

A nighttime photograph of a city skyline across a body of water. A prominent red steel truss bridge spans the water in the foreground. In the background, several skyscrapers are illuminated with lights, including a tall, dark tower on the right. The sky is a deep blue.

The Positive Property Blueprint: A Comprehensive Guide to Wealth Creation in 2023

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CAN WE HELP YOU ?

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Disclaimer

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A WORD FROM FOUNDER & DIRECTOR

A heartfelt welcome to our future success stories,

I'm Sally-Ann Benson, and while I am the Founder and CEO of PWF, it's the strength, expertise and passion of our entire team that drives our success and delivers results. Every page in this blueprint echoes the dedication of the PWF team.

My journey began not in the lofty boardrooms of corporates but at the age of 19 when I bought my first property. It was a daring move, one that stemmed from a simple belief – that every one of us deserves a shot at financial freedom.

Over the years, as I founded and nurtured PWF, I've met countless Australians with dreams as vivid and varied as a kaleidoscope. Yet, a common thread ties them all: the desire for a secure, prosperous future.

That's because the world of property investment isn't just about bricks, numbers, or transactions.

It's about people, dreams, and the legacy we leave behind.

This is not just another eBook; it's a declaration, a commitment, a promise from us at PWF to you. A promise that every Australian, regardless of their background, can envision and create a legacy of wealth.

Inside "The Positive Property Blueprint", you'll discover:

- **True Financial Liberation:** The magic trinity of Income, Growth, and Duplication isn't just jargon; it's the backbone of countless success stories. They are the very principles that have reshaped the financial destinies of over 2000 Australians. People just like you.
- **Immediate Impact:** The dream isn't for the distant future. It's for now. Learn to identify properties that bring instant cash-flow, ensuring your investments start making a difference from day one.
- **A Journey Hand-in-Hand:** With PWF, it's never a solitary journey. Every step you take, every challenge you face, we're right beside you, sharing the weight, cheering the milestones.
- **The Power of Repetition:** Success isn't a one-off. We're unveiling the method to replicate, refine, and relish your wins, again and again.
- **A Sanctuary of Support:** At the heart of PWF is a deep-rooted belief in community. Dive into exclusive opportunities, but more importantly, become part of a support system, a family committed to mutual growth.

Unlock Hidden Treasures: Within these pages lie opportunities, ones many aren't even aware of. Handpicked, vetted, and primed for prosperity.

This isn't just another guide; it's a testament to our unwavering belief in the potential within you and the transformative power of strategic property investment.

If you've ever felt that tug, the urge to secure a future where your aspirations and financial security coexist harmoniously, then this is the moment.

So, as you delve into this blueprint, remember, it's not just an e-book. It's a pact between us. A promise that together, with trust, diligence, and expertise, we will rewrite your financial story.

To a future filled with promise and prosperity,

Sally-Ann Benson and the PWF Team.



ABOUT PWF

Our mission is simple: to educate everyday Australians about money, real estate and finance and help them achieve true financial security and independence through cashflow positive real estate investments.

We believe that everyone deserves the chance to create wealth and financial freedom, and we're dedicated to providing the knowledge, resources, and support to help our clients achieve their financial goals.

We believe that our team is one of the key factors that sets us apart from other real estate investment companies. We're not just salespeople – we're educators, advisors, and partners in our clients' financial success.



OUR SERVICE

Navigating Your Financial Journey with PWF

At PWF, we don't just provide services; we craft comprehensive financial solutions. Our team specialises in empowering everyday Australians to navigate the path to financial freedom.

The joy of seeing a family move into their new home, the relief in a client's eyes when they finally break free from debt, the smiles when a couple realises they can comfortably retire – these are the moments that drive us.

Trust is not given; it's earned. And at PWF, we earn that trust by being transparent in our dealings, respectful in our interactions, and unwavering in our dedication to your financial well-being.

When you choose PWF, you're choosing a partner who is as invested in your financial future as you are. With our comprehensive services, expert guidance, and unwavering support, your journey towards financial freedom starts here.

- **Achieve Debt Freedom:** At PWF, we guide you towards a life free from the burden of debt. Our expert strategies and support empower you to regain control of your financial future.
- **Customised Wealth Creation:** Experience the power of personalised property investment strategies. At PWF, we're here to guide you towards building a future of sustainable wealth
- **Maximise Your Earnings:** Don't let taxes limit your financial success. At PWF, we help you navigate the complexities of taxation, ensuring you keep more of your hard-earned money.

Wealth Creation with Property Investment

The path to prosperity is paved with bricks and mortar. Our seasoned team has mastered the art of transforming real estate into a wealth-creation powerhouse.

We guide you through property investment, from selecting high-growth locations to managing properties, so you can build a profitable property portfolio.

Debt Minimisation and Interest Reduction

Debt can feel like a heavy weight, but we're here to lighten your load. Our expert strategies aim to minimise your debt and reduce interest, providing a smoother financial journey ahead. Through customised budgeting plans and effective interest reduction strategies, we help you regain control over your financial life.

SMSF Property Investment

Self-Managed Super Funds (SMSF) offer a unique opportunity for individuals to take control of their retirement savings and invest in property.

At PWF, we specialise in helping our clients leverage their SMSF to invest in property. Our team of experts will guide you through the complexities of SMSF property investment, ensuring compliance with regulations and maximising your fund's growth potential.

Retirement Planning

Your golden years should be about relaxation, not financial worry. Our retirement planning services are aimed at securing a financially comfortable future for you. We assist in identifying your retirement goals, estimate the resources you'll need, and design an investment strategy to help you reach those goals.

Tax minimisation

Don't let taxes erode your hard-earned wealth. Our tax minimisation strategies help ensure you're paying only what you owe and not a dollar more. With our in-depth understanding of taxation laws and benefits, we guide you in structuring your investments and deductions to minimise your tax liabilities.

Why Choose PWF?

- **Experienced Team:** Our team of experts brings decades of experience in finance and property investment. We leverage this wealth of knowledge to provide you with the best possible advice and guidance.
- **Tailored Strategies:** We understand that every individual's financial situation is unique. That's why we tailor our strategies to your specific needs and goals.
- **Trust and Transparency:** We believe in maintaining a transparent relationship with our clients. We communicate openly about the possible risks and rewards of each strategy, ensuring you can make informed decisions.
- **Results-Driven Approach:** Our success is measured by your financial growth. We are committed to delivering results that help you achieve your financial goals.

At PWF, we're committed to providing our clients with the support and guidance they need to succeed in the property investment landscape.

Whether you're a first-time investor or an experienced property mogul, our comprehensive suite of services can help you achieve your financial goals.

01

LAYING THE FOUNDATIONS

Property investment can feel like a vast, intricate puzzle, where each piece - inflation, interest rates, house prices - is in constant flux, complicating the task of forming a clear and confident picture. However, every puzzle has a solution, and with the right approach, even the most complex can be solved.

The Step-by-Step Program: Guiding You through the Investment Journey

At PWF, we don't just provide advice; we guide you through the entire investment journey. We understand that property investment can be daunting, especially for first-time investors.

That's why we've created a comprehensive, easy-to-follow program that takes you through each stage of the investment process.

Our program begins with property selection. We don't just suggest properties; we provide detailed reports that include information on property condition, location advantages, projected rental yield, and potential for capital growth. We also offer insights into market trends and future developments that could impact your investment.

Once you've selected a property, we guide you through the financing process. We explain the different types of home loans available, help you understand the terms and conditions, and even assist you in applying for the loan. We also discuss strategies to manage your mortgage effectively, ensuring that it doesn't become a financial burden.

After the purchase, our service continues with property management assistance. We provide advice on finding the best Property Management team for managing tenants, handling property maintenance, and dealing with legal issues. We also keep you updated on your property's performance and the state of the market, ensuring that you're always informed and in control of your investment.

Our program is meticulously designed to guide investors through each stage of the investment process, making it an indispensable tool whether you're a first-time investor or a seasoned professional looking to refine your strategy.

The Three Pillars of the Positive Property Blueprint

The Positive Property Blueprint is built on three main objectives:

1. Accelerate the repayment of your primary residence mortgage.
2. Boost your wealth through cashflow positive investment property.
3. Empower you to live the life you desire.

These objectives are designed to provide a comprehensive approach to wealth creation, allowing you to pay off your mortgage faster, increase your wealth, and live the life you've always dreamed of.

In the ever-changing landscape of property investment, three words continue to guide successful investors: Income, Growth, and Duplication.

However, considering the dynamism of the property market and the broader economy, we're adding a fourth key term to the list: Equity.

As property values rise, more homeowners are sitting on significant untapped wealth in the form of home equity.

This guide will offer insights into how to unlock this potential and use it to build your property portfolio



The Journey to Wealth: A Marathon, Not a Sprint

If you're hoping to transform your financial status overnight, we need to make one thing clear: this isn't a get-rich-quick guide. Over the years, the Positive Property Blueprint has evolved, incorporating market trends, policy changes, and shifts in the global economy. However, our core strategy remains the same: a low-risk, high-reward approach to wealth creation. The Positive Property Blueprint has always been, and continues to be, a practical and strategic approach to property investment.

This blueprint is not just about property investment; it's about investing in your future and achieving financial independence.

As we navigate the complexities of the financial world in 2023, we hold true to our philosophy: there are no 'quick fixes', and a commitment to learning and strategic planning will pave the way for sustainable wealth.

In a world of economic uncertainties, the Positive Property Blueprint offers a clear path to financial independence. Whether you're a first-time investor or a seasoned pro, we believe that with the right knowledge, strategy, and a positive cashflow property, you can achieve your financial goals.

Let's delve deeper into how our blueprint can help you eliminate your mortgage, invest in positive cash flow properties, and create a passive income—all within a decade.



The Big Picture

The sheer scale of the residential real estate market is staggering.

It is currently valued at \$9.6 Trillion, dwarfing other assets like Australian Superannuation (\$3.4 Trillion), Australian Listed Stocks (\$2.8 Trillion), and Commercial Real Estate (\$1.3 Trillion).

This monumental value is not a random fluke but the result of a series of factors that have contributed to the robust growth of the Australian real estate sector over the years. A combination of supply and demand dynamics, favourable government policies, and a cultural preference for homeownership have all played a role in driving the real estate market's value to these dizzying heights. For many Australians, their home is their single largest asset. It's not just a place to live, but also a means to build wealth, either through price appreciation or rental income.

Time is a property investor's most valuable asset

Often, it's not the savvy negotiation or the perfect property that determines success in property investment, but time.

With time, the steady drumbeat of inflation can work in an investor's favour. Over the years, property values typically rise, often outpacing inflation, leading to real, tangible growth.

Five common investor regrets

1. Trying to save money by doing too much DIY and wasting valuable time
2. Scrimping on professional advice.
3. Not having a strong strategy
4. Not doing enough research before putting in an offer
5. Not using a surveyor

But above all, an investor's main regret is almost always not starting sooner. If you were to ask a successful property investor what their biggest regret was, it is highly likely they will tell you about missed opportunities prior to them really getting into property investment.

Thanks to inflation, it's very easy to look back and regret not purchasing property earlier.

No matter when you started investing, it's only natural to look back at property prices over the years and your spending history and consider, in hindsight, where you could be now had you started a few years earlier.

Rather than let this deflate you, or let regret consume you, use this as motivation to get stuck into your property goals as quickly as possible so that a few years down the line you can look back and say, 'imagine if I had waited another year to get cracking – thank goodness I invested when I did!'.

Overcoming the Fear of Investing

To overcome the inertia of inaction, it's crucial to:

1. Break tasks into manageable steps: By breaking down your goals into smaller, achievable tasks, you can overcome the feeling of being overwhelmed. Take one step at a time, and gradually build momentum towards your objectives.
2. Set deadlines and hold yourself accountable: Establish deadlines for each task and hold yourself accountable to them. Share your goals with a trusted friend or family member who can support and motivate you along the way.
3. Embrace a growth mindset: Adopt a mindset that views challenges as opportunities for growth and learning. Accept that mistakes and setbacks are part of the journey and use them as stepping-stones towards improvement.

Our goal is to equip you with industry insights, tips, and guidance that you need to take action and avoid loss through procrastination.

If you find the ideas in this guide appealing, the team at PWF is ready to provide you with a fully personalised Blueprint to help you start working towards your financial goals.





BOOK YOUR STRATEGY SESSION TODAY

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02

THE IMPACT OF COVID-19 AND ADAPTING INVESTMENT STRATEGIES

The global pandemic caused by COVID-19 has undeniably reshaped the world, leaving virtually no aspect of life untouched. The property market is no exception. Its landscape has experienced significant changes, necessitating new strategies for investors.

Throughout the pandemic, the Australian property market has demonstrated impressive resilience. Low-interest rates, government support, and the shift towards remote work have played a significant role in buoying the market. Areas with more space and less population density, in particular, have seen increased demand as people seek out home environments better suited to remote work and lockdown living.

Investors looking to adapt to these changes need to be more discerning in their property selection. In light of these trends, properties that offer ample space, access to amenities, and are located in less densely populated areas could potentially offer higher returns. It is also essential to consider the changing rental market. With many people relocating due to the flexibility of remote work, some urban areas have seen a decrease in rental demand. In contrast, suburban and regional areas have experienced increased demand, potentially providing a higher rental yield for properties in these areas.

The pandemic has also underscored the importance of having a robust and diversified investment strategy. Investors who spread their investments across different types of properties and areas were better able to weather the uncertainties of the market. Meanwhile, those who focused solely on short-term rentals in urban areas, for example, may have experienced challenges due to travel restrictions and changing living preferences.

The impact of COVID-19 on the property market serves as a reminder of the importance of adaptability in investment strategies. The Positive Property Blueprint is designed to be flexible, allowing investors to adjust their strategy in response to changing market conditions.

The Capital Gains Blues

The financial crisis of 2009 left a significant mark on the investment landscape, with many investors finding themselves in a state of despair. Most of these disheartened investors were those who had primarily focused on capital gains as their investment strategy. If they had instead emphasised cash flow, they might have weathered the storm with less damage.

From 2007 to 2009, the stock market experienced a drastic decline, losing over 50 percent of its value. This value was predominantly measured in terms of capital gains, which is the increase in the value of an investment or real estate over the purchase price. When the market is booming, capital gains can provide substantial returns. However, during a downturn, as witnessed in the 2009 crisis, investments reliant on capital gains can see their value plummet dramatically. On the other hand, those who had prioritised cash flow in their investment strategy may have found themselves less impacted by the crisis. This income is less dependent on market fluctuations and can provide a level of financial stability even during economic downturns.

The 2009 financial crisis served as a stark reminder of the risks associated with a capital gains-focused investment strategy. It highlighted the importance of diversifying one's investment approach and the potential benefits of prioritising cash flow. By learning from the past, investors can make more informed decisions and potentially safeguard themselves against future financial crises.

The Underutilised Power of Cash Flow

The concept of monthly cash flow is not alien to most people. They understand the importance of having a steady stream of income flowing into their bank accounts. However, the confusion arises when distinguishing between superior and mediocre cash flow strategies.

Superior strategies generate passive income that is minimally taxed and offers a high degree of control:

1. **Regular Income:** The most immediate benefit of investing in cash flow positive properties is the regular income. This income, usually in the form of rent, comes in consistently every month, providing a steady cash flow that can supplement your regular income. This regular income can be particularly beneficial if you're looking for a way to diversify your income sources, planning for a retirement income, or if you want to build an income-generating asset base.
2. **Capital Growth:** In addition to regular rental income, cash flow positive properties often appreciate in value over time. As communities grow and develop, the land on which your property is situated becomes more valuable. This increase in property value can lead to significant profits when you decide to sell. By carefully selecting properties in areas with strong growth potential, you can benefit from this capital growth and add to your wealth.
3. **Tax Benefits:** Depending on your location, you may be eligible for various tax benefits related to property investment. These benefits could include deductions for interest on loans, depreciation, maintenance costs, and property management fees. These deductions can help to reduce your taxable income, potentially saving you a significant amount in taxes.
4. **Buffer Against Market Fluctuations:** Property markets have their ups and downs, but with a cash flow positive property, you have a steady income stream that can help buffer against these market fluctuations. Even during a downturn, your property can continue to generate income, helping to offset any potential decreases in property value.
5. **Building Wealth:** Cash flow positive properties can play a crucial role in wealth creation. The combination of regular rental income and long-term capital growth can contribute significantly to your financial portfolio, enhancing your wealth over time.

On the other hand, mediocre strategies yield passive income that falls into the highest tax bracket and offers little to no control.

So, why do most people lean towards capital gains investment rather than cash flow?

There are several reasons for this trend.

1. Lack of Knowledge: Many people are unaware of the distinction between investing for capital gains and investing for cash flow. This lack of knowledge often leads them to opt for the more familiar route of capital gains.
2. The Allure of a Growing Economy: During periods of economic growth, the capital gains game seems easy and attractive. People naturally assume that their real estate and stock portfolio values will rise along with inflation, making capital gains a seemingly effortless choice.
3. The Complexity of Cash Flow Investing: Investing for cash flow demands a higher level of financial acumen. Anyone can purchase an asset and hope for its value to increase. However, identifying investments that yield a steady cash flow requires a deep understanding of potential income and expenses, as well as the ability to forecast the performance of the investment based on these factors.
4. The Human Tendency Towards Procrastination: People often fall prey to the trap of instant gratification, living for the present and neglecting the future. This mindset can lead to a preference for the seemingly straightforward capital gains approach over the more complex but rewarding cash flow strategy.



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PROPERTY INVESTMENT: MORE AFFORDABLE THAN YOU THINK


Property investment is often viewed as an activity exclusive to the financially elite. But dig a little deeper, and you'll discover that it's more affordable than it initially appears. This affordability largely stems from the numerous tax deductions available to property investors.

As a real estate investor, taxes can be one of your biggest expenses. But with the right strategies, you can use your tax dollars to pay for your property and grow your wealth. Whether you're a seasoned investor or just starting out, understanding and effectively utilizing these tax strategies is essential for maximizing your returns.

Here are some key deductions that real estate investors can claim:

 **Depreciation:** For a property priced at \$600,000, with a brand-new build worth \$300,000, over the first five years, you could claim a whopping \$60,000.

 **Loan Interest:** With a \$500,000 loan at 3% interest, that's \$15,000 p.a. straight off your taxable income.

 **Repairs & Maintenance:** A \$2,000 plumbing job? Deductible!

 **Property Management Fees:** Spending \$1,800 p.a. on professional property management? Deductible!

 **Travel Expenses:** Spent \$500 on flights and accommodation to inspect your investment? You've guessed it – deductible!

Avoiding Capital Gains Tax

Capital Gains Tax. Sounds ominous, doesn't it? But let's demystify it. CGT is the tax you pay on the profit you make when you sell an asset, like property, that has increased in value. The gain is typically added to your taxable income and can push you into a higher tax bracket. That's the bad news. The good news?

There are legal strategies available to minimise or even sidestep it. One such strategy is the utilisation of a Self-Managed Super Fund (SMSF). Think of an SMSF as your own personal tax haven. By investing in property through your SMSF, you can potentially pay less tax on rental income and capital gains, and sometimes even pay no tax at all. Intrigued? Let's understand how.

When you hold an investment property in your SMSF, the rental income is taxed at a concessional rate of 15%. That's significantly lower than most personal income tax rates. And it gets even better. If your SMSF is in the pension phase – that is, you've started drawing a pension from it – the tax rate on rental income drops to a whopping 0%. Yes, you read it right, zero!

Now, what about CGT? When you sell a property held in your SMSF, the capital gain is generally taxed at a rate of 15%. However, if you've held the property for more than one year, you're eligible for a one-third discount, reducing the effective tax rate to 10%. And here's the real kicker. If your SMSF is in the pension phase when you sell the property, the tax rate on the capital gain is, once again, a grand total of 0%.

Sounds like a dream, doesn't it? But remember, while the tax benefits of investing through an SMSF are attractive, they shouldn't be your only reason for setting one up. An SMSF comes with its responsibilities and costs, and it's not the right choice for everyone. So, it's essential to get professional advice before you decide to go down this path.

In the world of property investment, CGT is an inevitable guest at the party, but that doesn't mean it has to eat all your hors d'oeuvres. With clever strategies, you can ensure it only nibbles at your profits, leaving you to enjoy the main course.

After all, it's not just about how much you make, but also about how much you keep!





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04

CURRENT OPPORTUNITIES AND HOW THEY FIT INTO THE BLUEPRINT

At PWF, we're always on the lookout for potential investments that align with the Positive Property Blueprint.

In the ever-evolving landscape of property investment, two trends are dominating cashflow positive investments: dual occupancy and co-living.

These innovative investment strategies offer a wealth of benefits and possibilities, opening up new avenues for investors to maximise their returns and diversify their portfolios.

Dual Occupancy: Double the Potential

Dual occupancy properties are the juggernauts of the investment world. Imagine a single residential lot, but with a twist: it houses two separate dwellings. The result? Double the income, double the potential.

With dual occupancy, you're not just buying a property; you're buying a cash-generating machine. Two rental incomes from a single lot mean your cash flow isn't just improved; it's supercharged. And the benefits don't stop there. Dual occupancy properties act as a built-in safety net, protecting you against vacancy. One dwelling unoccupied? No problem. The second dwelling has got your back, keeping that cash flow steady.

And let's not forget the tax advantages. The additional depreciation on the second dwelling can lead to increased tax deductions, making your wallet breathe a sigh of relief.

Co-Living: A Modern Solution to Urban Living

On the other side of the spectrum, we have co-living, the avant-garde solution to urban living. It's shared housing, reimagined for the modern age. Individuals rent their own bedrooms but share common areas, creating a harmonious blend of community and independence.

Investing in co-living properties can yield higher rental returns compared to traditional rentals. Since tenants are essentially renting a bedroom rather than an entire unit, they are often willing to pay a premium for the added benefits of co-living, such as furnished spaces, included utilities, and a sense of community.

Moreover, co-living properties tend to have lower vacancy rates. The demand for affordable, flexible housing in urban areas is high, and co-living spaces are perfectly positioned to meet this demand.

BOB AND CAROL'S JOURNEY WITH PWF

Background: Bob and Carol, small business owners, were initially sceptical about property investment. They stumbled upon PWF through a social media advertisement and decided to explore the opportunity, despite their reservations.

The PWF Experience: Bob and Carol found the process with PWF straightforward and reassuring. ***"Once paperwork-wise it seemed really easy, it was just a step to take and we took that step and took a risk,"*** Bob shares.

The risk paid off, and they saw immediate results. ***"You can see straight away that after owning the one rental that you got us... It was a good decision especially in today's climate."***

The Outcome: Today, Bob and Carol's rental properties are outperforming their superannuation. They appreciate the control they now have over their financial future. ***"Having something else as a backup to Super is a great idea and the rental properties have worked well in our favour,"*** Bob admits.

The Future: They are confident about their financial independence and see a clear path ahead with PWF. ***"I am really comfortable financially... I honestly didn't realise that rental properties made so much money as in their value rises so quickly,"*** Bob reflects.

Their Advice: For those on the fence about property investment, Carol advises, ***"It's worth coming in and having a chat... things have worked in the positive for us."***

KERRY AND BRUCE'S EMPOWERING JOURNEY WITH PWF

Background: Kerry and Bruce, new to Brisbane and unfamiliar with the local property market, were looking for a way to invest in property without the heavy load of paperwork, research, and negotiations. ***"Having all the supports from PWF around us has made it so much easier."*** -

The PWF Experience: Kerry and Bruce found the process with PWF to be enlightening and empowering. They appreciated the fact that PWF took the heavy load off their shoulders, allowing them to invest in property without having to deal with the time-consuming aspects of the process. ***"You guys have got the finance, you've got the people who do the contracts, you've got the relationships with property managers,"*** Bruce recalls.

The Outcome: Today, the couple has nearly achieved their financial plan. They have seen firsthand that PWF's approach works, which has given them the confidence to continue investing in more properties. ***"You've proven to us that it works so we're like okay well it one works so let's try the second okay the second one works okay now let's try the third okay and that for us was a big thing."***

The Future: The couple is confident about their financial future and see a clear path ahead with PWF. They appreciate the guidance and support they have received from the PWF team and are confident in their investment strategy.

Their Advice: Kerry and Bruce's advice to other investors is clear: trust in the process and the team at PWF. They have seen firsthand how this strategy can transform an investment portfolio and provide a steady income. ***"We could never have achieved that by ourselves."***



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QUESTIONS?

Our property education team is always happy to answer any questions you might have.

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PWF

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