



Did you know...

As a member of the Plum Superannuation Fund you can access the services of financial advisers through *Momentum Financial Advice*.

If you would like more information about *Momentum Financial Advice* or would like to access this service contact a Plum Member Services Consultant on **1300 55 7586**.

Momentum Financial Advice is a service provided by GWM Adviser Services Limited ABN 96 002 071 749 AFSL 230692 (GWMAS) or through other licensees pursuant to an agreement between PFS Nominees Pty Ltd ABN 16 082 026 480 as trustee of the Plum Superannuation Fund. GWMAS and Plum Financial Services Limited (Plum) are part of the National Australia Group of companies.

If you would like more information:



To make an appointment with a *Momentum Loan Solutions* MLC Lending Manager call **1800 061 790**



Visit our website at **www.plum.com.au** or



Email us at **service@plum.com.au**

Important note

An interest in the Plum Superannuation Fund ABN 20 339 905 340 (Fund) is issued by PFS Nominees Pty Ltd ABN 16 082 026 480 AFSL 243357 (Plum Trustee). The information in this document has been prepared by Plum Financial Services Limited ABN 35 081 812 731 AFSL 243356 (Plum). Neither the Plum Trustee, the MLC Trustee, Plum nor any other member of the National Australia Group of companies accepts responsibility for the opinions, comments and analysis contained in this document. Any advice contained in this document is general in nature and does not take into consideration an individual's objectives, financial situation or needs. Before acting on this information you should consider whether it is appropriate to your objectives, financial situation and needs. The information in this document is current as at 1 September 2008. Any changes in the law or policy subsequent to this date have not been incorporated.

As a member of the Plum Superannuation Fund you have access to the mortgage broking service *Momentum Loan Solutions* provided by MLC Mortgage Solutions. MLC Mortgage Solutions is a division of GWM Adviser Services Limited (GWMAS) ABN 96 002 071 749 AFSL 230692, and provides services to Plum Superannuation Fund members through an agreement with PFS Nominees Pty Ltd as Trustee of the Plum Superannuation Fund. GWMAS, the Trustee and Plum Financial Services Limited are part of the National Australia Group of companies. Members are not charged a fee for this service. Although commissions are paid by lenders to GWMAS on drawdown of loans, the individual Lending Managers who provide the broking service to clients are salaried and do not receive commissions.

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THE MLC VANGUARD INITIATIVE

Momentum Loan Solutions

Home loan solutions made easy



Finding the perfect home is not always easy – there's a lot to consider. Is it in the right location? Are there enough bedrooms? Is the backyard an adequate size? The list goes on!

Finding the right home loan can be just as difficult. So, instead of comparing countless mortgage lending options – why not enlist the help of an expert?

Momentum Loan Solutions

Momentum Loan Solutions enlists the help of MLC Lending Managers, who are employed by MLC and earn salaries, not commissions.

These Lending Managers will do the hard work – at no cost to you. They:

- will consider home loans from a range of providers;
- then shortlist home loan providers suited to your specific situation and needs;
- conduct negotiations on your behalf with the home loan provider;
- on establishment can then conduct annual reviews to ensure your home loan continues to meet your needs; and
- establish your loan in an efficient and cost effective manner.

You can deal with your MLC Lending Manager over the phone or face-to-face.

Momentum Loan Solutions is brought to you by MLC Mortgage Solutions and is available to you as a member of the Plum Superannuation Fund.

MLC Lending Managers have extensive experience and an in-depth understanding of the various fee structures of each provider.

Be rewarded

You have the potential to enjoy a cash-back of \$500 for loans over \$150,000, or \$1,000 for loans over \$350,000 on settlement of selected Homeside or NAB loan packages.*

The home loan providers available through *Momentum Loan Solutions* are:



*Only one reward will be paid per application. Conditions apply.