

Help your investment really 'take off'!



Here's how you can benefit from *MarginFlyer*.

The Leveraged Equities *MarginFlyer* facility gives you the opportunity to earn Qantas Frequent Flyer points* based on the loan balance of your margin loan account. Now you can increase your potential investment opportunities and your Qantas Frequent Flyer points simultaneously!

Qantas Frequent Flyer points are awarded based on your loan amount or daily loan balance. The amount of points that you could earn is calculated on a pro-rata basis according to the table below. The larger the loan, the more points you could earn.

Loan balance	Qantas Frequent Flyer points earned
Less than \$149,999	20,000 points per \$100,000 p.a. pro-rata
\$150,000 to \$499,999	35,000 points per \$100,000 p.a. pro-rata
\$500,000 to \$999,999	50,000 points per \$100,000 p.a. pro-rata
\$1,000,000 or more	65,000 points per \$100,000 p.a. pro-rata

For more information, please contact the Client Service Team on 1300 307 807.

*You must be a member of the Qantas Frequent Flyer Program to earn and redeem points. Earning and redemption of Qantas Frequent Flyer points is subject to the terms and conditions of the Qantas Frequent Flyer Program. If you are not already a member, you can join by simply calling 13 11 31 or visit qantas.com. A joining fee applies. The continued award of points in relation to Leveraged Equities products may be cancelled, suspended, modified or limited at any time and without notice. Terms and conditions apply to the award of points by Leveraged Equities and to Leveraged Equities products. This is not financial product advice. We recommend that you obtain your own independent professional advice on the risks and suitability of this type of investment and the taxation implications as they apply to your individual circumstances. Terms and conditions are available on application. Lending criteria apply. Information is correct as at 24/7/2006 and is subject to change. Leveraged Equities Limited ABN 26 051 629 282, Level 3, 24 York Street, Sydney NSW 2000. GPO Box 5388, Sydney NSW 2001.

This information has been prepared without taking into account your particular objectives, financial situation or needs. Applications to invest in a financial product issued by Netwealth Investments Limited ("netwealth") ABN 85 090 569 109 AFSL 230975, must be made by completing the applicable Product Disclosure Statement ('PDS') which can be obtained from netwealth. Investors should consider the PDS before deciding to acquire or dispose of the product.

Leveraged Equities

A subsidiary of Adelaide Bank