

# Yield & Liquidity Comparison Table

## Why Compare Yield & Liquidity?

Tokenized private credit deals do not just differ in yield - they differ in how easily you can access your money. Some lock up funds for years, while others allow limited withdrawals or even peer-to-peer trading. This worksheet helps you compare both the income potential (yield) and the accessibility (liquidity) of different deals so you can align investments with your financial goals and comfort level.

**Yield (%):** The annual income return on your investment. Example: A tokenized SME loan offering 11% annually compared to a REIT yielding 6%.

**Liquidity / Lock-Up:** How quickly you can access your money. Example: Some tokenized loans allow resale in 12 months; others may lock capital for 3-5 years.

**Secondary Market Availability:** Whether tokens can be traded peer-to-peer. Example: A platform enabling token resales vs. one that requires holding to term.

**Collateralization / Security:** What backs the loan. Example: A real estate bridge loan secured by property vs. an unsecured SME loan.

**Borrower Type:** The profile of the borrower. Example: Mid-market logistics firm vs. venture-backed fintech startup.

**Currency / Stablecoin Used:** Denomination of investment and repayments. Example: Loan denominated in USD vs. tokenized in USDC.

**Fees:** Costs deducted by the platform. Example: 2% origination fee and 1% annual management fee.

**Tax Treatment / Reporting:** How earnings are classified. Example: Interest income taxed at ordinary rates.

**Auditor / Third-Party Verification:** Independent validation of deal terms. Example: External auditor or on-chain attestations for pools.

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	Deal A	Deal B	Deal C
<b>Yield % (Expected Annual Return)</b>			
<b>Yield Type (Fixed vs Floating)</b>			
<b>Payment Frequency (Monthly, Quarterly, etc.)</b>			
<b>Minimum Investment</b>			
<b>Lock-Up Period</b>			
<b>Liquidity Option (Secondary, Redemption, None)</b>			
<b>Redemption Fees / Penalties</b>			
<b>Underlying Asset Type</b>			
<b>Collateralization / Security</b>			
<b>Borrower Type (SME, real estate, fintech, etc.)</b>			
<b>Currency / Stablecoin Used (USD, USDC, etc.)</b>			
<b>Platform / Custodian</b>			
<b>Regulatory Wrapper (Reg D, Reg A+, Reg CF)</b>			
<b>Tax Treatment / Reporting</b>			
<b>Secondary Market Platform (if available)</b>			
<b>Auditor / Third-Party Verification</b>			