



# SW BROKERAGE

YOUR TRUSTED PARTNERS IN FINANCE

**Residential - Commercial - Business**



WE'RE GOOD WITH NUMBERS BUT WE'RE BETTER WITH PEOPLE

[www.swbrokerage.com.au](http://www.swbrokerage.com.au)

1300 792 929

[info@swbrokerage.com.au](mailto:info@swbrokerage.com.au)

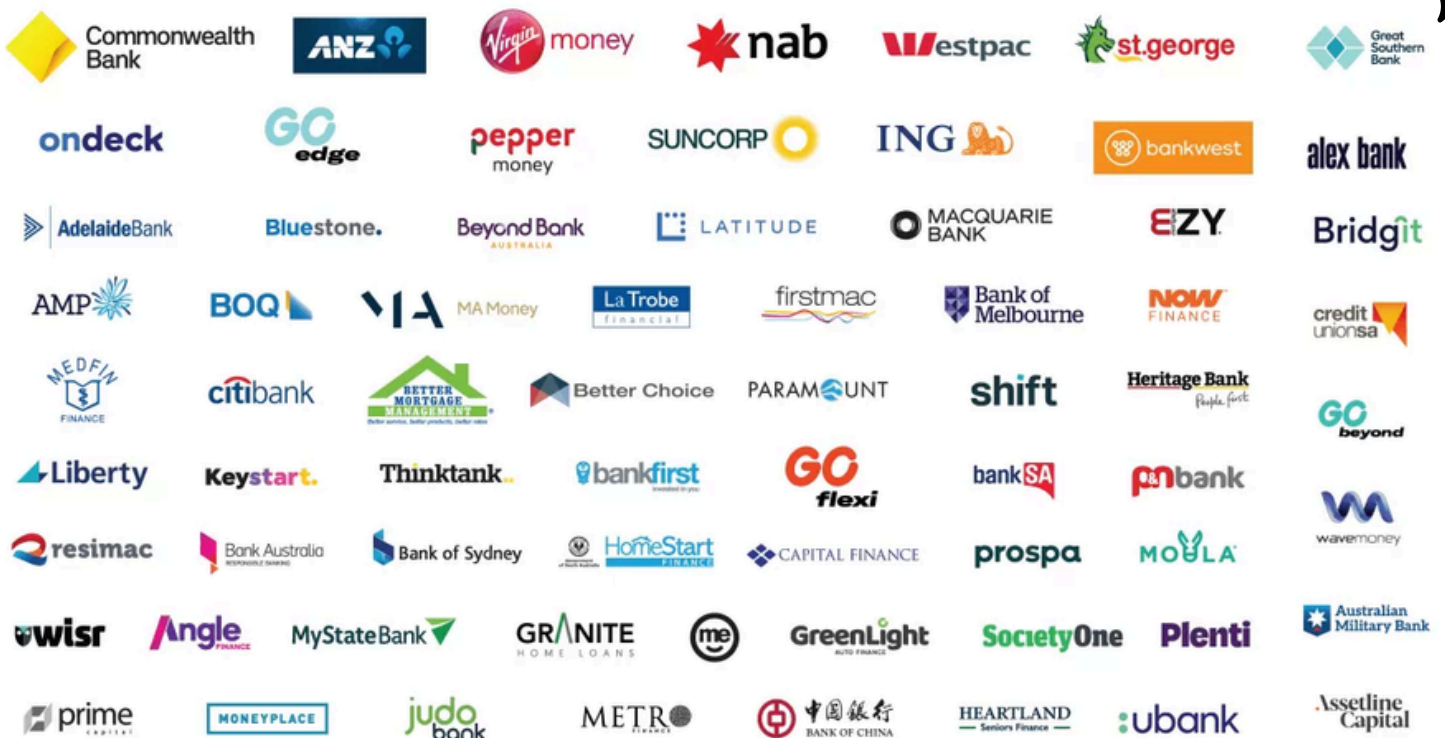
# ABOUT SW BROKERAGE



At SW Brokerage, we're here to make your financial journey easier. Born from the changes in the lending industry, we provide ongoing support long after your mortgage is settled. We know managing finances, navigating home loans, and building wealth can be overwhelming—so we're here to guide you every step of the way.

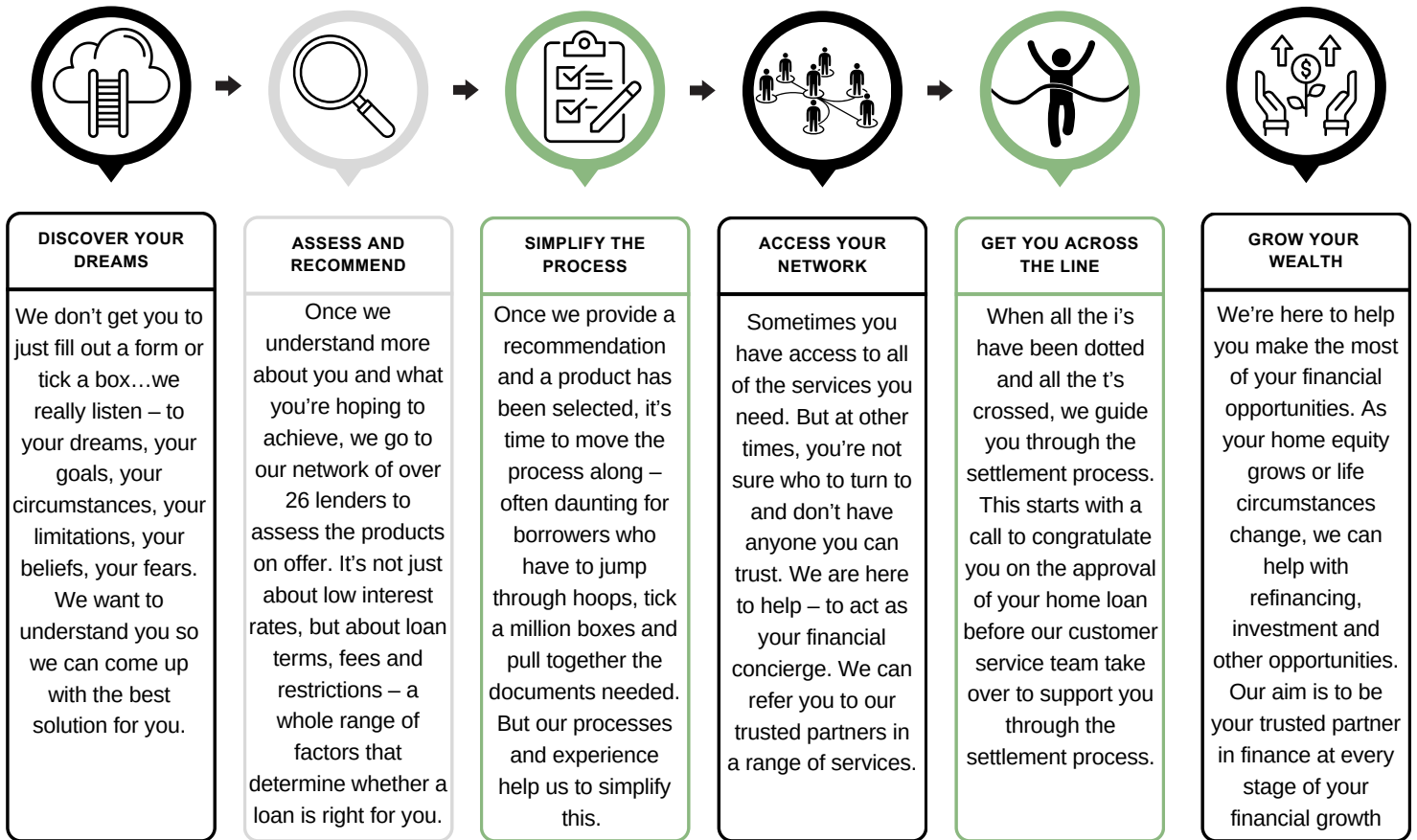
We don't just settle your mortgage; we stay connected, ensuring your financial decisions still align with your goals. With access to trusted professionals and tools to manage your money, we help you adapt at every stage of life. SW Brokerage is your true partner in finance—always by your side.

Here at SW Brokerage, we stand out by providing comprehensive, personalised services for residential finance. We partner with **60+ lenders** to offer tailored solutions, ensuring clients get the best rates, terms, and options suited to their unique needs.



# THE SWB WAY

We have a commitment to long-term client relationships—offering ongoing support, education, and **annual check-ins** to monitor financial opportunities! It's the... **SWB WAY**



## RESIDENTIAL

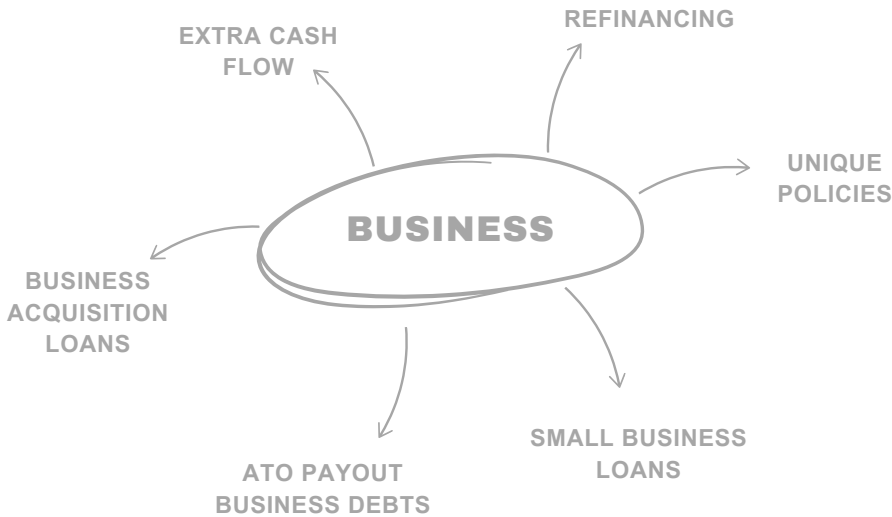
At SW Brokerage, we specialise in providing tailored home loan solutions to help you achieve your property goals. Whether you're a first-time buyer, looking to refinance, or upgrading your home, our expert brokers work with a wide range of lenders to secure competitive rates and flexible terms. Let us guide you through the process with personalized advice and support, making homeownership simpler and more accessible.



# BUSINESS

**LOOKING TO GROW YOUR BUSINESS? SW BROKERAGE CAN HELP!**

At SW Brokerage, we understand that managing business finances can be challenging, which is why we offer tailored solutions to support your business at every stage. Whether you're looking for working capital to improve cash flow or need equipment finance for new assets, we've got you covered.



**LOOKING TO GROW AN ESTABLISHED BUSINESS? WE'VE GOT YOU COVERED!**

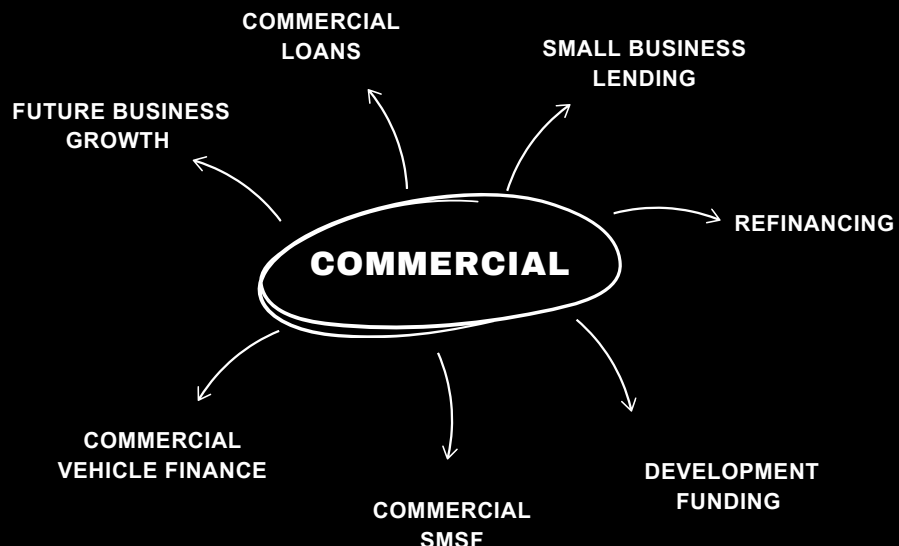
**LOOKING TO DIVE INTO A START-UP BUSINESS? WE'VE GOT YOU COVERED!**

**SW BROKERAGE IS YOUR TRUSTED PARTNER IN BUSINESS FINANCE.**

# COMMERCIAL

Whether you're looking to invest in office spaces, retail properties, or industrial buildings, our team is equipped to navigate the complexities of commercial lending. We work with a broad network of lenders to ensure you get the most competitive rates and flexible terms. Our goal is to **help your business grow** by securing the right commercial finance options, so you can focus on what matters most—your success.

- ✓ WE DO THE LEGWORK: WITH OVER 20 LENDERS ON OUR PANEL, WE COMPARE LOAN OPTIONS TO FIND THE RIGHT SOLUTION FOR YOU.
- ✓ TAILORED LENDING SOLUTIONS: WHETHER YOU NEED FINANCING NOW OR IN THE FUTURE, WE WORK WITH YOU TO SUPPORT YOUR LONG-TERM BUSINESS GOALS.
- ✓ A PARTNERSHIP FOR GROWTH: WE DON'T JUST ARRANGE FINANCE—WE BUILD RELATIONSHIPS, BECOMING YOUR BROKERAGE OF CHOICE FOR YEARS TO COME.
- ✓ SIMPLIFIED PROCESS: WE HANDLE THE NEGOTIATIONS AND PAPERWORK, MAKING COMMERCIAL LENDING EASIER AND MORE ACCESSIBLE.

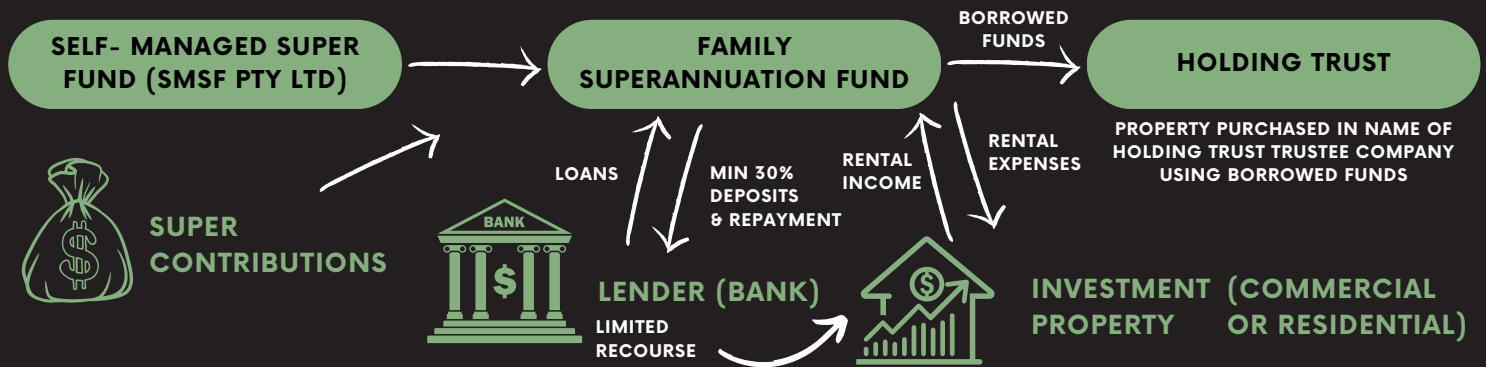


# SELF MANAGED SUPERANNUATION FUNDS

LOOKING TO MAKE THE MOST OF YOUR SELF MANAGED SUPER FUND? SW BROKERAGE CAN HELP!

## SO WHAT IS A SELF MANAGED SUPERFUND LOAN?

An SMSF loan is a loan taken out by a Self-Managed Superannuation Fund to purchase an investment property. IT Allows SMSF trustees to leverage their retirement savings to invest in property.



Our aim is to help our clients invest more intelligently in property to build long-term wealth and financial independence. We do this primarily by providing clients with information and assistance to help improve their property knowledge and choices. It doesn't matter if they are a first-time property investor, or an experienced property investor building a growing property portfolio.

## SO HOW DO SELF MANAGED SUPER FUND LOANS WORK?

**Loan Structure and Requirements:** SMSFs can borrow money to purchase property through a limited recourse borrowing arrangement (LRBA), which limits the lender's claim to the purchased asset. These loans typically require a larger deposit and have higher interest rates than regular home loans. **Compliance and Restrictions:** Properties bought with an SMSF loan must meet ATO criteria, being solely for retirement benefits and not acquired from a related party. SMSF trustees must ensure ongoing compliance with superannuation laws to avoid penalties.

**What is an SMSF?** An SMSF stands for Self-Managed Super Fund which is a type of super fund that is managed by the client where the client is the trustee. This allows the client to have more autonomy when it comes to managing investments. You can also hire a financial advisor who can help manage the fund.

**What is an SMSF loan?** An SMSF loan is a limited recourse borrowing arrangement (LRBA) that your superfund enters in order to purchase property as an investment. How much do I need to pay upfront? Schedule a free 15-minute call with our SW Capital experts to discuss how you can use your SMSF to pay for all fees and costs.

**What is the average return on investment?** The annual growth rate for residential properties in Australia since 2004 is 6.0% with more data to come on recent property growth rates.

**Why is an SMSF better than a traditional super fund?** Traditional super funds don't allow you the flexibility and autonomy that an SMSF can provide. Setting up an SMSF is a great way to access funds to invest in residential or commercial property.

**Do you help find and lease the property?** Our trusted partners with SW Capital can help clients find and lease their investment properties, supporting you at every step of the investing process.

# MEDICAL



SW Brokerage Medical was established to support healthcare professionals with their financial needs. With years of experience in providing customised financial solutions, we recognise the value of your time. Many clients appreciate the convenience of consulting with us after they have completed surgeries or finished patient consultations. We prioritise working within our clients' schedules to facilitate their financing needs effectively.

## FLEXIBLE AND AFFORDABLE FINANCE OPTIONS FOR...

- ✓ Medical Practice Business Acquisition Loans
- ✓ Medical Property Development Loans
- ✓ Medical Property Investment Loans
- ✓ Medical Practice Fit Out Loans
- ✓ Medical Equipment Loans
- ✓ SMSF Loans for Medical Practices
- ✓ Settling outstanding ATO debt
- ✓ & more

**Are you a:** Anaesthetist • Chiropractor • Dental Practitioner • Dermatologist • General Practitioner • Obstetrician / Gynaecologist • Ophthalmologist • Optometrists • Paediatrician • Pathologist • Pharmacist • Physician • Physiotherapist • Psychiatrist • Radiation Oncologist • Radiologist • Surgeon • Veterinary Practitioner?

**YOU CAN HAVE LMI WAIVED UP TO 95% LVR! IF YOU DID A 95% HOME LOAN AND DIDN'T WORK IN A PROFESSIONAL SERVICE HERE IS HOW IT WOULD LOOK:**



HOUSE PRICE \$1,000,000  
DEPOSIT \$50,000  
LOAN AMOUNT \$950,000  
**LMI WOULD BE \$45,000 APPROX**

RATE COULD ALSO  
BE 1% HIGHER FOR  
NON PROFESSIONAL

**SO YOU COULD BE SAVING AROUND \$45,000 FOR WORKING IN THE MEDICAL FIELD!**

SW Brokerage represents clients in securing optimal funding solutions from a diverse panel of over **60 lenders**, ensuring that each loan is meticulously tailored to meet the unique needs of every client.

