

W.C Times

Wealth Creation News

Do you have money for your future?

Have you thought about how much money you will need to live on once you have retired?

To put it plain and simple, when you retire you will most likely need the same amount of income as you make now to survive.

Think about it. How will you make \$50,000 PA when you're retired and not working?

To generate a comfortable amount of income you will need net assets equaling \$1M and a 5% return on all assets.

What plan do you have in place that guarantees financial freedom in your retirement?

Planning is critical!

We can help you put a plan in place that lets you achieve that financial freedom you desire and helps to secure your long term future, by using property as your vehicle combined with clever finance techniques!

It's your life & your future....



Are you being left behind?

Have you thought about how other people around you seem to get ahead in life, but it seems so hard for you?

Are things moving quickly and you feel like your getting left behind?

Not very many of us understand how to take a calculated risk and make a reasonable assessment of the property transaction to determine a favourable outcome. At Australian Property & Finance group we understand your frustration.

By seeking our help, you have made the first step to achieving your financial goals and dreams.

Sometimes people get deterred from doing certain things because of the opinions of their family and friends.

It's always a smart idea to share your ideas with others and let them express their opinions, but you must always remember that the end decision is yours. It's your money and your future!

Now, let's get started!

We can show you how!

By using your family home as security combined with a 5% deposit of the property price you can buy your first investment property in Melbourne!

Most banks are happy to lend to investors as they understand that property prices have been steadily going up year after year.

In no time your very own investment property will doubled in price. *REIV has figures that shows in the last 7 years median house prices have doubled.* *The REIA revealed that all prices are rising at the rate of 10% PA.*



Case Study-

“In May 2007 I purchased a property in Melton, Melbourne from APFG. I paid \$240,000 for it and now months later it's been valued at \$290,000. In September 2007 I purchased my second property in Deer Park, Melbourne. I paid \$290,000 and prior to it's settlement it has been valued at \$320,000. That's a profit of \$80,000 in less than 6 months!”

-Robert Hachey, Canning Vale WA

Ok, I've bought, now what?

We will put in place a plan to help you achieve your dreams! For example if you are 40 years of age and want to achieve that financial freedom by 50 then we will work out a plan like the one that follows:

1. Buy first property for \$300 000 in 2007
2. In 2009 buy a second property using the first investment property as security. Value of first investment property will be \$380, 000 (based on indications of property and median house prices in Melbourne)

3. In 2010 buy your third property using the equity in the first property (now valued at \$420,000 approx)

4. By 2013 these three properties would have gained significant capital appreciation and your property portfolio is now valued at around \$1,250,000, with a net assets of \$600, 000 (inc tax advantages each year of about \$ 6,000 PA) in just 5 years!

Please Note: This plan is only an example of what is possible.

***YOU CAN MAKE A GAIN OF \$600,000
IN 5 YEARS IN EQUITY SIMPLY BY
MOVING FORWARD NOW ON AN IDEA
YOU HAD TO SECURE YOUR FUTURE***