

### Low-Doc Finance —Tailored to support the Self-Employed

If you are self-employed or a small business owner and lack the necessary documents for a standard home loan application, you may be familiar with low-doc and alt-doc home loans.

We understand that verifying your income can be a challenge. We provide alternative options for income verification, making it easier for self-employed individuals to access financing.

Low-doc home finance still requires a credit assessment, a serviceability check, and a suitability evaluation. However, low-doc loans allow borrowers to use their Australian Business Number (ABN) activity and business account statements to verify their income rather than relying solely on PAYG and tax returns.

#### Low-doc Home Loan Available for







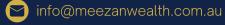
**Purchase** 

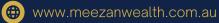


**Debt Consolidation** 



Islamic Home finance





Sydney Office - Suite 104, 8 French Avenue, Bankstown Melbourne Office - Level 21/567 Collins St. Melbourne

**1300 141 145 (9** 









## Risk Protection — Life is unpredictable, so it pays to be prepared.

Life insurance is like a parachute. If you don't have it the first time you need it, you won't need it again. This underscores the importance of life insurance in protecting your loved ones.

It might sound morbid, but it's a financial truth. We insure our cars, our homes, and even our pets. Yet, many of us overlook the most significant income-producing asset we have ourselves.

#### Protect the people you live for.

#### Complimentary needs analysis

- Strong industry relationships
- Impartial risk advice
- Claims assistance
- Highly qualified & experienced team
- Alignment with your planning strategy

## Types of Cover We have



Life Insurance



Trauma Insurance



Income-Protection Insurance



Total and Permanent Disablement (TPD)



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Empowering Your Wealth, The Halal Way

Australia's Premier Islamic Wealth Management Firm



# Islamic SMSF

Whether you have an existing SMSF or are setting one up, our Islamic SMSF product is perfect for purchasing or refinancing residential and commercial investment property.

Now, you can invest in real estate through your SMSF with a solution that meets the needs of the Muslim community. Transform your super fund experience to one that is more equitable and efficient while ensuring your investments are both secure and profitable.

Our flexible approach to SMSF lending could help purchase a residential or commercial investment property.

Retirement	Residential SMSF	Commercial SMSF
Grow your retirement investment potential with our Halal SMSF Finance	Our Halal residential SMSF finance can help you invest in property if you don't have the funds in your SMSF to buy a property outright.	Designed to work in harmony with your SMSF and help you invest in commercial property



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