

more
than
money



NAB SUPER LEVER

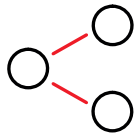
Designed to help SMSF investors boost their portfolio

Borrowing through super to invest has been made simpler. NAB Super Lever was designed specifically for SMSFs and is a smart solution that lets SMSF Trustees borrow to invest in shares, exchange traded funds (ETFs) and managed funds.



Simple setup

The Security Trust is inbuilt and integrated into the product



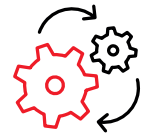
Choice

Access a broad range of approved investment options



Cost effective

No multiple fees, just a once off for vetting of the trust deed



Flexibility

Choose the preferred gearing level and transact as many times as you like

KEY BENEFITS

Accessibility

A range of trustees can apply:

- Individual and Corporate trustees
- SMSFs with a mixture of accumulation or pension accounts

Simplicity

The required Security Trust structure is provided within NAB Super Lever so there's no additional expenses incurred in setting up your own separate security trustee.

If your facility is approved and you decide to make an investment, simply submit a form with your investment request and arrange to provide the required cash contribution.

Flexibility

As the SMSF trustee, you can choose:

- your investment from a broad range of approved investments
- your preferred gearing level
- whether to capitalise loan interest or to make use of non-SMSF security to support a loan via a guarantee
- when to repay the loan

Contributions – no initial change to net capital of your SMSF

Borrowing funds to acquire an asset under a limited recourse borrowing arrangement does not increase the net capital value of your SMSF, so it should not result in a contribution to your fund for ATO purposes (refer NAB Super Lever – Taxation Considerations).

Unconditional access to investment distribution

Cash dividends and distributions flow directly to you as the beneficial owner of the financed investment. These income flows are available for you to reinvest within your SMSF, or you may choose to reduce an existing NAB Super Lever loan balance.

Limited recourse to the SMSF

- Recourse to the SMSF is limited to the acquired asset held as loan security
- Full recourse personal guarantees are required from fund members
- Maximums apply to the value of assets held as security

Responsible

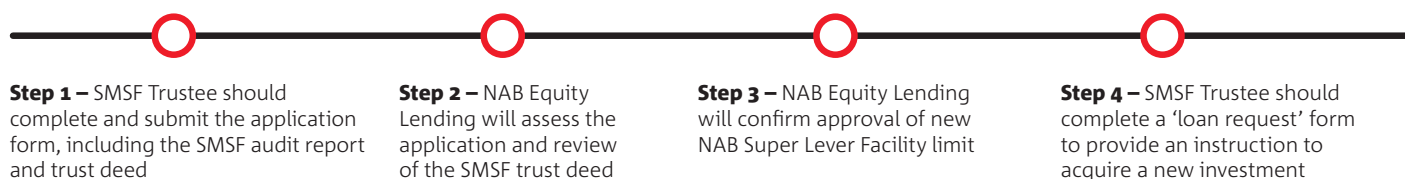
The facility credit and transaction limits are designed to create a split between the SMSF equity contributed to this gearing strategy and the SMSF equity reserved to support other fund obligations.

NAB SUPER LEVER *at a glance*

Structure	Limited recourse loan, designed for SMSFs
Type of investments	Choice of 100+ shares, 100+ managed funds and a selection of exchange traded funds. The approved list is available at marginlending.com.au
Minimum loan	\$20,000 minimum loan (ie for a security ratio of 50%, minimum transaction = \$40,000)
Establishment fees	\$250 for vetting of SMSF trust deed
Ongoing fees	No ongoing or annual fees – only loan interest
Margin calls	Corrective action is required when a margin call is triggered
Security Trustee and Transaction Management	Performed by NMS Nominees Pty Ltd (NAB entity)
Facility term	The NAB Super Lever Facility has no expiry date. Individual loans can be repaid at any time. Economic break costs may apply if you choose to repay a fixed rate loan early
Interest rate types	Variable, fixed in advance or arrears, or a combination
Third party security	A fund member may lodge additional security in a personal capacity (ie as a guarantor)
Online access 24/7	Easy access to all information – one username/password for all NEL facilities

There are risks associated with borrowing to invest and margin loans. Some of these include, but are not limited to, margin calls, rising interest rates, changes in taxation law and movements in the prices of your investments which may have an effect on your financial position. NAB Equity Lending recommends you speak to your financial adviser before deciding to invest regularly.

SIMPLE APPLICATION PROCESS – 4 STEPS ONLY



The application process only has a few steps and because the Security Trustee is already built into NAB Super Lever, you only need to focus on:

1. What you want to invest in
2. How much gearing is appropriate
3. How you plan to manage the loan interest

HOW TO PROCEED

For more information on NAB Super Lever:



visit: nabmarginlending.com.au/superlever



call **1300 135 145**



or speak to your financial adviser

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This document is not a substitute for reading the NAB Super Lever Product Disclosure Statement and Facility Terms. The NAB Super Lever Facility Terms are available from NAB on request or via nabmarginlending.com.au/superlever. A PDS is available for the NAB Super Lever Facility. NAB is the issuer of the Facility and recommends you consider the PDS before making any decisions. The PDS document is available via our website at nabmarginlending.com.au/superlever or by calling NAB Equity Lending on 1300 135 145.

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