

Bryce Holdaway - New Zealand PIF

DOES THIS SOUND LIKE YOU?

- You want to build a property portfolio but you don't know where or how to start
- You already have investment properties but you're not quite sure if your existing portfolio is optimised enough to achieve your retirement goals or you wonder if there is a better plan to get you there sooner
- You're not quite sure how many properties you actually need to achieve your retirement goals
- The whole process of building a portfolio just seems overwhelming

Who is this for...



Beginner investors

See how to build a portfolio optimally without making costly mistakes

Experienced investors

See if you've made the right decisions up to this point and gain clarity on your next step













WHERE TO

PROPERTY

to pay off your home

in 10 years



The goal would be to build a portfolio that grows in value and in the passive income it delivers but maintain your lifestyle by living where you want to live instead of where you

Rentvesting is a strategy that has emerged Since the boom in Sydney and Melbourne and other popular locations, property prices hav increased beyond the reach of many willing buyers. Yet renting in the same locations i

It's fair to say that a decade or two earlithere were probably fewer high-value locations in our capital cities where most people couldn't afford to buy and the differentials between price and rent were not as high. And people were less likely to choose renting over buy

EXCLUSIVE INTERVIEW WITH SCOTT MORRISON

WEALTH REALITY CHECK YOUR 11-POINT CHECKLIST





WORTH THE

PRICE?

COVER STORY



IN RENTAL INCOME

Bryce Holdaway is partner of specialist property investment advisory firm Empower Wealth, co-host of

The Property Couch podcast and co-host of Location Location Australia,

which is on Foxtel's The Lifestyle Channel



TODAY

MELBOURNE







BANK OF MUM & DAD



SUN 27° 🧇







INVESTMENT

ADEL 19°

MELBOURNE



RENOVATE

GOLD 22° 🌞







ThePropertyCouch

As featured on:













John loannou reviewed The Property Couc 5 March - Ca

Love listening to you guys I relisten and share podc close circle on the same mind set and help push an own success! Love the work guys keep it up �



Brendan Deith reviewed The Property Couch – 653



6 April - Ca

Dead set love your podcast guys. Love it for all the reasons everyone else does. My top reason is because you're down to earth and flipping hilarious in some of your deliveries!! ��



David Blackburn reviewed The Property Couch — 653



Love The Property Couch. Very insightful, interesting and just a good listen. Also love the footy banter.



ewed The Property Couch - 653





28 July - (a)

I stumbled onto your podcast by accident whilst working out at the gym. I usually



Raymonda Safar Bechara Precommends The Property Couch.

26 September at 21:50 - (a)

Love listening to the podcasts. They're filled with practical solutions for those currently investing in property and those who are looking to invest at some point in the future. Ben and Bryce will share what they know, but will refer you to another trained professional if a subject is out of their scope. The podcasts also cover other areas of investing, but most importantly, they always remind their listeners that its not just about money, it's about living a fulfilling life, with money helping you to achieve your life goals.

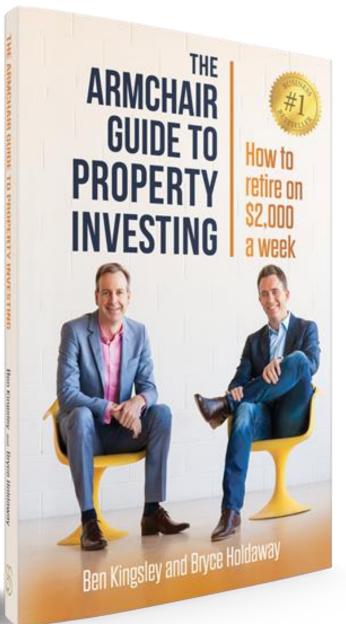
IT I am glad I didn't and now a fan. Thank you. I ew world because it is for me &

: Property Couch - 653



Definitely teaching me so much I wouldn't of it to purchase for the first time! Me and my partner ring to say when real estate agents ask you what





TWO EVERGREEN BOOKS:

7 steps to TRAP SURPLUS!

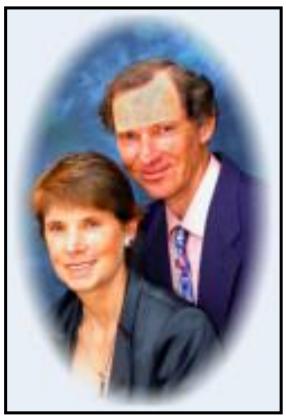
How to INVEST!

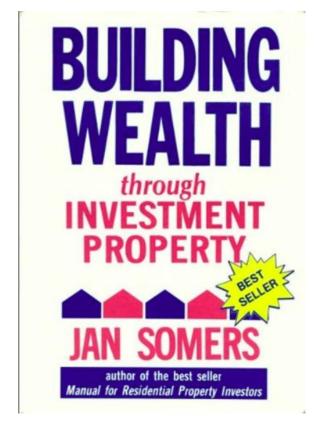




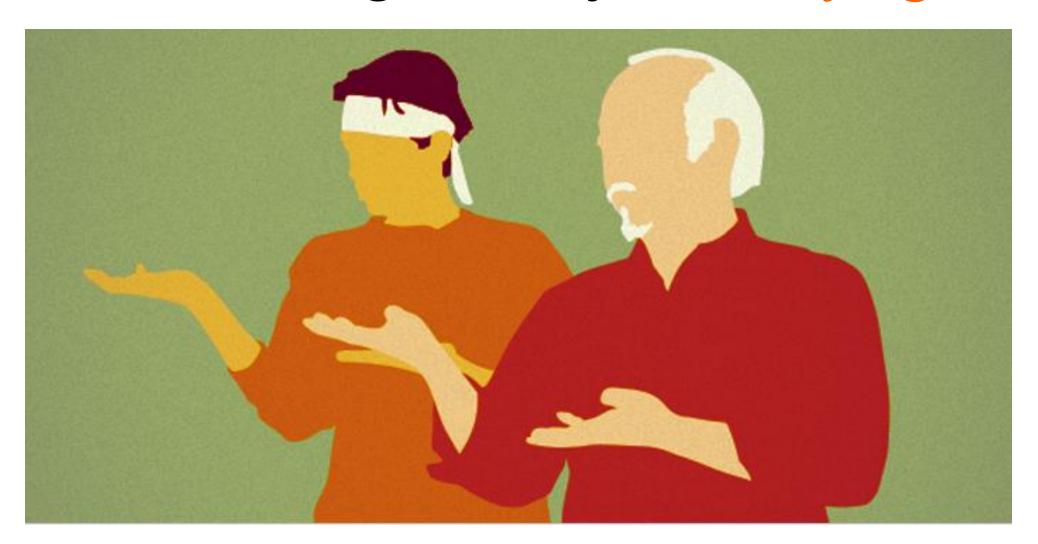
"And then my life changed over lunch one day..."







"I was looking for my Mr Miyagi...





First Property at 24

Personally bought 9 properties since then

Don't own them all now

Overcame the conditioning

Changed my circumstances forever

\$3k per week Passive Income

"Look before you jump" disclaimer...



- This presentation is 'educational in nature' and if any of this information is perceived as advice, then it is general advice only.
- We encourage those looking to make any future investment to ensure you build adequate knowledge and seek professional advice or guidance from qualified and appropriately licensed professionals.
- You're NOT going to get \$2,000 per week just by watching this presentation

The 3 Secrets of Building A Property Portfolio

Secret # 1

How to Retire on \$2,000 per week as a passive property investor with 5 properties or less

Secret # 2

How to Grow a multi-million dollar property portfolio without sacrificing the monthly budget

Secret #3

Whoever buys the RIGHT property ensures they DON'T have to worry about negative market noise

Secret # 1

How to Retire on \$2,000 per week as a passive property investor with 5 properties or less



Have you ever thought...

... how many properties do you actually need?

...cos it seems like a lot of work to manage 10+ properties?

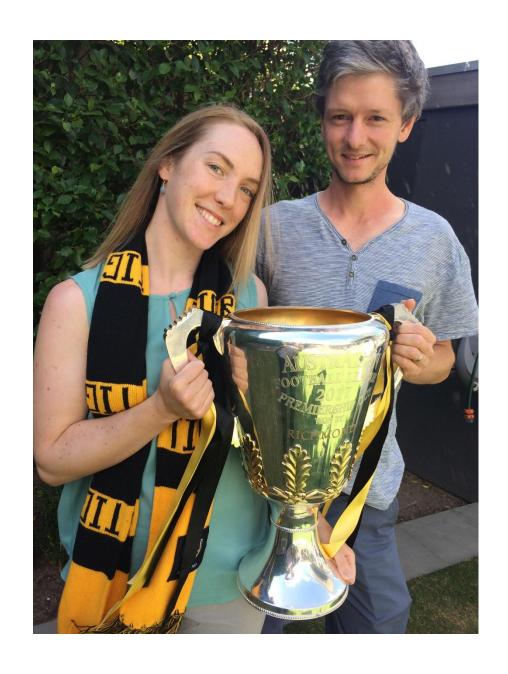


NOT FOR EVERYONE!

Quick Question

Number of Properties	Number of Investors	Proportion
One	1,468,943	72%
Two	383,502	19%
Three	118,413	5%
Four	43,238	2%
Five	18,231	1%
Six or more	19,198	1%
	2,051,525	Source: ATO,

"What percentage of investors buy more than 2 properties?"



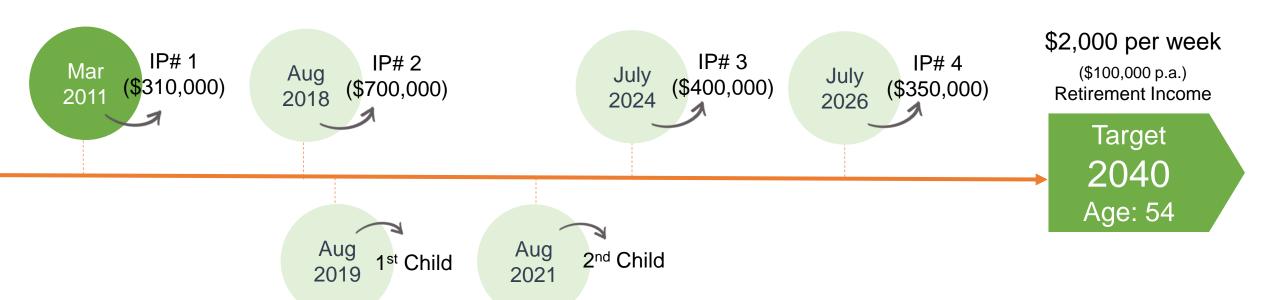
Ben + Ace

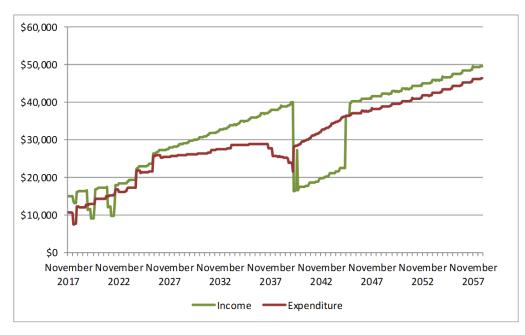
What Money Means to them?

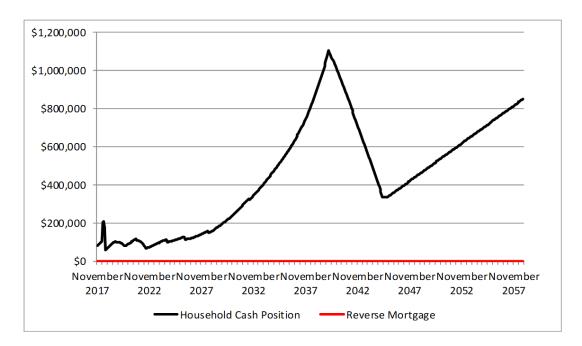
- ✓ Peace of Mind
- ✓ Travel
- ✓ Stability
- ✓ Work/Life balance

- ✓ Security
- ✓ Adventure
- ✓ Work less
- ✓ Freedom

Household income circa \$220,000 - \$230,000 Ages: 33 & 32





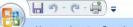


Cashflow Movement

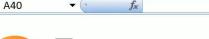
Cashflow Position

"LIVE" DEMONSTRATION

- **×** NO Renovations
- × NO Redevelopment
- × NO Lost Weekends



Home Insert Page Layout Formulas Data Review View





Personal Financial Fact Find

This Fact Find asks for information about you and your current financial situation. Empower Wealth will use this information to assess your potential to benefit from our Personal Wealth Management Program. Your personal information will be managed in accordance with our Privacy Policy and will not be disclosed to any third party without your express permission.

The information you provide in this Fact Find will be used to enable Empower Wealth to prepare a Preliminary Wealth Projection. As such it is essential that this information is as complete and accurate as you can provide. Empower Wealth accepts no liability for the Report on the basis of incomplete or inaccurate information.

The Fact Find consists of a number of pages, each asking for different information. They may be completed in any order. The Fact Find can be completed on your computer, or it can be printed out and filled in on paper.

Click a button to complete:

Getting to know You
Personal Information
Employment and Income
Assets and Savings
Investment Properties
Borrowings
Bill Payments
Spending
Summary and Outcome



口

X

... and the RESULTS are in!

Wealth Projection Financial Position at : 10 Years 30 Years Now 20 Years Retirement 2038 2045 2048 2018 2028 Savings \$25,000,000.00 Superannuation 120,000 387,271 925,721 \$ 1,517,324 \$ 1,642,630 \$20,000,000.00 120,000 387,271 925,721 \$ 1,517,324 \$ 1,642,630 Total Savings and Superannuation Investment Property \$ 2,272,644 \$ 4,065,675 \$ 6,119,533 \$ 7,294,792 \$15,000,000.00 \$ Other Investments \$ 7,294,792 \$ 2,272,644 \$ 4,065,675 \$ 6,119,533 Total Investment Assets \$10,000,000.00 750,000 \$ 1,343,136 \$ 2,405,352 \$ 3,412,037 \$ 4.307.618 Personal Property 870,000 \$ 4,003,051 \$ 7,396,747 \$ 11,048,893 \$ 13,245,040 **Total Assets** \$5,000,000.00 \$ 1,809,109 Total Debt 279,500 \$ 1,157,116 590,500 \$ 2,193,943 \$ 6,239,631 \$ 11,048,893 \$ 13,245,040 Net Worth 12 16 20 24 32 \$ 7,636,856 \$ 8,937,422 159,500 850,807 \$ 3,834,279 Nest Egg Years Nest Egg (Present Value) 159,500 633,080 \$ 2,122,947 g 3,438,025 \$ 3,682,099 Home Value Investment Property Other Investments Superannuation 6.380 25,323 84,918 \$ 137,521 147,284 Potential Passive Income (4%)



3 Properties, No Renovations, No Redevelopment

Secret # 1

How to Retire on \$2,000 per week as a passive property investor with 5 properties or less

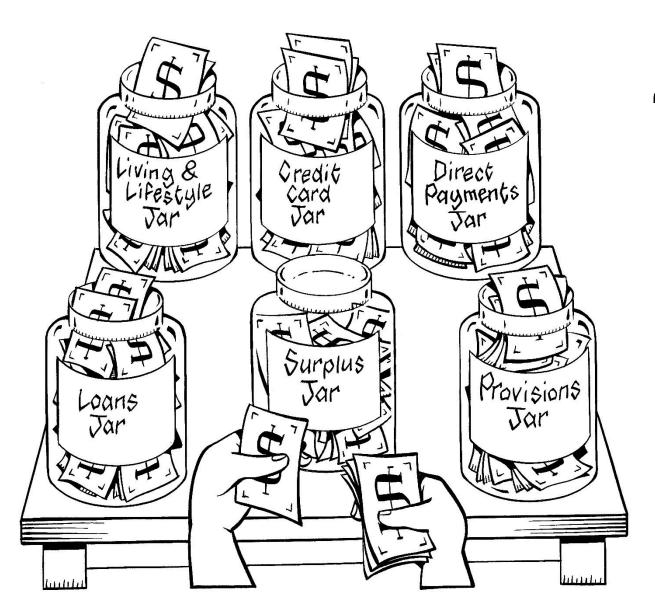
Takeaways:

1. Its NOT the number of properties that matters, it's the value...

- 2. Time, Target, Income and Expense
 - 3. You can do this passively...

Secret # 2

How to Grow a multi-million dollar property portfolio without sacrificing the monthly budget

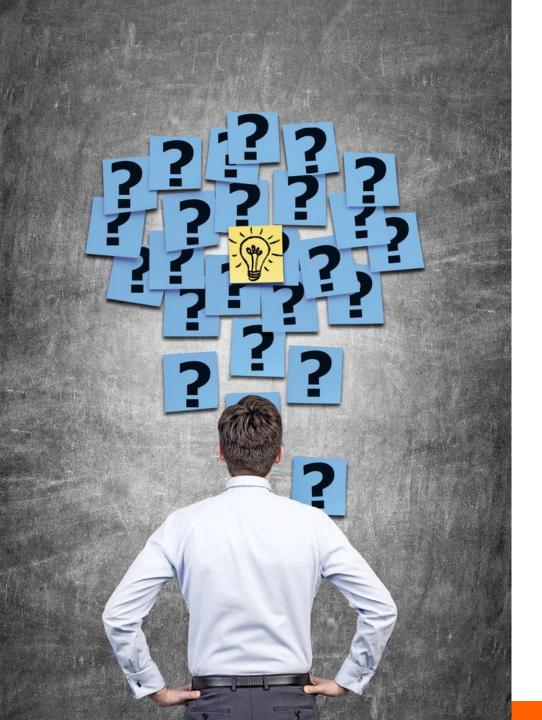


"How do I invest in a property when money's tight and

the budget is already under pressure?"

Property investing IS NOT just for the rich or those on extraordinary incomes... Its for average income earners too!





TWO CRUCIAL THINGS YOU NEED TO KNOW:

HOW TO...
TRAP
SURPLUS!

HOW TO....
USE EQUITY!

How to find extra money in the monthly budget?



Current Owner Occupied Home

Home	Value	\$800,000
Home	Mortgage	\$400,000

How to find extra money in the monthly budget?



New Investment Property

Property Value
Loan Amount

\$500,000 \$530,000

Use existing equity

	Money IN	Money OUT
Rental Income	\$21,375	
Annual Expenses		\$6,646
Interest Expense		\$34,275
Total Costs		\$40,921
Gross Cash Flow		-\$19,546
Tax Benefit	\$6 , 353	
Net Cash Flow		<u>-\$13,193</u>
Monthly Commitment (after tax)	-\$1,099	
Weekly Commitment (after tax)	-\$254	

FORECAST ASSUMPTIONS:

Capital Growth Assumption: 6%

Gross Rental Yield Assumption: 4.5%

Investment Loan Interest Rate P&I - 30 yrs: 6.5%

Home Loan Interest Rate P&I - 30 yrs: 5.5%

Provision for Holding/Maintenance Cost p.a: 1%

Occupancy Rate: 95%

Property Management Fees: 7.7%

Initial Acquisition Costs (borrowed): 6%

Indexation / Inflation: 3%

No Allowance for Depreciation

Buffer built into Interest Rates

How to find extra money in the monthly budget?



Current Owner Occupied Home

Home	Value	\$800,000
Home	Mortgage	\$400,000

Household Cashflows	Current	New	
Gross Income	\$125,000	\$125 , 00 0	
Bills / Spending (40% of gross income)	\$50,000	\$50,000	Re
Home Mortgage Repayments p.a. (P&I \$400,000 x 5.5% - 15 yrs to	\$36 . 720	\$24,321	(P&
ao)			

Restructure Home Mortgage (P&I \$400,000 x 5.5% - 30 yrs to go)

Net Income	\$99 , 966	\$99,966
(less) Total Expenses	\$86 , 720	\$74 , 321
Annual Surplus	\$13 , 246	\$25,645
Monthly Breakdown is	\$1 , 103	\$2,137

How to find extra money in the monthly budget?









Family	Home
--------	------

Family Home +	Investment F	Property
---------------	--------------	----------

<i>Property</i> <i>Value</i>	Debt	Cash on Hand	Net Position	Year	Property Value	Debt	Cash on Hand	Net d Position
	\$400,00					\$400,00		
\$800,000	0	\$0	\$400,000	О	\$800,000	0	\$0	\$400,000
	\$373,10					\$912 , 76		
\$856,000	0	\$0	\$482,900	1	\$1,356,000	1	\$0	\$443,239
	\$234,45					\$829 , 85		
\$1,122,041	4	\$0	\$887 , 587	5	\$1,753,280	2	\$0	\$923 , 427
						\$659 , 12		
\$1,573,721	\$0	\$8 , 296	\$1,582,017	10	\$2,418,461	3	\$0	\$1,759,338
						\$371,27		
\$2,207,225	\$0	\$183 , 392	\$2,390,617	15	\$3,337,677	7	\$0	\$2,966,400
\$3,095,748	\$0	\$409,318	\$3,505,066	20	\$4,608,547	\$0	\$35 , 222	\$4,643,770

Variance in Position is \$1,138,704

Once I discovered this...

Example	Investment #1	Investment #2
Capital Gain	8%	6%
Yield	4%	4%
Return	12%	10%
Cash Invested	\$100,000	\$100,000
Leverage	0%	80%
Could Buy in Value	\$100 , 000	\$500,000
Debt	\$0	\$500,000 \$400,000 \$50,000 \$28,000
Return On Investment (ROI)	\$12,000	\$50,000 ence
Interest Costs (7%)	\$0	\$28,000 jiffer
Net Return (\$)	\$12,000	\$22,000
Cash Return (%)	12.00%	22.00%

Secret # 2

How to Grow a multi-million dollar property portfolio without sacrificing the monthly budget

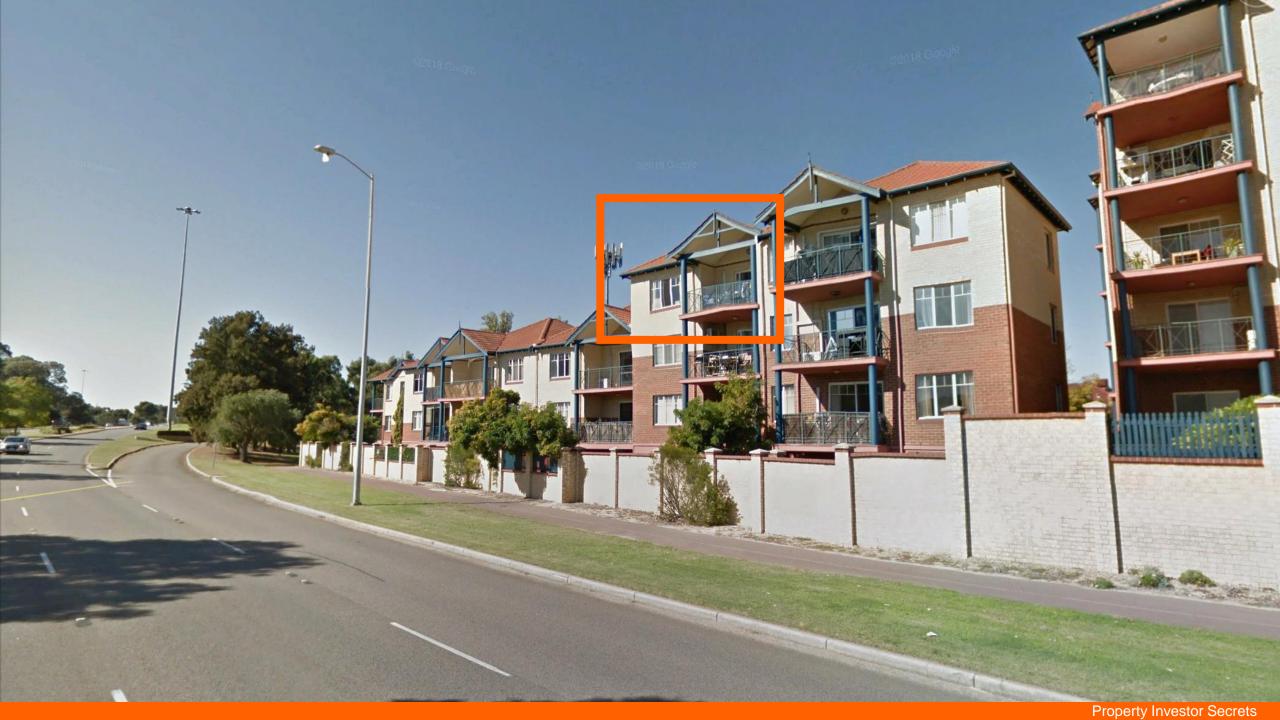
Takeaways:

- 1. Its all about trapping more of what you've got...
 - 2. Use your existing equity for deposits...

Secret #3

Whoever buys the RIGHT property ensures they DON'T have to worry about negative market noise

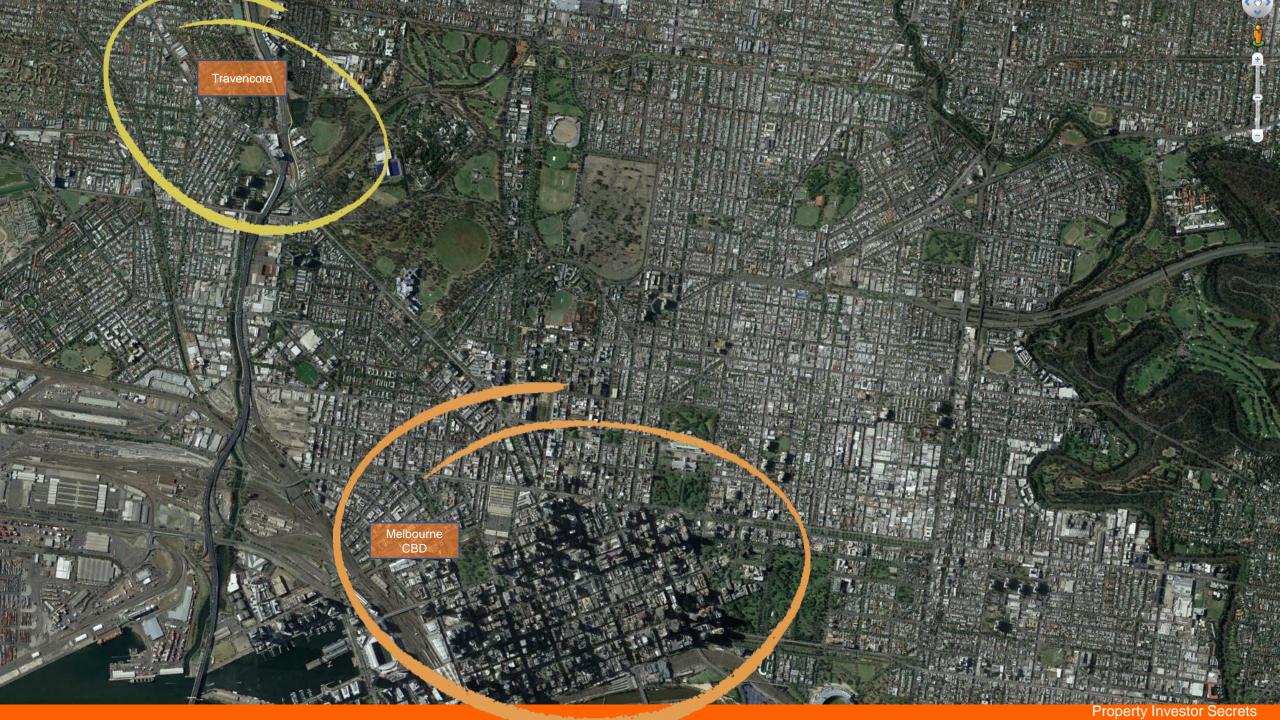


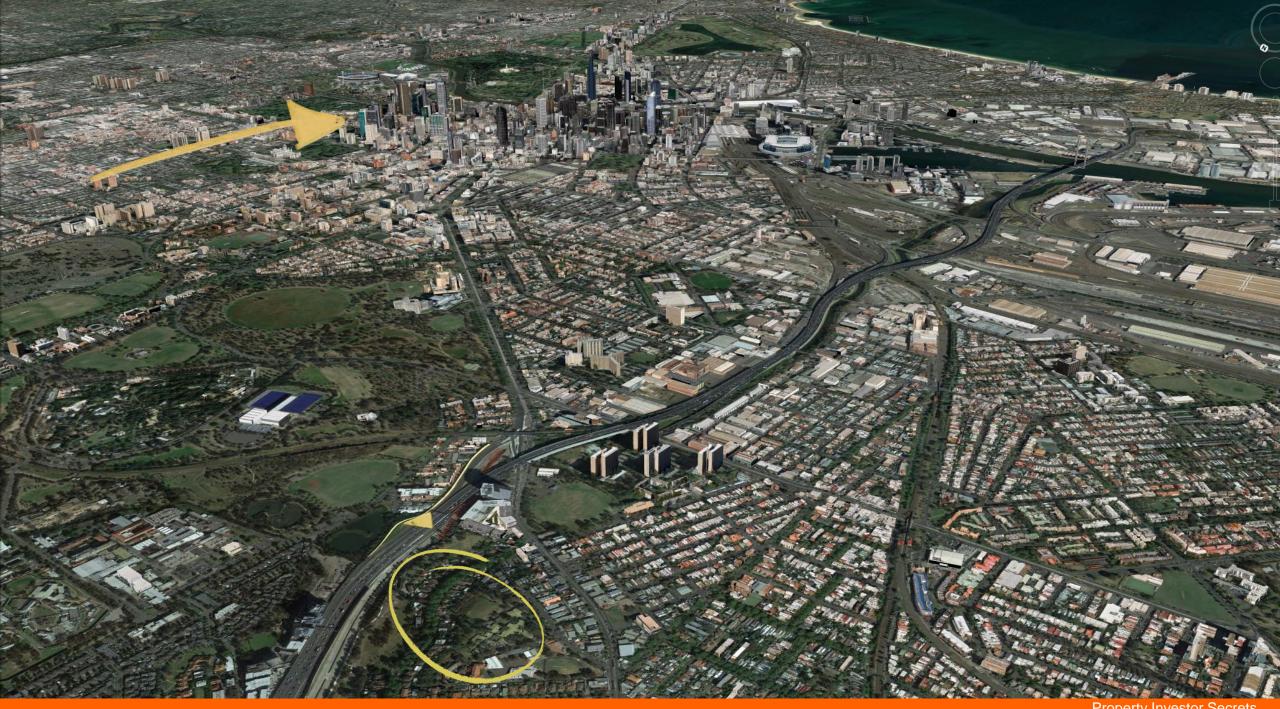


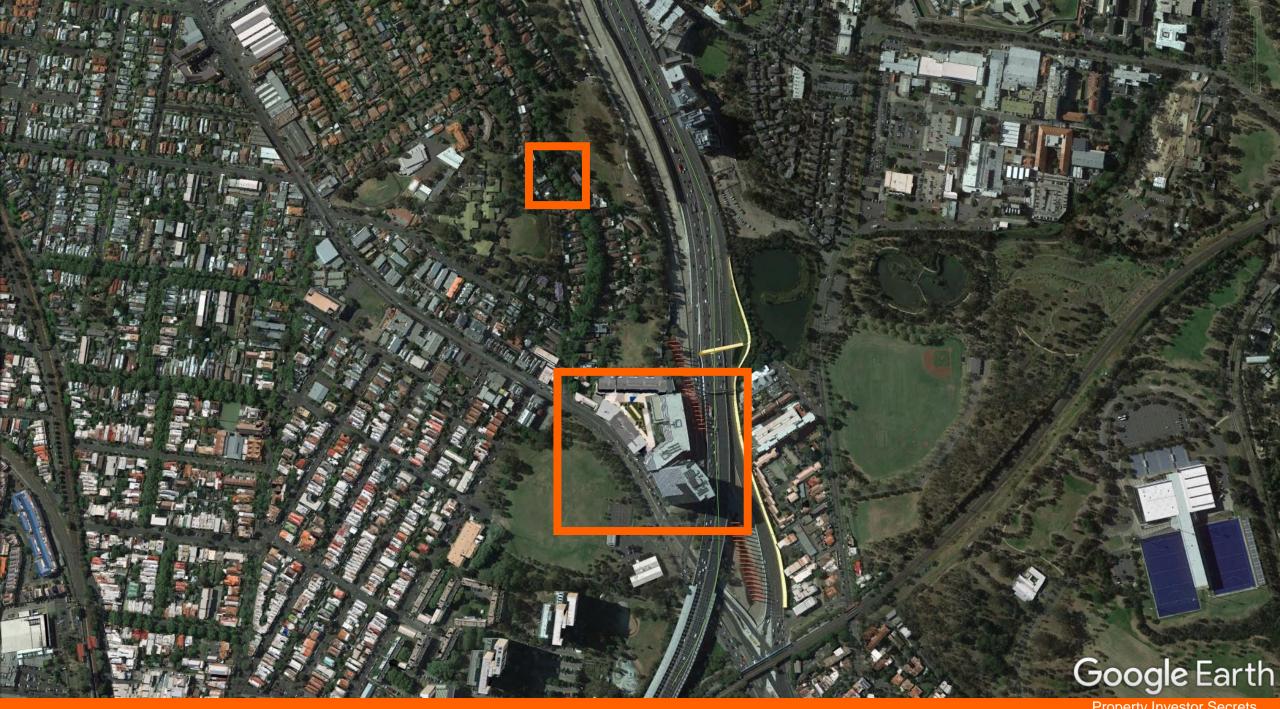


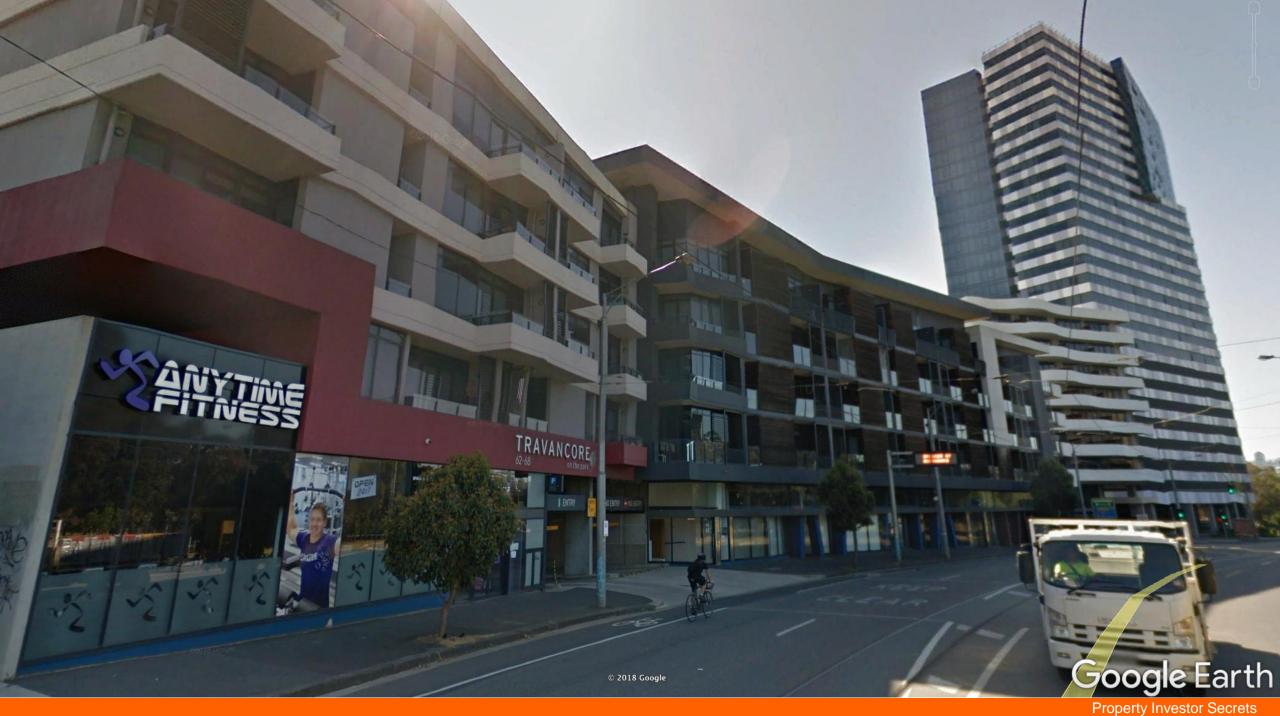
"OK, but how do you know...

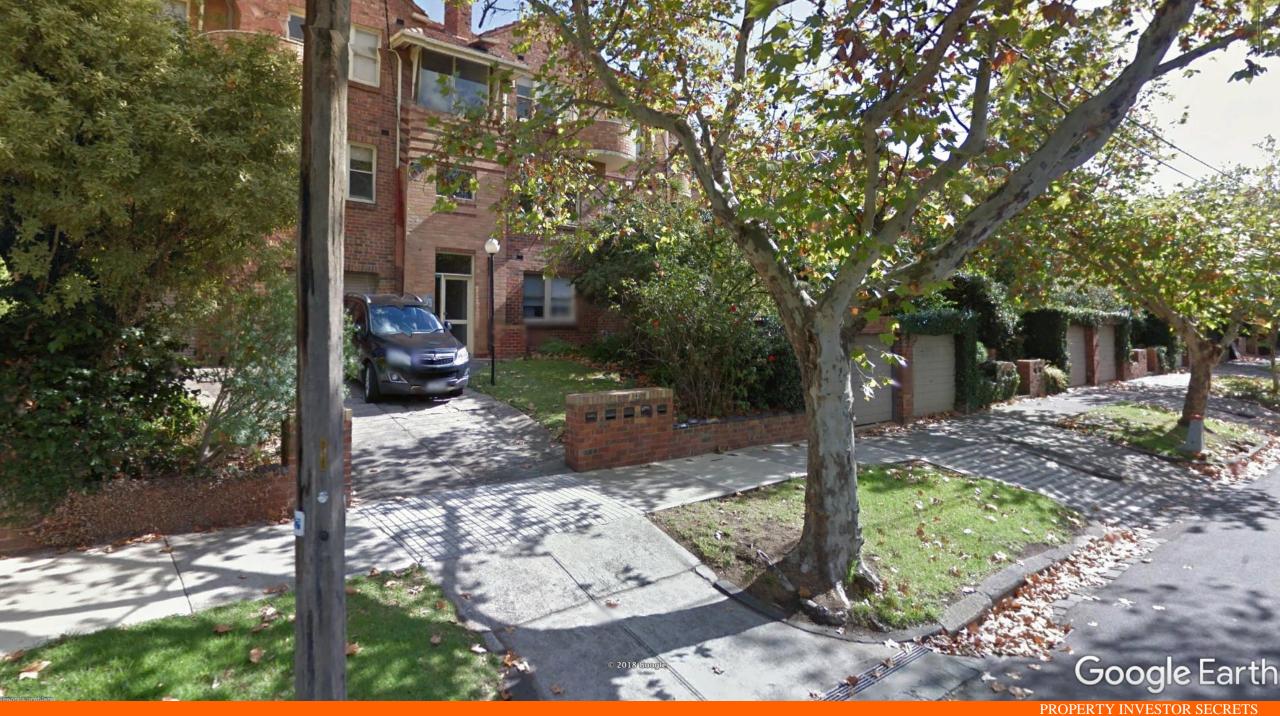
- 1. What to buy,
- 2. Who to trust, and...
- Is now really a good time to buy anyway?"











Home Search Property Services Documents My Account Resources -

Land Use: Single Strata Unit/Villa Unit/Townhouse

Sale Date: 6 Oct 2012

Category: Unit: Standard

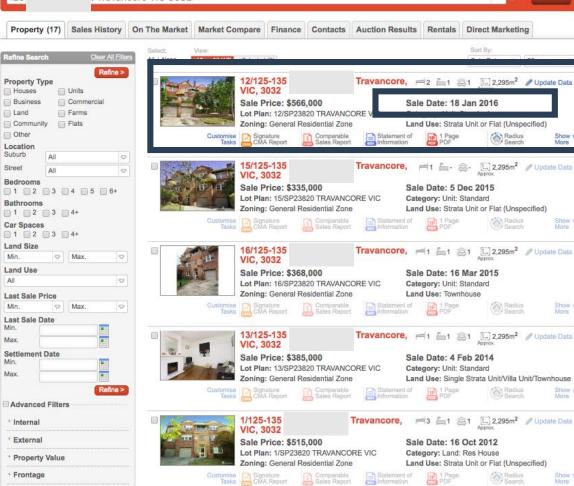
Search

Service

aved Lists



Parcel Company Name Building Name Volume/Folio Local Authority Advanced Search 125 t Travancore VIC 3032 Search

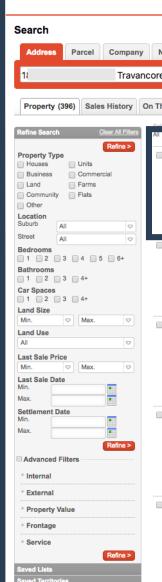


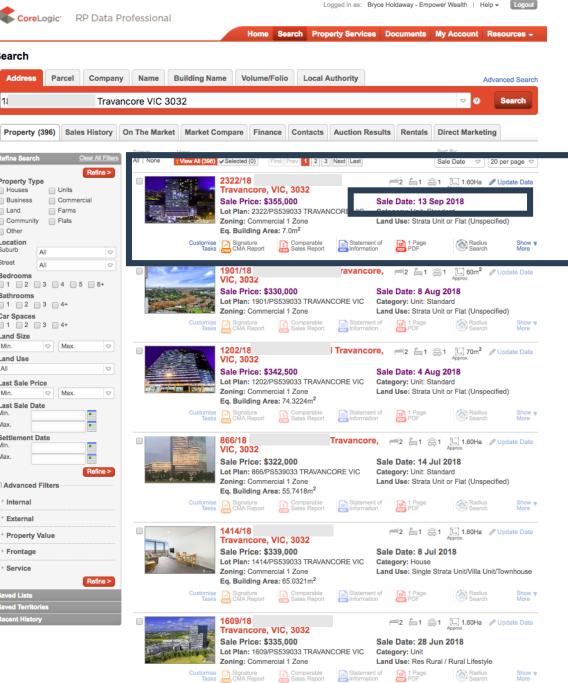
Sale Price: \$542,000

Zoning: General Residential Zone

Lot Plan: 11/SP23820 TRAVANCORE VIC

Customise Signature Comparable Statement of PDF





Logged in as: Bryce Holdaway - Empower Wealth | Help → Logout

Home Search Property Services Documents My Account Resources -

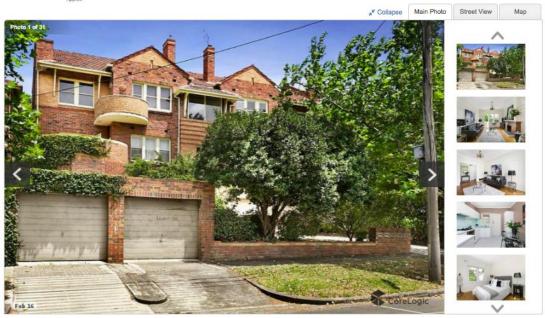
Print this Page +

Property Detail

12/125-135

Travancore, VIC, 3032

≓2 ≦1 ⊜1 ⊈ 2,295m²



Property Attributes



Last Sale Details

Sale Price: \$566,000 Sale Date: 18 Jan 2016 Settlement Date: 16 Feb 2016 Sale Type: Sold By Land Use 1: Strata Unit Or Flat (unspecified) Zoning: General Residential Zone

Legal Description

LA: Moonee Valley Issue Date: Mar 16

Property Tasks



Suburb Snapshot

The following statistics apply to Units in TRAVANCORE*

- Change in Median Price (5yrs) is -28.9%
- Annual Change in Median Price (10yrs) is -2.8%
- Median Asking Rent for TRAVANCORE is \$410 per week
- · Median Days on Market is 57 days

*Statistics are calculated over a rolling 12 month period.

Ownership

Withheld

Property Features Show More

- Internal Features
 Air Condition Features: Airconditioning
- Air Conditioned
- Fireplace
- · Kitchen Features: Dishwasher

External Features - Lockup Garages: 1

- Materials in Floor: Timber Floor
- Floor Level Of Unit: 2 · Veranda / Deck Features: Balcony - Property Improvements: Plant, Chattles
 - · Workshop Features: Shed

Other Features
- Development Zone: General Residential Zone

Listing Description - For Rent ® Show More

CHARMING SECOND-FLOOR APARTMENT.**APPLICATIONS CLOSED**

This beautiful property is located on a stunning tree-lined street and comprises:

- Intercom-secure entrance
- Two double bedrooms, master with floor to ceiling built in robes
- Light-filled and spacious lounge room

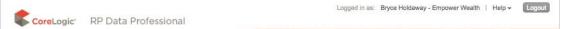
Advert Date: 01 Mar 2016

Sales History

Transfer Date	Sale Type	Sale Price	Vendor Name	Sold By	
18 Jan 2016		\$566,000	Withheld		
11 Dec 1999		\$226,000	Withheld		

On The Market History - For Sale

Property Listing	Agency Campaigns			
Start	End	Last Listed Price	Days On Market	Listing Description View All Details
07 Nov 2015	18 Jan 2016	Private Sale \$560,000	73	View Description View Detail



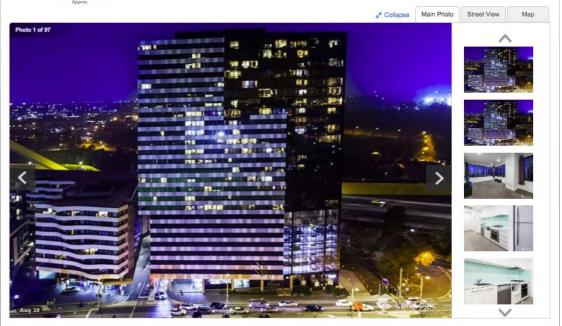
Property Detail

2322/18

Print this Page +

Travancore, VIC, 3032

≓2 ≦1 ⊜1 [☐ 1.60Ha



Property Attributes

₱2 ♣1 ⊜1 ☐ 1.60Ha Update Data Property Type: Unit: Standard Year Built: 2012

Last Sale Details

Sale Price: \$355,000 Sale Date: 13 Sep 2018 Sale Type Land Use 1: Strata Unit Or Flat (unspecified) Zoning: Commercial 1 Zone

Legal Description

Vol/roi: 11300/080 LA: Moonee Valley Issue Date: Sep 18

Property Tasks

Customise Tasks

Home Search Property Services Documents My Account Resources -

Suburb Snapshot

The following statistics apply to Units in TRAVANCORE*

- . Change in Median Price (5yrs) is -28.9%
- · Annual Change in Median Price (10yrs) is -2.8%
- Median Asking Rent for TRAVANCORE is \$410 per week
- Median Days on Market is 57 days

*Statistics are calculated over a rolling 12 month period.

Ownership

Withheld

Property Features Show More

Internal Features

- Air Condition Features: Ducted Heating
- Air Conditioned
- Ducted Heating
- Fireplace

External Features

- Lockup Garages: 1
- Materials in External Walls: Concrete Panel
- Materials in Floor: Concrete
- . Materials in Roof: Concrete

Other Features

- Access Security Installed
- Building Area: 7
- Development Zone: Commercial 1 Zone
- M2 Total In Floor Area: 64.90

Listing Description - For Sale @ Show More

Situated on the 23rd floor of the iconic & prestigious Alexander Lombard Tower is this north facing, sun-drenched apartment; featuring 2 bedrooms, 1 bathroom, and stunning, panoramic views.

The modern kitchen has neutral tones featuring stone benches, glass splash-back and stainless steel appliances. The open plan living area has large windows presenting a

Advert Date: 24 Aug 2018

Sales History

Transfer Date	Sale Type	Sale Price	Vendor Name	Sold By	
13 Sep 2018		\$355,000			
22 Apr 2010		\$525,000	Withheld		

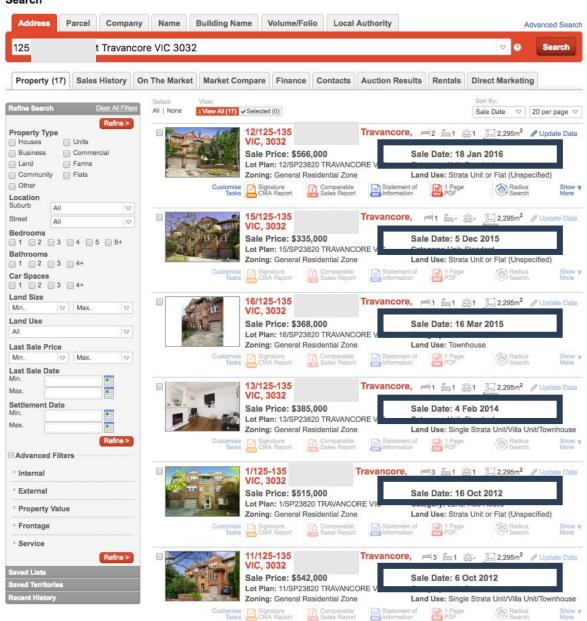
On The Market History - For Sale



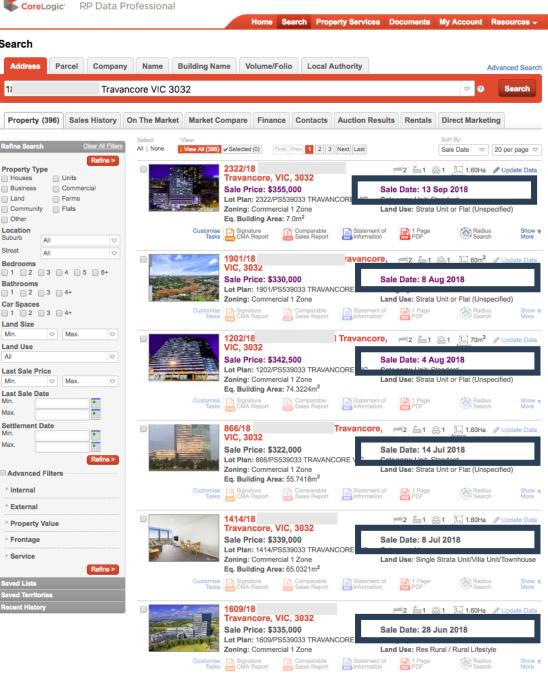
\$170,000 LOSS... AFTER 8 YEARS!!

Home Search Property Services Documents My Account Resources -



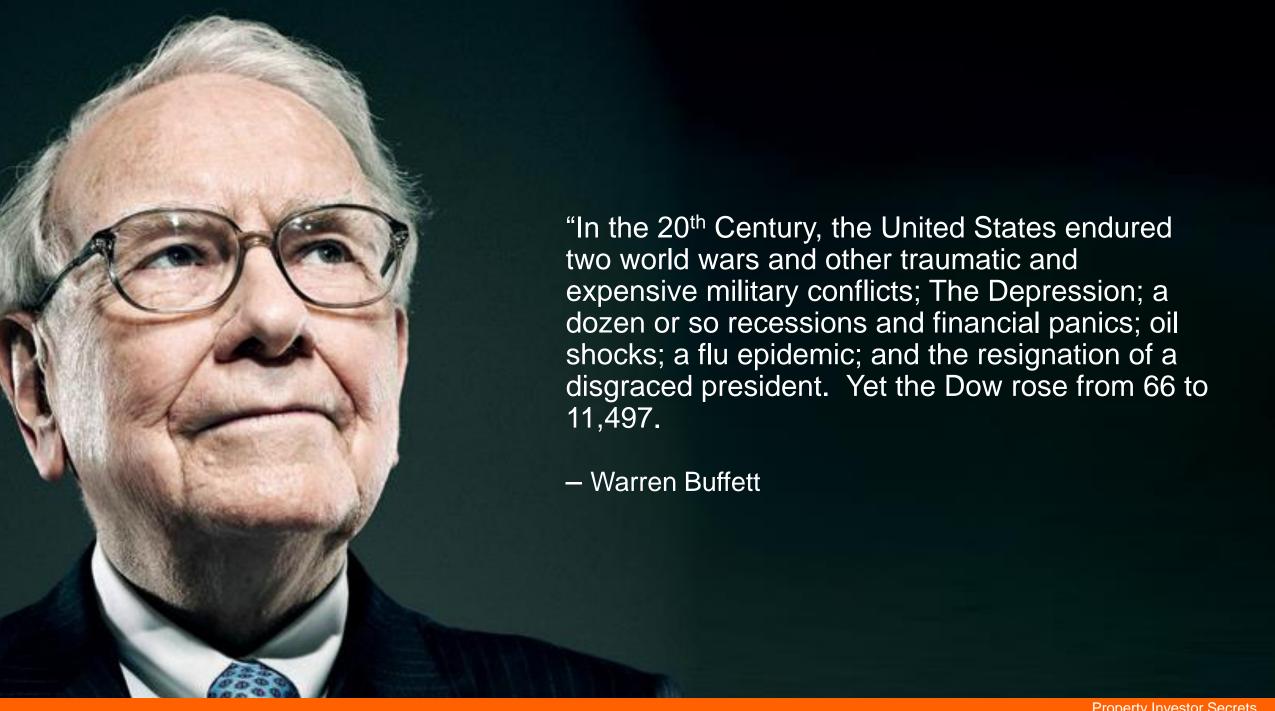






Logged in as: Bryce Holdaway - Empower Wealth | Help → Logout









Secret #3

Whoever buys the RIGHT property ensures they DON'T have to worry about negative market noise

Takeaways:

- 1. Understand how the industry gets paid...
 - 2. Not all properties are created equal...
- 3. Success is about playing the long game...

We've Covered the 3 Secrets of Building A Portfolio

Secret # 1

How to Retire on \$2,000 per week as a passive property investor with 5 properties or less

Secret # 2

How to Grow a multi-million dollar property portfolio without sacrificing the monthly budget

Secret #3

Whoever buys the RIGHT property ensures they DON'T have to worry about negative market noise





Thank You