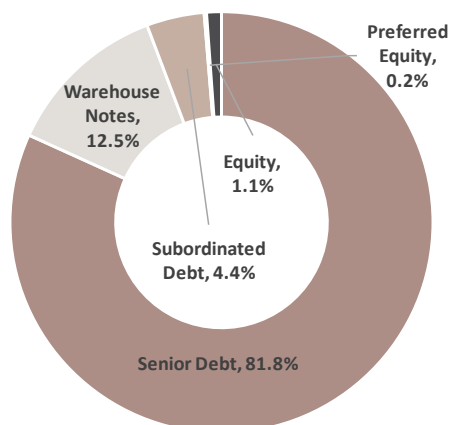
² Data is as at 30 June 2026.

Portfolio Composition

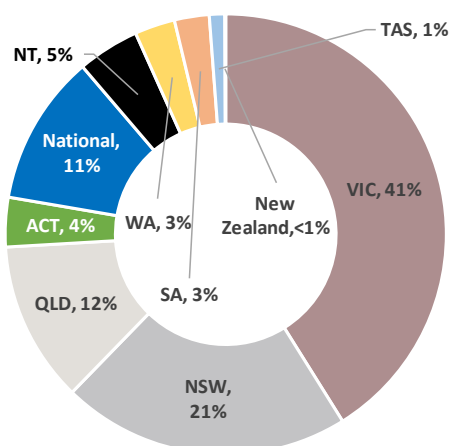
WIP allocates co-investments across the asset types, sectors and geography to create a diversified and balanced portfolio.

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 54 co-investments, predominantly held in senior debt.



Geographic Diversification



About Wingate

Wingate, a CapitaLand 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

\$2.4888

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	\$906m
Minimum Investment	\$100,000
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 ³
Distribution Frequency	Income paid monthly (with an option to reinvest)
Redemption	Monthly basis: subject to providing one month's notice (and Trustee approval). Liquidity Option also available
Management Fee	1.2% p.a. of the Net Asset Value of the Fund
Performance Fee	15% of return above hurdle of RBA Cash Rate + 4.5% p.a. (before Performance Fees, but after Management Fees and expenses).
Investor Share of Origination Fees	Wingate will pay 50% of the net establishment and variation fees it receives from borrowers to the Fund. The Fund will receive 100% of any default interest recovered from borrowers.
APIR Code	WGT7198AU
ISIN	AU60WGT71983
Platform Availability	Praemium, Mason Stevens, HUB24

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. 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, 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 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).

³ This is a target only and no guarantee of performance is provided.

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WINGATE
A CapitaLand Investment Group Company