

Did you know?



**83% of couples
retire on less than
\$35,000pa**

Source: ABS

Could you live on that?

Did you know?



**You can invest in
property from just
\$9 per week!**

Kick start your retirement strategy!

According to the Australian Securities and Investments Commission (ASIC)



**a couple will need \$59,160pa
to enjoy a comfortable retirement.**

That's nearly \$1.2 million over 20 years... will you have this much in superannuation?

**The basic aged pension is \$31,278 pa
for a couple.**

How much do you need?

\$60k?

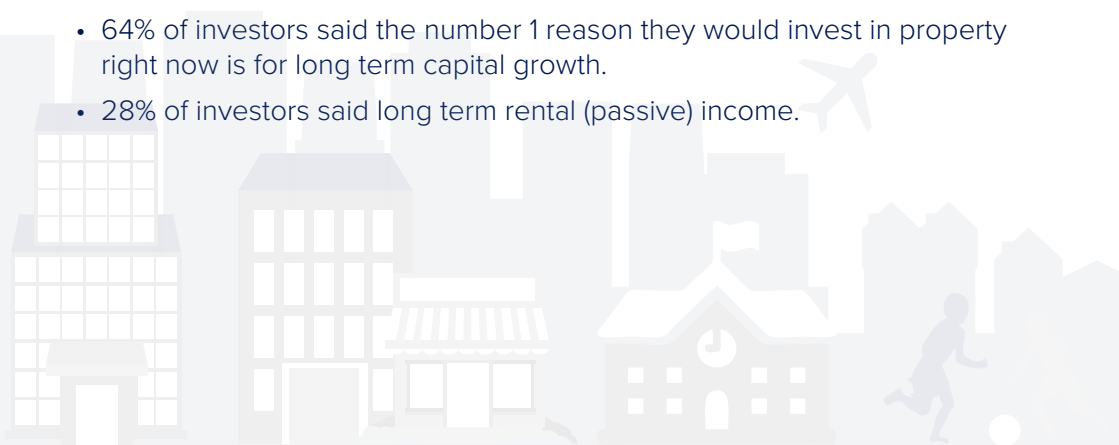
\$80k?

100k+?

Why Invest in Property?

Property Investors focus on long term wealth benefits:

- 64% of investors said the number 1 reason they would invest in property right now is for long term capital growth.
- 28% of investors said long term rental (passive) income.



71% of investors believe that now is a good time to invest in residential property

(an 8% increase from last year).



Suburbs in the South East are among the top performing suburbs in Victoria for capital growth and rental yields.

82 families per week are moving to the Casey/Cardinia Region [Source: ABS]

Land in the South East is selling extremely fast...



...including blocks that don't title until the end of 2017/2018 (eg, an estate in Officer sold 17 out of 20 blocks of a new release in 72hrs. An estate in Clyde North similarly sold 17 out of 21 blocks in 48hrs).



You can lock in land at today's prices...

For example, pay 5-10% deposit on the land then the balance isn't due until 14 - 30 days from the title date which may not be for 12 months. We are finding that clients therefore already have **equity in their investment property by the time it's complete.** We have seen land prices rise by \$70k in the last 18 months.





93% of investors think that any provider of property investment advice should have formal property investment training

SJD Homes are members of PIPA (Property Investment Professionals Association) and our consultants are some of the very few Qualified Property Investment Advisors (QPIA) in Australia.

87% of investors consider that more investment education about the risks & potential benefits of investing in property is needed.



SJD Homes Invest offer educational seminars that include:

- Tax Benefits & Negative Gearing
- Risk Management
- Investment Loans
- Investment Structuring
- Independent Guest Speakers on Accounting & Finance



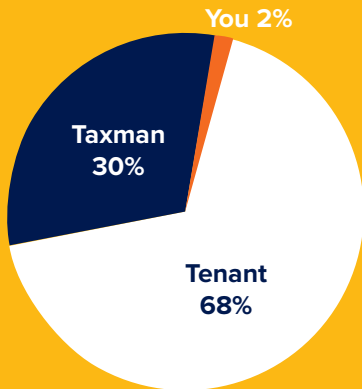


You can invest in property from just **\$9 per week...**

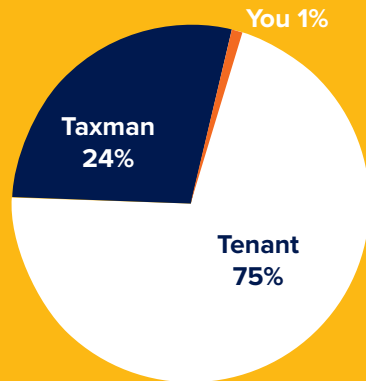
We supply you with a PIA (Property Investment Analysis) Report on each house and land package. The PIA shows the rent you can generate on that specific property and the tax benefits, which leaves you very little to pay towards the cost of your investment property.

Who Pays the Cost?

First Year



Average Contribution (10 years)



Why Buy a New Investment Property?

....New versus Established

- Less Purchase Costs (ie, save thousands by only paying stamp duty on the land)
- Greater Tax Benefits (ie, claim higher depreciation)
- Higher Rent



Why Use SJD Homes Invest?

You're Not Paying Extra in Commissions

We are the builder – when you buy direct from the builder you're not paying the huge commissions that investment companies and third parties add on to their property prices.

Award Winning Builder

- Master Builders & HIA Awards
- HIA People's Choice Award
- Casey-Cardinia Business Award



Impeccable Reputation & Reviews

4.9/5 Online Satisfaction Reviews and testimonials.

Complete Service

We can manage the whole process for you from site selection, construction, finding your tenant and ongoing property management. We can also help you organise your finance, conveyancing and insurance.

Carefully Selected Investment Packages

Our house and land packages are carefully selected, with detailed investment analysis supplied, to include valuable investment attributes including:

- High Rental Demand
- Strong Rental Yield
- Tenant Complete Inclusions
- Depreciation Schedules
- Good Location
- Good Capital Growth
- Fixed Prices
- Rental Letters for Finance

Qualified Property Investment Advisors

***Our mission isn't just to sell you a house.
Our mission is to help you work towards and achieve your
investment strategy and future wealth goals whether you're
a first time investor or adding to your property portfolio.***



**Visit our website or contact us
via email to register your interest
in any of the following:**

- **upcoming seminars**
- **available house & land packages**
- **upcoming investment opportunities/developments**
- **a one on one appointment to discuss your property investment needs with a Qualified Property Investment Advisor**
- **a walk through of our investment property display homes**
- **appraisal on your current home or investment property**

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The PIPA Investment Sentiment Survey of 1,004 investors was conducted Aug 2016.
Source: pipa.asn.au

The information in this brochure is general advice only, and its preparation has not taken into account your individual circumstances, objectives, financial situation or needs. You should assess the suitability of any investment in property in the light of your own needs and circumstances. You can do this yourself or by consulting your accountant or an appropriate licenced financial advisor prior to making any final decisions. Historical results do not guarantee future performance.

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