

Property INTELLISOLVE Financial Planners

Property (Home Owners, Investors, Business Premises)

Want more wealth and a better lifestyle?

Then perhaps it's time to think about property not just here in my home city of Perth but wherever it may appeal to you.

Most people love property as it's tangible and readily understood. Not surprisingly, banks equally love lending you the money to buy it much for the same reasons which makes it all rather easy in that sense.

To create significant wealth, there's a fair general argument for investing long-term into a business, property and or shares to counter the ravages of inflation (over and above naturally wanting to beat returns from cash and fixed interest). Of these three, Intellisolve openly favours property on a passive investment basis (however we're not obsessed). We find property attractive primarily due to the high levels of permitted gearing (borrowing) and also the relative stability of the various markets as roughly compared to shares and business ventures.

Unfortunately though, none of this is enough as the tax man is always wanting his pound of flesh, thus decimating the returns of the unwary.

Upon a robust assessment of your relative situation, goals, appetite and overall investor suitability etc, where appropriate, we then issue your advice and guide its implementation allowing you a tax-effective approach where possible with any combination of :

- Extending, Buying or Upgrading Your Home
- Property Investment (Residential or Commercial Either Within or External to Superannuation)

Even in removing tax from the equation and strictly speaking that your home is a lifestyle asset not an investment, nonetheless, a well chosen home can often be a great money-maker over the years so it's worth taking the trouble to understand how to have a great home and a great investment, all in one!

PROPERTY (FOR THOSE SEEKING INCOME & OR GROWTH & OR ENHANCED LIFESTYLE):

For focussed investors (not owner occupiers), we're adept in facilitating robust advice and execution that's specific to your current situation and your goals.

Also and not to forget that if you're suited to a home business strategy, we'll explain how this is significantly more tax-effective than any traditional property investment and with the lifestyle benefit of also being able to live there.

Our associated property service facilitates the listing, marketing, selling and or buying of any property on your behalf (be it for personal/lifestyle, business or investment reasons).

REAL BUSINESS PROPERTY:

If you don't already own your premises, then you're possibly missing out on potentially solid long-term capital growth that could augment your wealth before and into retirement, if not "save your bacon" should the business not perform as you may wish!

Couple this thinking with an appropriate self managed superannuation fund strategy (smsf) and you could be onto something very potent.

Your current or future smsf may acquire business real property either by way of using its available cash or via borrowings (along with a typical minimum 30% deposit) or by way of an "in-species contribution" which means you "contribute" your existing premises to the fund (conditions apply per the relevant legislation).