



Webinar and Demo

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Introducing integrated SMSF loans in Simple Fund 360



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- Introducing SuperLX
- Regulatory and market landscape
- Credit versus investment risk
- What does SuperLX do?
- SuperLX and BGL integration in practice
- Q&A



Introducing SuperLX?

- A brand-new platform for trustees and their advisers to obtain an SMSF loan
- Fully licensed credit assistance provider
- Customised only for SMSFs
- Automated and integrated



SMSF Loan Landscape

- LRBA's legislated since 2011
- Enables direct property investment
- Rapid growth – by 2017 9% of all SMSFs had an LRBA
- Regulatory scrutiny
- Traditional lenders quit in lead up to Hayne Royal Commission

Where are we
now?

- Sanctioned by Government in Feb 2019
- Serviced by non-bank lenders
- Lack of specialisation and expertise
- Performance of the SMSF loan product

Credit v Investment risk

Credit

- ✓ Ability to service debt from fund income
- ✓ Incentive for fund to repay
- ✓ Recovery value in event of enforcement
- ✓ Suitability

Investment

- ✓ Impact of LRBA on income and diversification
- ✓ Stage?
 - ✓ investment horizon
 - ✓ accumulation ability
- ✓ Risk appetite
- ✓ Ability to manage premature liquidation

*SuperLX **does not provide** investment advice but we do provide additional information and analysis about the loan and the fund to assist the investment decision*

What does SuperLX do?

- How we differ from many brokers and lenders:
 1. Automated platform, with sophisticated calculator
 2. Totally customized for SMSF loans
 3. Integrated with BGL data
 4. Detailed credit assessment feedback
 5. Automated application and digital signing
 6. Assist with execution

Data security?

- Secure API link with BGL requiring 2-step authentication
- SuperLX built on Salesforce, integrating the full suite of Salesforce protections and data security



Demo

Can I borrow?

Use our Calculator to discover your SMFS's borrowing capacity and see if you meet the lender's eligibility criteria.

[Do this now](#)

Apply for a loan now

Use our integrated online service to fast-track your loan application.

[Apply for a loan now](#)

Q&A