



AUSTRALIAN PROPERTY ADVISORY GROUP

Answering your property investment needs

Property investment

'MUST HAVES'

THE POCKET GUIDE TO GETTING STARTED
AND/OR CONTINUING IN INVESTMENT PROPERTY
WITHOUT LOSING YOUR SHIRT.

Australian Property Advisory Group, (APAG) are property investment strategists and mentors.

What does that mean?

We specialize in reducing risk and improving potential for time poor individuals, people that are less inclined to do everything themselves, or for people that simply don't have the experience and confidence to know what to buy and where to buy, by researching, sourcing and negotiating on well positioned, easy to rent properties in suburbs worth buying in for capital growth or cash flow around Australia.



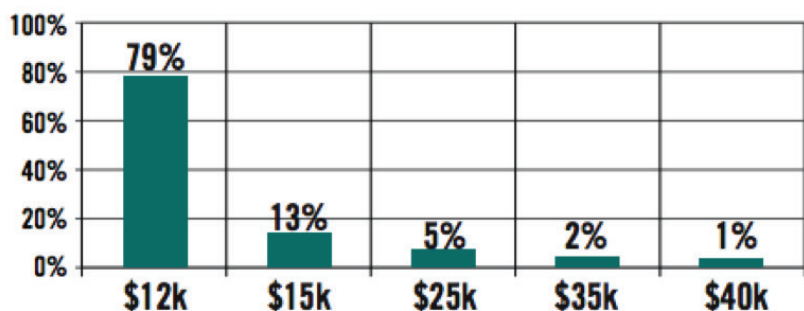
Why do you need a second income during your career, and in retirement?

YOUR CURRENT SITUATION AND/OR PAIN

- ?** Have you ever wanted to get into property or purchase more properties than what have you done already but don't know where to start or what to do next or how to reduce the risk to you and your family?
- ?** Would you like to buy a property but are apprehensive about it costing you too much to keep it, or apprehensive about negotiating or bidding at auction or whether it is the right property for what you want it to achieve and for your current position?
- ?** Have you ever purchased from a property marketing company (spruiker) and regretted it, or ever gone to a property seminar and experienced that there always seems to be a specific property or property type being promoted or sold?
- ?** Do you simply want to have help avoiding spruikers and understand whether new or established property is better for you, or capital growth versus cash flow, or regional versus inner city or metro?

Sadly most people will end up on the Government pension, if there is a pension that is, because they failed to build enough wealth, failed to act sufficiently or properly, or simply didn't know they could act, or how to act. The next graph highlights that most people fail to be successful in retiring on a good income, one reason could be that most people never invest enough toward their retirement. Of course, these figures came out before the emergence of buyer advocacy and property advice services in the most recent few years.

Australian Retirement Income



Source: ABS babyboomer retirement income projections



The question you need to truthfully ask yourself is:

Do you have the knowledge or experience to do everything yourself?

There may be some reasons for your current situation of not having one or more than one or two investment properties, or perhaps you have several properties but you don't know what to do next or where to buy next or how to turn what you have into \$100,000 a year passive income, they could include the following:

Hurdles: Financial, emotional, family, not know who to trust, lack of knowledge

Mistakes: Have you ever purchased in the wrong area, had a bad rental manager, too negatively geared, seen no growth in your property, or has it been vacant for a lengthy time, these are things that can be avoided.

Borrowing capacity: Not sufficiently considered and balanced your equity and cash position for deposit and costs for more properties with your borrowing capacity on a bank's lending capacity calculator, or been caught off guard with all the changes in the finance industry.

Spruikers: These people promote one property over another, or one property type or location over another. They don't disclose their commissions; they represent the seller not the buyer. Why would you buy from these people when someone can review their stock for you, and many other types of stock.

Anyone can sell you a property, and usually it is limited to the property marketing company's or estate agents vested interests, whether it be limited to one state within Australia, or one type of property such as 'off the plan' a new vacant land and house package, or an established house, unit or townhouse. You will always be limited and negatively impacted when dealing with a spruiker or estate agent selling property, why? Because, they represent the seller, not you the buyer.

Fear: Many people have a fear of something, for some it's spiders, for others it's changing the status quo. Hopefully with our guidance, support, advice and our concierge service, you will be less affected by fear if in fact you ever are.

Over analysing or analysis paralysis: This is a common mistake, some people spend hours and hours, and hours on Realestate.com or Domain.com, looking at pretty pictures, comparing properties, but never actually act, too many options, too much confusion and indecision. You must start at State level, then drill down to location, then suburb, then street, then type of property to suit the demographic so its not vacant, then pictures. We make this process easier and drill down to what actually matters.

Time poor: Some people that have become clients were just tired of spending countless hours looking at pretty pictures on the internet, pictures which actually are useless in determining a great location to buy in, or the best streets to buy in within the suburb, this needs to come first before looking at pictures. Not all properties are on the market either.

Poor previous experience: Purchased a property perhaps somewhere that has done nothing, achieved nothing, or is too negatively geared?

*In 3 or 10 or 20 years' time, if you look back on today, the day you are reading this, what has happened to you financially for it to have been the best 3 or 10 or 20 years of your life? **WHAT HAS TO HAPPEN TODAY?***



Why Property:

There are two significant types of investment vehicles that people use.

Shares and Property

- Shares are more volatile than property, but have performed well over time. Property is less volatile, and available equity can be made as easily accessible as money invested in shares.
- Property provides far greater leverage.

In the below example you will see that even if shares and property made the same annual return, due to the leverage in property able to be higher, you can make much more money in property with a smaller investment.

Example:

Investing 60k in property made 170k, compared to 200k in shares making 50k (even factoring in the holding cost of property, and no holding cost for shares). Using leverage.

TYPE	VALUE	LEVERAGE	LOAN	INVESTMENT	BASED ON 5% GROWTH PA 10 YRS	GROSS PROFIT	NET PROFIT	HOLDING COSTS
Investment Property	400k	90%	360k	60k	650k	250k	190k	2k
Shares	400k	50%	200k	200k	650k	250k	50k	0k

Deduct total holding cost for property (assumed 20k for 10 years) 190k-20k = **170k** versus **50k**



It's easier than you think to get started or continue further

How would it be if someone takes the time to understand your financial situation, including your assets, liabilities, amount you spend and can save, risk tolerance, and very importantly your goals and your budget, most importantly your needs and wants, before even considering where you should buy, what you should buy or when you should buy?

?

Is your 'WHY' to have assistance in finding a great property, not just to buy a house, but to also have a good income in the future without having to work to earn it?

?

Is your 'NEED', to buy property that will pay for itself and deliver a positive cash flow in 10, 15 or 20 years time?

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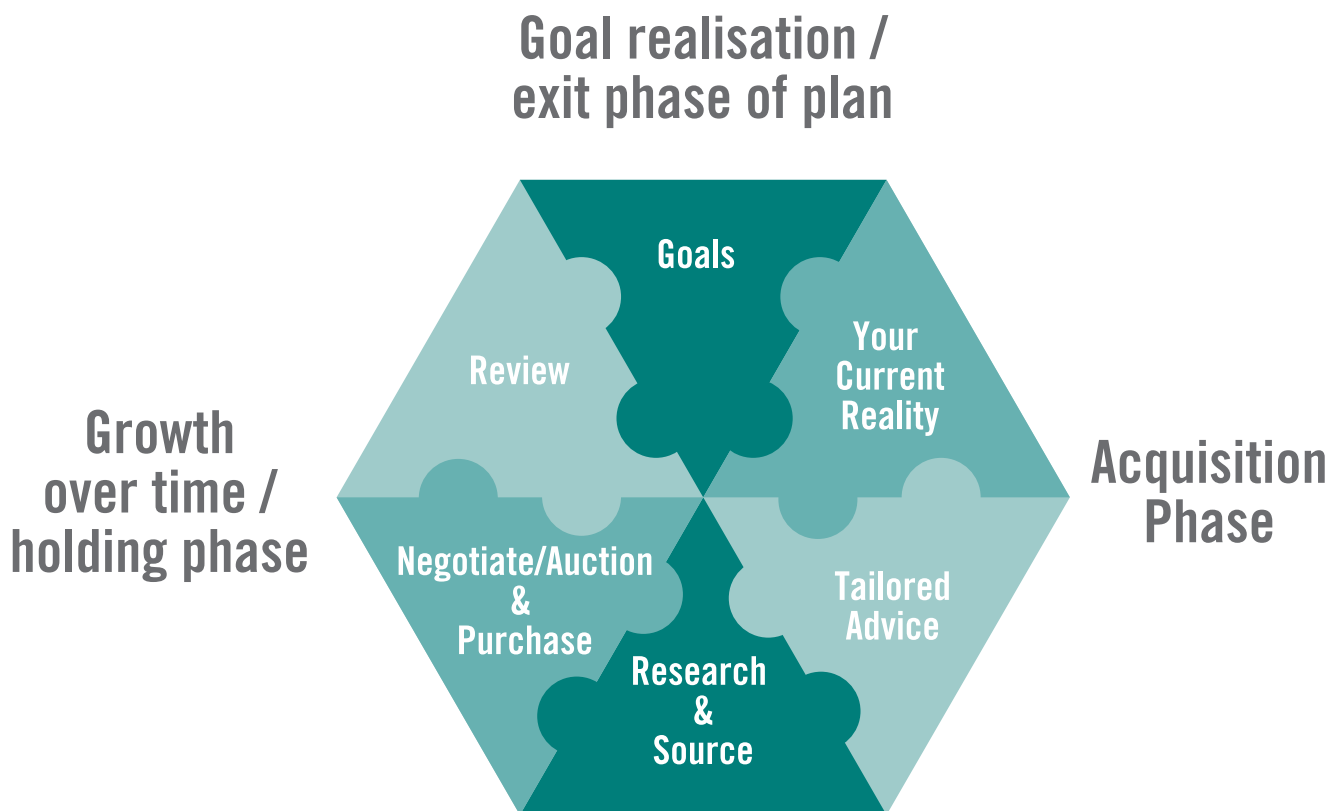
Does your 'WANT' include the following few things?

1. A personalized and tailored plan to grow a portfolio of 3-6+ properties that can double in value over the next 15-20 years, and provide an income of \$100,000+ at that time?
2. The experience of buying property to be stress free, lower risk, and overcome analysis paralysis, frustration and/or fear?
3. Focus on tomorrow without negatively affecting today?
4. Maintain the ability to not run out of borrowing capacity with the banks?
5. AND have someone do it all for you?

At Australian Property Advisory Group we fulfil our clients 'WHY', 'NEED' and 'WANT'



The 'how' to start...get the right advice, have a plan, grow your portfolio and your income without the pain



All about you: Your current situation, avoiding stress, saving time and money and most importantly reducing risk, improving potential and making money. Most people would like everything done for them if they could, and why not!

How would it be to know when you need a capital growth focused property, a cash flow focused property, a new or established property to maximize your borrowing capacity, and to maximize the chances of banks still wanting to lend to you?

I have used my Blueprint® on property strategy and acquisition to help many people, no doubt some in the same or similar shoes as you.



Stay or Run? Good and bad property investment

✓ STAY	✗ RUN
House, townhouse (depending on demographic)	Resort, over 55's, student accommodation, serviced apartment, studio
Unit in a small development perhaps boutique	High rise, high density apartments
Already built apartments (small developments) <30 in the building	Inner city apartment
Dual occupancy	Off the plan (excludes construction of a house or townhouse)
Subdivision/development (if feasibility stacks up)	Major roads, busy roads, high tension power lines, flood zone
Holiday let (area specific, not in a resort) great potential income, no body corporate	Above average vacancy rates
Balance of capital growth and cash flow	Single industry towns, less than 10,000 people
Certain regional centres if appropriate for your needs	Anything being sold from a property marketing company
Certain States, timing is important	Trusting a Real Estate Agent (they represent the seller, NOT you the buyer)
Specific pockets within suburbs	Vacant land with too much slope
Specific markets within markets	Properties with lending restrictions, because if you struggle to obtain finance for the property, there are good reasons, why lenders have tighter policy on some properties, this should serve as a big red flag!
	Some other properties in this column include: converted churches and warehouses, B&B's, income producing land/property i.e. vines, farms, commercial business (excluding rent naturally)
	Only focusing on capital growth or only focusing on cash flow is unacceptable



Them **VS** Us

	THEM	<i>Outcomes</i>	US	<i>Outcomes</i>
Brief: Responsibility	Order Takers / Follow a brief from you.	You are responsible for telling them the property type and where you would like it, they source it for you.	We create the brief, a blueprint to find a better property. We then find it for you.	You will be guided and mentored to find the right property for your situation.
ADVICE	Just a buyer's agent.	Typically not qualified, insured or educated to provide you property advice. 'Transaction' based.	Property Investment Strategists and mentors.	As strategists and mentors we design a tailored plan and are relationship based, working with you to achieve your goals.
FOCUS	More Owner occupier centric.	Choice of property is emotional not financial outcome focused.	We specialise in investors, and only deal with investors.	Attuned to what matters for a good investment property to deliver financial outcomes.
COST	12k-20k typically, or even a Percentage fee, based on the sale Price.	Expensive and / or variable, not fixed fee.	Our fee is under 10k (ex GST), it is a fixed fee.	Negotiate hard and well, with the aim of saving you the equivalent of our fee or more.
Limitation of Location	Typically only licensed in 1 State.	Fewer choices for you. Opportunity cost.	Licensed in several States.	We are able to capitalise on opportunities across Australia.



Case Study:

This is a case study of a person who has sought advice and engaged a buyer's agent, and not used a spruiker or real estate agent.

This couple engaged us to provide our advice and property acquisition services.

PROPERTY 1 - QLD

Program: Manufacture growth, capital growth and high yield

750k

Rent \$1,200 a week

4 x 4 units, strata title them, end value 950k (capital gain 200k in 2.5 years)

PROPERTY 2 - NSW

Program: High yield

420k

Rent \$600 a week

PROPERTY 3 - NSW

Program: High yield

420k

Rent \$600 a week

PROPERTY 4 - VIC

Program: Capital growth

600k

Rent \$460 a week

PROPERTY 5 - VIC

Program: Capital growth

580k

Rent \$440 a week

Plan: 17 years

Planned outcome is to sell the two capital growth properties, and one of the 4 units (assistance provided to decide at the time), and pay off the debt on the other properties.

Passive income in 17 years = \$109,200pa

Debt = 0



How to grow your portfolio and your income without the pain

You are leveraging off our experience and knowledge and going with a firm who is one of the most awarded in the industry and the founder Andrew Crossley is arguably one of the most educated in the industry.

In the previous chapters we have touched on

- Your current situation, and hurdles faced
- Why Property
- It's easier than you might think
- How to grow a portfolio more successfully
- Case Study

Over the last few years Buyer's agents have been an emerging market.

"Can save you up to or more than our fee";



What would it mean to you to be protected from property marketing companies (spruikers). Having someone represent you the BUYER, rather than the seller.

A full concierge program, using our 'Blueprint for property advice'[®] and 'Blueprint for property acquisition success'[®], you can easily acquire the property, all negotiation, attending open houses and auctions, finding a good rental manager, quantity surveyor, mortgage broker, conveyance and property inspector done for you.

Email your name and number to Andrew@apag.com.au for a free copy of our two Blueprints[®].

Testimonial 1

"Saved us hours of frustration and time. Andrew was fantastic with his advice. Andrew provided a selection of well researched properties in different areas to suit our needs."

Testimonial 2

"Saved more than his fee by negotiating on our behalf. Andrew has looked at our best interests, rather than his bank account as others have tended to do."

Testimonial 3

"Set us up on a path to be able to still borrow for another two properties, with ongoing mentoring. Provided strong safe guidance in a professional concise manner that minimised the risk, and time required, for informed property investment."

Testimonial 4

"Provided us such great advice at half the fee of what others were charging. Property investment advice, in an industry fraught with bias and half-baked sales people it's refreshing to deal with a true professional with integrity and honour."



Many people fail in property investment because they do it themselves, as seen in the next graph, most people only ever buy 1 property.

Success of Property Investors in Australia

Properties Owned	Number of Investors	% of property investors	% of Australian Population
1	1,284,852	72.53%	5.40%
2	318,295	27.47%	2.05%
3	96,991	9.23%	0.69%
4	34,967	3.72%	0.28%
5	15,264	1.70%	0.13%
6 +	4,555	0.88%	0.07%

Source: ATO

A good buyer's agent will guide you with what you should consider, and do all the research and due diligence on properties to short list and assess them, looking at suburb, street, size, supply and demand, easy to rent aspect, layout, size, yield, growth and many other important considerations to improve the potential and reduce the risk for you. We have access to properties that may not be on the market yet. We are up to half the price of many buyer's agents out there.

We then negotiate for you, and hold your hand through the entire process. We offer a full concierge program.

Click on this link to complete a short questionnaire to assess your readiness for advice.



Contact us on 1300 760 901 or 0424 930 167, email Andrew@apag.com.au for a free consultation. We can help you get started and do it better.



About the author: Why use us?

You as my client will leverage off:

20 years' experience in wealth management, property and finance both here and internationally, working in Private Wealth Management in Italy, Netherlands, UK, and the Cayman Islands.

Awards as a Buyer's Agent and Property Advisor

- Finalist: Best Buyers Agent in Australia in the Readers' Choice Awards (Highly Recommended) 2016
- Runner Up: Best Buyers Agent in Australia: Readers' Choice Awards 2015
- Highly Recommended: Investors Choice awards 2015: Buyer's Agent
- Highly Recommended: Investors Choice awards 2015: Property Investment Advisor

Awards as for his services to the finance industry

- Finalist: Better Business Awards 2017, best relationship manager
- Finalist: Mortgage and Finance Association of Australia (MFAA) 2016, best relationship manager
- Finalist: Mortgage and Finance Association of Australia (MFAA) 2015, best relationship manager
- Finalist: Mortgage and Finance Association of Australia (MFAA) 2014, best relationship manager
- Finalist: Australia Mortgage Association 2016, best relationship manager
- Finalist: Australia Mortgage Association 2015, best relationship manager
- NATIONAL WINNER: Mortgage and Finance Association of Australia (MFAA) 2017, best relationship manager
- STATE WINNER: Mortgage and Finance Association of Australia (MFAA) 2017, best relationship manager

BOOKS

1st Book: Property Investing Made Simple

- #1 Best seller
- Best book: in 'Real Estate' International book awards 2015
- Best book: in 'Real Estate' Book excellence awards 2016
- In stores and libraries around Australia now

2nd Book: Property Finance Made Simple

- #1 Best seller and #67 in all books on Amazon Kindle Australia,
- In stores February 2017, available now www.propertyfinancemadesimple.com.au



Qualifications include:

- Accredited Property Investment Advisor PIAA & PIPA
- Qualified Property Inv. Advisor (QPIA)
- Fully licensed Real Estate Agent (NSW, VIC, QLD)
- Advanced Diploma in Financial Services (Financial Planning)
- Diploma in Finance (Mortgage Broking Management)
- Masters in Business Administration
- Masters in Commerce
- Masters in Commercial Law

I look forward to helping you too

Contact us on 1300 760 901 or 0424 930 167,
email Andrew@apag.com.au for a free consultation.
We can help you get started and do it better.

