



EQR Fixed Income Recommendations

Six Low Risk High Return Investment options

Key Investment Points

What is a Bond

- A bond is an "I owe you" investment where you lend your money to an issuer in return for a fixed percentage return.
- Because of their low risk they are classed as savings products like traditional Term Deposits

Remuneration Fees

- Dealing costs are \$19.99 to buy and sell
- EQR make a their fees by arranging the deal with other market participants
- No hidden costs or trailing commissions

Bond liquidity

- Your bond can be sold within 30 days and the capital and any accrued interest returned

Investor Protection

- All of the bond investment are covered by the financial compensation scheme; \$250k for individuals and \$500k for joint applications

Further Due Diligence

- EQR's parent company is Westpac Bank
- By clicking on the ISIN number on the bond recommendations. You can verify the bonds characteristics on various other financial pages using the link to a Google search.



CommonwealthBank

*Commonwealth
Bank of Australia*

\$100,000

Invested for a year pays

\$3,250 Per Annum

\$100,000

Held until maturity pays

\$101,354

Accrued interest is 1.354%

Issued and backed by one of Australia's largest banks with a robust balance sheet, this fixed income security concentrates on the renewable energy sector, which in 2020 accounted for 24% of Australia's total electricity needs. According to industry experts and analysts alike, this sector is set for continued demand driven growth in line with climate change, both domestic and international compliance criteria.

Aiming for 50% renewable share by 2030, Australia's renewable energy sector is likely to present a huge opportunity to the players involved in this market in the near future. This bond is a strong and secure buy for those investors seeking inflationary beating yields over the short to medium term. Importantly it has been awarded a high credit rating by Moody's.

3.25%

Coupon Percentage

Renewable
Energy
Corporate
Sector

450,000,000
Bond Size

AUD

Coupon Currency

AU3CB0243657
ISIN

Aa3

Safety Rating (Moody's)

High Grade

Investment Class

31/03/2022

Maturity Date

2

Time(s) per year
coupon frequency

**For more information or help on this bond -
call our EQR Specialist on +61 2 8210 5230**



Queensland Treasury Corporation

Issued by the Queensland Treasury Corporation and government backed, this fixed income security will produce funding for Queensland's low carbon and climate resilient economy projects, meeting 50% renewable energy target by 2030, complying with 30% emissions reduction below 2005 levels by 2030, and zero emissions by 2050.

3%

Coupon Percentage

2

Time(s) per year
coupon frequency

Renewable
Energy Municipal
Government Backed

Sector

750,000,000

Bond Size

AUD

Coupon Currency

AU000XQLQADI

ISIN

Aa1

Safety Rating (Moody's)

High Grade

Investment Class

22/03/2024

Maturity Date

\$100,000

Invested for a year pays

\$3,000

 Per Annum

\$100,000

Held until maturity pays

\$107,250

Accrued interest is 7.25%

With a number of climate change related projects in the pipeline, demand for funding by market participants will remain robust and competitive between now and 2030 and beyond. This bond's investor funds will be directed towards solid and profitable projects, where the companies behind these projects have strong financials. Again, this bond is a strong buy over the short to medium term.

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InfraBuild

InfraBuild Australia Pty Ltd

Issued by Australia's largest integrated manufacturer and supplier of steel long products and solutions, within a sector with strong market dynamics, both domestically and globally, this bond offers a high coupon rate against a background of a strong potential for a rise in interest rates as a result of current and projected inflation percentages. Given the substantial increase in the industrial metals sector market prices (increased by 72 % relative to their pre-pandemic levels) and their widespread heavy industry use and applicability, together with the number of

nation-building infrastructure projects current and projected, demand factors for the bond issuers products is set to remain high as these projects proceed and come to fruition. Albeit, this bond does not have the highest of credit rating by Moody's, but when you factor in the robust financials of the issuing company versus the above factors, it certainly warrants serious investor participation by those investors seeking a fixed coupon rate well in excess of inflation. This is a buy and hold medium to long-term debt based instrument.

\$100,000

Invested for a year pays

\$12,000 Per Annum

\$100,000

Held until maturity pays

\$136,000

Accrued interest is 36%

12%

Coupon Percentage

Infrastructure -
Ferrous
Metals
Sector

325,000,000
Bond Size

USD

Coupon Currency

US45682RAA86
ISIN

B3

Safety Rating (Moody's)

**Subject to high
risk credit**

Speculative Class

01/10/2024

Maturity Date

2

Time(s) per year
coupon frequency

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CommonwealthBank

*Commonwealth
Bank of Australia*

Issued and backed by one of Australia's largest banks with divisions across several financial services market sectors, this fixed income security offers inflation beating yields from a major participant in a sector which is the largest contributor to Australia's national economy, and one which is set for a compounded annual growth rate (CAGR) of 6%. Offering investors a broad catalogue of Superannuation products, in addition to a wide array of both retail and corporate banking

facilities, the issuer in line with its business expansion plans is set to increase its market share over the medium to long term. For investors looking to mitigate thoroughly against the many detrimental financial factors associated with Inflation and rising interest rates, this debt based instrument will do this with no concerns whatsoever of default on coupon payments, or indeed full redemption at face value upon expiration of the bond's term. It is ideal for investors to hold for the medium term.

\$100,000

Invested for a year pays

\$9,000 Per Annum

\$100,000

Held until maturity pays

\$158,500

Accrued interest is 58.5%

9%

Coupon Percentage

**Corporate
Banking &
Insurance**
Sector

2,000,000,000
Bond Size

ZAR

Coupon Currency

XSI807183543
ISIN

Aa3

Safety Rating (Moody's)

High Grade

Investment Class

18/04/2028

Maturity Date

1

Time per year
coupon frequency

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BHP

BHP Group Limited

\$100,000

Invested for a year pays

\$6,500 Per Annum

\$100,000

Held until maturity pays

\$457,500

Accrued interest @ 3.75%

BHP Group Ltd operates as an international resources company. The Company offers mineral exploration and production, including coal, iron ore, gold, titanium, ferroalloys, nickel, and copper concentrates as well as petroleum exploration, production, and refining. BHP Group serves customers worldwide and is a leading industry participant, globally. Given the strong and indeed forecasted demand and growth rates across the various industries within the sector,

the issuer's financials quarterly and year on year, over the medium term are set to increase in line with the company's business and development model. Offering a fixed coupon rate of 6.50% and supported with an obvious high credit rating from Moody's, this long term rated debt instrument should form part of any astute fixed income securities investor bond portfolio over the medium term. If you have the liquidity available, this bond is strong buy recommendation.

6.50%

Coupon Percentage

1
Time per year
Coupon frequency

Infrastructure -
Ferrous
Metals
Sector

600,000,000
Bond Size

GBP

Coupon Currency

XSI309437215
ISIN

A2

Safety Rating (Moody's)

Upper Medium Grade

Investment Class

22/10/2077

Maturity Date

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European Investment Bank (EIB)

\$250,000

Invested for a year pays

\$16,125 Per Annum

\$250,000

Held until maturity pays

\$588,625

Accrued interest 13.145%

Issued and backed by a major Supranational, the EU's EIB bank whose shareholders are EU member countries, a collection of 28 developed and advanced economies whose collective GDP is currently forecasted to grow by 4.8% in 2021 and by 4.5% in 2022. Notwithstanding, uncertainty and risks do prevail surrounding these growth outlooks, they do however remain balanced. Normally the issuer of debt-based products are only acquired by institutional investors globally. Consequently, this offering is a significant opportunity for retail investors to compete on an equal footing with their institutional investor counterparts, which is a key in

today's multi-asset class, capital market investment sectors. Additionally, given the EIB's focus on funding climate action and environmental sustainability projects within the EU, and in full accordance with compliance protocols across the region, at least 25% of EU expenditure will contribute to climate action projects during 2021-27. This is a strong financial bond, whose investors' capital will fund an array of multi million euro climate action projects within the EU. Suffice to say, it should form part of any well diversified fixed income investment portfolio over the medium to long term.

6.45%

Coupon Percentage

Supranational

Sector

30,000,000

Bond Size

AUD

Coupon Currency

XS0767974552

ISIN

Aaa

Safety Rating (Moody's)

**Highest Rating
Representing minimum risk**

Speculative Class

10/04/2042

Maturity Date

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