

THE 3 MOST IMPORTANT WORDS FOR A PROPERTY INVESTOR
• **AFFORDABILITY** • **GROWTH** • **LIFESTYLE**

THE POSITIVE PROPERTY **BLUEPRINT**

HOW TO ELIMINATE YOUR MORTGAGE AND BUY POSITIVE CASH FLOW PROPERTIES

THAT WILL CREATE A PASSIVE INCOME IN UNDER 10 YEARS

INTRODUCTION:

IF YOU'RE LOOKING FOR WAYS TO GET RICH QUICK, YOU'VE COME TO THE WRONG PLACE.

The Positive Property Blueprint is not a get-rich-quick scheme; it's not the latest "too good to be true" investment strategy that transforms your bank balance from the outhouse to the penthouse in under 12 months.

There's a very good reason for this - these simply **don't exist!**

If building wealth were that easy - you wouldn't be reading this eBook, and we'd be out of business!

While there are no 'quick fixes' in the world of finance... for those who are genuinely committed to improving their financial position, and are prepared to invest the time to learn, the Positive Property Blueprint offers a low risk, high reward opportunity to create wealth.

The Positive Property Blueprint has 3 main objectives:

- 1 **Pay your owner-occupied home off in under half the time**
- 2 **Increase your wealth through Cashflow Positive Investment Property**
- 3 **Allow you to live the life that you want**

THE POSITIVE PROPERTY BLUEPRINT IS HERE TO SHOW YOU THAT IT IS POSSIBLE FOR THE AVERAGE, EVERYDAY AUSTRALIAN TO BECOME WEALTHY THROUGH SMART REAL ESTATE INVESTING.

The Positive Property Blueprint will let you in on the secrets to success, usually reserved for those 'in the know.' Using a rapid mortgage reduction plan, in unison with a cash flow positive property investment strategy, you can pay off your home years sooner and become wealthy at the same time.

The objective of this eBook is to plant a seed, to help you know what the fundamental necessities of becoming a wealth and property investor are, and how to use them to achieve the financial future that you desire. This is generalised information - but everything explained here, if applied, will see you achieving phenomenal results.

PWF have been operating in the finance and property investment industries since 2004. Our years of experience have helped us to understand one thing very clearly: information and knowledge are the keys to success. When we lack the information and knowledge required to help us to clearly understand matters of consequence - in this case, investing and finance - our default position is to avoid involvement, for fear of making a mistake. Lack of knowledge leads to fear, and fear leads to procrastination. Procrastination is the single biggest problem for the average Aussie trying to build wealth. If you do nothing, you'll end up with nothing! Conversely, if you do something without the appropriate knowledge and education, you'll likely make a mistake and lose what you already have. Our goal here is to give you the industry insights, tips and guidance that you need to begin taking action and avoid loss through procrastination.

If you like the ideas presented in this eBook, the team at PWF are happy to provide you with a fully personalised copy of the Positive Property Blueprint, to help you to start working towards your financial goals. In the personalised copy, we provide detailed market research to help you to find the right investment for your specific situation, calculate and demonstrate how you can use your investment to pay your home loan off much sooner, and give you a step-by-step risk mitigation strategy that will help you to understand the "do's" and "don'ts" of real estate investing. We will also offer assistance (where needed) to help you piece everything together and get it working properly.

PAY YOUR HOME OFF IN UNDER HALF THE TIME SET BY THE BANK

Do you remember when you first bought your house? How fortunate you felt, that although you didn't have the money sitting in your bank account to buy your new palace, the bank would happily – almost enthusiastically – lend you what you needed to reach out and grab your dream...

Fast forward 5 years – you've never missed a repayment, you put extra money into the loan when you can, and interest rates have declined significantly since you first purchased your home. Yet, when you go Online and check the loan balance, you see that you've barely made a dent! How can that be?

Well, although you probably felt like you got the bank to give you a loan so that you could achieve your long-awaited dream of buying a house, the reality is that the bank knew how badly you wanted your new home, so they got you to accept the terms of a loan that would mean by the time you were done, you'd have paid back 2-3 times what you originally borrowed.

Imagine your friend lending you \$1,000 and then telling you that you have to pay them back \$3,000 – what would your response be? We're keeping this eBook G rated, so we'll assume your response would be something like, "gosh, well that's just not fair..." – Yet, we accept this behavior from the banks and lenders! But you don't have to.

The Positive Property Blueprint enables people who are serious about building wealth to pay their mortgage off while they do it. Here are our 3 recommendations for making sure that your mortgage is being paid off as efficiently and as quickly as possible, while building wealth through cash flow positive investment property.

FINDING THE RIGHT FINANCE PRODUCT

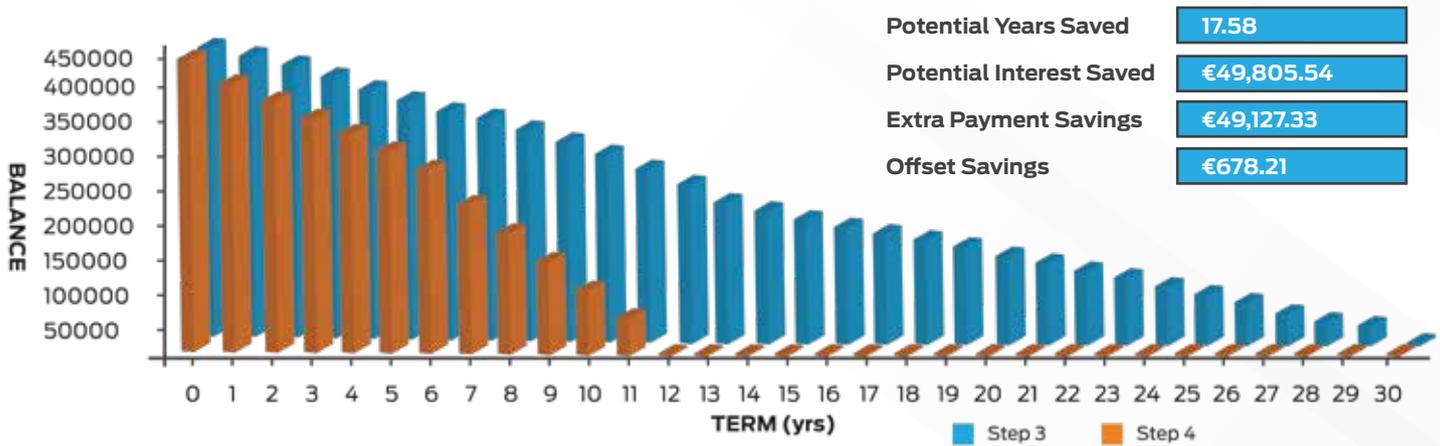
When shopping around for a new home loan, avoid making the mistake of thinking that the interest rate is the 'be all and end all'. While interest rates are important, they must always be considered secondary to the functionality and usability of the loan facility itself.

A regular home loan sits independently of all your other debts and transactional bank accounts. Sometimes, there might be an offset account "attached" to the home loan – but it's not really – it's still a separate facility. The problem with your home loan facility being separate from your spending facility is that psychologically, we lax our awareness of the instantaneous affect that our spending has on our home loan.

The first thing recommended in the Positive Property Blueprint is to find a home loan product that allows you to see the real time effects that your spending has on the reduction of your home loan. We refer to this type of Home Loan Product as a Transaction Loan Facility. A Transactional Loan Facility is a loan product offered by certain banks and lending institutions that allows you to place all of your household income on top of your loan balance. Although your income sits on top of the loan balance, it is still available to spend at your discretion.

For example: If your home loan balance is \$400,000, and you have a monthly net (after tax) income of \$10,000, you can use a Transaction Loan Facility to put the \$10,000 income onto the \$400,000 loan balance, which reduces the amount owing to \$390,000 – saving you interest – but more importantly, encouraging you to keep the money in the loan, and stay accountable for what you spend.





Research shows that this method of using a Transactional Loan Facility consistently results in tens of thousands of dollars being saved in interest. By keeping your income on the loan balance for longer (remember, interest is charged daily, so every day that your income sits on the loan balance is a day that you're saving money in interest), and because you can see the real time benefit of keeping your income on the loan balance, you're more inclined to keep it there where possible, paying the loan off much sooner. We want you to see how keeping your money on the balance of the home loan for longer not only makes a significant reduction to the amount of interest that you have to pay; it also means that the money you put towards the loan counts for a larger reduction to the principal of the loan.

Further to this, you can consolidate all of your other non-home loan debts into this loan facility. This means you will lower your overall interest rate by avoiding high credit card and personal loan rates... but also, everything will be paid automatically, on time, and allow the money that you have allocated to the repayments of those bills to sit against your home loan balance - saving you money.

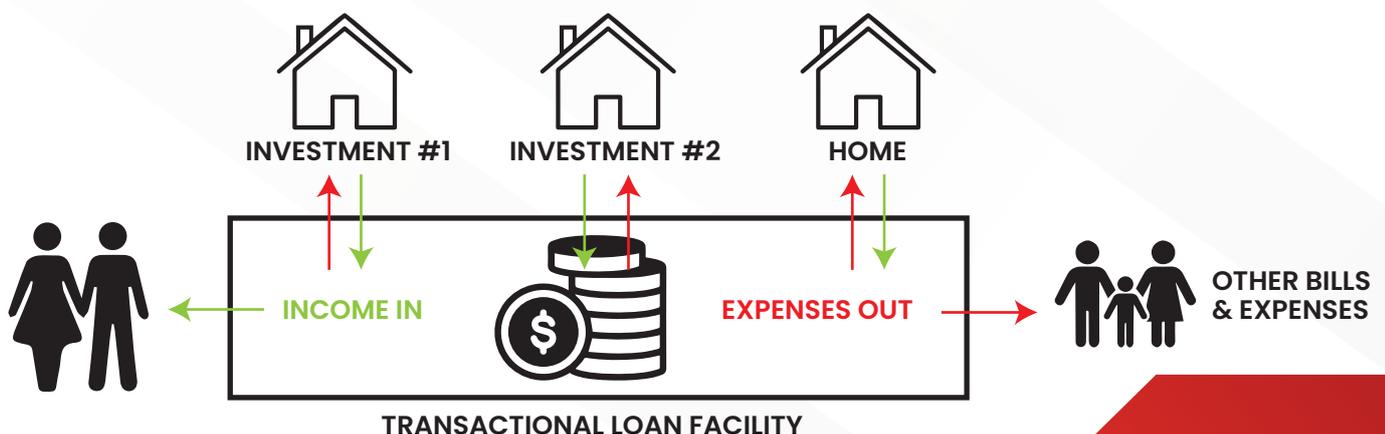
SUPERCHARGE YOUR LOAN REPAYMENTS WITH A CASHFLOW POSITIVE INVESTMENT PROPERTY

Now that you have a loan facility which allows you to put your income on top of the loan balance (until you need to spend it), streamlining all of your money into one account - it's time to look for another way to boost the income that goes into the loan facility.

We don't recommend getting a second job, but you can try that if you like.

The Positive Property Blueprint promotes getting someone else to help you pay down your home loan debt. The best way to do this is by investing in a cashflow positive investment property. So, just in case you're not familiar with this concept - what makes an investment property "cashflow positive?"

The formula is simple: **Rent + Tax Refund - Expenses = Surplus**



For example, if an Investment Property were to receive \$2,500 per month in rent, \$1,000 per month in tax refund and the total cost to run the property per month (loans, agent fees, utilities etc) were \$1,500 per month, the property would have a positive cashflow of \$500 per month.

By investing in a Cash Flow Positive Investment Property, you will create additional income to tip into your transactional loan facility. The goal for the Positive Property Blueprint is to create a secondary source of income to help you to achieve your financial goals. Using a Cash Flow Positive investment Property is a great way to do this. Imagine having an extra \$500 per month to help pay down your home loan! You will shave years off the term.

SEEK PROFESSIONAL GUIDANCE

Do you remember the first job you ever had? Remember the first few months – fumbling through new concepts and comprehending unfamiliar tasks – it took a while until you were confident enough to not have to wonder if what you were doing was on point.

Starting out in a new mortgage reduction strategy can be somewhat similar, especially when it involves becoming an investor too. Mistakes are easy to make. The difference between starting a new job and starting a new mortgage reduction strategy is, however, that instead of a newby mistake costing your employer 15 minutes of their time (to explain where you went wrong)... a mistake made in a Mortgage Reduction strategy can mean the difference of tens or maybe even hundreds of thousands of dollars lost from your back pocket.



The problem is that when it comes to debt reduction strategy, you're not just up against your own lack of knowledge... you also have the banks and lending institutions to contend with. While they create a compelling facade, the banks really only care about one thing – their shareholder profits. Consequently, they don't want you to know too much about debt reduction, or specifically, how to reduce your home loan quicker – because it works against the shareholder profits.

Good information is not readily available; therefore, mistakes get made, strategies fail, and money gets lost. The Positive Property Blueprint is not contingent on professional help – but if you decide to engage it, your life will be made a whole lot easier. Having the loan product comparisons and personalised analysis done for you by a professional, and making sure that you get the right information, is integral to your success. On top of this, setting up payment automations and structuring your transactional loan facility correctly means the difference between a 'set-and-forget' program, or an arduous, confusing web of manual tasks that take hours of work every month. Professional help is not necessarily essential – but it is highly recommended.

INCREASE YOUR WEALTH USING CASH FLOW POSITIVE PROPERTY INVESTMENT

Despite what you might hear from your friend down the road, or the family member that once owned an investment property – smart property investing is a carefully considered, multi-faceted endeavor, that to be successful, requires a careful alignment of three core principles:

- **A consistent rental yield at 5% or above**
- **The right area for Capital Growth**
- **Having a comprehensive strategy to generate a passive income**

For any investor that successfully aligns all 3 of these core principles – Property Investing is a breeze. In the personalised copy of The Positive Property Blueprint, we ensure that every investor that undertakes our strategy will reap enormous benefits as the result of having these 3 principles all thoroughly researched, personalised and applied to their overarching wealth creation strategy.

FINDING A CONSISTENT RENTAL INCOME AT 5% OR ABOVE

There are two important questions in relation to rental income that each Property Investor must ask themselves before making an investment purchase – who will be living in this property, and how much rent will they pay?

Often, investors make the mistake of thinking that the area in which they're looking to buy an Investment Property is really only important in consideration to capital growth. The reality, however, is that the area where an Investment Property is located counts for far more than capital growth alone.

If an Investment Property is in an area with a high rental demand, and the people demanding that rental property are gainfully employed, you can be confident that those properties within that area will fetch a good rental yield. So, how can we be assured of having high rental demand and the right gainfully employed people? Demographics and market research.

The rule is: know your area, know your rental expectations.



Now while these things on their own will ensure a good rental yield, it still probably won't fetch the premium 6%+ rental yield that we're looking for.

Using the Positive Property Blueprint, our clients learn how to find these properties.

3 Gentrification – This is what happens when people with money start spending in an area that traditionally hasn't had it, creating a socio-economic rise in that community. When you see an 'A List' suburb booming and next door to it is an 'ugly duckling,' keep in mind that eventually land (and subsequently housing) in the 'A List' suburb will run out and become unaffordable for the average buyer. What happens when the hipsters and trendsetters can't buy in 'the place to be?' They start clamoring for the next best thing; all of a sudden, the duckling doesn't look so ugly. Gentrification is a certainty, as is the rise in house prices when it happens.

Now, you might be wondering why a high rental yield is so important for increasing your wealth. Well, simply put, the more the property earns, the less you pay to hold the property. If your property earns an income of 6% or more, it will cover the expenses of the property itself; meaning it costs you nothing to hold. In the case of Cash Flow Positive Property, it will actually earn a surplus income that will not only help to pay off debt and create more money to invest, but will give you greater capacity to borrow more money to invest in additional investment properties down the line. In the personalised copy of the Positive Property Blueprint, we will show you how buying Cash Flow Positive Investment Property can actually make you more attractive to banks and lenders.

HAVING A COMPREHENSIVE STRATEGY TO CREATE A PASSIVE INCOME

As the old Australian adage proclaims, "there's more than one way to skin a cat," and that's certainly true in the case of using Cash Flow Positive Investment Property to achieve your desired financial future. Investment Property that has a good rental yield and exceptional capital growth is invariably necessary. The way in which you use your investment property to create a passive income - income that doesn't require you to go to work to earn - is something that needs to be tailored to you as an individual.

In the Positive Property Blueprint, we give you the three best, tried and tested investment models, to help you to understand how to make the most of the money you make through investing.

1 The Pay It Out Model – The pay it out model is straight forward. We use the same debt reduction strategy that we use to pay out your home loan debt; once the home loan is paid out, we refocus to start paying off your investment property. The beauty of this model is that the more Cash Flow Positive Investment Properties that you acquire, the quicker the debt on each property gets paid out.



Once the properties are paid out, you are left with the rent as a consistent passive income. For example, if you acquire three Cash Flow Positive investment properties at a value of \$500,000 each, and the rent on each property is 5% pa, you will have a gross annual income of \$75,000 pa. Now, you might be thinking, what if all three were not paid out by the time I retire? Well, remember, with Cash Flow Positive Investment Property, it doesn't matter, because they're completely self-servicing. If you retired with only 2 of the 3 completely paid out, you would have an income of \$50,000 pa until the third property finished paying for itself.

2 The Equity Trade Model – The equity trade model is one of the most popular for clients that take on the Positive Property Blueprint. An investor to buys 5 Cash Flow Positive Investment Properties over 10 years. The strategy is to allow enough capital growth to build in the first 3 properties over the time they're held, to pay out the debt completely on the last 2 properties bought.



For example, if you are left with 2 \$500,000 unencumbered investment properties with a high yield, positive cash flow of 5%, you would have a passive income of \$50,000 pa that would rise with inflation and rental price increase over time.

3 The Sell and Exit Model – The Sell and Exit Model is fairly self-explanatory. Acquire 3 – 5 cashflow positive investment properties over 10 years, hold them for as long as possible – usually until you retire – then, sell them, using the equity to create an income stream that is allocated as a pension over time. With this model, it's important to have sound financial advice to help you to understand where you should keep your money in the interim between selling your properties and needing to spend it. Have a long-term strategy to help you understand how much money you should be spending each week.



Choosing the right model to suit your lifestyle requirements and financial capabilities is paramount to your success. Being wealthy is not just about making money; it's about how you keep your money, but also, how you spend your money. The personalised copy of The Positive Property Blueprint gives you an opportunity to explore what works best for you. For anyone that would like to see what any of the aforementioned investment models look like in light of their personal situation, organise an appointment with one of our trained consultants.

LIVE THE LIFE THAT YOU WANT

Lifestyle is the number one thing to consider when embarking on an investment journey. Investing is not just about making money – first and foremost, it's about creating a better present and future lifestyle! All too often, we see investors compromise the present... just so they can have a better future. The reality is that the future is not guaranteed – so you shouldn't bet your lifestyle on it. The Positive Property Blueprint is a unique, carefully formulated strategy that allows everyday working Australians that want to know how they can get ahead, to see how they can have their cake and eat it too.

So, the two big considerations that must be assessed when working out the best course of action are:

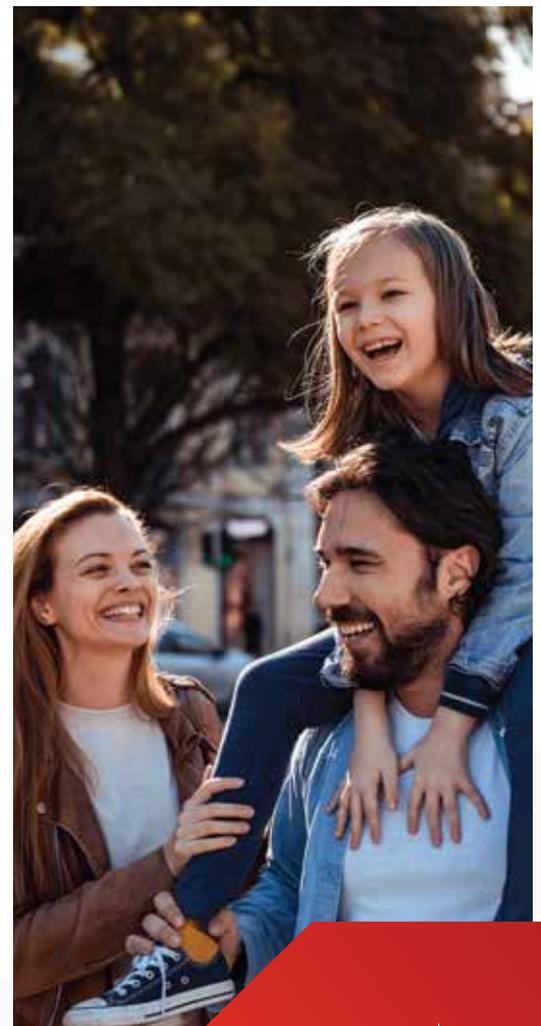
- **How do I keep my lifestyle, now?**
- **How can I make sure that I have enough money to reach the standard of living I want for the future?**

HOW DO I KEEP MY LIFESTYLE NOW?

Throughout this eBook, we've been reinforcing the importance of Cash Flow Positive investing. That's because without it, it's very hard to maintain the same lifestyle you had before you became an investor. The most obvious way to make sure that you keep your lifestyle is to make sure that the income that you had before you decided to invest remains available for funding your lifestyle. When you invest in Cash Flow Positive Property, the property pays for itself, leaving your money for your lifestyle.

There are other costs that you must consider when working out how you can keep your lifestyle while investing. When we set out to become an investor, particularly if you build a property portfolio, we often don't consider what it will mean in terms of our energy and output.

Any investor with common sense will know that finding a good managing agent is essential. Now, don't be fooled – what the agent charges in fees is not necessarily an indication of the overall cost to your lifestyle. Like many things in life – you often get what you pay for. Spending an extra 1% or 2% on a good agent can be the difference between having your property tenanted within 2 weeks, as opposed to 2 months. They will also make sure that you get responsible, long term, respectful tenants that will take care of your property. A good agent will go the extra mile to make sure your tenants are kept happy and see that the property is kept up to scratch, meaning far less downtime with vacancies. All of this significantly lowers your outgoing cost and increases the income earning potential for the property. More income and less expense of course mean a more effective strategy in maintaining your lifestyle while investing.



Something else that we promote in the Positive Property Blueprint is buying new property. When you buy old or existing property, not only do you miss out on a whole load of tax deductions... it's also 3-5 times more costly in upkeep and maintenance expenses. Buying new means you have less to pay for upkeep and maintenance - and if you do have something to pay for something, it's a tax write-off. Less expense means more living!

Being a successful investor is not just about buying a great property and getting the right loan product; it's also about doing all the small things right. In the personalised copy of the Positive Property Blueprint, we help those we consult with to make sure that no stone gets left unturned. If keeping your lifestyle now is the primary short-term goal, then looking at the personalized Positive Property Blueprint is highly recommended.

HOW CAN I MAKE SURE I REACH THE LIFESTYLE I WANT IN THE FUTURE?

There are 2 things that you must be mindful of when aiming to achieve your future lifestyle goals:

1 Create a realistic, long-term budget for your wealth creation strategy

A mistake that happens far too often is that when those who are looking to build wealth set out on the journey to create a better future, the enthusiasm and determination that they feel in the inception of their plan leads them to assume a budget that is too tight to work with, long-term. Building future wealth that is sufficient to sustain you after you decide to finish work is all about consistency during your working years. As we said right at the start of this eBook - there are no quick fixes in the world of finance. When you look to create a plan that will see you achieving your future financial goals, you must set a budget to work out what you can afford to invest in to get there, how much extra you can afford to tip into your loan repayments, and what type of lifestyle you want to maintain in the interim. If the budget is not realistic, you won't maintain it - and the end goal will not materialise.



2 Have a step-by-step plan

It's one thing to have a strategy - it's another thing (and completely necessary) to have a step-by-step plan. A step-by-step plan takes the concepts and overarching framework of the strategy and allows its user to understand what they need to do every day to see the goals of the strategy come to fruition. Again, we emphasize that consistency is key. When building a strategy using the Positive Property Blueprint, it's essential to make sure that your objective of paying your mortgage off in under half the time and creating financial freedom for the future (through Cash Flow Positive Investment Property) is a day-to-day exercise. This doesn't mean that you're physically working on the strategy on a daily basis... in fact, the Positive Property Blueprint is set-and-forget; it requires very little of your energy to maintain. What it does mean is that each day, you wake up knowing exactly where you are along your path to creating financial freedom. You can accurately measure what you have achieved up to that particular point... and if something needs to be done to correct where you are at, you can fix it immediately, rather than waiting to find out at the end of the journey when it's too late.

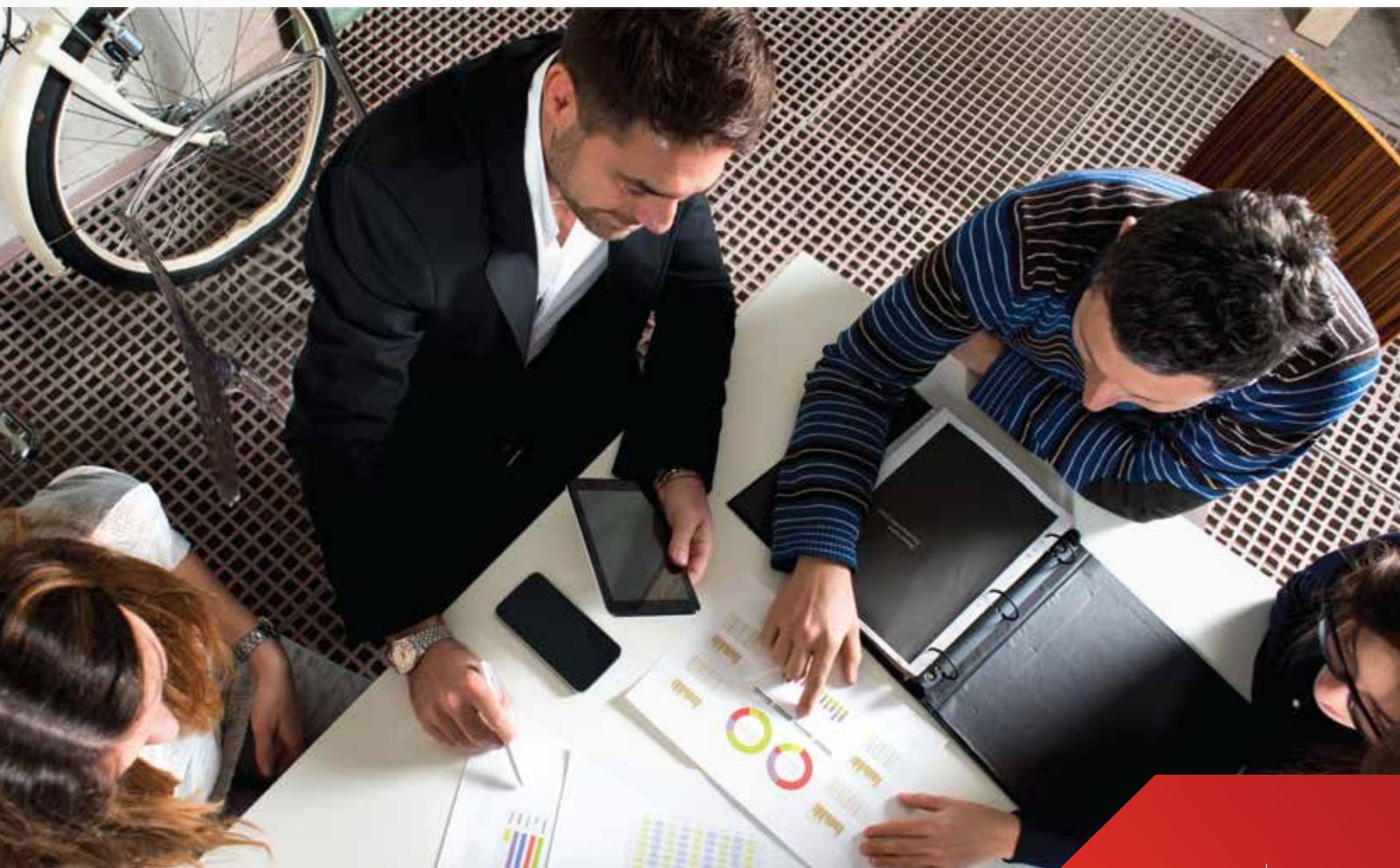
THE RISK ADVERSE FORMULA FOR WEALTH CREATION

A good wealth creation strategy is built from several components. Having a budget right from the outset that helps you to understand what's achievable, and having a step-by-step plan to make sure you're on the right path throughout your journey, are both a must. Finding a Cash Flow Positive Investment Property that enables you to pay your home loan off on your terms – one that pays for itself, while you await the capital growth – is necessary for making sure that you end up with the passive income to service your lifestyle in the future, while also maintaining it in the present. The one variable we can't include in the Positive Property Blueprint that every investor must consider is our natural tendency to procrastinate on making financial decisions... even in the face of sound advice and information.

Most property investors (particularly if it's their first time) experience fear at some point. Usually, it stems from anxiety over the magnitude of the purchase you're about to make. Most of us are not accustomed to dealing with transactions worth hundreds of thousands of dollars, so it can push you right outside of your comfort zone!

Also, when you're first starting out, you may be fearful about 'the things you don't know' about property investing.

One of the main ways that you can overcome fear is through education, mentoring and support. With the right education, mentoring and support, you can learn the ins and outs of property investment so that you are no longer "flying blind." Therefore, you'll begin making decisions based on sound economic principles, facts and figures – not just your gut feeling that real estate would make a good investment. The best way to get rid of your anxiety is to identify the risks and then work out ways to eliminate them by educating yourself, speaking with a professional, and aligning yourself with those that can help and support you into the future.



RETIRE INTO FINANCIAL FREEDOM

ELIMINATE YOUR MORTGAGE AND BUILD A
PORTFOLIO OF CASH FLOW POSITIVE PROPERTIES
IN 10 YEARS OR LESS!

**BOOK YOUR COMPLIMENTARY ONE-ON-ONE
CONSULTATION WITH A TRAINED PWF
TEAM MEMBER NOW!**

If you would like a one-on-one, obligation-free consultation to discuss the Positive Property Blueprint, make sure to book your complimentary consultation today.

Learn how you can:

- Eliminate your home loan in under half the time prescribed by your bank
- Accumulate a portfolio of 5 cash flow positive properties in 10 years or less
- Enjoy capital growth and replace your income with positive cash flow properties
- Find high performance, high yielding properties
- Save money with new tax savings opportunities
- Learn the latest risk minimization strategies
- Avoid costly mistakes made by Mum and Dad investors

And much more....

Book your exclusive one-on-one appointment and be the first in line to receive our high cash flow, high growth property alerts to build your portfolio. It's simple to book online - visit: PWF.COM.AU for more.

To your Success,

THE TEAM
PWF