

## IT'S ONE OF THE BIGGEST PURCHASES OF YOUR LIFE

Your first home can set you up for the future, but you need to get it right. Faced with the reality of high housing prices, stamp duty, a tight mortgage market, tax implications and even the right choice of property title, you simply cannot afford to make a mistake.

Our team of experts can guide you through this complex process, streamlining your first home purchase and giving you the reassurance that you've made the right choice of home, price point, loan, and ownership structure. The decisions you make today could impact your life – and lifestyle – for years to come.

### HOW WE CAN HELP

Apt's professional team can guide you through the whole process, from helping you develop a plan to grow a deposit (yes it can be done), through to understanding how much you should borrow, and setting up your long-term property goals.



Strategies for growing your deposit



Maximising your borrowing power



Investigating grants and subsidies



Setting your long-term property goals



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Sydney  
Melbourne  
Geelong



WEALTH HOME LOANS



## IMPORTANT DECISIONS CALL FOR EXPERT ADVICE

Home ownership is a goal for many Australians – and with good reason. Residential property has delivered outstanding returns, and first home buyers would rather pay off their own home than their landlord's investment.

But while buying your first home is a significant milestone, it's also one that usually involves taking on a significant debt. Your Apt Adviser can evaluate various mortgage providers to identify the best loan for your situation. They will develop a personalised strategy that will include advice on saving your deposit, investigating grants and subsidies, and avoiding financial pitfalls.

## OUR SUPPORT SERVICES



Strategy and Structure



Super and Investments



Tax and Accounting



Cash Flow Planning



Insurance and Wealth Protection

## HOW APT HELPS YOU MAKE INFORMED DECISIONS:

### 1 WE'RE HERE FOR YOU AT EVERY STAGE

From the earliest days, when you're considering the purchase of your own home, your Apt Adviser will be helping you achieve your property ownership goals.

### 2 WE ACT LIKE YOUR CHIEF FINANCIAL OFFICER

It's not just about knowing the rules. Your Apt Adviser acts as a money mentor, or personal CFO, who genuinely wants you to achieve your goals.

### 3 WE HAVE TIME – FOR YOU

Spend more time selecting the home that's right for you, while we work behind the scenes making it easier for you to achieve your goal of home ownership. Our advice, insights and experience are key to avoiding any pitfalls along the way.

### 4 WE'RE YOUR GUIDE

Whether you're purchasing off plan, by private treaty or bidding at auction, we'll be there to guide you. We'll identify the best loan while saving you time and taking the stress out of securing finance.

### 5 WE INVEST LONG TERM

We'll stay in touch even after you've settled into your first home. We'll review your home loan annually to give you the reassurance that your loan continues to be competitive and provide the features you need. We'll show you how to cut the cost of your mortgage with a range of strategies, and if a guarantor assisted you into your first home, we can explain options to release them from their responsibility over time.



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