



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 April 2021	
Fixed rate paid annually in advance	1.3185% pa*
Quarterly variable rate paid annually in arrears	1.0311% 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loan, with the principal repaid at a specific point in time – for example when the IOOF WealthBuilder investment is withdrawn in full.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.

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