

What can you expect from your 1st 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

I have also added some additional information on:

1. Our approach to property investing
2. Some clients we have worked with
3. Where could you be if you had bought, and held property 20 years ago?
4. Our 2 Properties to Financial Freedom strategy
5. An example of an existing house and granny flat
6. An example of a brand-new house and granny flat

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;
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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?

12 months from now?

-
-
-

Longer term?

-
-
-

How would financial independence improve the quality of your life?

-
-
-

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

Please identify which options are most important to you.	
I'm not sure if it's a good time to buy a property?	
I don't have a community of like-minded people	
My partner isn't interest in property	
I have limited time	
I don't have a mentor or coach	
I'm not sure if property investing is right for me	
I have analysis paralysis	
I don't have a team of advisors	
I don't have a plan	
I don't know what to buy	
I'm scared of making a mistake	
I am trying to do it all on my own	
I'm not sure if the banks will lend me money to buy a property	

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
	Long term capital growth potential
Negatively geared	Cash flow neutral or positively geared
Regional	Metro
Units	Houses
Single income	Dual income potential
Un-renovated	Tenant ready or brand new property
Active investor	Passive investor
I have a team of advisors	I would like to be introduced to 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
	I'm looking to learn as much as possible and find the right mentor and coach

Which market are you looking to target?

-

Our approach to property investing is simple

Our approach to property investing is simple, we believe smart investors buy...

- Houses
- In quality metro markets (Brisbane, Sydney, Melbourne) or major regional markets (Sunshine Coast, Gold Coast, Wollongong, Newcastle)
- Close to the city or the beach

They also:

- Buy quality, tenant ready property, with the potential for long term growth
- Build cash flow neutral, or positively geared property portfolios
- Understand when to buy and when to sell (timing)

Obviously, there is no one size fits all approach when it comes to investing.

After talking to 3000 investors in the last 10 years, I realise your goals are different to mine, which means your property strategy will be different to mine.

Case study – Tess & Lee Bell



Tess and Lee live in Burleigh on the Gold Coast with their two beautiful children.

They have a good combined income, with Lee working as a project manager. They also owned their own home when they engaged us as their buyer's agent.

Tess was looking to spend more time with Lee and her children. She was also looking to quit her job and start her own online business.

Both Tess and Lee were not sure if property investing was for them, they also had concerns about the Australian property market. They didn't have a clear plan for their future, which was making it difficult to design an investment strategy.

Since starting with us they have bought several high-quality properties, with long term potential for capital growth and positive cash flow. They now have a plan to achieve financial freedom from their properties over the next 15 years.

These are two of the properties we bought for Tess and Lee:



- 3 bedroom, 1 bathroom home
- Walking distance to the beach in Brisbane
- 600m2 block



- 3 bedroom, 1 bathroom home
- Suburb within 20km of Brisbane
- 655m2 block

Case study – Berwin



Berwin lives in Byron Bay.

He has been doing FIFO work for the last 10 years, as well as traveling the world. He had never bought a property before he engaged us as his buyer's agent, but he had been thinking about it for years.

Berwin was looking to move back to Byron, but he wanted to set up his financial future before moving home. He knew when he moved home his income would drop.

Berwin didn't really have anyone in his life who he could speak to about this stuff. He was also extremely time poor living on site for up to 8 weeks at a time. He didn't have a team of advisors and he was lacking a mentor or a coach who could help him fast track his journey.

Since starting with us Berwin have bought two great properties. He plans to use his skills as a builder to renovate and build granny flats on each of them. Berwin has now moved home and is loving his more relaxed lifestyle, knowing he will be financially free in the future and that his years of hard work were worth it.

These the two properties we helped Berwin buy:



- 3 bedroom, 1 bathroom home
- Walking distance to the beach in Brisbane
- 622m2 block



- 3 bedroom, 1 bathroom home
- Walking distance to the beach in Brisbane
- 607m2 block

Where could you be if you had bought, and held property 20 years ago?

Example 1 – John

John bought 1 property 20 years ago for \$400,000.

He did nothing but hold the property for the last 20 years.

His property increased in value by an average of 5% p.a. for the last 20 years.

Today John’s property is worth \$1,060,000.

Initial value	400000
Number of periods	20
Compound growth rate	5%
Future compounded value	1061319.082058

Example 2 – Sue

Sue bought 3 properties 20 years ago worth a total of \$1,000,000.

She did nothing but hold the properties for the last 20 years.

Her properties increased in value by an average of 6% p.a. for the last 20 years.

Today Sue’s properties are worth \$3,207,000.

Initial value	1000000
Number of periods	20
Compound growth rate	6%
Future compounded value	3207135.472213

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

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

Property #2

\$420,000 House	\$120,000 Granny Flat Build
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 several 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.

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

