

# The professional's choice

At Leveraged we're proud of our heritage. Established in 1991, we're proud to be a margin lending specialist in Australia, and a wholly owned subsidiary of Bendigo and Adelaide Bank.

We understand investors have individual needs and preferences, so our range of products have been specifically developed to provide our clients and partners the flexibility to choose the loan that best aligns with their investment needs and risk appetites.

As an Adviser, you can expect a knowledgeable team to provide assistance from onboarding new customers through to account management.

## Gearing products

### Margin Loan

ML

The Leveraged Margin Loan is a revolving line of credit, offering a range of interest rate options and payment methods, connectivity with many Australian stockbrokers and platforms, a large acceptable investment list, exclusive add-on features that may work with your client's investment strategy and an online application process.

### Investment Funds Multiplier

IFM

The Investment Funds Multiplier offers the ability to manage loans through a repayment plan. This provides greater certainty about the amount your client has to pay to reduce the loan borrowed over time, rather than receiving a single margin call.

## Flexible Features

Feature	Description	Available with
Instalment Plus	Instalment Plus is an add-on feature that enables your client to combine their own funds with the borrowings from the margin loan to progressively build an investment in unlisted managed funds. Your client will need a minimum of \$1,000 as their own initial contribution, with a minimum loan drawdown of \$2,000 to get started. Your client can then contribute as little as \$250 per month and borrow \$250 per month. This means a minimum of \$500 per month is added to your client's investment portfolio.	ML IFM
Rewards Plus*	Rewards Plus offers your client a way to earn Qantas Points through their margin loan, to keep their Qantas Frequent Flyer^ account active and help them to enjoy the benefits they want sooner.	ML IFM
Exchange Options Plus	Exchange Options Plus is an add-on feature that enables your client to combine options strategies using Exchange Traded Options (ETOs) with their margin loan (Standard Margin Loan only). Depending on their circumstances, ETOs can be used to complement and expand your client's investment strategy.	ML
Short Plus	Short Plus allows your client to implement a short selling strategy, using their Margin Loan to borrow certain shares. Depending on your client's circumstances, short selling can form part of their overall investment strategy.	ML

# How does borrowing to invest in shares or managed funds compare?

Let's say your client's goal is to have \$85,000 for a house deposit in 8 years' time. Your client currently has \$10,000 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 financial goals simulator below illustrates the potential outcome of your client's three options, and their respective timeframes.

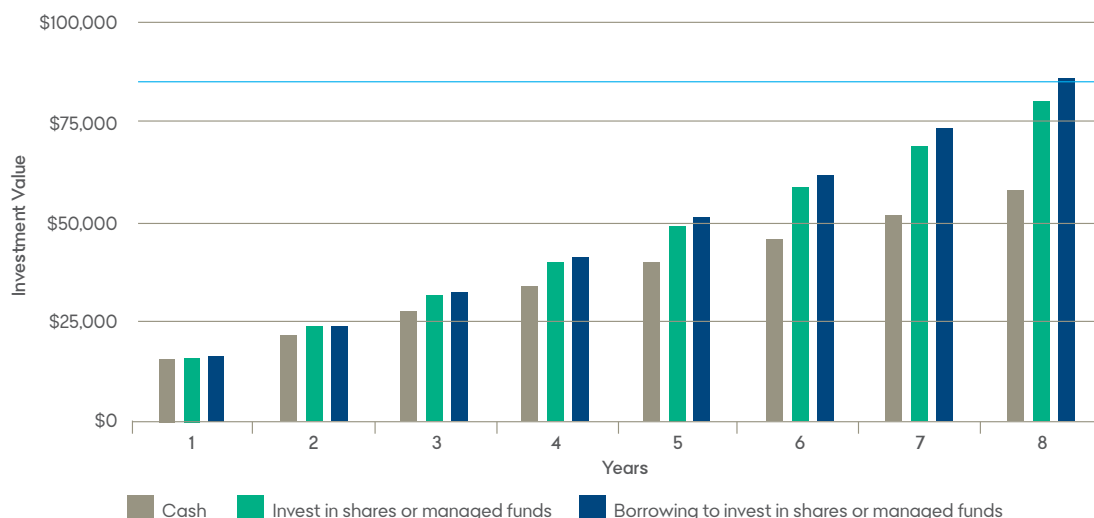
## Simulation results based on the different investment options\*\*:

Your client's \$85,000 target may be reached in 8 years by boosting their monthly investment to \$1,000 using a margin loan to invest in shares, exchange traded funds (ETFs) or managed funds.

Your client's \$85,000 target will not be reached in 8 years by simply investing in shares, ETFs or managed funds.

Your client's \$85,000 target will not be reached in 8 years with a savings account earning interest.

### Financial Goals Simulator



The assumptions used in the Financial Goals Simulator are: pre-tax annual income of \$98,000, 2.5% Interest Rate on Cash, 4.22% Expected Growth from Shares or Managed Funds, 4.31% Expected Dividend Income, 80% Dividend Franking, and reinvested dividend income. 8.77% interest rate.

## We also offer:

### Adelaide Bank Cash Solutions

Leveraged are proud to offer our partners the ability to open a Cash Management Account or Term Deposit 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, providing cash solutions to help manage your clients investment and portfolio needs.

### International Investment

Leveraged offers lending on direct shares and ETFs on a range of international markets, using the following investment platforms. (International lending is not offered on the Investment Funds Multiplier)

- CFS Edge
- HUB24
- JB Were Invia
- Macquarie Wrap
- Netwealth
- Praemium SMA
- Powerwrap
- Xplore Managed Account

**More information:** Call 1300 307 807 Email [customerservice@leveraged.com.au](mailto:customerservice@leveraged.com.au) Visit [leveraged.com.au](https://leveraged.com.au)

\*A higher variable rate may apply to the margin loan facility. For more information, refer to the 'Rewards Plus' section of the Leveraged Terms & Conditions.

^ Your client must be a Qantas Frequent Flyer member to earn Qantas points. A joining fee may apply.

\*\*The Financial Goals Simulator chart image is for illustrative purposes only and does not indicate any view of, or expectation about, any Leveraged margin loan product or any investment or transaction. It does not cover all the possible outcomes and is not intended as a recommendation. It is simplified and may not reflect actual outcomes, market prices or movements or taxation treatment.

Gearing involves risk. It can magnify your returns; however, it may also magnify your losses.

The Leveraged Equities Margin Loan and Investment Funds Multiplier are issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879) (the Bank). The Adelaide Cash Management Account named in this document is issued by Adelaide Bank a Division of the Bank. The Lender and the Bank receive remuneration on the issue of the product or service they provide. Investments in these products are not deposits with, guaranteed by, or liabilities of the Bank nor any of its related entities. This information is correct as at 19/11/2024 and is intended for AFS Licence Holders (or authorised representatives of AFS Licence Holders) only. Leveraged Equities takes no responsibility for the use of this information in written or verbal communication with clients. The information provided in this document contains general advice only and does not take into account your personal objectives, financial situation or needs. This information does not constitute financial or tax advice. We recommend that you obtain your own independent professional and tax advice on the risks and suitability of this type of investment in your particular circumstance. Terms, conditions, fees, charges and normal lending criteria apply.

Please consider your personal circumstances, consult a professional financial adviser and read Leveraged Equities' Product Disclosure Statements and Incorporated Statements (together, the 'PDS') and Product Guide, together with the terms and conditions applying to the margin loan product or service, before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit the individual product pages on this website, or contact your financial adviser. Not available to self-managed superannuation funds. For the Adelaide Cash Management Account, please also review the Product Guide and Financial Services Guide (FSG) before acquiring the product and consider whether the product is suitable for you. 2065035-2064365 (09/24)