

PORTFOLIO LENDING.

Gearing gives you the potential to accumulate wealth faster than if you only used your own funds to invest, so that you can reach your financial goals sooner.

Gearing has the potential to help you own a more diversified portfolio and may have tax advantages for certain investors. A Bell Potter Portfolio Loan is for people who want to use gearing to build a strong portfolio of investments in a tax efficient manner.

Key features of our Portfolio Lending facility include:

- Competitive interest rates
- No minimum balance for variable loans
- Borrow between 40% and 75% of the value of approved listed equities, as well as a range of managed funds
- Ability to write covered calls (using exchange traded options) to increase income
- Ability to pre-pay interest to provide certainty and potentially accelerate tax deductions
- Third party security acceptable
- Easy trading and settlement
- No ongoing account fees
- Ability to earn interest on credit balances
- Access to professional service and support from your designated Account Manager

You will find detailed information about Bell Potter Portfolio Lending in our Portfolio Lending Application Booklet, a copy of which can be obtained by contacting your Adviser.

AMOUNT (\$)	RATE#
0 - 100,000	7.70%
100,000 - 250,000	7.60%
250,000 - 500,000	7.50%
500,000 - 750,000	7.30%
750,000 - 1,000,000	7.10%
1,000,000 - 1,500,000	6.90%
Over 1,500,000	6.80%

#Interest rates subject to change without notice.

Please confirm the current interest rates that are available on the Bell Potter website www.bellpotter.com.au or by calling the Investment Services Team on 1800 061 327.

Your Adviser will help you assess whether margin 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 margin lending.

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. V.130813