


Invest+Retire™ at Summerfield Fact Sheet – Future Proof your Retirement

‘failure to plan is planning to fail’



**Create Wealth Now for the Future
14%+ Compound Return on
Investment at 70% Borrowed
– Interested?**

Why Invest+Retire™ at Summerfield?

- **Invest+Retire™** is an opportunity for you to plan your future retirement home before you need it.
- **Invest+Retire™** is about securing your future home at today's prices and obtaining 'real value'.
- **Invest+Retire™** is where you take advantage of the financial benefits of an investment property in the meantime to create wealth for the future – lowest ever interest rates – taxation benefits – rental guarantee and more. Importantly, 'leverage' with freehold property.

Why you should consider Invest+Retire™™ at Summerfield?

1. You are seeking to downsize in a few years – with children moving or having left.
2. You are still actively working.
3. You love the unique Braidwood community but are not ready to live there yet.
4. You have equity in your home and a super fund and maybe a SMSF, but do not want to sell now.
5. You seek an opportunity to lock in your future home at today's prices – particularly if great value.
6. You seek the benefits of an investment property in the meantime – rent, depreciation and growth.
7. You seek flexibility - even if you decide to go somewhere else in the future you can sell the investment property with the aim of buying into a comparative market.

Why will Invest+Retire™ at Summerfield work for you?

1. Freehold title to the investment property – no exit fees – total flexibility of sale.
2. Exceptional value for these exclusive 3 bedroom 2 bath 2 car villas.
3. Exceptional amenities in a pristine, clean air, country environment – including club house, pool, arts and crafts already built.
4. Strategically located between Canberra and the coast with an easy drive to Sydney.
5. Rental underwrite / guarantee for peace of mind – the minimum rent is underwritten and you get the upside.

What we can provide you?

1. A typical Summerfield Investment Analysis showing return on Capital.
2. Depreciation Analysis for tax advantage purposes.
3. A Rental Underwrite of 4% per annum of the purchase price and you keep any rents above that – or select a Rental Guarantee with a fixed future rent.

Most importantly, when you visit we can show you why Braidwood is a retirement hotspot and Summerfield is 'not just a place to live, but a place to love'. Call for an Invest+Retire™ pack today. Limited investment packages available.

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The Invest+Retire™ Equation – Optimise your money

Real estate is one of the most solid and secure investments in Australia today – and that is why banks lend up to 90%+ on homes and investment property. The real benefit of real estate investment is the ability to leverage (borrow) and use the bank's money to create your wealth.

Invest+Retire™ at Summerfield is an excellent means where you can purchase your prospective dream retirement home today (using your SMSF or equity in your home) – take all the advantages of an investment property such as financial leverage with the bank and depreciation benefits for taxation purposes while you are working – all time low interest rates - selling your existing home at the most opportune time – total flexibility - and optimise your investment money securely and for the future.

The Summerfield team can create a Property Investment Analysis for your own particular circumstances which you can then check carefully with your accountant and financial advisers. **We always encourage all investors to seek their own independent individual financial advice.**

A typical analysis is as follows with key details extracted from the full analysis:

Purchase Price of home	\$600,000	(average price Summerfield)
Borrowing %	70%	(customise for individual circumstances)
Current taxable income	\$100,000	(customise for individual circumstances)
Interest rate	3%	(current rate achievable – allocate your own rate)
Rent per week	\$548 per week	(rental guarantee 4.75% - underwrite 4% available)
Capital growth rate	4.0%	(long term average capital growth rate is 6%)
Borrowing from bank (with costs)	\$436,800	(based on 70% of price plus settlement costs)
Cash Invested (with costs)	\$187,200	(based on 30% of price plus settlement costs)
Building depreciation benefit year 1	\$20,000	(estimate – full analysis underway)

Outcomes

Weekly cash surplus year 1	\$221
Return on Investment 5 years	14.3%
Return on Investment 10 years	18.9%

Contact us today for all details – aspects such as depreciation will be provided by a registered Quantity Surveyor – **each analysis needs to be customised for your own individual circumstances.**

Enquire Now – limited investment packages available.

Call **1300 73 79 70** or **Jane on 0400 472 577** to secure yours today.

THE INVEST+RETIRE™ MATRIX - Why Invest+Retire™ ... Why Future Proof?

In today's uncertain world we all need to take steps to 'future proof' our retirement and later years as best possible. This will mean, where possible, to take financial steps when you are still working. This of course will include any superannuation you have, SMSF if applicable and home and investment property and other property assets. Contact us to insert / use your own circumstances and figures in the financial model to see the real benefits of Invest+Retire™.

The Invest+Retire™ product is ideal in the current economic environment. Secure real value now for the future. The reasons are as follows – with all these criteria met at Summerfield. Please remember - always get independent financial advice.

What is Invest+Retire™?	Where you identify a 'freehold' property for your future 'Over 55' working life, work slowdown phase or retirement, purchase the property and rent it out. So essentially an investment property until you move with positive cash flow and a great return on investment.
Sale flexibility	The family home is a major asset and selling to downsize or move to an over 55's is an important step that should be undertaken at the right time and not be rushed. Invest+Retire™ allows you to do just that. Identify and purchase your retirement home early, let it earn an income and take advantage of it as an investment property, allowing you to sell your home at the most opportune time.
Interest rates	Now is no better time to borrow – use your equity in your home or Self Managed Super Fund (SMSF) or cash to lock in these current very low interest rates. The mathematics just make sense.
Banking	There is no better time to lock in your future while you are still working. There is known impediments to borrowing once over 65 – so look at the future now.
Freehold property	Borrowing for over 55 or retirement villages where the land is leased is virtually impossible as the security value is not there and the land not owned. Plus, you want total flexibility for sale in the future – just in case you decide to go elsewhere or take advantage of capital growth. So to optimise Invest+Retire™ the purchase of freehold property is best so you can sell anytime and all the growth is yours with no exit fees.
Taxation	The taxation benefits to you with depreciation on a new property can be substantial. This along with benefits of a SMSF can really set you up for the future.
Value	Investigate fully and ensure that the prospective property represents 'real value'. That it represents where you could possibly live in retirement. That you can see growth prospects on the purchase value.
Rental	There is sound demand for over 55 rentals. Summerfield also offers an elective rental underwrite or rental guarantee ensuring rental income.
No lock in	You will ask yourself the question – what if over time I change my mind about where I want to retire. Summerfield has no 'lock in' – you can sell when you wish and keep all proceeds. Invest+Retire™ can be a great way to keep 'parity' for any change of plan where you wish to live.
SMSF Purchase	This can be very important for you to investigate in full – age – benefits – taxation – and more.
Leverage / Borrowing	Borrowing and leverage can be very powerful in wealth creation. Take advantage of this while you are still working.



Summerfield

HISTORIC BRAIDWOOD

MEDIA RELEASE – INVEST+RETIRE™

Many questions come to mind when working through the best retirement plans. How much do we really 'future proof' where we are going to live in retirement? Where are we going to spend our most important golden years? What offers us value and financial security and financial optimization? What offers us flexibility? What offers us community, fresh air, drivability as well as access to health services. As the saying goes – failing to plan is planning to fail.

There is common thinking that many people leave retirement decisions such as where to live when downsizing or seeking a new beginning until too late. They leave it until their opportunity to fully enjoy retirement and community living and community spirit is diminished. People need to plan early when the best financial and personal decisions can be made.

With respect to planning for a retirement home the newly released Invest+Retire™ package at Summerfield seems to tick all the boxes. Summerfield is a thriving over 55's affordable luxury estate at the vibrant community spirited Braidwood between Canberra and Batemans Bay, has really hit on a formula where strategic financial and personal planning for future retirement as to where to live can be worked through in a very strategic and proactive manner.

So what is Invest+Retire™ all about. It really is very simple. Identify where you want to live and a property in an over 55's freehold estate and purchase as an investment property. Check value and amenity. Look at rentability and if any rental underwrites or guarantees. Take advantage of taxation depreciation benefits in your own personal circumstances or in your Self Managed Super Fund (SMSF).

Let us look briefly in some more depth at the Summerfield Invest+Retire™ Matrix.

Value and amenity

These 3 bed 2 bath 2 car villas at Summerfield in the thriving town of Braidwood offer superb value, being half the price of Sydney and far better value being freehold than in Canberra. Of course freehold is an important equation to the Invest+Retire™ matrix as it allows borrowing effectively. With many of the leasehold villages in retirement complexes there is no security value on which to borrow. Proper borrowing and financial leverage is an important part of wealth creation.

Further, when you purchase at Summerfield you are also purchasing a stake in the excellent community facilities. This makes for an ideal future capital growth equation as well.

Interest Rates

With the current interest rates at an all-time low there is no better time to set up your financial future, while you are working, for your future over 55's work slow down or retirement. Fantastic lock in rates five years can now be achieved which will set you up so well for the future. Importantly, you need to consider the impediments imposed in the banking world for those who are over 65 to borrow, or who only have a relatively low income. It is important to set all this up while you are working with a reasonable income.

Flexibility to sell your home when you want to optimise value

For many their home is a major asset and accordingly selling such to downsize or move to an over 55's it is important that such can be done at the most opportune time and not in a rush. Invest+Retire™ allows that as you have identified and purchased your retirement home and it is earning an income.

Taxation

Purchasing as an investment property will mean that you will be able to take advantage of depreciation with your tax. This can be of great benefit purchasing in your own personal name or in a SMSF.

No lock in

The reality is that in time you may decide you do want to live somewhere else for whatever the reasons. A real advantage of freehold such as at Summerfield is that you can sell your property at any time and keep all the capital growth. There is no exit fees or lock in.

Renting

To optimise your Invest+Retire™ package you will need to be able to rent your property. A key facet of Summerfield is that a rental underwrite, which establishes a base rent plus you keep whatever excess is received, as well as a rental guarantee is available. This provides you with total peace of mind that your investment property is earning at all times. Summerfield is constantly looking for approved people to rent and establishing a database of all prospects. There are many over 55's who would love to rent at Summerfield for a short or long period of time and enjoy the clean crisp country air and the wonderful community spirit.

All in all the Summerfield Invest+Retire™ package just released looks like a real winner. Contact Jane for a full package as this new innovative package needs to be closely considered.

Enquire Now – limited investment packages available.

Call 1300 73 79 70 to secure yours today.