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# Information booklet

9 February 2026



# Information booklet

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7.5% sterling-denominated Bonds due 2029 (the “**Bonds**”)

**Issued by**

Secured Fixed Income plc

**Lead Manager**

Allia C&C

**Authorised Offerors**

AJ Bell

Hargreaves Lansdown

Interactive Investor

LGB & Co.

Redmayne Bentley

**This is an advertisement and not a prospectus.**

The Base Prospectus issued by Secured Fixed Income plc dated 16 January 2026 (the “**Base Prospectus**”) has been approved by the Financial Conduct Authority (the “**FCA**”) as competent authority under Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended, (the “**EUWA**”) (the “**UK Prospectus Regulation**”). The FCA only approves the Base Prospectus as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation. Such approval should not be considered as an endorsement of Secured Fixed Income plc or the quality of the Bonds and investors should make their own assessment as to the suitability of investing in the Bonds.

Potential investors should read the Base Prospectus together with the final terms dated 9 February 2026 relating to the Bonds (the “**Final Terms**”), which are both available on the website of Secured Fixed Income plc at <https://securedfixedincome.com/listed>, before making an investment decision in order to fully understand the potential risks and rewards associated with the decision to invest in the Bonds. Any decision to invest in the Bonds should be made solely on the basis of a careful review of the Base Prospectus and the Final Terms.

You should be aware that you could get back less than you invested or lose your entire initial investment.

The information contained herein may only be released, published or distributed in the United Kingdom, the Isle of Man, Jersey and the Bailiwick of Guernsey in accordance with applicable regulatory requirements.

# Important Information

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**This information is a financial promotion and is not intended to be investment advice.**

**This Information Booklet is an advertisement for the purpose of Prospectus Regulation Rule 3.3 and Article 22 of the UK Prospectus Regulation and is not a prospectus for the purposes of the UK Prospectus Regulation.**

**Secured Fixed Income plc (the “Company”) is the legal entity that will issue the Bonds (the meaning of that term is explained below).**

**This Information Booklet is a financial promotion made by the Company and approved by Allia C&C Ltd (the “Lead Manager”) solely for the purposes of section 21(2)(b) of the FSMA. Allia C&C Ltd is incorporated in England (No. 09997053) with registered office at Cheyne House Crown Court, 62-63 Cheapside, London, EC2V 6AX, and is authorised and regulated by the FCA. This financial promotion shall end on the End of Offer Date (as defined on page 6) unless revoked earlier.**

**This Information Booklet is not an offer for the subscription or sale of the Bonds (as defined in the following paragraph).**

**This Information Booklet relates to the Secured Fixed Income plc 7.5% sterling-denominated Bonds due 2029 (the “Bonds”). A base prospectus dated 16 January 2026 (the “Base Prospectus”) and final terms relating to the Bonds dated 9 February 2026 (the “Final Terms”) have been prepared and made available to the public in accordance with the UK Prospectus Regulation. Copies of the Base Prospectus and the Final Terms are available from the website of the Company (<https://securedfixedincome.com/listed>). Your Authorised Offeror (as defined on page 5) will provide you with a copy of the Base Prospectus, the Final Terms (as defined below).**

This Information Booklet should not be relied on for making any investment decision in relation to the purchase of the Bonds. Any investment decision should be made solely on the basis of a careful review of the Base Prospectus and the Final Terms. Please therefore read the Base Prospectus and the Final Terms carefully before you invest. You should ensure that you understand and accept the risks relating to an investment in the Bonds before making such an investment. You should seek your own professional investment, accounting, legal and tax advice as to whether an investment in the Bonds is suitable for you.

## UK MiFIR product governance

Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Bonds has led to the conclusion that: (i) the target market for the Bonds is retail clients, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the EUWA, and eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“COBS”), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA (“UK MiFIR”); and (ii) all channels for distribution of the Bonds are appropriate, subject to the distributor’s suitability and appropriateness obligations under COBS, as applicable.

Any person subsequently offering, selling or recommending the Bonds (a “distributor”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Bonds (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under COBS, as applicable.

## Offer and distribution restrictions

No offer for the subscription, sale or exchange of any of the Bonds has or may be circulated in Jersey unless such offer is circulated in Jersey by a person or persons authorised to conduct the appropriate category of financial services business under the Financial Services (Jersey) Law 1998, as amended and (a) such offer does not for the purposes of Article

# Important Information

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8 of the Control of Borrowing (Jersey) Order 1958 (the “**COBO Order**”), as amended, constitute an offer to the public; or (b) an identical offer is for the time being circulated in the United Kingdom without contravening the FSMA and is, mutatis mutandis, circulated in Jersey only to persons similar to those to whom, and in a manner similar to that in which, it is for the time being circulated in the United Kingdom. Consent under the COBO Order has not been obtained for the circulation of this offer and it must be distinctly understood that the Jersey Financial Services Commission does not accept any responsibility for the financial soundness of or any representations made in connection with the Bonds. By accepting this offer each prospective investor in Jersey represents and warrants that he or she is in possession of sufficient information to be able to make a reasonable evaluation of the offer.

The Bonds may only be sold in or from within or to persons resident in the Bailiwick of Guernsey in compliance with the requirements of the Protection of Investors (Bailiwick of Guernsey) Law 2020 (the “**POI Law**”), and the regulations enacted thereunder, or any exemption therefrom, and no offer for subscription or sale of any of the Bonds may be distributed or circulated, directly or indirectly, to any persons in the Bailiwick of Guernsey other than: (1) by a person licensed to do so under the terms of the POI Law; (2) by non-Guernsey bodies who (AA) carry on such promotion in a manner in which they are permitted to carry on promotion in or from within, and under the law of, certain designated countries or territories which, in the opinion of Guernsey Financial Services Commission, afford adequate protection to investors and (BB) meet the criteria specified in section 44(1)(c) of the POI Law; or (3) to those persons regulated by the Guernsey Financial Services Commission as licensees under the POI Law, The Banking Supervision (Bailiwick of Guernsey) Law, 2020, the Insurance Business (Bailiwick of Guernsey) Law 2002, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, as amended, or The Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020 by non-Guernsey bodies who (I) carry on such promotion in a manner in which they are permitted to carry on promotion in or from within, and under the law of certain designated countries or territories which, in the opinion of the Guernsey Financial Services Commission, afford adequate protection to investors and (II) meet the criteria specified in section 44(1)(d) of the POI Law; or (4) as otherwise permitted by the Guernsey Financial Services Commission.

The Bonds may not be marketed, offered or sold in, or to persons in, the Isle of Man, other than in compliance with the licensing requirements of the Isle of Man Financial Services Act 2008 or in accordance with any relevant exclusion contained in the Isle of Man Regulated Activities Order 2011 (as amended) or in accordance with any relevant exemption contained in the Isle of Man Financial Services (Exemptions) Regulations 2011 (as amended).

This Information Booklet is not for distribution in the United States of America or to U.S. persons. The Bonds have not been and will not be registered under the United States Securities Act of 1933, and the Bonds may not be offered, sold or delivered within the United States of America or to, or for the account or benefit of, U.S. persons (as defined in Regulation S of the Securities Act).

**Subject to certain exceptions, the Bonds may only be offered in the United Kingdom, Guernsey, Jersey and/or the Isle and Man during the Offer Period referred to below. In those jurisdictions, offers of the Bonds must also comply with applicable rules and regulations as summarised above. You are referred to Part XI (Subscription and Sale) and Part XIII (Important Legal Information) starting on page 79 and page 86, respectively, of the Base Prospectus.**

# Secured Fixed Income plc 7.5% Bonds due 2029

The Secured Fixed Income plc 7.5% sterling-denominated bonds due 2029 (the “**Bonds**”) will have a term of three years and will accrue interest at a fixed rate of 7.5% per annum. Interest will compound on an annual basis and, unless the Bonds have previously been redeemed or purchased and cancelled, will be payable on 16 March 2029 (the “**Maturity Date**”) together with an amount equal to the face value of the Bonds (i.e. £100 for each Bond).

**If the Company goes out of business or becomes insolvent before the Maturity Date you may lose some or all of your investment.** Please see the sections headed ‘**Key features of the Bonds**’ and ‘**Key risks of investing in the Bonds**’ of this Information Booklet on pages 6, 7, 8 and 9.

The only way to purchase these Bonds during the Offer Period is through a stockbroker or other financial intermediary which has been granted consent by the Company to use the Base Prospectus and the Final Terms (an “**Authorised Offeror**”) for the purposes of making offers of the Bonds. Contact your stockbroker or other financial intermediary, or any of those listed in the ‘**Authorised Offerors**’ section of this Information Booklet on page 12, if you wish to purchase these Bonds.

The Bonds will be available for purchase from 9 February 2026 until 12 noon (London time) on 9 March 2026 (the “**Offer Period**”) or such earlier time and date as may be announced by the Company during the Offer Period. The minimum initial amount of Bonds you can buy is £1,000. Purchases of greater than £1,000 must be in multiples of £100. After the initial purchase of Bonds during the Offer Period (as defined below), the Bonds can be bought and sold in multiples of £100. Your Authorised Offeror will provide you with a copy of the Base Prospectus, the Final Terms. You are referred to the section headed ‘**Important Information**’ on page 3 of this document.

## What is a bond?

A fixed rate bond is a form of borrowing by a company seeking to raise funds from investors. The bonds have a fixed life. The company that issues the bonds promises to pay interest at a fixed rate and to repay the amount borrowed on the date that the bond matures (i.e. in the case of the Bonds, the Maturity Date). A bond is a tradable instrument, meaning that you do not have to keep the bonds until the date when they mature. The market price of a bond will vary between the date when it is issued and the date when it matures.

You are referred to the sections headed ‘**Key Risks of Investing in the Bonds**’ on pages 8 and 9, and ‘**Further Information - How to trade the Bonds**’ on page 12 of this document.

## Interest on the Bonds

The level of interest payable on the Bonds is fixed when the Bonds are issued. The rate of interest on the Bonds is 7.5% per annum. On each anniversary of the Issue Date, accrued interest is compounded (and, thereafter, the rate of interest is also applied to the compounded amount).

Therefore, for every £1,000 of Bonds (i.e. the minimum initial amount of Bonds you may buy), £75 of interest will accrue on the first anniversary of the Issue Date, £80.63 of additional interest will accrue on the second anniversary, and £86.67 of additional interest will accrue on the third anniversary. Accordingly, the Company will pay interest of £242.30 on the Maturity Date.

## Redemption of the Bonds on the maturity date

Provided that the Company does not go out of business or become insolvent and other problems are not encountered in respect of payments due on the Bonds (see Part I (Risk Factors) starting on page 2 of the Base Prospectus), and provided that the Bonds have not been redeemed or purchased and cancelled early, the Bonds will be redeemed at 100% of their face value (i.e. £100 per Bond) on, together with all accrued interest to, the Maturity Date (i.e. 16 March 2029).

## Early redemption

The Bonds may be redeemed at any time prior to the Maturity Date, as described under “**Key Features of the Bonds**” on pages 6 and 7.

# Key features of the Bonds

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**Issuer:** Secured Fixed Income plc

**Interest rate:** 7.5% per annum. Your actual return will depend on the price at which you purchase the Bonds and, if you do not hold the Bonds until maturity, the price at which you sell your Bonds.

**Interest payments:** Interest will compound annually and will be paid on the Maturity Date 16 March 2029.

**Offer Period:** The Bonds are available for purchase through your stockbroker or other financial intermediary in the period (the “**Offer Period**”) from 9 February 2026 until 12 noon (London time) on 9 March 2026 or such earlier time and date as agreed by the Company and the Lead Manager and announced via the Regulatory News Service (RNS) operated by the London Stock Exchange (the “**End of Offer Date**”).

**Authorised Offerors:** A number of Authorised Offerors (listed on page 12 of this Information Booklet) have been approved by the Company to provide this Information Booklet, the Base Prospectus and the Final Terms to potential investors in the Bonds until the End of Offer Date. The Company has also granted its consent for other financial intermediaries to use this Information Booklet, the Base Prospectus and the Final Terms for the purposes of making offers of the Bonds to potential investors in the United Kingdom, Jersey, Guernsey and the Isle of Man. The conditions attached to this consent are set out in Part XIII (Important Legal Information) on page 86 of the Base Prospectus and in paragraph 8 of Part B of the Final Terms.

**Any offer to sell the Bonds made or received from any other party, or by any party after the End of Offer Date, may not have been approved by the Company and you should check with such party whether or not such party is so approved.**

**Date on which the Bonds will be issued and on which interest will begin to accrue:** 16 March 2026

**Term of the Bonds:** 3 years

**Maturity Date (i.e. when the Bonds mature and are repayable):** 16 March 2029

**Face value of each Bond:** £100. Although the face value of each Bond is £100, it is not possible to purchase less than £1,000 during the Offer Period. In the secondary market (i.e. after the issue date of the Bonds), it should be possible to purchase and sell the Bonds in multiples of £100.

**Issue price:** 100% of the face value of each Bond (i.e. £100).

**Security:** The Bonds will be secured by way of a floating charge over all other assets of the Company (the “**Security**”). See Part II (Information about the Programme – How will the Bonds be Secured?) on page 19 of the Base Prospectus for more information. The assets of the Company will principally comprise a portfolio of leases and loans and/or cash.

See also Part II (Information on the Programme – What will Bondholders receive in a winding-up of the Company?) on page 23 of the Base Prospectus.

**Redemption at Maturity Date:** Provided that the Company does not go out of business or become insolvent and other problems are not encountered in respect of payments due on the Bonds, and provided that the Bonds have not been redeemed or purchased and cancelled early, the Bonds will be redeemed at 100% of their face value on the Maturity Date (i.e. 16 March 2029).

**Early redemption due to change in relevant taxation laws:** In the event of any change in, amendment to, or any change in the interpretation of taxation law in the United Kingdom that would result in the Company being required to pay additional amounts in respect of the Bonds, the Bonds may be redeemed early in certain circumstances at the Company’s option at 100% of their face value plus accrued interest as set out in Condition 7(c) (Redemption for Taxation Reasons) in the Terms and Conditions of the Bonds at page 48 of the Base Prospectus.

**Trading:** Investors will, subject to market conditions, be able to buy Bonds or sell their Bonds during the life of the Bonds. See the sections ‘**Key risks of investing in the Bonds**’ and ‘**Further Information – How to trade the Bonds**’ on pages 8, 9 and 12 of this Information Booklet for more details.

# Key features of the Bonds

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**ISA and SIPP eligibility of the Bonds:** At the time of issue, and provided that the Bonds are listed on a “recognised stock exchange” (within the meaning of section 1005 of the Income Tax Act 2007), the Bonds should, subject to any applicable limits, be eligible for investing in a stocks and shares ISA (Individual Savings Account) or SIPP (a self-invested personal pension).

**Bond ISIN:** XS3273290497

**Amount of Bonds to be issued:** The total amount of the Bonds to be issued will depend on the number of applications to purchase the Bonds received from applicants for the Bonds before the End of Offer Date and will be specified by the Company in a Final Terms Confirmation announcement.

**Listing:** The Bonds are expected to be eligible for the London Stock Exchange’s electronic Order Book for Fixed Income Securities (“OFIS”) market. The Bonds are intended to be structured to meet the conditions for Access Bond roundel application upon admission.

**Lead Manager:** Allia C&C Ltd

**You are referred to the sections headed ‘Important Information’ and ‘Key risks of investing in the Bonds’ starting on pages 3, 8 and 9 of this Information Booklet and to the Base Prospectus and the Final Terms. A copy of the Base Prospectus, the Final Terms should have been provided to you by your stockbroker or financial adviser.**

# Key risks of investing in the Bonds

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A number of particularly important risks relating to an investment in the Bonds are set out below. You must ensure that you understand the risks inherent in the Bonds. The risks set out below are not intended to be a comprehensive list of all the risks that may apply to an investment in the Bonds.

**You should seek your own independent professional investment, legal and tax advice as to whether an investment in the Bonds is suitable for you. You should be aware that you could get back less than you invest or lose your entire investment.**

**Full risk factors relating to the Company and the Bonds are set out in Part I (Risk Factors) starting on page 2 of the Base Prospectus. Please read them carefully.**

**Bondholders and other creditors of the Company are reliant upon the recoverability of payments from the entities that lease assets or borrow money from the Company (“Borrowers”).** If Borrowers fail to pay for leased assets or the loans, this would have a material impact on the financial position of the Company and, consequently, on the Company’s ability to pay interest and principal to Bondholders on a timely basis.

**Investing in Bonds involves the risk of the Company becoming insolvent.** Like all businesses, the Company is vulnerable to financial difficulty and investing in Bonds involves the risk of the Company becoming insolvent. Should this happen, investors may lose some or all of their initial investment or some or all of any outstanding or future expected interest payments.

**If the Company has no security in respect of a loan or finance provided to a Borrower, any secured and preferential creditors of the Borrower will have priority over the Borrower’s assets.** This will mean that, if the Borrower’s assets are insufficient to repay the secured creditors, the Company will not recover in full and may receive nothing.

**The Company’s portfolio may be concentrated or illiquid.** If a disruption to the credit markets or an adverse change in economic or political conditions were to have a disproportionate effect on the UK (particularly England) generally, and London in particular, where the Company’s lending operations are concentrated, the Company and the Bondholders could be exposed to disproportionate potential losses compared to the Company’s competitors. The Company may also deploy capital in loans and credit exposures which are relatively illiquid and not capable

of being traded or realised quickly in secondary markets. In stressed market conditions, or if Borrower repayment is delayed or impaired, the Company may be unable to exit or refinance these assets in a timely manner, which could have a material adverse effect on its business, results of operations, financial condition and prospects.

**The Company is dependent on the performance of Triple Point Investment Management (“TPIM”).** TPIM has agreed to perform certain specified services on behalf of the Company, including originating new applications for finance, carrying out compliance and due diligence functions, producing and negotiating finance documents, operating bank accounts and managing arrears, recoveries and enquiries. Any change in the composition of the TPIM team could impact the ability of the Company to continue to execute its business strategy successfully, which could materially impact the Company’s revenue.

**If the Company does not adequately manage its liquidity position, it may not have sufficient funds available to meet payments due to Bondholders as they fall due. If appropriate loan tenures are not considered, the timing of Borrower repayments may not align with the Company’s bond payment obligations. This could result in a cash-flow mismatch that may impact the Company’s ability to satisfy its obligations to make payments of interest and/or principal to Bondholders on a timely basis.**

**TPIM may not originate enough suitable transactions.** A strong pipeline of new leases and lending opportunities for the Company is an important part of generating sufficient revenue to cover overheads and make payments to Bondholders when due. If TPIM were unable to originate and arrange the execution of a sufficient number of suitable transactions, or if it were unable to syndicate loans relating to such transactions, this may have a material adverse effect on the financial performance of the Company as it would not be able to deploy its funds into lending opportunities.

**The Bonds are not protected by the Financial Services Compensation Scheme (“FSCS”).** As a result, the FSCS will not pay compensation to an investor in the Bonds in the event that the Company were to become insolvent or go out of business.

# Key risks of investing in the Bonds

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**If you choose to sell your Bonds at any time prior to the Maturity Date, the price you receive from a purchaser could be less than your original investment.** Factors that will influence the market price of the Bonds include, but are not limited to, market appetite, inflation, the time of redemption, interest rates and the financial position of the Company. In particular, you should note that:

- if interest rates rise, then the income to be paid by the Bonds might become less attractive on a relative basis and the price you get if you sell could fall. However, the market price of the Bonds has no effect on the income you receive or what you get back on expiry of the Bonds if you hold on to the Bonds until they mature; and
- inflation will reduce the real value of the Bonds. This may affect what you could buy with the return on your investment in the future and may make the fixed interest rate on the Bonds less attractive in the future.

**If you invest at a price other than the face value of the Bonds, the overall return or 'yield' on the investment will be different from the headline yield on the Bonds.** The headline indication of yield applies only to investments made at (rather than above or below) the face value of the Bonds.

**There is no guarantee of what the market price for selling or buying the Bonds will be at any time.** If prevailing market conditions reduce market demand for the Bonds, you may not be able to sell your Bonds as easily, or at the price you paid for them. If trading activity levels are low this may severely and adversely impact the price that you would receive if you wish to sell your Bonds. There is no guarantee of a secondary market throughout the life of the Bonds.

# The Company

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## Background

The Company is a member of a group of entities, of which Triple Point LLP is the parent undertaking, trading under the Triple Point name (“**Triple Point**” or the “**Group**”). Triple Point was established in 2004 and currently manages over £2.25 billion of private and institutional capital and has over 200 members of staff. The Group offers a range of investment strategies in asset classes such as real estate, infrastructure, private credit, and venture capital. Triple Point has a stated commitment to being a responsible investor, integrating environmental, social and governance factors when taking decisions. It seeks to deliver financial returns while taking due consideration to minimise any negative outcomes for people and the planet.

Over the past 20 years, through the operation of several successful leasing and lending businesses in both the public and private sectors, Triple Point has developed experience in originating, underwriting, and managing leases and loans to the SME sector.

In 2015, the Company was established as a dedicated alternative lending business to address the financing needs of UK corporates and SMEs. The Company can fund trading businesses, property developers, energy and infrastructure projects, with the possibility of taking ownership of operating assets, and it follows a strategy based on Triple Point’s “Navigator Strategy” that is highly-rated by the Tax Efficient Review.

As at the date of this Base Prospectus, the Company has issued Unlisted Bonds in an aggregate nominal amount of £312,682,904 (£229,501,033 in aggregate nominal amount of which have reached their maturity and been redeemed pursuant to their terms, as at the date of this Base Prospectus).

## Business activities

The Company’s principal business activities as at the date of this Base Prospectus are:

### SME Debt Finance

The Company provides senior secured finance in the form of term loans and revolving credit lines to SMEs (with a fixed and floating charge over all assets of the Borrower company) in order to fund growth, expansion, acquisitions, and corporate transactions, including, but not exclusively: management buy-outs, share purchases, bolt-on acquisitions, and management buy-ins.

### Specialty Finance

This includes the provision of wholesale credit lines to specialty funders who then on-lend to end Borrowers, which are typically small businesses taking direct short-term loans. SMEs use these loans as a supplement or replacement for an overdraft facility or traditional bank finance, and many will use their facilities to expand commercial capabilities or to purchase stock. This also includes provision of wholesale credit lines to specialist property lenders who assess and originate property bridging loans. In addition, the Company provides finance between a company and its customers in respect of amounts due for goods, or a service supplied. The Company may also provide equipment finance in the form of leasing, rental, contract hire and hire purchase.

### Property Development Finance

The Company provides bridging and development finance with a prudent loan-to-value ratio and strong security over property, real estate or land by way of a charge, which can be enforced by the Company in the event of a default of the Borrower to claim the asset and use the proceeds of a sale to repay any debt. The Company focuses largely on providing development, rather than bridging, finance and is complemented by strong relationships with several origination partners who focus on the bridging market.

### Infrastructure Finance

The Company provides funding for infrastructure and industrial projects, for example in the energy and social infrastructure sectors, typically on a stand-alone basis (without guarantees or financial support from the Borrower’s parent company or group). Infrastructure assets typically benefit from either long-term regular income streams or from robust underlying asset values, or in some cases both.

### Corporate

This involves the provision of leasing and loan finance facilities to support the acquisition of tangible assets, intangible assets, or provide direct finance for working capital purposes by UK corporates which are defined as having one of the following: turnover greater than £50 million, balance sheet greater than £40 million, or greater than 250 employees. Leases and loans are typically either written directly with Borrowers or, from time to time, the Company will purchase receivables from third-party lenders or through a transfer.

# The Company

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## Fund Finance

The Company is diversifying its origination and portfolio by targeting the Fund Finance sector and offering Net Asset Value (“NAV”), subscription line and general partner (“GP”) financing. NAV facilities are fund level loans secured against the net asset value of a fund’s portfolio. Subscription line facilities are secured against limited partners’ undrawn capital commitments and GP financing facilities are typically secured against management fees received by GPs, distributions from fund investments or potentially carried interest.

## Portfolio composition

As of 30 September 2025, the Company’s funding portfolio was exposed to each of the five business activities above in the weighting shown in the table opposite.

Over 94% of the funding provided by the Company to Borrowers is in relation to lending activities that are asset-backed or supported by security in the form of a debenture over the assets of the Borrower.

This composition may change as and when suitable qualifying opportunities present themselves to the Company.

**You are referred to Part IV (The Company) starting on page 27 of the Base Prospectus.**

Activity	Portfolio (%)
SME Debt Finance	40
Specialty Finance	36
Property Development Finance	15
Infrastructure Finance	8
Corporate	1
Fund Finance	0

## Further information

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### Holding the Bonds

The Bonds will be held in custody for you by your Authorised Offeror, or as may be arranged by your stockbroker or financial adviser.

### How to trade the Bonds

The Bonds are expected to be listed on the Official List of the UK Financial Conduct Authority and admitted to trading on the main market of the London Stock Exchange plc.

The Bonds are also expected to be eligible for the London Stock Exchange's OFIS. They are tradable instruments and prices will be quoted in the market during trading hours (8:00am to 4:30pm London time).

Investors should, in most normal circumstances, be able to sell their Bonds at any time, subject to market conditions, by contacting their stockbroker. **As with any investment, there is a risk that an investor could get back less than his/her initial investment or lose his/her initial investment in its entirety. See the section headed 'Key risks of investing in the Bonds' on page 7 of this Information Booklet.**

As noted above, if trading activity levels are low, this may severely and adversely impact the price that an investor would receive if he/she wishes to sell his/her Bonds.

### Fees

The Company will pay certain fees and commissions in connection with the offer of the Bonds. The Lead Manager will receive a fee of up to 1.2%, of which up to 0.375% will be distribution fees available to Authorised Offerors.

Authorised Offerors may charge expenses to you in respect of any Bonds purchased and/or held. These expenses are beyond the control of the Company and are not set by the Company. Neither the Company nor (unless acting as an Authorised Offeror) the Lead Manager is responsible for the level or payment of any of these expenses.

### Taxation of the Bonds

**The tax treatment of an investor will depend on his or her individual circumstances and taxation law and practice at the relevant time (and so may be subject to change in the future). Prospective investors should consult their own independent professional tax advisers to obtain advice about their particular tax treatment and any tax liabilities that may arise in relation to the Bonds.**

Please also refer to Part III (Taxation) on page 25 of the Base Prospectus for information regarding certain aspects of United Kingdom taxation of payments of interest on the Bonds.

**All amounts, yields and returns described herein are shown before any tax impact.**

It is the responsibility of every investor to comply with the tax obligations operative in their country of residence.

#### ISA and SIPP eligibility of the Bonds:

At the time of issue, and provided that the Bonds are listed on a "recognised stock exchange" (within the meaning of section 1005 of the Income Tax Act 2007), the Bonds should be eligible for investing in a stocks and shares ISA (Individual Savings Account) or SIPP (a self-invested personal pension). However, prospective investors should seek independent advice as to whether the specific terms of their arrangement permits investment of this type, and as to what their personal limits are. The tax treatment of an investor will depend on his/her individual circumstances and taxation law and practice at the relevant time (and so may be subject to change in the future).

See also the section 'Taxation of the Bonds' above.

**You are referred to Part XI (Subscription and Sale) on page 79 of the Base Prospectus, Part III (Taxation) on page 25 of the Base Prospectus, Part XIII (Important Legal Information) on page 86 of the Base Prospectus and Part XII (Additional Information) on page 83 of the Base Prospectus.**

### Authorised Offerors

AJ Bell  
Hargreaves Lansdown  
Interactive Investor  
LGB & Co.  
Redmayne Bentley

# Disclaimer

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This Information Booklet does not constitute or form part of any offer or invitation to sell, or any solicitation of any offer to purchase, any Bonds. Any purchase or sale of Bonds should only be made on the basis of the information contained in the Base Prospectus and the Final Terms, available as described above.

This Information Booklet should not be relied on for making any investment decision in relation to the purchase of Bonds. **Any decision to purchase or sell the Bonds should be made by you solely on the basis of a careful review of the Base Prospectus and the Final Terms. Please therefore read the Base Prospectus and the Final Terms carefully before you invest.** Before buying or selling any Bonds you should ensure that you fully understand and accept the risks relating to an investment in the Bonds, otherwise you should seek professional independent advice.

Allia C&C Ltd is acting for itself and will not act and has not acted as your legal, tax, accounting or investment adviser and will not owe you or your clients any fiduciary duties in connection with a purchase or sale of the Bonds or any related transaction.

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