





If you're not investing in Australian property, you're missing out on one of the simplest, most effective ways to secure your financial future. *After all, between 1994 and 2014, Australian property delivered an average annual return on investment of 9.9%.* 

Sydney property has performed even better than the national average. In fact, in the eight years between 2009 and 2017, Sydney house prices almost doubled?

Investing in quality Australian property is more than simply a proven way to grow your money over the long-term. It also has the potential to offer you significant tax breaks, can provide you with a steady source of income and may allow you to borrow to grow your wealth while someone else foots much of the bill. in the form of rent.

## Why property investing is accessible to everyday Australians

Many who are still hesitant to invest in property think that they'll need a substantial amount of capital behind them first or that ongoing loan repayments may be a struggle.

Nothing could be further than the truth.

If you earn \$70,000 p.a. you could buy an investment property worth \$650,000 for as little as \$42 a week, out of pocket.3

We'll show you how we can help demystify the world of property investment so that you can achieve your financial goals.

You'll be surprised at how simple the world of property investing is,

in fact, chances are you already have the right ingredients in place already...



http://www.smh.com.au/business/the-economy/property-vs-shares-which-did-better-20140619-3afda.html

 $<sup>^2\,</sup>http://www.news.com.au/national/nsw-act/housing-affordability-is-in-dire-straits/news-story/118c7adcbabc6e47676943f81a3d0ed3$ 

<sup>&</sup>lt;sup>3</sup> Net out of pocket expenses (assumes 100% lend and property is managed and tenanted for \$500 per week)





At the Property Investors Alliance, we've seen first hand how property investing can help everyday Australians realise their financial goals and live the life they want – both now and in retirement.



# Helping you realise a better financial future

Since 2005, we've been helping every day Australians build their wealth and achieve financial freedom through property investment.

We do this by:

- Guiding you through every step of the property investment journey.
- Helping you uncover your investment potential
- Assisting you in choosing the right property for your goals

We work with Australia's leading property developers to bring you exclusive opportunities to secure properties off-market.

Since 2005, we've sold more than 10,000 apartments – or between 5–7%<sup>4</sup> of all NSW apartment sales over that entire period.



# How we can help you

We'll work with you to help you understand and formalise your property investing goals. Then we'll do our best to help you achieve them, including showing you a range of properties within your budget, across different developments and locations.

That way, you'll see all your potential paths to financial success and will be empowered to choose the one that's right for you.

If you have questions at any step, we have the answers.





<sup>&</sup>lt;sup>4</sup> Source: HIA New Housing Outlook Nov 2017, PIA Sales Data (Infortec Jan 2015–Dec 2017)

# Five steps to acquiring your first property

# Your journey to financial freedom begins here

Our five-step process to selecting, buying and managing a property helps take the stress out of building your wealth. We've outlined the basics here.

For more information, make sure you review our 'Purchasing made easy' flyer.



# STEP1 Finance and pre-approvals

Discover your potential borrowing power by speaking to your bank, credit union, broker or financial adviser.



# STEP 2 Select & reserve your property

Compare properties and choose the one that best suits you. Secure your property by completing a Reservation Agreement and paying a \$1,000 deposit.5



# STEP 3 Review the contract

Your solicitor or conveyancer will review the contract for sale independently and make sure you understand what you're signing up to. They will also negotiate with the seller's legal representative on contract conditions.



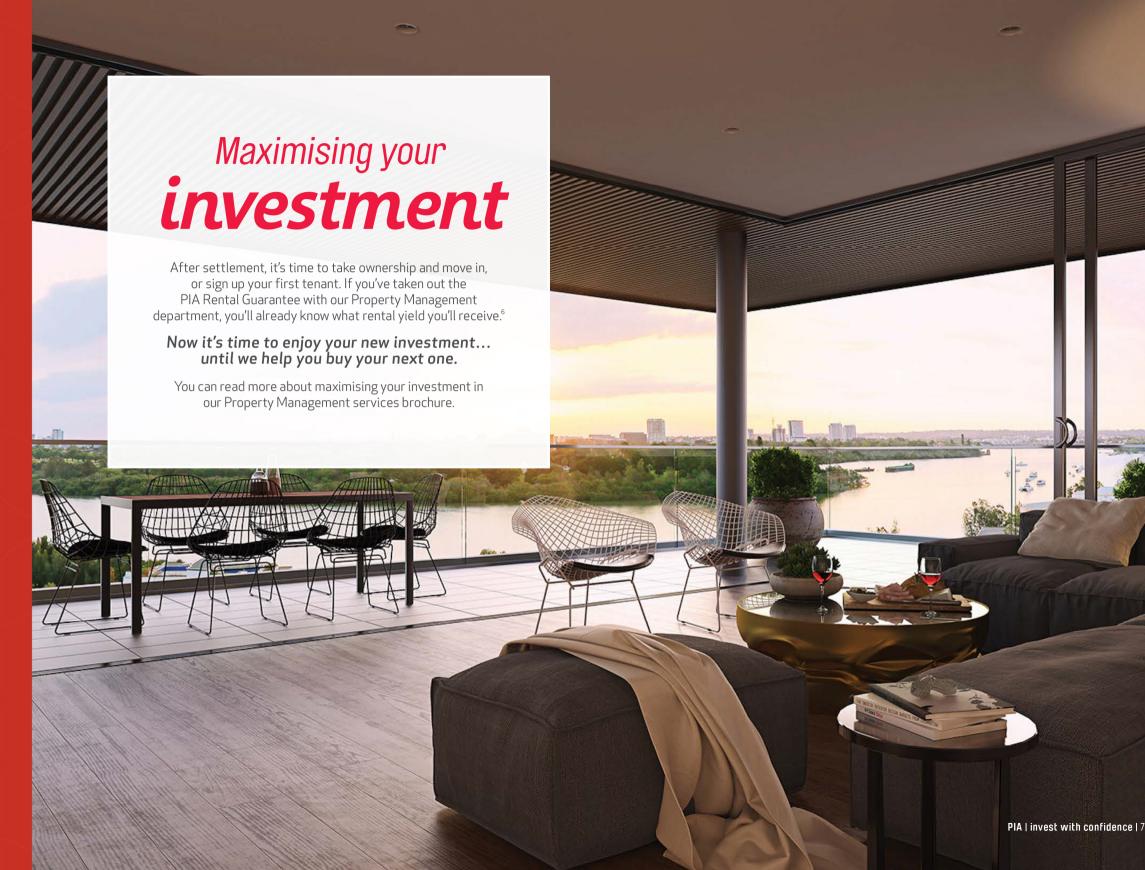
# STEP 4 Sign the contract for sale

If you proceed with the purchase, simply return the signed contract and pay the balance of the \$5,000 deposit. If you don't want to proceed, let us know and we'll refund your deposit.



# STEP 5 The contract exchange

Once you've exchanged signed contracts with the vendor, you've secured the property. You'll need to pay the balance of the 10% deposit. You won't need to pay the balance of the purchase price until the property is settled.



\$1,000 fully refundable deposit per property. For house and land packages, \$1000 deposit on the land and \$1000 deposit on the home For the duration of the Rental Guarantee Agreement. Terms and conditions apply.

<sup>7</sup> Builders are held responsible to fix all issues which are reported within 6 months after the completion of construction work

# If you think you can't afford an investment property, think again

If you're on an income of \$70,000 a year, you could buy your own brand new investment property worth \$650,000 for just \$42 a week, using our 'Buy and Rent' (B&R) model.8

You could own a quality investment property for as little as \$42 a week, out of pocket.

Net out of pocket expenses. PIA do not offer financial advice and this does not constitute an offer. We encourage all our clients to seek financial advice from a certified financial planner or other qualified expert. See page 9 for assumptions.

## How B&R works

B&R simplifies property investing and makes it easy to buy, manage and benefit from your own investment property.

It suits property owners looking to build a property portfolio by leveraging equity in their home. It also suits first home owners who buy an investment property where it makes sense and rent it out, while renting in their own preferred location.

## The key ingredients of B&R

- ▶ Buying an investment property in an area with strong rental demand
- ▶ Paying a deposit or leveraging equity in your existing home
- ▶ Using bank or non-bank finance to fund the remainder of the purchase price
- ▶ Leasing the property to tenants, whose rent helps you pay down your mortgage
- ► Taking advantage of tax benefits, which potentially include depreciation and negative gearing

On the right is a chart explaining a little more about how it works...



# PIA's Buy & Rent model

You could buy \$650,000 a property for

For \$70 Out of pocket up to 70 expenses p/w

Property Price: \$650,000

Interest Rate: 4.5%

Interest: \$29,250 (100% borrow)

Management Fee: \$1,600 p/a

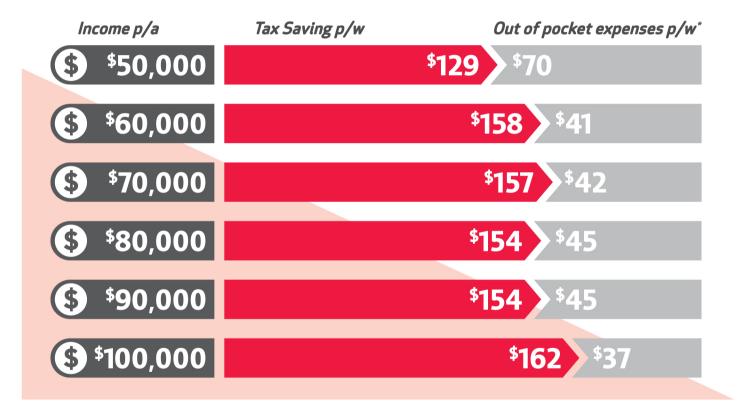
Water Rate: \$800 p/a

Council Rate: \$1,200 p/a

Depreciation: \$12,500 p/a

Strata: \$3,500 p/a

Paper Loss: \$22,850 p/a



Total Outgoings \$36,350 Year (\$699 p/w)

Rental Income **\$26,000**Year (\$500 p/w)

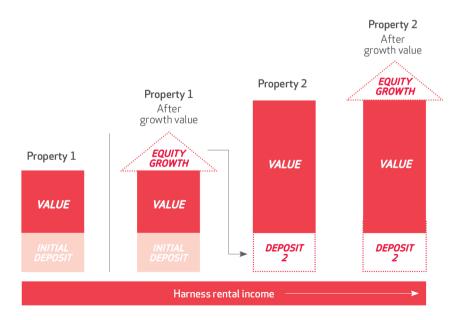
Net Loss \$10,350 Year (\$199 p/w) Negative Gearing potential

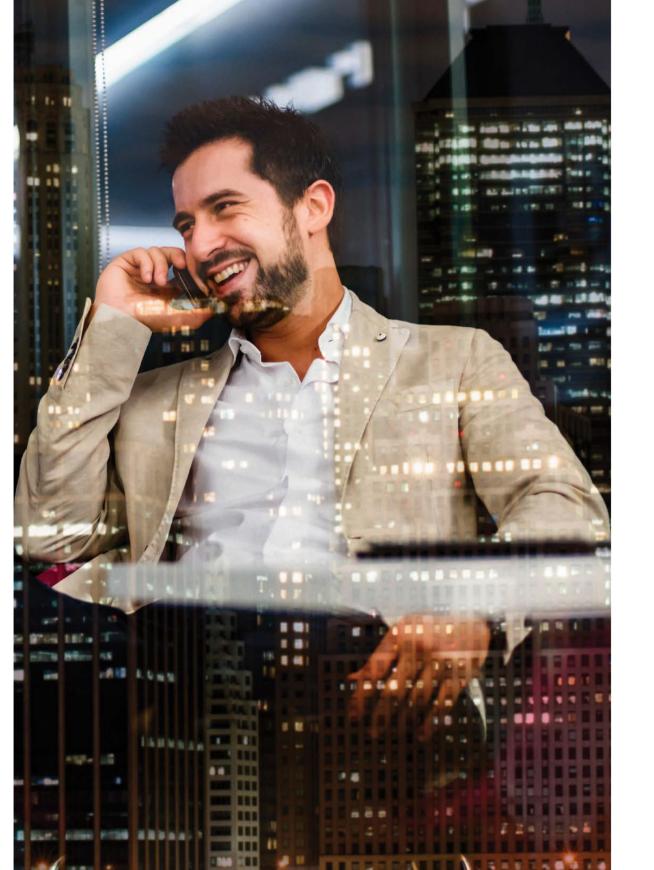
# investor to a winning property portfolio

Achieving financial freedom through property investment is within most people's reach, including yours.

But the earlier you start investing, the greater your chances of building a property portfolio that will generate an income capable of letting you live the life you want.

Over time, as your equity in your investment property grows, you can borrow against it to invest in a new property and grow your portfolio.





For this reason, your wealth as a property investor usually depends on a **long term strategy** 

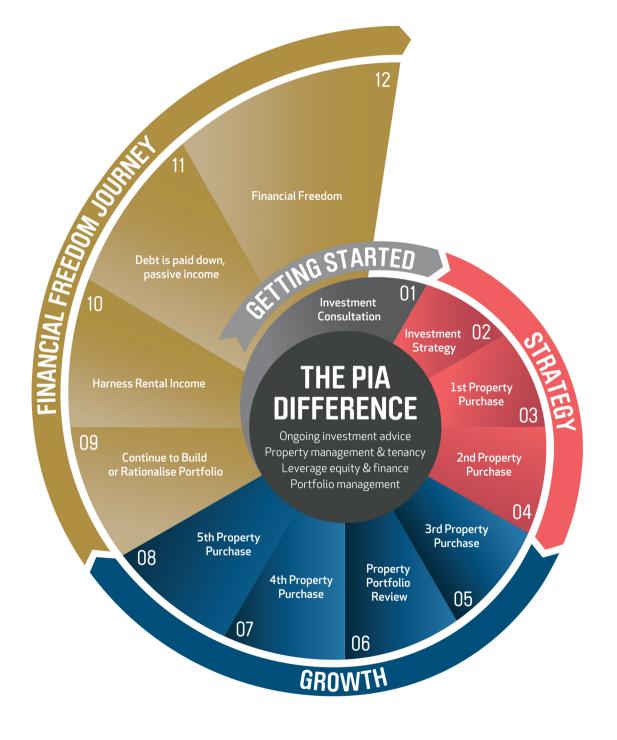
- ▶ Buying as early as you can
- ► Buying as many properties as your budget allows, and
- ► Holding on to your investments for as long as possible, rather than selling

## How many properties?

There's no set number of properties to which you need to aspire. You should always base the size of your property portfolio on your own personal circumstances and financial goals. You should also be prepared to be flexible.

You can even manage your properties through our customised Client Portal, which lets you reserve and monitor your portfolio from purchase through to property management and cash flow.

Here's how the PIA investment strategy works...





As part of your overall property investment strategy, we can help you unlock several tactics and have them work to your advantage. These include:

# 1. Using the family home to build a property portfolio

If you have equity in your own home, you've already taken the important first step on your property journey. The family home can be more than a great place to raise your children, it can be a powerful tool for growing your wealth and setting up your financial future.

By using the equity you already have in your home to fund the purchase of an investment property, you may not need any further deposit.

Meanwhile, the rent your tenant pays should help you meet the cost of your new loan.

# 2. Renting and buying simultaneously – The B&R Model

Think you can't afford where you want to live but still want to get a foot on the property ladder? We'll help you do both through our 'Buy and Rent' model, set out on page 9. Under this strategy, which we pioneered back in 2005, our experts will help you select and manage a quality property with growth potential in an area and a development you can afford. Meanwhile, you can rent where you'd prefer to be based on your lifestyle, study or work.

# 3. Helping the children

Worried your children will never be able to afford property? We can show you how you can help them get their first foot on the property ladder. By using the equity in your own home, you may be able to get them into a property without the need to save a deposit. If they're not ready to leave home just yet, we can even help you secure and manage a tenant who'll help pay off your loan until they do.

PIA do not offer financial advice and this does not constitute an offer. We encourage all our clients to seek financial advice from a certified financial planner or other qualified expert.



# The benefits of investing with PIA, our promise

PIA offers you everything you need to become a successful property investor in the one place.

We've helped so many investors just like you build personal wealth and achieve financial freedom through property investment. Here's what we offer:

- ► A free property consultancy service to work out what approach is best for you
- ► Exclusive access to off-market properties that suit your needs and risk profile
- ► Ethical financial guidance to make sure you're in line to achieve your financial goal
- ► Access to a passive income stream to help you pay for your lifestyle now or in retirement
- ▶ Investment seminars to demystify investing and build your knowledge of the property market
- ► A team of conscientious Settlement Administrators who'll guide you through your property settlement journey
- ► Attentive and exacting Quality Assurance officers who'll make sure your property is a quality investment
- A dynamic team of Property Management and Leasing staff who'll find and engage tenants and manage the property on your behalf
- ► Genuine rental guarantees to help reduce the risk of investing

# PIA Services



Property Sales & Investment Consultants



Smart Financial Broking



PIA Settlements
Department



Quality Assurance



Property Management & Leasing





# The Property Investor Alliance in numbers

When you invest with PIA, it's a case of strength through numbers. Here are some of the more important ones.

Since 2005, our sales team has grown to

more than 300 professionals, and has helped

more than 10,000 clients buy

Australian property.

More than 30% of our clients

are repeat buyers, having purchased

more than one property through us.

We're now responsible for

# 5–7% of all new apartment sales in NSW<sup>9</sup> each year.

We specialise in selecting the best developments, including those with high growth potential and solid rental returns.

We have more than

5,000 properties under management

and one of the industry's

strongest tenant databases.

We're local experts.

More than

90% of our clients

are based in Australia.

With more than

# 30 projects and thousands

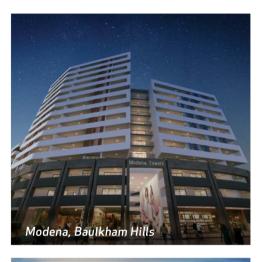
of apartments currently on offer in the Sydney market, you can be sure we have the right apartment in the right development in the right location for you.

9 Source: HIA New Housing Outlook Nov 2017, PIA Sales Data (Infortec Jan 2015-Dec 2017)











# PIA exclusive properties













Contact a PIA Sales Consultant today

"Many strangers have

become acquaintances,

friends and from friends they

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