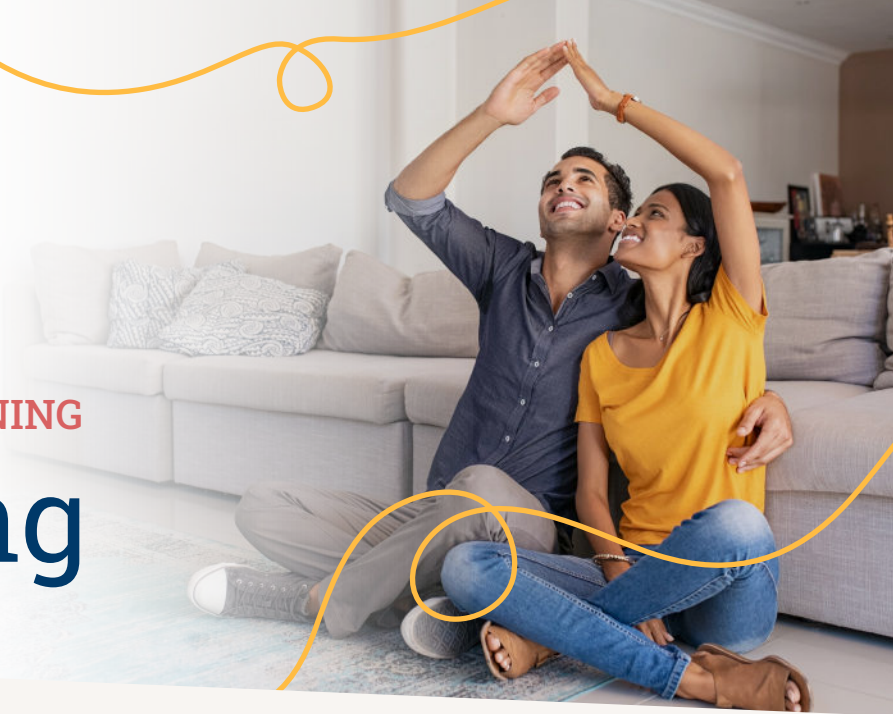


# Apt.

WEALTH PARTNERS

PROPERTY FINANCIAL PLANNING

# Rentvesting



Rentvesting is an investment strategy that combines the flexibility of renting a home where you want to live with investing in real estate where it makes the most sense financially.

Our expert team takes the time to understand you and your financial and life goals to create a personalised rentvesting strategy to help you start or build your investment portfolio.

## How we can help

We start with you - your resources and your goals. From there, we craft your dynamic investment strategy, safeguarding against the unexpected with a robust 'fallback' plan and plotting an exit strategy to maximise gains.



Strategy  
design



Wealth  
protection



Tax  
optimisation



Investment  
planning



Exit  
strategy

# Expert, personalised guidance for every investor

Whether you are just starting out or looking to grow your portfolio, we build a strategy to achieve your goals. We can design a portfolio centred on your property investments, build a full-spectrum portfolio across real estate, shares and all investment classes, or anything in between.

With deep expertise in superannuation and investments, business financial planning, retirement and life event planning, insurance, home loans and property financial planning, we support your pathway to wealth accumulation, protection and growth.

## Our advice doesn't end with the strategy

We go on the journey with you, constantly assessing your potential moves and advising on the optimal approach for your current circumstances and future plans.

## A plan that evolves with you

We understand that as life changes, so do your circumstances, plans and goals. We review and refine your strategy to ensure it meets your needs at every life stage.

## An expert team in your corner

From our award-winning advice team, mortgage brokers and wealth protection experts to our in-house investment and compliance teams, you have a wealth of experience at your fingertips.

## A collaborative approach to your success

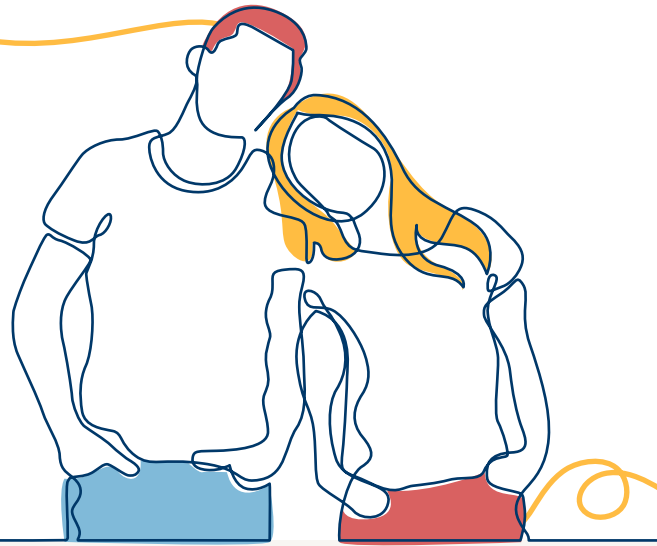
With a connected network of leading professionals, we can build you an expert team or work with your existing professionals, including accountants, buyer's agents, vendor's agents, solicitors and more.

## Start your rentvesting journey with Apt

Book a no-obligation chat with an expert financial adviser today.

## APT IN ACTION

# Jaya & Tom\* build a dynamic investment pathway



## The challenge

When Jaya and Tom came to Apt, they had a healthy deposit saved, but their borrowing power wouldn't see them into a house that met their needs in their desired area. They didn't want to commit to a larger loan and potential financial stress. Servicing a home loan could reduce the

couple's surplus cash flow to \$20,000 p.a., which was a risk, particularly if interest rates were to rise.

The couple also enjoyed the flexibility of renting but were worried about how they would build wealth.



Mid-30s



\$200,000  
cash reserve



\$1.68m  
borrowing power



\$259,000 gross  
household income



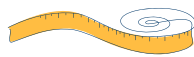
\$66,700 annual  
cash flow surplus

## The solution

Apt built the couple a plan that allowed them to retain their lifestyle flexibility, helped them accumulate a bigger deposit, and maximised their current financial situation to build wealth.



\$141,000 initially  
used to purchase  
two investment  
properties



\$50,000 into a  
tailored share  
portfolio



\$557,040 in loans  
to fund property  
purchase



\$5,700 annual  
reduction in cash  
flow after rental  
income



\$61,000  
cashflow  
surplus

After one year, Jaya and Tom were able to use the new accumulated savings to purchase a third property. Interest rates began rising, but so, too, did rental income. The surplus cash flow dropped by another \$7,200, leaving the couple with annual savings of \$53,750.

## The results

Jaya and Tom started with a cash reserve of \$200,000. Two years on, they have \$606,105 in investable assets (net of loans), equalling a wealth improvement of \$406,105. Despite rising interest rates and a 25% rent increase on the rental property they continue to live in, the couple continues to save \$39,916 p.a.



## The future

Jaya and Tom have more than tripled their wealth using leverage, and they have complete flexibility about what to do next. They can sell their assets and continue searching for a home, but now they have a much larger deposit available. Or they can continue investing. There is sufficient borrowing capacity left to buy another property, or they can double their share portfolio by depositing further cash savings into it.

## By the numbers (+2 years)

|   |           |
|---|-----------|
| Total spent on all three property purchases | \$978,394 |
| Total amount borrowed                       | \$777,040 |
| Outstanding loans                           | \$756,895 |
| Values of properties                        | \$1.24m   |
| Value of share portfolio                    | \$59,000  |
| Cashflow surplus                            | \$39,916  |
| Cash reserves                               | \$64,000  |

\*Names changed for confidentiality.

### Disclaimer

The information provided in this publication does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL and ACL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommend that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.