

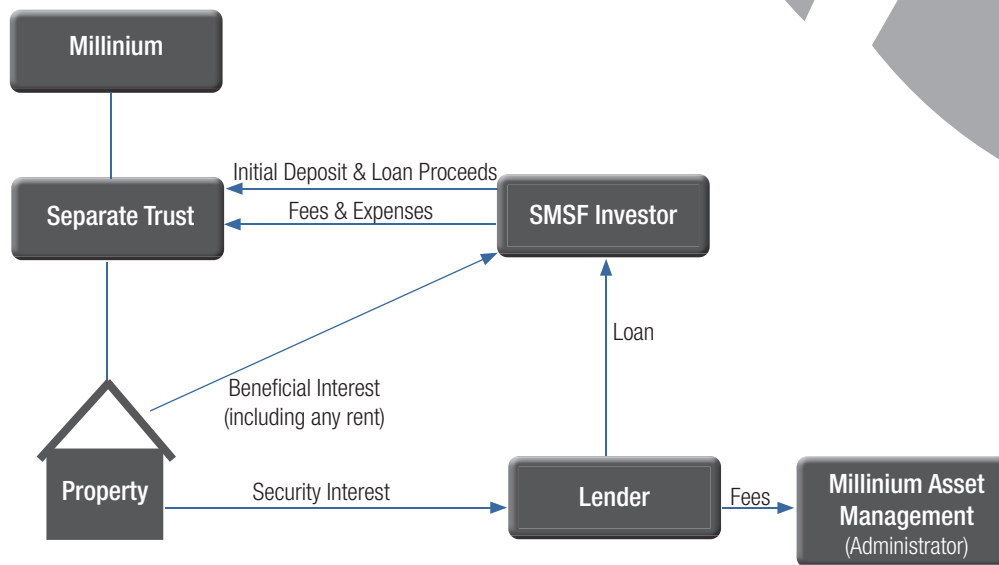
Millinium's SMSF Super Solution

Your super ... your property ... your future

Borrowing through Super

Millinium's SMSF Property Solution ("SMSF Property Solution") offers a simple and efficient structure designed to comply with superannuation and taxation laws that allows your Self Managed Superannuation Fund ("SMSF") to select and acquire a beneficial interest in real investment property partly funded by a limited recourse loan.

How does it work?



Who can use the SMSF Property Solution?

- A complying SMSF operated by a corporate trustee; and
- That has sufficient net assets, including the proposed geared investment property.

Why choose the SMSF Property Solution?

A simple lending solution

The SMSF Property Solution offers a simple financing solution for corporate SMSF trustees to acquire a beneficial interest in a chosen real investment property that is partly funded by a limited recourse loan.

Real property investment option

You choose a residential or commercial investment property which your SMSF can acquire under superannuation law.

Competitive lending arrangements

Use of different lenders and access to competitive lending rates, loan-to-valuation ratios and lending periods gives you a greater opportunity to own and hold the investment property in your SMSF after the end of your loan term.

A compliant legal and tax structure

SMSF Property Solution has taken legal and taxation advice that is outlined in its Offer Document.

Gain access to better quality assets through gearing

The capacity to borrow funds helps you acquire an investment property for your SMSF sooner and gives you the opportunity to purchase a higher value property of your choice, with the potential to derive greater ongoing investment returns.

Ability to diversify your investment portfolio

Gives you the opportunity to acquire real property asset to diversity your SMSF investment portfolio – for example, cash, fixed income and ASX listed shares and now property.

Opportunity to grow your wealth

Gives your SMSF the opportunity to own an asset faster and in a more cost effectively manner for your SMSF by using the relative taxation and interest savings available to your complying SMSF to pay down the loan and build equity.

Simpler reporting	A simple reporting service that gives your SMSF a report soon after June each year to help you with your tax return and update of any material changes.
Tax effective outcome(s)	There are significant tax concessions for a complying SMSF over many other investment methods (eg., purchasing an investment property with the same borrowing terms in your capacity as a SMSF trustee, as opposed to doing so personally at higher individual marginal tax rate(s), your SMSF has an opportunity to own the asset faster and in a more cost effective manner by using relative tax and interest savings available to it to pay down the loan and increase equity in the investment property).# Any capital gains derived within a complying SMSF may be offset against any capital losses of the SMSF.

Our Fees and Expenses[^]

Establishment Fee⁺	\$750.00
Settlement Fee⁺	\$250.00
Trustee Fee:[*]	0.35% p.a. payable monthly in arrears of the gross value of the property.
Expenses:	Properly incurred expenses only.

[^] Your lender's fees and expenses will be outlined by your lender. Please note that other charges and costs that are payable by an owner of the property, such as rates insurance and general upkeep. ^{*}The Trustee Fee may be tax deductible for the SMSF and can be reduced or waived in certain circumstances subject to the terms of our offer document.

Risks

Like any investment there is risk and investments can be effected by general market and economic conditions. There are specific risks associated with geared investments and with SMSF Property Solution and it is important that you read and understand the Offer Document before making a decision to invest through a gearing transaction like this one.

How to get started?

- ✓ Read the Offer Document and check you meet your SMSF investment strategy and future goals.
- ✓ Identify the investment property you plan to acquire and start your investigations.
- ✓ Engage a qualified adviser(s) to assist you with property selection and/or meeting the lender's and our requirement(s).
- ✓ Provide your legal adviser's confirmation that your SMSF's property purchase complies with superannuation law and the SMSF's investment strategy.
- ✓ Complete your Application Form and collate supporting information and call us if you need help.
- ✓ Submit your information for consideration and preliminary approval.
- ✓ Await our and your lender's approval having satisfied all funding and approval conditions.
- ✓ Acquire your chosen property for investment use until its later sale to a third party or transfer to your SMSF on paying out your SMSF loan.

 Any questions please call our Investor Services on 07 3004-8826.

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