



ALLSTATE RATE WATCH - SMSF

30-March-2022

SMSF Residential LOANS - INV

Rates are subject to change at any time without notice.

| PRODUCT | LOAN NAME | NCB | 55% | 60% | 65% | 70% | 75% | 80% | Max Term | Max 75% | Max Loan | | |
|----------|--------------------------|-----|----------|-----|-----|-------|-------|-------|----------|---------|------------------------|--------|--------------|
| CABERNET | Flex SMSF (resi) Var P&I | Inv | P&I | - | | 3.55% | 3.65% | 3.75% | 3.85% | 3.95% | 30 Yrs | \$1.5M | \$ 2,000,000 |
| CABERNET | Flex SMSF (resi) Var IO | Inv | Int Only | - | | 3.85% | 3.95% | 4.05% | - | | 30 Yrs | - | \$ 2,000,000 |
| CABERNET | Flex SMSF - 1 Yr Fixed | Inv | P&I | - | | 4.25% | 4.26% | 4.36% | 4.46% | 4.56% | 30 Yrs | \$1.5M | \$ 2,000,000 |
| CABERNET | Flex SMSF - 2 Yr Fixed | Inv | P&I | - | | 4.65% | 4.66% | 4.76% | 4.86% | 4.96% | 30 Yrs | \$1.5M | \$ 2,000,000 |
| CABERNET | Flex SMSF - 3 Yr Fixed | Inv | P&I | - | | 4.99% | 5.06% | 5.16% | 5.26% | 5.36% | 30 Yrs | \$1.5M | \$ 2,000,000 |
| CABERNET | Flex SMSF (resi) - NDIS | Inv | P&I | - | | 4.05% | 4.15% | 4.25% | 4.35% | 4.45% | 0.50% loading included | | |
| CABERNET | | | | - | | - | - | LPF | LPF | LPF | LPF >70.01% | | |
| GREEN | Resi SMSF | Inv | P&I | - | | | 4.69% | 4.69% | 4.69% | 4.69% | 30 Yrs | - | \$ 500,000 |
| GREEN | Resi SMSF | Inv | Int Only | - | | | 5.04% | 5.04% | 5.04% | 5.04% | 30 Yrs | - | \$ 500,000 |
| OCEAN | SMSF - Resi Diamond | Inv | P&I | ✓ | | | 3.79% | 3.99% | 3.99% | 4.19% | 30 Yrs | \$750k | \$ 1,250,000 |
| OCEAN | SMSF - Resi Emerald | Inv | P&I | ✓ | | | 4.69% | 5.09% | 5.09% | 5.34% | 30 yrs | \$750k | \$ 1,250,000 |
| PURPLE | Clear SMSF Metro | Inv | P&I | ✓ | | | 4.49% | 4.79% | 4.79% | 4.89% | 30 Yrs | \$1.5M | \$ 1,500,000 |
| PURPLE | Prime SMSF Metro | Inv | P&I | ✓ | | | 5.74% | 5.94% | 5.94% | 6.04% | 30 Yrs | \$1.5M | \$ 1,500,000 |
| PURPLE | Clear SMSF MReg | Inv | P&I | ✓ | | | 5.49% | 5.79% | 5.79% | 5.89% | 30 Yrs | \$1.5M | \$ 1,500,000 |
| PURPLE | Prime SMSF MReg | Inv | P&I | ✓ | | | 5.69% | 5.99% | 5.99% | 6.09% | 30 Yrs | \$1.5M | \$ 1,500,000 |



ALLSTATE RATE WATCH - SMSF

30-March-2022

SMSF Commercial LOANS

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| PRODUCT | LOAN NAME | NCB | 55% | 60% | 65% | 70% | 75% | 80% | Max Term | Max 75% | Max Loan | | | |
|----------|---------------------------|----------|-----------|-----|-----|-------|-------|-------|----------|---------|----------|--------|--------------|--------------|
| CABERNET | FlexCom SMSF | OO Inv | P&I | - | | 4.40% | 4.50% | 4.60% | 4.70% | 4.80% | 30 Yrs | \$1.5M | \$ 2,000,000 | |
| CABERNET | FlexCom SMSF | OO Inv | Int Only | - | | 4.70% | 4.80% | 4.90% | - | | 30 Yrs | - | \$ 2,000,000 | |
| CABERNET | FlexCom SMSF - 1 Yr Fixed | OO Inv | P&I | - | | 4.99% | 5.09% | 5.19% | 5.29% | 5.39% | 30 Yrs | \$1.5M | \$ 2,000,000 | |
| CABERNET | FlexCom SMSF - 2 Yr Fixed | OO Inv | P&I | - | | 5.39% | 5.49% | 5.59% | 5.69% | 5.79% | 30 Yrs | \$1.5M | \$ 2,000,000 | |
| CABERNET | FlexCom SMSF - 3 Yr Fixed | OO Inv | P&I | - | | 5.79% | 5.89% | 5.99% | 6.09% | 6.19% | 30 Yrs | \$1.5M | \$ 2,000,000 | |
| GREEN | Commercial SMSF | OO Inv | P&I or IO | - | | | 4.75% | 4.99% | - | | 25 yrs | - | \$ 1,000,000 | |
| OCEAN | Commercial Diamond SMSF | OO Inv | P&I | ✓ | | | 4.60% | 4.85% | 5.15% | - | 30 yrs | \$2.0M | \$ 2,000,000 | |
| OCEAN | Commercial Emerald SMSF | OO Inv | P&I | ✓ | | | 5.85% | 6.10% | 6.45% | - | 30 yrs | \$2.0M | \$ 2,000,000 | |
| OCEAN | Commercial Diamond SMSF | OO Inv | IO | ✓ | | | 4.90% | 5.15% | 5.45% | - | 30 yrs | \$2.0M | \$ 2,000,000 | |
| OCEAN | Commercial Emerald SMSF | OO Inv | IO | ✓ | | | 6.15% | 6.40% | 6.75% | - | 30 yrs | \$2.0M | \$ 2,000,000 | |
| PURPLE | Commercial SMSF Clear | OO Inv | P&I or IO | ✓ | | | 4.84% | 5.04% | 5.04% | 5.34% | - | 30 Yrs | \$3.0M | \$ 3,000,000 |
| PURPLE | Commercial SMSF Clear | OO Inv | P&I or IO | ✓ | | | 5.34% | 5.64% | 5.54% | - | 30 Yrs | - | \$ 5,000,000 | |
| PURPLE | Commercial SMSF Prime | OO Inv | P&I or IO | ✓ | | | 5.29% | 5.59% | 5.69% | 6.19% | - | 30 Yrs | \$3.0M | \$ 3,000,000 |