



# Affluens<sup>o</sup>

## ROBERT & JULIE'S STORY

Finding the right property for your SMSF

### AT A GLANCE

#### CHALLENGES

- Deposit size
- Selecting the right property

#### BENEFITS

- Combine superannuation balances
- Any addition income would go back to building their retirement
- Getting into the property market



“For over 10 years, we've been supporting first home buyers and investors realise the great Australian dream of owning a property.

We inspire our people, and together we help clients realise their dreams ”

#### FELIX TAING

Affluens Property Group

### BACKGROUND

Robert and Julie are young working professionals that have been very intrigued with investing in property. One of their biggest challenges with purchasing a property was the ability to enter the market given how fast the market has grown compared to their savings. They both have modest superannuation balances, however, the combined amount presents a sizeable deposit. Building wealth for the future has always been at the forefront of their minds as they look to start a family.

### SOLUTIONS

During our discovery session, we quickly understood the importance Robert and Julie had on maintaining a strong cash flow and not impacting their current lifestyle. Having already an established SMSF provided the couple with the flexibility to invest in property and leveraging borrowing within the SMSF to purchase an investment property. We helped to find a property that had estimated yields that met their SMSF cashflow needs and was able to negotiate on the purchase price at the time of the purchase. We helped them to meet one of their short-term goals which was to start a family, so by purchasing the property without needing personal assets to support it helped to free up their personal cashflow to start a family.

### BENEFITS

#### Benefits One

Robert and Julie could use their combined superannuation balances to purchase a property, making it possible for them to buy a property sooner and provide the capital for the deposit.

#### Benefits Two

We assisted Robert and Julie to source various properties on the market down to a short list of inspections with researched property yields and pricing to help them make a decision.

#### Benefits Three

They could choose the type of property they wanted to invest in, including residential or commercial, and manage it themselves.