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Fact Sheet: Property Investing

Why consider property investment?

It is a well known fact that Australians love property investing as an investment option. In Australia property investment is seen as a relatively low risk investment option that has proven to be a great way to grow your equity and therefore provide you with more money in retirement.

With capital growth in Australia averaging between 5 – 8 % over the last thirty years in various regions in Australia, and a continued under supply of properties to fill the growing demand from expanding population, it is expected to continue to be a popular investment well into the future.

Property investing has some great things going for it, which is why it is so well regarded as an investment choice:

1. **Gearing:** It is quite easy to gear (borrow) against an investment property enabling your investment dollars or equity to go further. If you can borrow up to 95% of a property valuation from many lenders allowing you to make your investment dollars go further. You can also leverage of equity that you have in your own property already resulting in buying a house with none of your own cash required.
2. **Cash Flow:** The rent from the tenant and the tax deductions available to the investor can cover the majority of the cost of ownership of an investment property over time.
3. **Tax Deductions:** By claiming the depreciation on a property and other expenses in holding that property, you can effectively have the ATO fund part of the ownership costs of owning an investment property.
4. **Growth:** Due to the gearing that you can achieve on an investment property, the capital growth can have a dramatic effect based on your original investment amount.

At **Loan Wize**, we are passionate about property investing as we are property investors ourselves. We believe that there are many ways to create serious wealth through property investing, however it is very daunting to start out for first time investors.

We recommend that all property investors have a team of property experts around them to ensure that they are getting the best advice and clear direction when getting started. These should consist of the following:

1. **Mortgage Broker:** Always look for a broker that is a successful property investor in their own right, and has multiple investment properties.
2. **Accountant:** An accountant that specialises in property investment is an ideal business adviser when building your contacts.
3. **Solicitor:** A solicitor that specialises in property law will ensure that your settlements occur without any delays and that you and your portfolio are protected every step of the way.
4. **Investment Property Specialist:** An investment property specialist or buyers agent is the best way to ensure that you have access to the ideal stock of properties once you are ready to purchase a property.

We also have a team of specialists that know the property industry inside and out. It is imperative that you get great advice and the right property specialists in place before you make the decision on which property is right for you. We can help you partner with these specialists going forward so that you can ensure you are making the right decision from the outset.

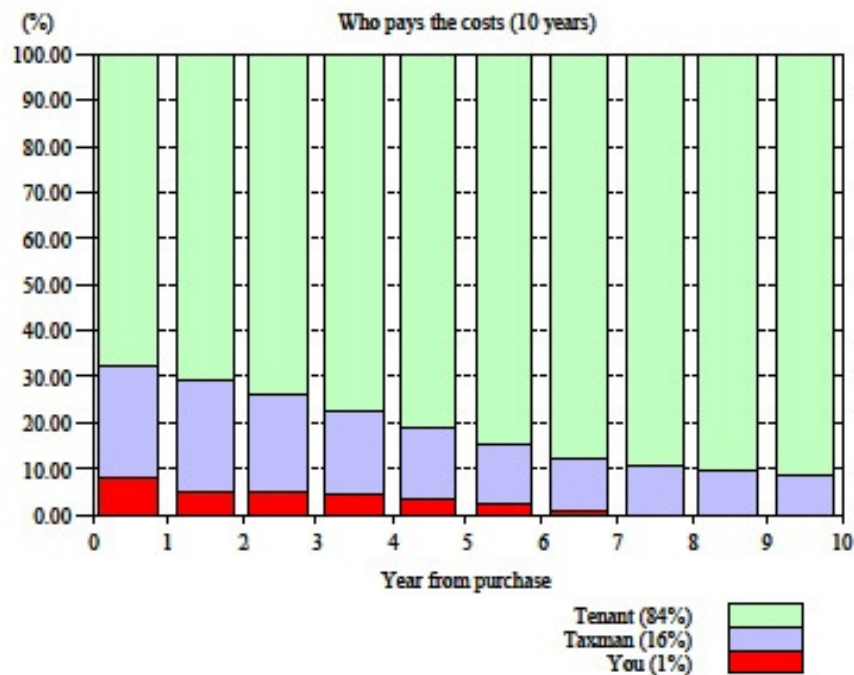


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Property Investment Analysis

We also have some fantastic software that we utilise to assess the viability of a property as an investment and can complete detailed property investment analysis on any property that you are considering buying based on the specific property information coupled with your personal information such as income and property equity.

This software can provide a great deal of quality information about the cost of owning a property and an estimate of your capital growth on that property over a predetermined time. Here is a snapshot of just one of the useful graphs produced by this software.



Interactive Workshops for Property Investors

We regularly conduct workshops for property investors that are interactive and are focused on education of investors, and not selling you anything. We believe if investors are educated and well informed before buying then they will not make the mistakes that many investors make. If you are interested

Ask yourself the following Questions:

1. Does investing in real estate sound like a good idea but you don't know where to start?
2. Would you love to buy a property but you're scared you'll get it horribly wrong?
3. Does the thought of doing it on your own send shivers down your spine?
4. Are you worried that you won't be able to live the life you want in retirement on the money that you'll have available?

If you've answered YES to any of these questions, then you have to attend this Interactive Workshop on Property Investing.

If you would like more Details on Property Investing or would like to speak to a Professional Mortgage Specialist about a PIA report based on your personal circumstances, please phone Loan Wize for an appointment.

