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Wealth Creation – an Overview

Wealth Creation is based on the desire to improve ones financial position and achieve Financial Security;

- Wealth creation is most often driven by two primary emotional concerns and our desire to allay them;
 - **“What are my children going to do in the future?”** – The increasing cost of living, especially housing affordability; and
 - **“How am I going to afford to retire?”** – The Government's ability to fund our retirement is reducing year by year. The Australian Bureau of Statistics figures show that only 4% of retirees have a family income over \$41,000 and 84% of retirees have an income under \$21,000!
- To create wealth you need a to identify;
 - Your primary emotional concerns & desires;
 - Your current financial parameters; and
- **Develop a financial plan; a financial solution to your concerns & desires within your current financial parameters.**

Financial Security

- To achieve Financial Security we must Create Wealth;
- To Create Wealth we must Invest;
- To Invest successfully we must implement a Plan;
- To implement a plan we only need to start; **Start Now** – before it is **too late!**

What is an Investment?

An investment is an income producing asset that will be sold or restructured as required to improve financial security.

- If an asset does not, or can not, produce an income (gold, vacant land, etc) it is **speculation** not investing; and
- If an asset will not, or can not be sold (family home, art work, etc) it is a **life style asset** not an investment:

We need to understand;

- What **is** an investment and what **is not** an investment;
- The difference between an **investment** & a **tax strategy**;
- What makes an investment a good investment; and
- How to choose a good investment.

Why We Use Residential Property?

- Shares:** Property has lower risk & higher gearing
= better Real Outcome.
- Cash:** Property has growth & tax advantage
= better Real Outcome.

Brand new residential property is often the **BEST** form of investment available for **wealth creation** in Australia. By best we mean;

- Higher than average returns,
- Lower than average investment risk,
- We can borrow more against it giving greater leverage;
- Tax effective;
- Easy to understand; and
- Simple to do and worry free with our help!

The best time to plant a tree was 20 years ago – the second best time is now!

Chinese Proverb – Applicable to Wealth Creation and Property Investment



