

## What can you expect from your 1<sup>st</sup> Strategy Session?

### **By the end of your session you'll have identified:**

1. Where you are right now
2. Where you want to be 15 – 25 years from now
3. The roadblocks currently holding you back from achieving your property investment goals
4. Your next steps

### **You will also gain an understanding of our 2 properties to financial freedom strategy.**

### **DISCLAIMER**

By participating in this Workshop, you acknowledge and agree that:

1. Any information provided by Pumped on Property ('POP') is provided as general information and for general information purposes only;
2. POP have not taken your personal and financial circumstances into account when providing information;
3. POP shall not and have not provided legal, financial or taxation advice to you;
4. The information provided must be verified by you prior to you acting or relying on the information by an independent professional advisor including a legal, financial, taxation advisor and your accountant taking into account your individual circumstances; •The information may not be suitable or applicable to your individual circumstances; and • POP does not hold an Australian Financial Services Licence and is not authorised to provide financial services to you, and POP has not provided financial services to you.

## 1. Where are you at right now?

Income and employment		
	Client 1	Client 2
Annual salary		
Assets		
Savings		
Super		
Shares		
Liabilities		
Credit cards		
Car loans		
Personal loans		

Property details				
Property	1	2	3	4
State				
Purchase price				
Current value (A)				
Current debt (B)				
Current equity (C) (A – B = C)				
Current weekly rent				

## 2. Where do you want to be?

**In 12 months from now?**

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**In 15 – 25 years from now?**

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- 
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**How would financial independence improve the quality of your life?**

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### 3. What's been holding you back from achieving your property investment goals until now?

Please tick the items that have been holding you back from achieving your property investment goals?	
No mentor or coach	
Limited Time	
Limited social support / community of like-minded people	
Limited market knowledge	
Information overload	
Analysis paralysis	
Average team of advisors	
Lack of confidence	
Fear of failure	
Limited education	
Limited Skills	
No budget	
No savings	
Fear of getting started	
Feeling overwhelmed	
Under-performing property portfolio	

## 4. What are your property investment goals?

Please identify which one of the two options, in each row below, are most important to you.	
High risk	Low risk
Short term gains	Long term gains
	Capital growth potential
Negatively geared	Cash flow neutral or positively geared
Regional	Metro
Units	Houses
Single income	Dual income
Un-renovated	Low maintenance existing or brand new property
Single state	Multiple states
Active investor	Passive investor
I have a team of advisors	I'm looking to build a team of advisors
I'm looking to buy my next property on my own	I'm looking for the right partner to help find my next investment property

## 2 Properties to Financial Freedom

2 HOUSES + 2 GRANNY FLATS + PAY OFF DEBT = FINANCIAL FREEDOM

What if achieving financial freedom wasn't hard to achieve?

With the 2 Properties to Financial Freedom strategy it isn't!

Here's the details:

### **FOUNDATION: Lay the foundations for financial freedom**

Step 1: Purchase your 2 foundational properties and build a granny flat on each of those properties.

The aim is that these properties will pay for themselves and go on to deliver you financial freedom once the debt is completely paid off.

### **EXAMPLE**

#### **Property #1**

<b>\$420,000 House</b>	<b>\$120,000 Granny Flat Build</b>
Rents for \$400/week	Rents for \$280/week

#### **Property #2**

<b>\$420,000 House</b>	<b>\$120,000 Granny Flat Build</b>
Rents for \$400/week	Rents for \$280/week

### **Important Points**

- Each property has a principal and interest loan over 25 years
- Each property should be approximately cash flow neutral up to a 5% interest rate
- The numbers don't have to be exactly this, you can change the numbers based on your circumstances and goals

The aim is for these properties to be paid off over the life of the loan (barring unfortunate circumstances). So now your focus shifts to paying off the debt quicker.

### **ACCELERATION: Speed up the process of achieving financial freedom**

Step 2: You now focus on paying off the debt on your foundational properties faster, buying more foundational properties or making a positive change in your life.

**Paying down debt** can be done in a number of ways

- Invest in more properties and use capital growth or cash flow to pay off debt
- Earn more through your employment and use the extra money to pay down debt
- Spend less and use the extra savings to pay down debt
- Start a business and use income from the business to pay off the debt

Growing your foundation is all about expanding your portfolio from 2 properties to 3 or more properties using the same or a similar strategy.

Now that you have your foundational properties you don't need that job you hate anymore to save for retirement. Now could be the time to make a change for the better in your life. Change careers, move locations, work less and live more.

### **LIFESTYLE: Live your life your way**

Step 3: After your foundational properties are paid off completely, you can take the income from those properties and pay yourself a wage.

Without debt you will be financially free!

This is just the beginning of the journey. Now you can work out what to do for the rest of your life.

### **WHAT ABOUT YOUR HOUSE?**

Owning your own home is an important goal for many people but it is not required for financial freedom, which is why the 2 Properties to Financial Freedom strategy doesn't focus on it.

You can purchase your own home before purchasing your foundational properties. Often the capital growth in your home can be used to finance your foundational properties. Or you can purchase your home after the foundational properties. It's up to you.

### **WHAT IF I ALREADY OWN MORE THAN 2 PROPERTIES?**

Not a problem. We can discuss how these properties align with your longer-term goal of financial freedom.

## **The Freedom Club**

We created the freedom club as a place where clients can come together to recharge, connect and grow.

It's an exclusive community, available only to clients who have successfully executed the 2 Property Strategy.

Each year members of The Freedom Club are invited to come to Bali and enjoy 3 days with our team, and our special guests.

In Bali, you will have access to our organic chef, world renowned personal trainer and private masseuse, all from the comfort of our villa.

You will meet like-minded investors who will become friends for life. You will spend your days growing with us and walk away with ideas to achieve financial freedom sooner.

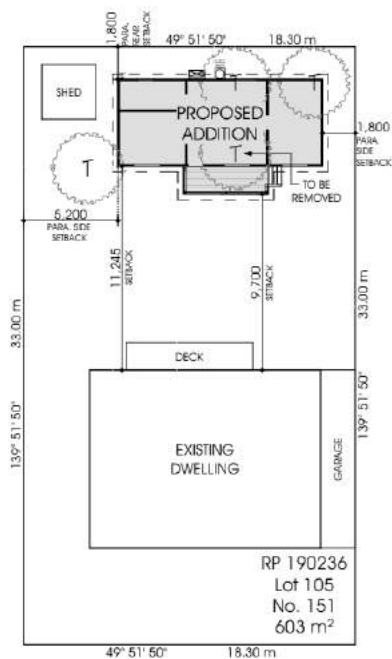
Once you have successfully executed the 2 Property Strategy you will gain access to our online community.

## Example of an existing house and granny flat

Buy existing house...



and build a granny flat...





## Example of a brand-new house and granny flat

Buy a piece of land and build a brand new dual income property

