

# Margin Lending

**RG146 compliant**  
(Partial completion of FNS50615)

- Get the skills that employers really want.
- Unrivalled support. Delivered with care.
- Absolute flexibility. Your way, your terms.

Education for  
the real world

RTO Code - 22530

# Launch your investment advice career today

Margin lending isn't well understood by many financial services professionals. Let alone the average Aussie. But it's potentially a powerful way for ordinary people to grow their portfolios. On the flip side, it can be risky – too much for some clients' appetites.

That's why it's particularly important to provide insightful, effective margin lending advice. With the right advice and the right loan, you could help propel your clients' wealth to new heights.

## Key benefits

### Nationally recognised

The units that make up this course are nationally recognised under the Australian Qualifications Framework. You may be able to use them as part of a pathway to higher education at institutions around Australia.

### ASIC + RG146 compliant

This course meets the ASIC education requirements known as RG146. These outline the knowledge and skills areas required to deliver both general and personal (Tier 1) financial advice under an Australian Financial Services Licence (AFSL). This course has been approved by ASIC authorised assessors.

### Course unit

You'll need to complete Provide advice in margin lending (FNSASICR503) to complete this course.

This unit of competency is nationally recognised under the Australian Qualifications Framework (AQF).

### Further study

If you're already studying the Diploma of Financial Planning or Advanced Diploma of Financial Planning, this unit is a great bolt-on. It'll help you qualify to provide specialist advice on margin lending. Alternatively, you may be able to complete this unit and get course credit towards a diploma at a later date.

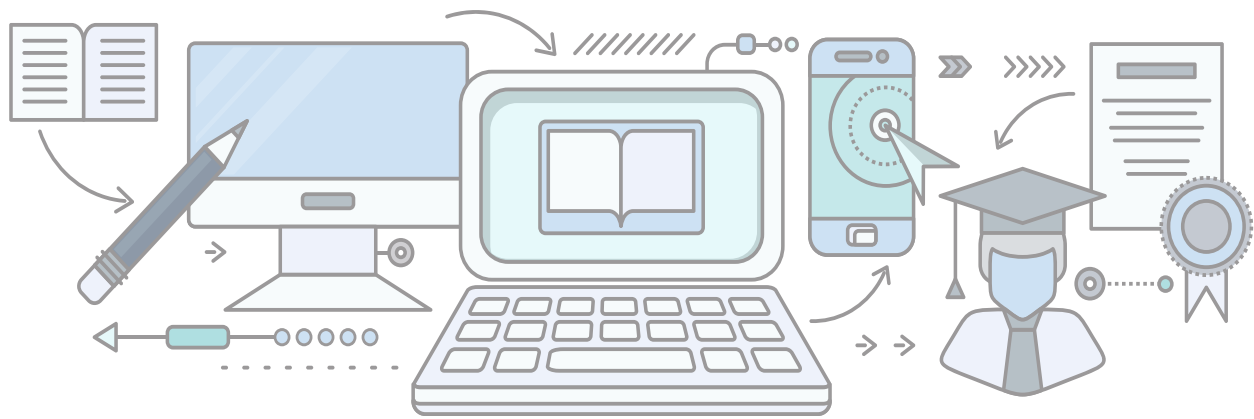


# Course modules

## Module 1 – Margin lending

- Debt-management strategies
- Why consolidate debt
- Positive, neutral and negative gearing
- Gearing and tax
- Risks of gearing
- Risks of double gearing
- How margin lending works
- How buffers operate within a margin-lending agreement
- Loan-to-value ratios
- Strategies to manage a hypothetical margin call including:
  - Paying off the margin loan
  - Lodging additional capital
  - Selling investments
- Worked case studies
- Instalment gearing strategies
- Strategies to reduce risks of margin calls





## What is the course duration?

Students are expected to complete the course within six months. Some may get it done quicker, depending on their learning background and work experience.

Having trouble wrapping your head around a concept or assessment piece? You can reach out to your trainer for support at any time during these six months.

## What is the course structure?

This course is delivered completely online. This means you'll access your learning and assessment resources using an online portal. You can access this anywhere and anytime. You'll also have access to a student Facebook group for further discussions.

## What are the entry requirements?

There are no formal entry requirements. Just bring your drive, motivation and passion for the industry. That said, if this is your first time studying at this level, we'll need to check your levels of English and maths before you enrol. People with disabilities are encouraged and supported to apply.

## Assessments

The experts who design and deliver our courses have developed an assessment framework that's uniquely designed to help you gain a deep understanding of the material. Assessment formats include:

- Case studies
- Multiple-choice questions
- Short-answer questions
- Workplace scenarios
- Projects

## Course costs

**Monarch's courses are competitively priced.**

Check our website for the most up-to-date prices at [www.monarch.edu.au/courses](http://www.monarch.edu.au/courses) or call us on 1300 738 955.

# Why choose Monarch Institute?

**You need a different learning experience.  
We're ready to deliver.**

## Expertise

- ✓ Courses developed with leading academics and industry associations
- ✓ Delivered by brilliant trainers who work with corporate leaders
- ✓ Learn from professionals using real world case studies

## Flexibility

- ✓ Fit study around work, family, life.
- ✓ Start immediately, or down the track
- ✓ Flexible payment options

## Support

- ✓ Dedicated team of trainers and support staff on hand to guide you
- ✓ Up to date, easy to understand course materials
- ✓ Assessment turnaround in 5-7 business days with comprehensive trainer feedback

# Enrol today

Commence your RG146 Margin Lending (Partial completion of FNS50615) with Monarch Institute today to successfully launch your career.



To discuss the course that's right for you call  
**1300 738 955**



To find out more information email  
**info@monarch.edu.au**



To enrol, visit our website  
**www.monarch.edu.au**

