



Investment Guide

activate PROPERTY

THE GREATER AUSTRALIAN DREAM



Australians love their property, we are a nation of home builders.

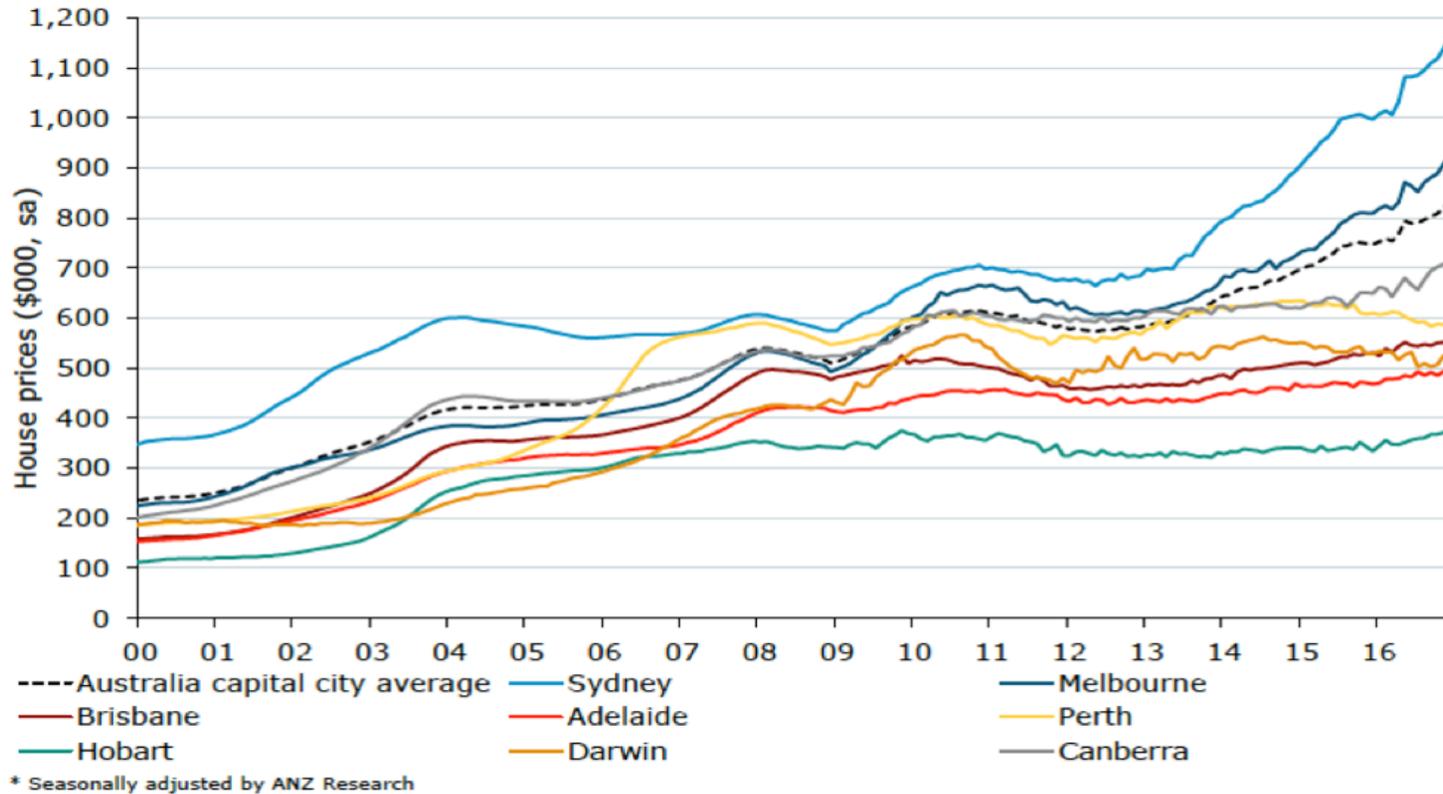
With our stable political system, structured economy and standard of living, there is no wonder the whole world wants to buy property in Australia.

We believe in equipping every day Australians to be able to build their Greater Australian Dream; building their wealth through property investment.

Property Investment is one of many great tools at your disposal to assist in securing your financial future.

See how we bring it all together for our clients.

AUSTRALIAN PROPERTY PRICES IN THE 21ST CENTURY



Source: Core Logic RP Data, ANZ Research

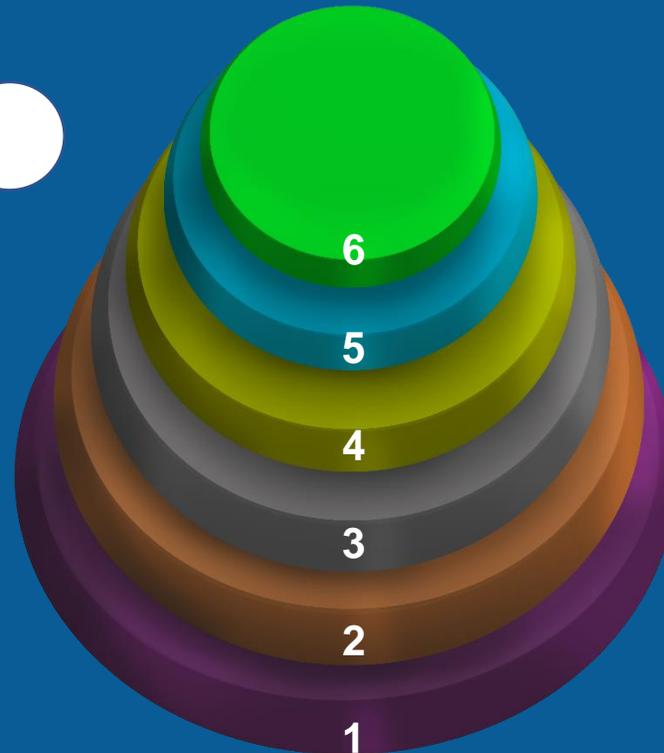
Over the last 20 years, property has consistently gained value. Even through tenuous periods such as the Global Financial Crisis.

YOUR INVESTMENT TEAM

Property Managers:
Your property manager will become your rock and foundation and will handle all the day to day heavy lifting on your investment.

Conveyancers: Your conveyancer will handle the legalities and transfer of title and land.

Accountant: Your accountant will make sure all the numbers are working out correctly, and ensure you maximise all tax advantages possible.

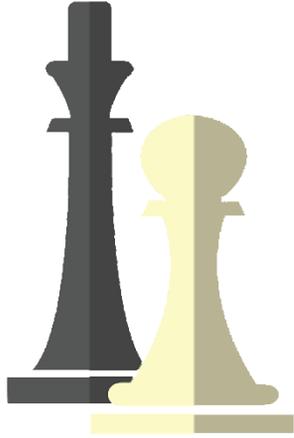


Financial Advisor:
Your financial advisor will assist you with planning your overall finances and provide personal recommendations on the best way to gain wealth.

Mortgage Broker:
Your mortgage broker will assist you with structuring your loans in the most advantageous way possible and get you the best rate possible.

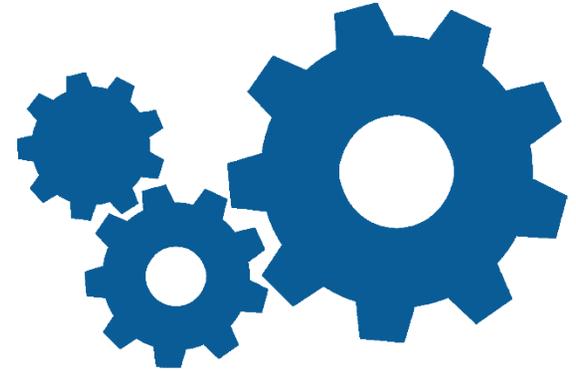
Property Consultant:
Your property consultant will assist you to find a strategy and plan of action that suits your investment goals. They will also do property research and find the best property for your unique goals and circumstances.

DEVELOPING A PROPERTY INVESTMENT STRATEGY



Passive Strategy

This is the main strategy we implement. Often referred to as the 'set and forget' strategy. The primary focus is purchasing established or new properties, and then holding them to provide capital growth or positive cashflow (Not Exclusively).



Active Strategy

The active strategy is generally more hands on, and involves additional legal and construction work. Primarily an active strategy is something that is added to your portfolio once you have a passive strategy in place.

DEVELOPING A PROPERTY INVESTMENT STRATEGY

STEP 1

Your Property Consultant will help you to Determine SMART Goals

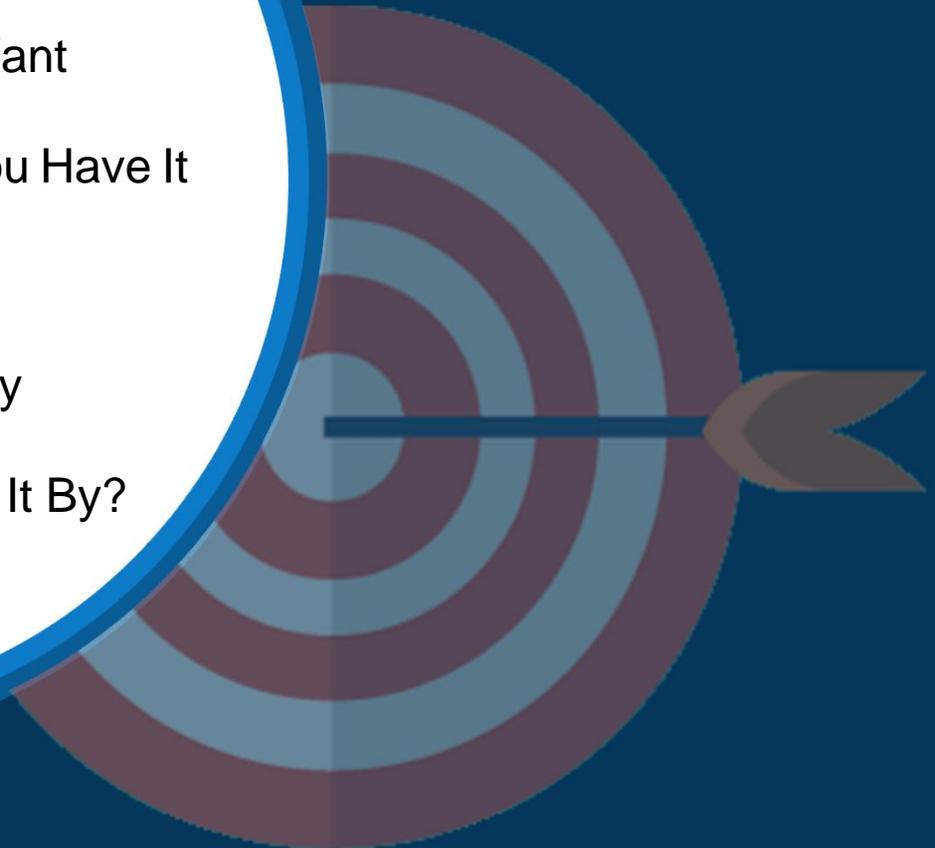
Specific: Know What You Want

Measurable: Know When You Have It

Attainable: Within Reach

Relevant: Within the Strategy

Timely: When Do You Want It By?



DEVELOPING A PROPERTY INVESTMENT STRATEGY

STEP 2

Determine the Best Options Available

The benchmark of a good strategy is one that has been backed up by meticulous research.

This market research helps us to determine the best property to meet your personal goals.

We cover:

- Type of property to buy
- Recommendations on where to buy

DEVELOPING A PROPERTY INVESTMENT STRATEGY

STEP 3

Checks and Balances with Multiple Professionals

This is where all other members of your investment team come in.

All the way from your mortgage broker outlining if you can afford to service the loan, to the property manager outlining potential rental income for the property.

Only when all the checks and balances are made is a property bought.



THE IDEAL SCENARIO



Rents will generally increase each year which will reduce your holding costs the longer you have the property.

This example has a consistent loan value as it is on an interest only payment. Paying Principle & interest will see the loan value decrease. This largely comes down to your personal strategy.

Property values won't necessarily increase at such a consistent basis each year they will typically fluctuate.

However as long as the end result is the same you will see the same profit.

Some investors choose to pay interest only loans to keep their costs down which is highlighted in this example. Others will choose to pay principle and interest. We determine the best option on a case by case basis.



Just Remember, only 1 in 8 Australian Property Investors ever make it past the first property! Between poorly laid out strategies, or not enough support many investors stay at one.

We assist casual investors in purchasing their first property, as well as serious investors with additional purchases for their portfolio.

For them we formulated the:

activate PROPERTY
10 year portfolio plan



TAKE ACTION

*“Conditions are never just right.
People who delay action until
factors are favorable do nothing”*

William Feather

