



MUM AND DAD PROPERTY INVESTORS, TAKE CONTROL.

Matt and Claire were just like all of their friends. They both have pretty good jobs, they are focused on reducing their mortgage but understand they need to do more to ensure they have a comfortable retirement.

The trouble of course, is that there just didn't seem to be enough left over each month for a few luxuries let alone putting more into investments or Superannuation. So they came and asked for our help.

WHERE WERE THEY?

Matt and Claire both aged 37 are PAYG employees and have a combined income of \$110,000 a year. They also have two children. Sarah and Harry.

They have a home worth \$550,000 and a mortgage of \$400,000. They put as much into their mortgage as much as possible. They've thought about negative gearing but want to keep as much cashflow and equity available for the future as they'd like to put their kids through a private high school and assist with university expenses if required.

They have a combined Superannuation balance of \$100,000, split between Australian Super and Sun Super. They've never taken much interest in it before but would now like to use it to help them get their first investment property.

WHAT WE DID FOR THEM

Based on their combined incomes and existing super balances we were able to set up a Self Managed Super Fund for Matt and Claire and use it to obtain a loan and purchase an investment property valued at \$480,000 receiving rent of \$550 per week.

Because the property is owned by their Super. The loan repayments will be paid by the rent, the ATO and Matt and Claire's employer Super contributions. This strategy has meant there is zero effect on their household cashflow. A win for them and a win for their retirement.

SMSF

Self Managed Super Funds are making it easier for more mums and dads to take control of their Super funds and to invest in Australia's favorite asset class. Direct Residential Property.

To find out if you can take control of your Super and invest in property contact our property investment team on **0410 589 764** or **(02) 9895 1644** for more information or **email colc@wincrest.com.au**



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