



Your Property Investment Advisory

# inSynergy Property Investment Education and Strategy Workshop



# The inSynergy property investment education and strategy workshop is a powerful, knowledge-based session designed to deliver investors a sound understanding of the fundamentals of property investment.

## Workshop overview

The one-on-one property investment education and strategy workshop will teach you how to safely build a high-performance property portfolio and plan for future retirement.

**This workshop is specific to property investment and does not include advice about any other financial products such as managed funds or superannuation managed funds (other than property in Super).**

**We appreciate that everyone will come to the workshop with a different level of understanding, so the content is adjusted to ensure the appropriate level of detail is covered. The workshop content can be tailored for first time investors through to the highly experienced and runs for 4-6 hours.**

## Key learning outcomes

1. How a \$500,000 investment property can cost as little as \$50 per week
2. How to pay off a home loan in 6-10 years with no extra repayments
3. How one property at principal-and-interest costs very close to two at interest-only
4. How to effectively and safely use equity to buy successive properties
5. How to build a high performance property portfolio to retire on, comfortably and early

## What's included?

- A pre-assessment of your financial situation, property values, equity and borrowing capacity across the best property investment lenders;
- Recommendation of strategies to optimise your current finance and property portfolio including debt structure that will improve cash flow, minimise interest and mortgage insurance, improve borrowing capacity, reduce tax and reduce risk;
- Sample cash flow analysis for potential investment property acquisition;
- A copy of all notes, sketches and models produced during the workshop.





# The process: inSynergy's 6 steps to highly successful property investment.

## STEP 1 | Education

### The power and profit of knowledge

- Knowing your numbers
- Principal-and-Interest vs interest-only
- Property tax benefits and cash flow
- Ownership structures and financial implications
- Optimisation of leverage and finance structures
- The ideal price range of property for return on investment
- How to build an optimised property portfolio and
- How much property you need to retire

### Key Benefits

- Builds strong foundation for successful property investment
- Increases confidence in purchasing investment property
- Increases wealth creation options
- Reduces risk of making costly decisions

## STEP 2 | Property economics and market research

### How to buy at the right place at the right time for the right reasons

- Where to find A grade property economic macro and micro research
- How to use it
- Identifying hotspots and property types that are likely to outperform the market
- Truth, lies and statistics – which statistics are useful for which type of analysis

### Key Benefits

- Identify current property hotspots
- Increase probability of outperformance
- Remove emotion-based property decisions
- Identify potential risks
- Identify property opportunities ahead of the market

## STEP 3 | Property investment strategies

### Buy well, hold, re-use new equity and optimise borrowing capacity and use of equity

- Positive vs negative gearing
- Old vs new property
- Residential vs commercial property
- Units vs houses
- Debt reduction vs portfolio growth

### Key Benefits

- Sets clear, objective financial goals linked to personal goals
- Individually tailored to suit your circumstances
- Narrows option to those suited to you
- Select the right lender for faster, smoother loan approval
- Identify gaps in your circumstance and provide measures to resolve
- Maximise your borrowing capacity

**“At the end of this workshop you will have a solid understanding of how to astutely invest in property”**

— Richard Sheppard, Chief Property Investor Advisor, inSynergy

**STEP 4** | Risk management

**Protect and preserve your investment**

- Stress testing your strategies
- Interest rate increase sensitivity analysis and management
- Use of fixed rate loans and buffer funds

**Key Benefits**

- Provides a safety net to manage possible contingencies
- Reduces potential for financial loss
- Protects your portfolio

**STEP 5** | Property investment advice

**Who can advise you on what and how to make the most of it**

- Building a team of trusted specialist advisers

**Key Benefits**

- Saves you time and cost of doing your own research, education, property selection
- Obtain knowledge from experts with experience in the industry
- Have someone do the work for you
- Maximise probability of success and outperformance
- Reduce risk of financial loss from making incorrect decisions
- Readily available advice and contact point

**STEP 6** | Action and implementation

**How soon and how to act with the right amount of information to minimise opportunity cost**

- Implement your plan
- Prepare and manage finance application
- Search and select suitable investment property
- Assist with the purchase

**Key Benefits**

- Saves you time shopping around lenders
- Reduces risk of lender declining
- Execute your loan/ purchase in minimal time
- Reduce the stress of dealing with the multiple parties involved
- Select the best available property to achieve your plan

**Workshop fee**

Weekdays: \$1,500 + GST

Weekends: \$2,000 + GST

Workshop fee is charged 50% upfront and 50% upon completion. Fees are generally tax deductible.\* This includes a maximum of two people in attendance at the workshop (yourself and your partner).

*\* Please consult your accountant to ensure this applies to your individual situation*

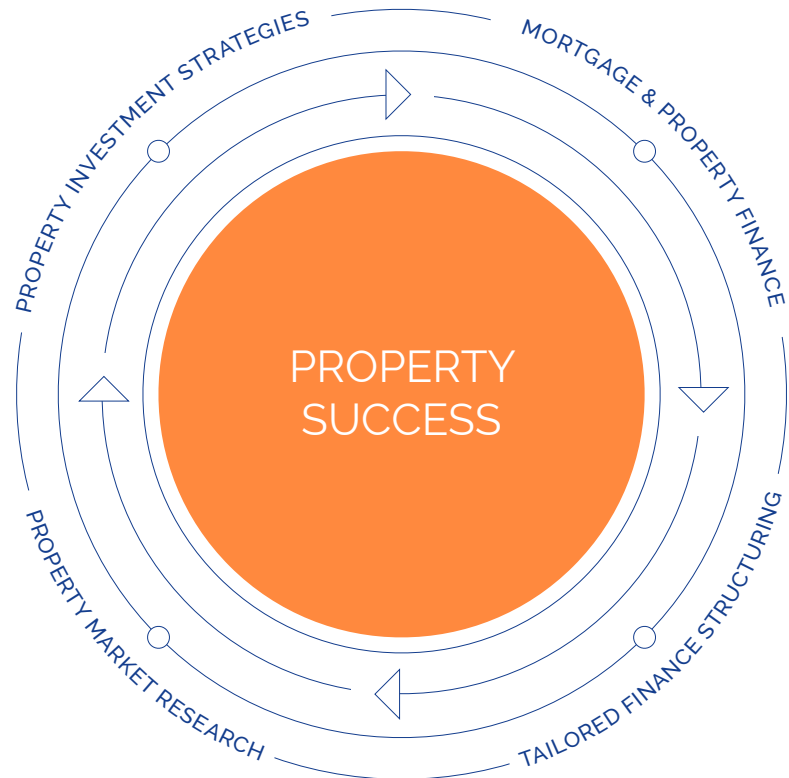
*\*\*Please note we offer a 30% discount to all military and emergency services personnel for weekday bookings. Please advise when booking if you are eligible.*

# A trusted advisor

**We are extremely proud and confident of our services, which are the result of more than 20 years collective experience in property investment.**

It should however be noted that the information and advice we provide is specific to property investment and mortgage finance and does not incorporate all your financial needs and considerations.

For your other needs, we recommend you consult a licensed financial planner. If you would like us to recommend a financial planner that is skilled and experienced at building a financial plan supportive of direct property investment, please let us know. ●



## **About inSynergy**

*inSynergy provides professional property investment education and advice, property market research and specialised mortgage broking services to help every day Australians achieve better returns with less risk from property. inSynergy is also a licensed investment property buyers' agent.*



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