

FOR WHOLESALE INVESTORS ONLY

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Rixon Credit Opportunities Fund

OVERVIEW

The Rixon Credit Opportunities Fund is a specialized private credit fund offering secured lending solutions to Australian SMEs that face financing gaps from traditional banks. The fund focuses on underserved businesses requiring structured credit solutions in the \$2M–\$20M loan market and aims to deliver predictable income and strong capital protection for wholesale investors.

By lending to creditworthy borrowers with robust financials and established business operations, the fund minimizes risk while maximizing returns through a highly selective approval process. Loans are fully secured, with first or second-ranking claims over cashflows, intellectual property, property, equipment, inventory, and receivables. The fund actively manages risk through detailed credit assessments, rigorous due diligence, and strict loan covenants.

With quarterly distributions and a target return of RBA Cash Rate + 10% p.a. (net of fees & costs), the fund provides an attractive alternative to traditional fixed-income investments. It offers portfolio diversification benefits, as private credit investments have low correlation to public markets. Investors benefit from a proven lending model, managed by Rixon Capital, a specialist in Australian SME private credit.

KEY FUND FEATURES

Target Return: RBA Cash Rate + 10% p.a. (net of fees & costs)

Income Distribution: Quarterly distributions with a cash yield of 10% p.a. (net)

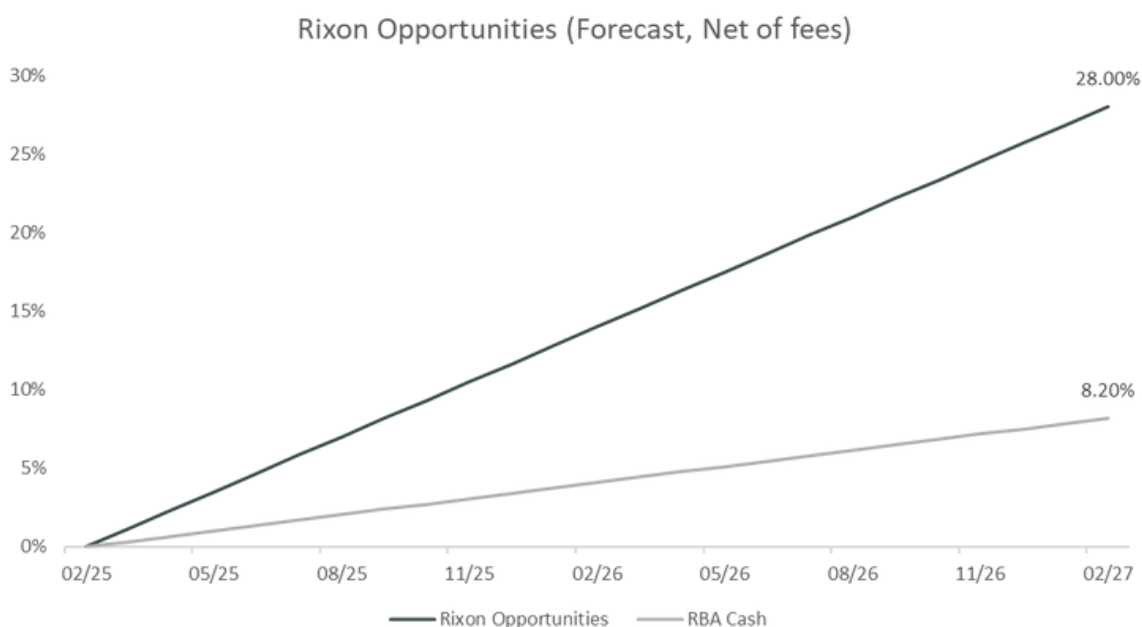
Security: Loans secured by cashflows, intellectual property, property, equipment, inventory, and receivables

Loan Terms: 1–5 years, providing flexibility and stability

Investment Strategy: Highly selective lending with a focus on secured, risk-mitigated investments

Diversified Lending Portfolio: Exposure across multiple industries to mitigate concentration risk

Actively Managed Risk: Rigorous credit assessments and ongoing monitoring of borrowers



Contact

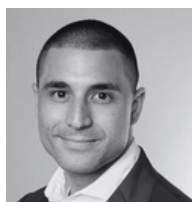
Ready to have a conversation?

Rivkin Private Wealth is committed to guiding you with the utmost professionalism and dedicated service as you explore investment opportunities in Australia. We look forward to partnering with you on this exciting journey towards financial growth and stability.



Shannon Rivkin, CIO

Shannon Rivkin, our Chairman & CIO, has been an instrumental figure at Rivkin since 2001. Boasting over two decades of investment prowess, he models portfolio opportunities based on his successful investments. A graduate with a Diploma in Financial Markets, Shannon's commitment to investing alongside clients underlines his dedication to delivering exceptional outcomes.



Thomas Silitonga, Private Wealth Director

As a founder of Rivkin's Private Wealth division, Thomas has played a key role in expanding Rivkin's investment ecosystem across multiple asset classes. As Director of Private Wealth and a Managing Partner at Rivkin, he leads a team committed to delivering investment solutions that preserve and grow wealth. With deep expertise in risk assessment and exclusive investment opportunities, Thomas ensures clients receive unparalleled trust, exceptional service, and tailored strategies to protect and build their wealth.

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Rivkin Securities' Wholesale Funds are available to wholesale investors only. Therefore, Rivkin will not issue a financial services guide, product disclosure statement, or any other retail documentation in relation to this service.

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