

CLIENT UPDATE — MAY 2026

# Finance at the Crossroads

## — and What Comes Next

The federal budget has changed the landscape for property investors, business owners, and borrowers. Here's what it means for you — and what we're doing about it.

**4** Years of  
RION Capital

**10** Riley turns 10  
next month

THIS ISSUE:

- Budget Insights
- Client Reviews
- RRadar Launch
- Brand Update
- RION Turns Four

Welcome to the **RION Capital Monthly Client Update** — a short monthly note designed to keep you informed, connected, and better supported in your lending journey.

May has been an eventful month — for the economy, for the property market, and for us here at RION. We have a lot to share, so let's get into it.

## MILESTONES

## A Month of Celebrations

Before we get into the budget and business, a moment to mark two milestones that mean a great deal to us.

**4**

### RION Capital Turns Four

This month, we celebrate four years in business — built on relationships, trust, and a commitment to doing finance differently. None of it would be possible without you. Thank you.

**10**

### Riley Turns Ten Next Month

RION Capital is named after my son Riley, who turns 10 next month. A reminder of why this business exists — to build something that lasts, grounded in real values, making a genuine difference.

## BUDGET INSIGHTS • MAY 2026

## Finance at the Crossroads

Treasurer Jim Chalmers described the 2026–27 Budget as representing "**the most significant transformation of Australia's tax system in more than a quarter of a century.**" For property investors, business owners, and borrowers, the changes are real — and the implications for lending strategy are significant.

## ATTACHED THIS MONTH

### Finance at the Crossroads — Budget Paper

The full RION Capital Budget Insights Paper is attached. It covers every key measure, expert commentary, real case studies, and what the changes may mean for your specific circumstances.

Key announcements most relevant to our clients:

PROPOSED

**Negative gearing restricted** — From 1 July 2027, limited to new builds only. Properties held at 7:30pm on 12 May 2026 are fully grandfathered. Purchases after Budget night enter a 13-month transitional window only.

PROPOSED

**CGT reform** — The 50% CGT discount replaced by cost-base indexation from 1 July 2027, plus a new 30% minimum CGT rate. Whether this helps or hurts you depends on holding period and real capital growth. See our Budget Paper for three detailed case studies.

PROPOSED

**Discretionary trust minimum tax** — A 30% minimum tax on trust income from 1 July 2028. Speak with your accountant now. Three-year rollover relief will apply — and when restructuring happens, we can manage the lending transition.

LEGISLATED

**\$20,000 instant asset write-off made permanent** — Confirmed law for small businesses from 1 July 2026. Also legislated: the new \$1,000 instant work-related tax deduction (no receipts required) and continued staged income tax cuts.

Importantly, the Coalition has committed to **repealing the negative gearing and CGT changes in full** if elected — creating genuine policy uncertainty for long-term investment decisions before the next election, due by May 2028.

Our role at RION Capital is not to advise on tax outcomes. Our role is to ensure your **lending strategy is flexible enough to adapt**, whatever the legislative outcome.

**Important:** All measures described as 'proposed' have not been passed by parliament. Nothing here constitutes financial, tax or legal advice. Please seek independent advice before making decisions based on budget announcements not yet legislated.

CLIENT REVIEWS

## Strengthening Our Relationship With You

At RION Capital, we believe finance should be more than a transaction. It should be an ongoing relationship — and one of the most meaningful things we can do together is make sure your lending arrangements remain the right fit as your life and circumstances evolve.

I want to be honest with you: annual reviews are something we haven't always executed as consistently as we should. As our client base has grown, one area we're placing a stronger focus on is more structured and proactive review conversations.

We've already started this journey with many of you through review conversations and proactive lending discussions, and to those clients, thank you for your time and trust. Moving forward, you can expect to hear from me directly to book a review covering:

Whether it's rate changes, expiring structures, equity opportunities, or simply ensuring your facilities still align with where life or business is heading — these conversations matter.

● Rate reviews and repricing opportunities

● Fixed and interest-only expiry management

● Equity release and future lending

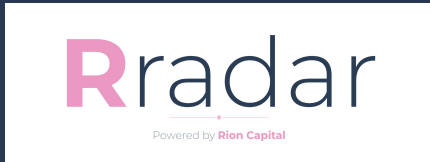
● Cash flow and debt structure review

● Business and commercial facilities

● Asset and equipment finance planning

If now feels like the right time to review your current lending structure — and we haven't reached out yet — **please feel free to contact us directly**. We'd welcome the conversation. Sometimes 20 minutes is all it takes.

# Introducing RRadar Powered by RION Capital



This is the announcement I'm most excited to share. We are formally launching **RRadar — Powered by RION Capital**, rolling out across four phases over the next 12 months.

RRadar has been built around how we believe relationship-driven broking should work — **proactive, connected, and focused on the full client journey, not just a single transaction**. It brings together personal lending, business lending, commercial property, reviews, and future planning under one integrated view.

Instead of waiting for your next review — or reaching out when something has already gone wrong — RRadar puts us in your corner continuously, monitoring your position and proactively flagging opportunities and risks.

<p><b>01</b></p> <p>PHASE ONE</p> <p><b>Jun 26</b></p> <p>Internal Launch</p>	<p><b>02</b></p> <p>PHASE TWO</p> <p><b>Sep 26</b></p> <p>Client Desktop</p>	<p><b>03</b></p> <p>PHASE THREE</p> <p><b>Dec 26</b></p> <p>Mobile App</p>	<p><b>04</b></p> <p>PHASE FOUR</p> <p><b>Mar 27</b></p> <p>Integration &amp; Intelligence</p>
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## FY27 Rollout — Phase Overview

Introducing Rradar: FY27 Rollout

**Phase 1 — Jun 26 Internal Launch**

- Single view of every client facility
- Proactive alerts replace reactive conversations
- Relationship-driven, not sales-focused

**Phase 2 — Sep 26 Client Desktop Access**

- Clients log in to their own Rradar dashboard
- Real-time loan, rate and property visibility
- Full CRM and planning tools for the team

**Phase 3 — Dec 26 Mobile App**

- iOS & Android launch
- Push alerts, broker contact, review booking
- Finance in your clients' pockets

**Phase 4 — Mar 27 Integration & Intelligence**

- API connections to lender & valuation platforms
- Advanced analytics and automated reporting
- Platform evolves with client and market needs

We've included the FY27 rollout overview above. More detail will be shared with each phase launch. **Watch this space.**

BRAND UPDATE

## A Familiar Brand, Evolving

You may notice our branding and logo gradually evolving across our documents, communications, and platforms. As RION Capital becomes more insight-driven and data-informed in how we support clients, we felt it was time for our brand to evolve with us.

Please bear with us as this transition rolls out. What won't change is what matters most — **genuine advice, strong relationships, and helping you make smarter financial decisions with confidence.**

Thank you again for being part of the RION Capital journey. Whether this is your first update from us or you've been a client since the beginning, we're genuinely grateful for your trust and continued support.

If now feels like the right time to review your lending structure, discuss the Budget, or simply make sure your facilities still align with where you're heading — I'd welcome the conversation.



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