

How To Build Wealth & Freedom Through Accelerated Property Investment Strategies

Smart Property uses market and property data to help time-poor investors build a portfolio of *outperforming* property assets, so you can grow your wealth and freedom and still have time to enjoy the journey. See inside to find out how...

Why Invest In Property?

Many hard-working Australians earn well, but are behind the eight ball when it comes to **building growth assets** such as investment property.

With the ever-rising cost of living and an increasingly heavy tax burden, it's not hard to see why income alone can almost never create true wealth and genuine financial freedom. This leaves many people feeling worried they won't have the choices they want in retirement – and that their ever-present concern about money will prevent them from doing the things they love to do.

That's where investing with the help of *Smart Property* comes in.

Instead of working hard for every dollar and seeing your efforts constantly eroded by inflation and taxes, we invite you to **let smart investment strategies** and **astute property selection** do the heavy lifting for you. The payoff is greater savings now, and the wealth and freedom you want later in life.



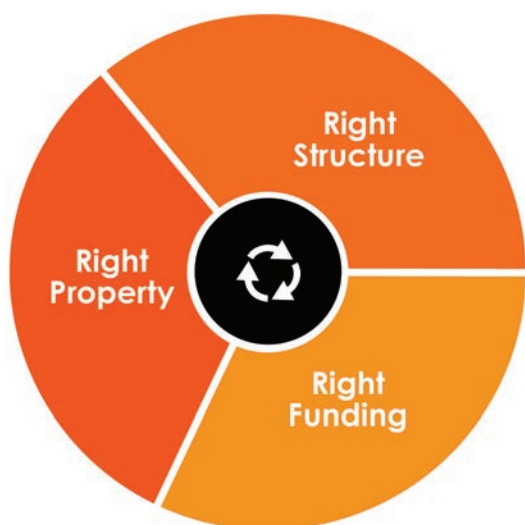
Creating Your *Outperforming* Property Strategy

When it comes to property investing, *the right strategy* and the *right property selection* are **critical to your success**.

Even the best property *held in the wrong structure* or *funded the wrong way*, could potentially **cost you hundreds of thousands of dollars** over the long term.

That's why we developed the *Smart Property Trinity* – a framework for ensuring you're set up for **long-term success**. Here's how it works:

- 1 The Right Structure:** making sure every property you buy is purchased via the ideal legal entities, taking into account your situation and goals, tax considerations, asset protection, future flexibility and more.
- 2 The Right Funding:** arranging the ideal loans, structured to support sustained investment success.
- 3 The Right Property:** plugging in well-researched property assets that are poised to **outperform the market** in terms of both capital growth and cash flow.

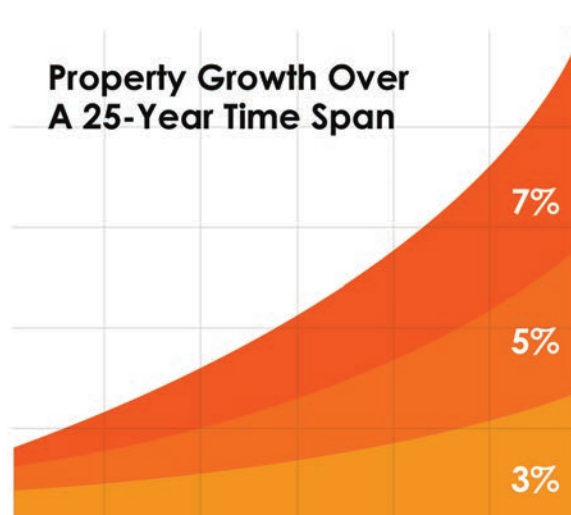


Each of the three components of the *Smart Property Trinity* are crucial to ensuring the success of your long-term property strategy.

Why property selection is critical

Most properties are by definition, average. And the difference between an *average* property with a 5% annual growth rate, and an *outperforming* property with a 7% annual growth rate, could be well over \$1 million dollars in 25 years' time.

Our research allows you to invest in the right properties that will grow your wealth faster, with less uncertainty and risk

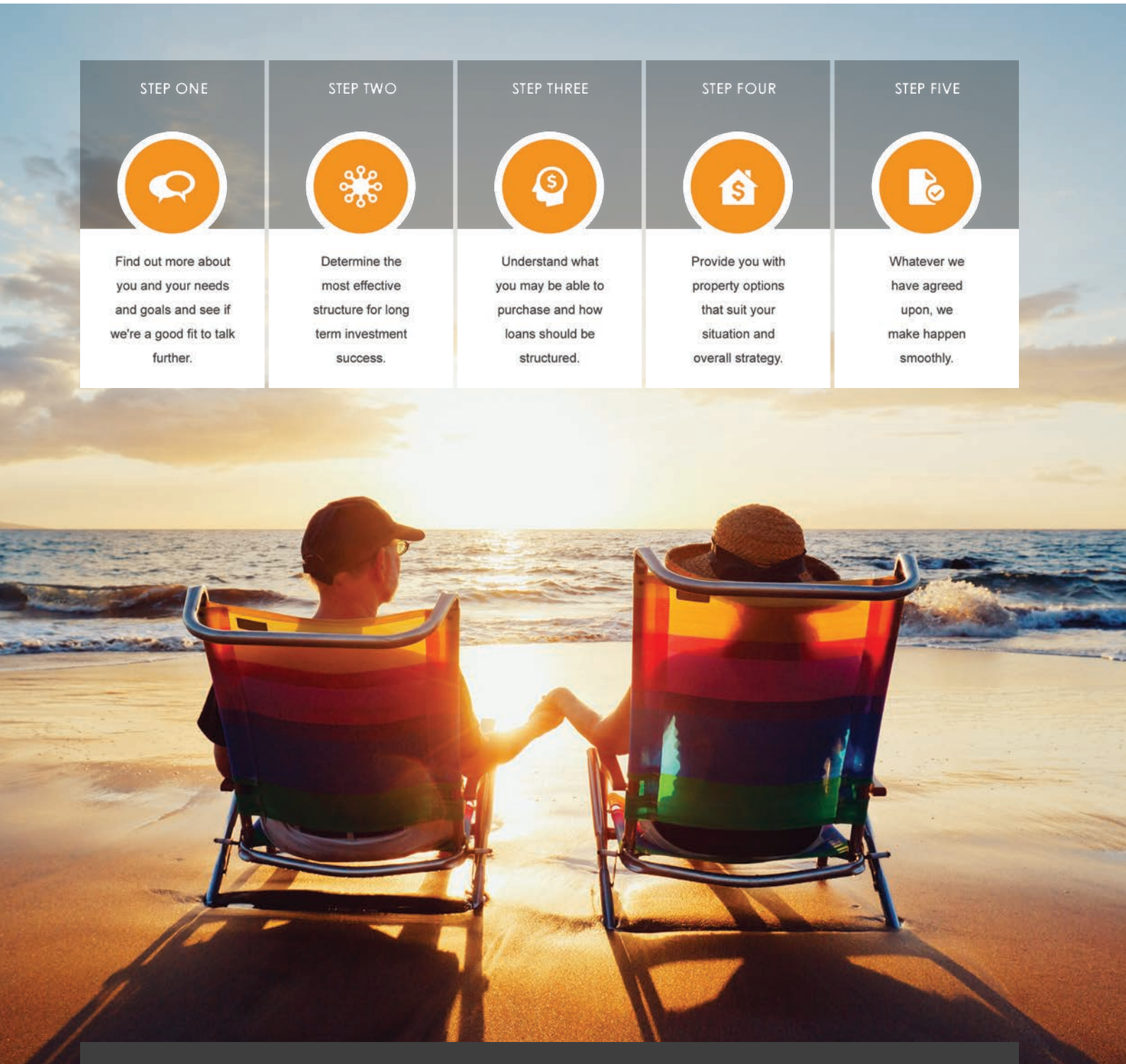


Which curve do you want to be on? The average curve, or the *Smart Property* curve?

How The *Smart Property* Investment Process Works

Many property investment companies are merely a marketing vehicle whose focus is finding buyers for their current stock of properties.

We take the opposite approach: we first seek to understand where you are now on your investing journey, and where you want to go – then we devise the **ideal strategy** to get you there.



Engagement Models & Fee Structure

We offer four main engagement models that suit the needs of different types of investors.

Model 1: Property Advisory

We match investors with well-researched property that meets your budget and goals. We tend to target cash flow positive property in growth areas close to major population centres. Typically these are off-market or exclusive opportunities in small, boutique developments. (We don't recommend apartments, due to their chronic oversupply and poor growth outlook.)

We act as a real estate agent in the transaction and are paid by the property vendor according to standard industry rates.

Model 2: Buyer's Advocacy

A few investors have very specific requirements that may fit outside new stock currently on the market. If this is the case, we're able to act as a buyer's advocate in order to source and negotiate the best property available that fits your requirements. With this engagement model, we are paid a service fee by the investor of \$10,000 + GST per successful purchase.

Model 3: Armchair Development

Some investors have the financial capacity to fund property development projects in whole or in part, but lack the skills or the desire to get their hands dirty doing the work.

With the Armchair Development model, we introduce clients to vetted property developers. This model allows investors to "manufacture equity" and acquire property at 15-20% below retail price. Our fees for each successful introduction are \$10,000 + GST, paid by the investor.

Model 4: Full-Scale Property Development

The highest returns (as well as potentially higher risks) are available to investors who wish to fund their own development project. For these investors, we offer A-to-Z property development project management, from site selection to construction and selling the completed product. For this service, an Engagement Fee of \$15,000 + GST is payable by the investor, plus 2% + GST of the value of the completed properties.



How *Smart Property* Is Different

Most property investment companies have vested interests that aren't aligned with your interests as the investor. For example:

- ✘ some subscribe to a single strategy (e.g. "positive cash flow", "negative gearing" or "renovation") – and shoe-horn all clients into that strategy, regardless of whether or not it is appropriate to your circumstances.
- ✘ others only sell properties for certain developers... which may be the developers that pay the highest sales commission, leading to over-inflated prices.
- ✘ still others may offer advice and strategies, but aren't able to source well-priced property with a strong chance of *outperforming* the market as a whole.

On the other hand, *Smart Property* has been designed from the ground up to be completely **aligned with investor success**:

- 💡 we do not subscribe to any single property investment strategy. Rather, we recommend a strategy to fit your situation and goals.

- 💡 while we do hand-pick properties for the consideration of investors in order to save you time and money, you are not limited to properties already known to us – in fact, we give you access to **any property on the market in Australia** via our buyer's advocacy service.

- 💡 we conduct extensive research on every property we recommend, including third party verification of supply and demand in the area, valuations, expected rental yield and more. This allows us to confidently recommend properties with a strong chance of *outperforming* the market.

- 💡 Because we only recommend well-priced properties, they almost always come back at or above independent valuation. If for any reason they don't, we'll go back and re-negotiate the price on your behalf.

- 💡 we are relationship-based rather than transaction-based. We don't just help clients to buy property – we help them build property portfolios.



Frequently Asked Questions

Do you work with new or established property investors?

We work with both new and established property investors. For new investors, often the biggest hurdle is taking the first step. We're here to walk you through the process and make it easy, lucrative and fun.

Existing investors may have more complex situations and/or a different set of goals and challenges. In this case, we look to build on what you already have, and potentially offer you more in the way of accelerated property investment and development options.

How much do I need to invest?

In general terms, you need both equity and income to invest. As a general rule, a minimum of \$50K in equity and/or savings is required, and a minimum income of \$60K p.a.

Can you handle investment via trusts, super and other complex structures?

Yes. We are very well versed in dealing with investment via all structures, especially Self Managed Super Funds (SMSFs).

Can I verify your recommendations?

Absolutely. We are very happy for you to conduct as much due diligence as you like on any of our recommendations. For example, if you want to order an independent valuation or rental appraisal to back up our data, we are very happy for you to do so.

Can you work in with my existing professional team?

Yes, no problem. We are very used to dealing with other professionals such as accountants, conveyancers and brokers. Or if you need recommendations in any of these areas, we're happy to provide them.

What Clients Are Saying

Choosing a property investment advisor can be a daunting task. So we think it's important for you to hear what other investors have said about working with us.

”

I first approached *Smart Property* for help buying a property through my super Fund.

“They guided me through the whole process and I now have one property in my SMSF, and a plan to buy another two properties over the next 2 years. What sets *Smart Property* apart from other property consultants I've spoken to is that they really listen and respond to my needs instead of trying to sell me on whatever suits them. I can't say enough good things about them.”

Sean Kenny, VIC

”

I had some savings and also pay a lot of tax, so when a friend referred me to *Smart Property* to chat about property investment, I was keen.

“They really know their stuff and they presented a number of options and ideas for me to consider. I've now purchased two properties – one inside super and one outside super – and I'm looking to buy another in the near future. I plan to deal with *Smart Property* for a long time to come.”

Hamish McMillan, WA

”

The property space seems to be full of people who are more like product floggers than genuine strategists.

Smart Property are definitely a genuine strategist. We engaged them to strategise and execute the purchase of a commercial property within our SMSF in what was quite a complex transaction. The team has a strong grasp of the applicable rules, finance policies, related-party lending and associated techniques that were able to make the deal happen.

Sarah Wilson, QLD



Your knowledge and advice has allowed me to literally double what I was planning on doing.

"When I originally came into contact with *Smart Property*, I had my eye on an investment apartment in Melbourne and was looking for assistance with the finance side.

I met with the team and they were able to get the finance over the line that another mortgage broker couldn't get through.

Then they showed me more options to keep in mind for property investment – including what to look for and the pros and cons of different property types.

From that, I decided to pull out of the property I was buying – it wasn't as good an investment as I first thought.

Then they recommended a property that was more in line with my goals and was cash flow positive. And because of the way they showed me how to restructure my finances, I was able to purchase two properties instead of one.

Both properties are cash flow positive and in growth regions where I have already seen solid equity gains.

Since then I've recommended at least 5 people to *Smart Property* either for brokerage or property investment advice and all of them have been impressed with the way they operate.

In summary - the knowledge and advice I received from the team has allowed me to literally double what I was originally planning on doing."

Matthew McDonald, VIC



About *Smart Property*

About Yannick Ieko, Founder

Smart Property was founded by Yannick Ieko after an extensive career in the finance, financial planning and property advisory fields.

The company was born out of spotting a real need in the market.

- ✘ The majority of property advisors focus on flogging whatever stock they have on hand, rather than helping the investor.
- ✘ Then there are financial planners, who may have a good handle on investment strategy, but tend not to be property savvy.
- ✘ And then there are mortgage brokers, who may be very good at arranging loans – but they won't tell you which property to buy.

Our aim is to fill this void by providing a strategic property advisory service focused on maximising our clients' outcomes through *outperforming* property.

Yannick Ieko is the founder and Head Investment Property Strategist at **Smart Property**.

He brings clients a holistic approach to property investment. He holds a Bachelor of Business, a Diploma in Mortgage Broking, a Diploma in Financial Advice and SMSF-specific qualifications.

In 2010, he was named "Rising Star" out of more than 1,000 finance brokers by VOW, one of the largest mortgage broking aggregators in the country. He has also been featured on multiple occasions in industry publications.

With his multi-faceted background, Yannick has more in-depth knowledge of ownership structures, tax and property fundamentals than most in the industry.

He has assisted hundreds of clients to invest in property, from first-time investors to developers of complex subdivisions and large construction projects - and has a real passion for helping his clients create more wealth, security and freedom through property investment.



How to Explore Working Together

Do you want to work with a property advisor that understands your goals, brings genuine value to the table and puts your interests first? Great, because we only work with clients whom we feel are a fit for us.

To that end, we have developed a *Property Investment Strategy Session*, which we conduct over the phone in the first instance.

Here's what we explore together in this fast-paced, no-nonsense session:

- 1 Your current situation:** We establish where you're at in your investing journey, as well as your current financial snapshot (e.g. existing assets, liabilities and income).
- 2 What you're looking to achieve:** We explore the specific goals you're looking to achieve in terms of wealth accumulation, cash flow and tax efficiencies – and within what timeframes.
- 3 Specific recommendations:** If we feel we can help bridge the gap between where you are now and where you want to be, we'll suggest some high-level options right there on the call.

By the end of this initial session, we'll both know if we're keen to explore further.

If so, the next step is usually for us to go away and formulate a suitable property strategy, as well as shortlist specific property investments for your consideration.

Participants tell us this process is smooth, informative – even fun! And rest assured, there will never be any “sales pressure” on this call. You remain in complete control at all times.

This session is free of cost and obligation. Contact us now to get started.

Contact us now

Call 1300 649 368

or register online at

www.smartproperty.com.au/ss

to arrange a convenient time to speak with a Senior Property Investment Strategist.

Smart Property works with investors throughout Australia, as well as Australian expatriates based overseas.

PHONE | 1300 649 368

EMAIL | info@smartproperty.com.au

WEB | www.smartproperty.com.au

OFFICE | **Sydney:** AMP Centre, Level 36, 50 Bridge Street, Sydney CBD NSW 2000

Melbourne: 1/54 Davis Avenue, South Yarra VIC 3141

Brisbane: 22 Brookes Street, Bowen Hills QLD 4006

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Property Investment For Smart People

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