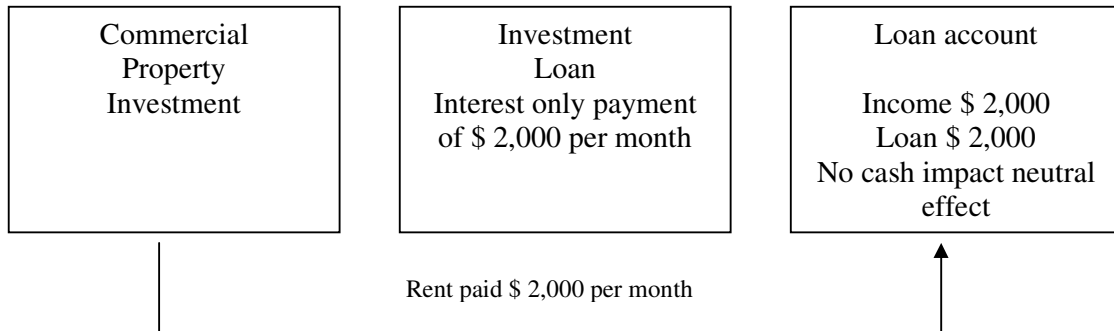
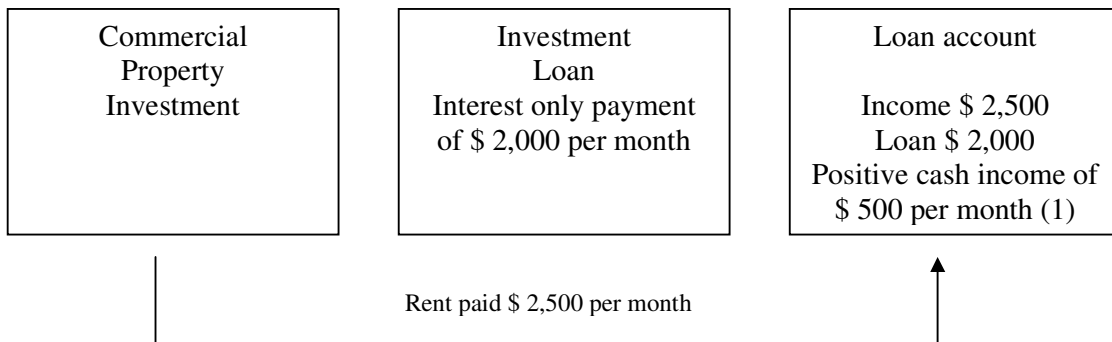


Gearing explained

Neutrally geared investment loan

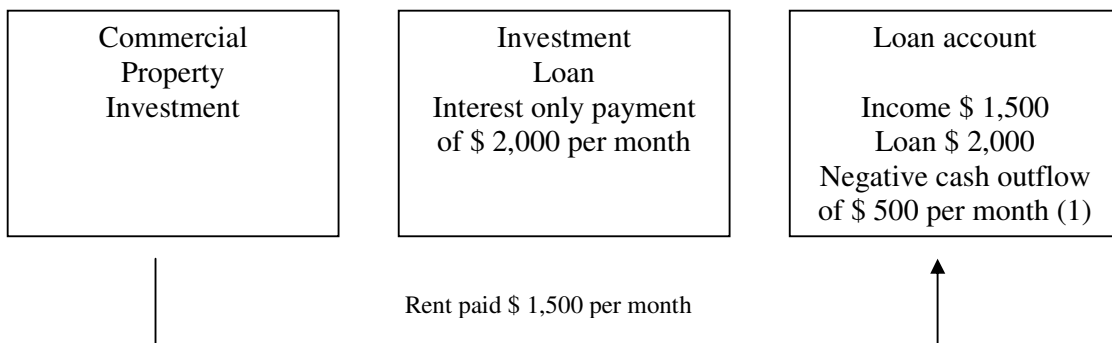


Positively geared investment loan



(1) This income may have taxation implications

Negatively geared investment loan



(1) Whilst there maybe taxation benefits for this contribution it must remembered that you must be able to maintain this contribution, even if other expenses you incur may increase. If this appears to be a concern or an issue then examine the Cash Low Manager Investment Loan.