

# BELL POTTER PORTFOLIO LENDING

## BUILDING WEALTH FOR YOUR FUTURE.

A Bell Potter Portfolio Lending facility is for people who want to use gearing to build a strong portfolio of investments more quickly than using their existing equity alone.

Gearing gives you the potential to accumulate wealth faster and could be used to build a more diversified portfolio or simply have capacity to fund new investment opportunities.

### Benefits

- Ability to prepay interest to provide certainty and potentially accelerate tax deductions.
- Interest costs charged on your Portfolio Lending facility may be tax deductible.
- Ability to earn interest on credit balances.
- Reduce potential Capital Gains Tax liabilities: Borrowing against your existing portfolio will enable you to fund additional purchases and defer sales of stocks with higher CGT liabilities.
- Increase franking credits: By using your Portfolio Lending facility to increase your exposure to the market, you also increase your ability to receive more dividends and franking credits.
- Diversification: Borrow against your existing portfolio allowing you to diversify your investments and as the value of your investments increase so do your potential returns.
- Investment loans: Our Portfolio Lending facility can also be used for any business or investment purpose:
  - Bridging finance to assist in the settlement of an investment property.
  - Working Capital needs such as machinery, equipment, stock and asset purchases.
  - Assist in the maintenance of business liquidity and cash flows.

### Learn more

Your Bell Potter adviser can help you assess whether Portfolio Lending is the right financial tool for your requirements, suggest which gearing strategy might best suit your investment objectives, and ensure that you understand the risks and benefits associated with Portfolio Lending.

Learn more about Bell Potter Portfolio Lending:

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DISCLAIMER: This flyer has been provided for information purposes only. The flyer does not take into account the investment objectives, financial situation and needs of any particular investor. These matters should be considered when deciding whether the investment is appropriate. Before opening an account with Bell Potter, you will need to carefully consider the appropriate product document or booklet. Rates provided are subject to change.

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### Features

- Competitive variable and fixed rates available.
- No minimum balance requirements.
- Borrow between 40% and 75% of the value of Approved Listed securities, as well as a range of managed funds.
- Margin call buffer is 10% of geared value of securities and managed funds.
- Ability to write covered calls (using exchange traded options) to increase income.
- Third party security acceptable.
- Easy trading and settlement.
- No establishment or account keeping fees.
- Lending on International securities available: 70% LVR offered on major global companies.
- Direct access to professional service and support from your designated account manager.
- Quick response times to special LVR requests.

### Risks

- Like any investment loan, investing through gearing involves risk.
- Gearing increases the size of your investments but also increases the risk of capital loss.
- If the value of your portfolio falls sufficiently, you may receive a margin call and must either sell part of your portfolio, provide additional security or repay the loan.