



IOOF

WEALTHBUILDER

Loan facility

An investment gearing strategy gives investors the opportunity to accelerate their wealth by using the value of their investment to access additional funds to invest in more assets. This strategy can maximise the return on the overall portfolio due to tax benefits associated with a geared strategy.

Interest rates from 1 January 2021	
Fixed rate paid annually in advance	1.2845% pa*
Quarterly variable rate paid annually in arrears	1.0913% pa*

* Rates are currently updated quarterly.

IOOF WealthBuilder makes this strategy available to investors with a loan facility that is secured against the investor's IOOF WealthBuilder account for business or investment purposes (excluding residential properties). This feature allows investors to access an interest-only investment loan, with the principal repaid at a specific point in time – for example when the IOOF WealthBuilder investment is withdrawn in full. The capacity to borrow is based on the balance of the investor's existing IOOF WealthBuilder account and the investment option(s) they hold.

Combine this with the choice of variable or fixed interest arrangements and the IOOF WealthBuilder loan facility is a cost effective alternative for gearing.

No loan fees (establishment or ongoing) are charged to investors. There is also no stamp duty levied on the loan.

The current borrowing limits against holdings in each IOOF WealthBuilder option:	Maximum borrowing limit
IOOF WealthBuilder Cash Management – IOOF	90%
IOOF WealthBuilder Income – Janus Henderson	80%
IOOF WealthBuilder Conservative – IOOF MultiMix	75%
IOOF WealthBuilder Moderate – IOOF MultiMix	
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	
IOOF WealthBuilder Growth – IOOF MultiMix	
IOOF WealthBuilder Australian Shares Core – Fidelity	
IOOF WealthBuilder Australian Shares Index – Vanguard	70%
IOOF WealthBuilder International Shares – Magellan	
IOOF WealthBuilder International Shares – Platinum	
IOOF WealthBuilder International Shares Hedged – Walter Scott	
IOOF WealthBuilder International Shares Index – Vanguard	65%
IOOF WealthBuilder International Property Index – Vanguard	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	
IOOF WealthBuilder Australian Shares Long Short – Perpetual	60%

Note: Borrowing limits are subject to change from time to time without notice to investors. The Loan Facility is not available for IOOF WealthBuilder Australian Shares Geared – Colonial First State.

For further information about IOOF WealthBuilder loan facility, please visit www.ioof.com.au/wealthbuilder or contact our Investor Services team on 1800 002 217.

Important Information: This document has been prepared by IOOF Ltd (IOOF) ABN 21 087 649 625, AFSL 230522, as Issuer of IOOF WealthBuilder. IOOF is a company within the IOOF group which consists of IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate and is not a registered tax agent. This is general advice only and does not take into account your taxation and financial circumstances, needs and objectives. Before making any investment decisions, you should assess your own circumstances or seek advice from a financial adviser. Before you acquire a financial product you should obtain and consider the Product Disclosure Statement available from us at www.ioof.com.au, by calling 1800 002 217 or from your financial adviser. The information in this document is current as at 2 December 2020. Whilst this information is believed to be accurate and reliable at the time of publication, to the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance upon it. Neither IOOF nor any company in the IOOF group guarantees the performance of any fund or the return of an investor's capital. Gearing strategies may not be suitable for all investors.