

SuperGear **Accelerate** **Your Wealth**



A Lending Solution for Self
Managed Super Funds

SuperGear

Accelerate your wealth

Commonwealth Bank's SuperGear is a complete lending solution that provides your Self managed super fund (SMSF) with the capacity to purchase an investment property using a limited recourse loan.

Things to Consider

Before deciding if SuperGear is right for you, you must seek independent financial advice and consider the risks including:

- **Diversification risk** - by investing in a range of assets, the SMSF can reduce the risks associated with investing
- **Liquidity risk** - property is not a liquid asset, the SMSF needs to have sufficient liquid assets to meet future cash flow needs
- **Borrowing risk** - borrowing to invest can magnify losses as well as gains, the more you borrow, the greater the risks

Product Criteria

Maximum Loan to Value Ratio	<ul style="list-style-type: none">• Residential: 80%• Commercial: 65%• Rural: 60%
Minimum Loan Amount	\$200,000
Minimum Fund Size	\$200,000 net assets
Establishment Fee & Bank Legal Fees	Residential: \$1,500 Other: available upon application
Monthly Loan Service Fee	Residential: \$10 Other: \$20
Monthly Product Maintenance Fee	\$25 (if using Bank Custodian)
Custodian	SuperGear custodian or your own private custodian

Risks

There are general market and economic risks and there are also risks that are specifically associated with geared investments. It is important you read and understand the SuperGear Product Information Booklet (available at www.commbank.com.au/SuperGear) and obtain independent financial advice before making a decision to invest through gearing transactions of this nature.

Important Notes: The information contained in this flyer does not take into account the investment objectives, financial situation and needs of any particular individual or self managed super fund. You should assess with the help of legal, financial and taxation advice, whether the information is appropriate in light of your own circumstances before acting on it. Applications subject to the Commonwealth Bank's credit approval process. Fees and charges apply.

Why Choose SuperGear?

- **Flexibility** - option to utilise the SuperGear custodian or select your own
- **Expertise** - your application will be processed by a team of SMSF specialists
- **Cost effective** - the Bank legal fees are incorporated into the establishment fee

Next Steps

1. Review the SuperGear Product Information Booklet
2. Discuss requirements of a SuperGear approval with your Relationship Manager
3. Engage a qualified financial planner or accountant and complete the SuperGear Advice Confirmation Form
4. Seek funding approval from the Commonwealth Bank
5. Purchase the investment property using your approved SuperGear loan

Find out more

Call **13 1998** 24 hours a day, 365 days a year, or contact your relationship manager.

Visit www.commbank.com.au/SuperGear to download a copy of the Product Information Booklet.

