

# The professional's choice

At Leveraged we're proud of our heritage as the first and longest continually operating margin lending specialist in Australia and a wholly owned subsidiary of Bendigo and Adelaide Bank.

We understand that investors have individual needs, that's why our experience, market expertise, product solutions and superior customer service, ensures our partners and clients are well supported in their investment strategies.

Every Adviser can expect a dedicated and knowledgeable Relationship Manager equipped to provide assistance with the establishment and ongoing management of accounts as needed.

## Innovative gearing products

### Margin Loan

ML

This flexible facility offers a range of interest rate options, 3,000+ acceptable investments and connectivity to the majority of Australian stockbrokers and investment platforms.

### Investment Funds Multiplier

IFM

Unique to Leveraged, the Investment Funds Multiplier has built in limits and controls, and offers the ability to manage volatile market conditions through a periodic repayment plan.

## Flexible Features

Feature	Description	Available with
<b>Instalment Plus</b>	Instalment Plus combines two investment strategies: borrowing to invest, and regular investing. By implementing a regular savings and investment plan you can progressively build an investment portfolio. You need just \$1,000 with a minimum loan of \$2,000 to get started, with a minimum monthly contribution of \$250.	ML IFM
<b>Rewards Plus</b>	Rewards Plus offers you a way to earn Qantas Points, to keep your Frequent Flyer membership active and help you to enjoy the benefits you want sooner – like flight upgrades, products from the Qantas Store, hotels, wine and more.	ML IFM
<b>Exchange Options Plus</b>	Exchange Options Plus allows you to combine a number of options strategies using Exchange Traded Options (ETOs). Depending on your circumstances, ETOs can form part of your overall investment strategy to create wealth and protect your share portfolio under your Margin Loan.	ML
<b>Short Plus</b>	Short Plus allows you to implement a short selling strategy, using your Margin Loan to borrow the shares. Depending on your circumstances, short selling can form part of your overall investment strategy to create and protect wealth in a falling market.	ML

## How does borrowing to invest in shares compare?

Let's say your client's goal is to have \$70,000 for a house deposit in 7 years' time. Your client currently has \$8,000 in cash and can budget a further \$500 a month to try and reach that goal by topping up their cash savings or investing in shares or managed funds. Another option available is using a margin loan to boost their regular investment into shares or managed funds from \$500 to \$1,000 a month. The Savings simulator below illustrates the outcome of your client's three options, and their respective timeframes.

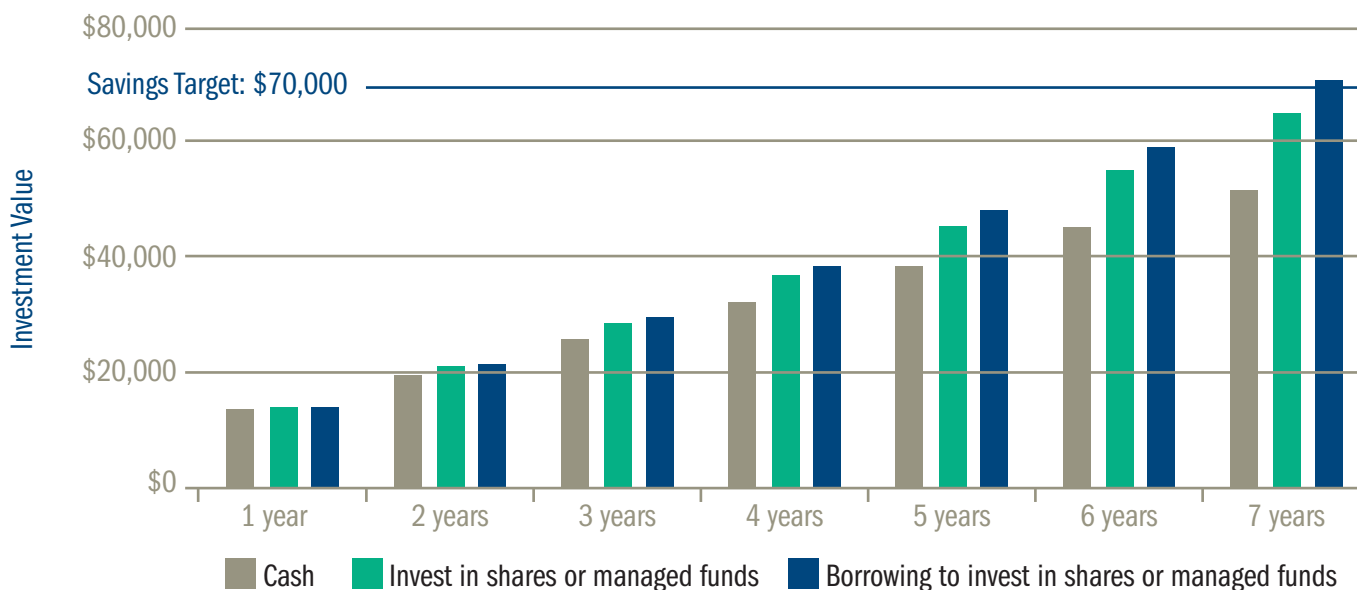
### Simulation results based on the different investment options:

Your client's \$70,000 target may be reached in 7 years by boosting their monthly investment to \$1,000 using a margin loan to invest in shares, ETFs or managed funds.

Your client's \$70,000 target will not be reached in 7 years by simply investing in shares, ETFs or managed funds.

Your client's \$70,000 target will not be reached in 7 years with a savings account earning interest.

### Savings simulator



The assumptions used in the Savings Simulator are: pre-tax annual income of \$80,000, 1.5% Interest Rate on Cash, 3.88% Expected Growth from Shares or Managed Funds, 4.41% Expected Dividend Income, 80% Dividend Franking, and reinvested dividend income.

### We also offer:

#### Adelaide Bank Cash Solutions

Leveraged partners with Adelaide Bank Cash Solutions – specialists in providing competitive cash solutions for over 20 years.

The dedicated Adelaide Bank Cash Solutions team have proven capability and experience servicing advisers, with Cash Management Accounts to manage investment and portfolio needs, together with competitive Term Deposit options from 30 days to 5 years.

#### International Investment

Leveraged offers lending to support direct international investment using the following platforms:

- Macquarie Wrap
- Netwealth
- HUB24
- Linear SMA
- JB Were Invia
- Federation Alliance

### More information:

**Call:** 1300 307 807

**Email:** [info@leveraged.com.au](mailto:info@leveraged.com.au)

**Visit:** [leveraged.com.au](http://leveraged.com.au)

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