



Guardian Securities Limited

ABN 47 106 187 731 AFSL 240506

Fund Managers of Mortgage and Property Trusts

CORPORATE PROFILE

Guardian Securities Limited provides investment opportunities in most types of property schemes which meet the needs of a wide range of investors including individuals, corporations and superannuation funds.

Background of Guardian Securities Limited AFSL No. 240506

Guardian Securities Limited was formed in 2004 and is an unlisted public company holding an Australian Financial Services Licence No. 240506 from the Australian Securities & Investment Commission (ASIC) to issue, deal and promote a wide range of mortgage schemes and property syndicates to retail and wholesale investors.

Guardian Securities have successfully operated a number of mortgage schemes for various property developments. We are supported by a board of directors with many years' experience in property syndications, construction and development funding, compliance and company directorships. We also act as a Responsible Entity for third parties who wish to promote their projects but do not have the requisite licencing requirements imposed by ASIC.

Our track record

Guardian Securities and its predecessors have successfully completed a number of specialised schemes where investors have had returned their capital and the nominated interest rate as disclosed in the applicable offer document. Brief details of some of these offers include:

Property type	Investment type	End Sale price	Investor return	Loan/value ratio
Residential units	1 st mortgage	\$10,800,000	10% pa	66%
Civils on land project	1 st mortgage	\$2,500,000	9.5% pa	40%
Commercial complex	1 st mortgage	\$4,080,000	10% pa	70%
Residential units	2 nd mortgage	\$16,900,000	20% pa	85%
Mixed use comm./res.	2 nd mortgage	\$7,600,000	20% pa	80%
Commercial offices	2 nd mortgage	\$23,300,000	14% pa	85%

Examples of our Investment Offers

Guardian Securities runs a Contributory Mortgage Scheme (MMF 6) which allows investors to contribute funds to a particular project and developer. Full details of offers to investors are made by way of a Supplementary Product Disclosure Statement (SPDS) which sets out the terms and conditions of these offers.

The difference between a contributory mortgage scheme and a pooled scheme is that investors in a contributory scheme have a beneficial interest in the mortgage in which they invest and rely on the expertise of Guardian to monitor the project on their behalf. Thus Investors can choose which type of investment (first or second mortgage) they wish to invest in and which type of project (construction, subdivision, commercial, industrial or aged care) that best suits their risk profile.



With a pooled scheme, investors do not have a beneficial interest in any particular mortgage and rely on the Manager to distribute their investment into a pool of mortgages which meet certain lending criteria.

Middle Ridge Pty Ltd

The Board recently approved a loan for \$1,500,000 to assist borrower sell 22 fully developed residential lots at Oakey, some 20 kms west of Toowoomba in Qld. The site is Stage 2 of a successful estate and there are a number of completed substantial houses in the estate. Loan to Value ratio is 58% after GST with an average sale price of \$125,000 per allotment.

Investors receive monthly distributions at **10.0%** per annum from funds held on deposit with the lender. Loan term is nine (9) months and the borrower expects to sell at least 1.5 lots per month with the lender receiving 100% of net sale proceeds to reduce debt and repay investor capital.

TIC DARP Fund

The TIC Diversified Australian Residential Property Fund ARSN 146 354 172 is an open-ended unlisted managed investment scheme that will invest over the longer term in completed residential real property and certain property development opportunities.

The aim of the Fund is to provide investors with a professionally managed exposure to a diversified portfolio of quality Australian residential properties.

Investors are allocated units in the Fund. Each unit represents an equal interest in the assets of the Fund. Unit prices will fluctuate (up or down) with changes in the value of the investments of the Fund. Investors are entitled to receive income and capital distributions from their holding.

The TIC Diversified Australian Residential Property Fund is managed with the aim of delivering consistent income and growth returns through an on-going process of targeted asset allocation based on in-depth expert research.

Cedar Creek Cellars

Cedar Creek Cellars is a very popular venue for weddings, parties, and conventions. Situated in the picturesque Mt. Tamborine region just south of Brisbane, consistent demand for the winery requires the provision of on-site accommodation that will further enhance the attractiveness and profitability of Cedar Creek Cellars.

To allow the proposed expansion of the complex to continue, the Cedar Creek Board has elected to raise up to \$2,000,000 from wholesale investors by offering preference shares in the management company. Projected dividends are **11.00%** per annum payable quarterly in arrears with an investment term of 3 years.

Property Syndications

We acquire, on behalf of investors, commercial property suitable for syndication. These can include retail, industrial and commercial property, land subdivisions, medical centres, storage complexes, hotels and motels and aged care facilities, i.e. a medical centre with **9.00% p.a.** return to investors plus capital gain.

This type of investment is more suitable for superannuation funds seeking a longer term commitment with returns lower than the mortgage investments shown above. However as part owners of the property, investors share in any capital gain that the property generates when sold in 5-7 years from acquisition.

For more details on current offers please visit our website www.guardiansecurities.com.au



Directors of Guardian Securities Limited

Guy Hasenkam – Managing Director.

Guy has had many years' experience in banking, property syndication, equity raising, property development and funding, and company directorships. He was the State Manager - Property for Advance Bank and had senior management roles with Citibank & Westpac.

He has been a professional Fund Manager for the past ten years for both mortgage schemes and property syndicates. He is a Fellow of both the Australian Institute of Company Directors and the Financial Services Institute of Australasia with qualifications in financial planning.

Chris Kite - Director

Chris began his property finance career in the 1960's leading to a number of senior positions within the property finance industry, including Regional Manager positions with high profile financial firms such as National Westminster Bank, Suncorp-Metway and AMP Bank. Chris has been on the advisory boards of a number of major property developers in Queensland.

Wayne Pratt – Director, Compliance Officer

Wayne Pratt has over 14 years' experience as a Director and Responsible Manager for his own Australian Financial Services Licences and financial planning businesses. His responsibilities have included supervision of large teams of financial planners, vetting of investment offers, and the design and management of investment portfolios.

Simone Hertzke - Director

Simone studied Commercial Business Management and Development in Germany specialising in manufacturing, international trade, corporate structure, local and international accounting practices, finance and business development. Simone has assisted during the set-up phase of various companies and corporates in particular in the fund management, property funding, and development industries.

What our clients think of us

From Brian Cosgrove, Accountant - I'm writing to thank you for the professional manner in which Guardian Securities managed the investments of clients of this accounting firm in the Mezzanine Fund No. 5. Despite worrying events in other parts of the finance industry, notably the "Mezzanine Finance" sector, you kept our clients fully informed at all times of their situation in respect of the loan to the developer of the Exchange building through to its ultimate sale.

The communication by phone, letter and investor gatherings was very reassuring to them in these times and made their experience a lot less stressful. The ultimate receipt of all their expected interest and 100% of the capital was an indication of a job well done and managed by your team.

From Dan Retief – Developer and investor - I have dealt with the management of Guardian Securities on different levels and times and have found their integrity and professionalism beyond doubt, and can therefore recommend them to anyone who needs expert advice on financial investments.

I have had at varying times invested capital on their recommendation and found that the initial presentation, the handling of the investments and settlements always exceeded my expectations. I will make use of their professional services in the future and recommend Guardian Securities to anyone who needs to secure a solid investment.