



SELF MANAGED SUPERANNUATION  
FUND INVESTORS

WHEN RESULTS  
MATTER



PRINCIPLED  
MORTGAGE INVESTMENTS®

*Over 85 Years of Investment Expertise*

# HOW DO YOU MANAGE YOUR SUPERANNUATION?

Choosing to operate a Self Managed Superannuation Fund is becoming a common investment strategy within Australia. For many, having total control over their investment choices is an attractive option when compared to pooled superannuation funds.

Some investment products are simply too hard to understand. Some investment products don't give you the ability to manage the investment yourself.

The investment options offered by Principled Mortgage Investments Ltd are ideally suited for Self Managed Superannuation Funds.

## *A little about us...*

At Principled Mortgage Investments Ltd, we have been providing clients with investments secured by mortgages over real estate for over 85 years.

Using that experience, we offer our clients a range of products ideally suited to meet the needs of Self Managed Super Fund investors.



*Protect your  
investment lifestyle...*

*Our impressive investment track record, even through difficult financial periods, is a key to our clients financial well-being*



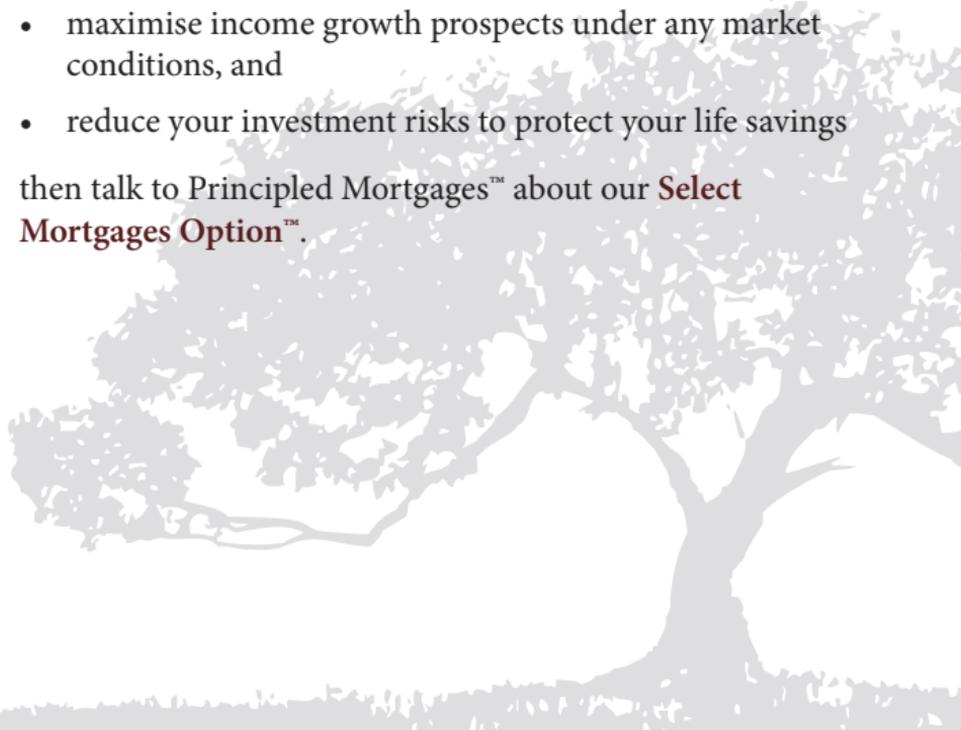
## WHY MORTGAGE INVESTMENT?

Most of us understand we can mortgage a property to get a loan. However many people don't know that you can invest in mortgages. Your investment is in the loan to the borrower, and the mortgage is taken to provide security for the investment. Through Principled Mortgages™, you can select the specific loan in which you want your funds to be invested.

If you have a Self Managed Super Fund and want to:

- make your own investment decisions
- enjoy consistent cash flows
- have the flexibility to implement tax planning strategies
- maximise income growth prospects under any market conditions, and
- reduce your investment risks to protect your life savings

then talk to Principled Mortgages™ about our **Select Mortgages Option™**.



# OUR SELECT MORTGAGES OPTION

The choice is yours!

Our **Select Mortgages Option**<sup>™</sup> allows you to select specific mortgages in which to invest. You are provided with comprehensive information on a loan-by-loan basis about the investment and the security property before you give us your consent.

You retain complete control of where your money goes, and can select mortgage investments to suit your own investment appetite.

We can offer first or second mortgage investments secured over a range of property types, including residential, commercial and industrial.

Your interest payments are made directly into your nominated financial institution account each quarter.

High performing returns are valued by our discerning clients who continue to reinvest in our Select Mortgages Option.



*You chose the individual properties in which to invest*

# WHAT NEXT?

Contact us — we are able to provide comprehensive information to help you decide if this type of investment is for you, without obligation.

We will discuss the nature of mortgage investments and take you through our Product Disclosure Statement.

However we do not provide you with advice — that's not our business. We recommend you consult a professional financial planner who is experienced in dealing with these types of investments (not all financial planners are!)

Additionally, our website can link you to information provided by the Australian Securities & Investments Commission regarding mortgage funds.

*Experience our friendly, personal service... no pressure — no stress.*



*“Our skill is in managing risk. We identify the issues that expose our investments to risk and determine how we will minimise or manage that exposure. Our clients continue to return to us for new investments because of our proven expertise in this area.”*

GEOFF ROWLES, MANAGING DIRECTOR,  
PRINCIPLED MORTGAGE INVESTMENTS LTD.



PRINCIPLED  
MORTGAGE INVESTMENTS®

*Over 85 Years of Investment Expertise*

Level 5, 685 Burke Road  
Camberwell, VIC, Australia 3124

P 03 8803 6120

F 03 8803 6121

E [investors@principled.com.au](mailto:investors@principled.com.au)

[WWW.PRINCIPLEDMORTGAGES.COM.AU](http://WWW.PRINCIPLEDMORTGAGES.COM.AU)