

INTELLIGENT CHOICES

Insider Secrets You Should Know About Investing In Australian Property

Smart property investors don't simply purchase a property at random and hope they get a good return on their investment. They do their research and buy with the objective of turning their property into an income-producing asset. This means purchasing a rental property that's going to offer an ongoing income stream (rental income), tax deductions and, ultimately, capital growth.

Our property advisors and the developers we partner with have in excess of 30 years experience delivering quality investment properties in Australia. This has equipped them with a rare insight into what to look for when purchasing an investment property in Australia. We share with you some of the key things you should look out for when buying an investment property in Australia.



LOCATION, LOCATION, LOCATION

The importance of a good location for your investment property cannot be stressed enough.

Look for a property in high potential growth areas

This is one of the main reasons why we recommend investing in property in Australia and particularly in SE QLD. SE QLD is the fastest growing region in Australia with more than 300 people moving to the state everyday.

Choose a new property to qualify for maximum tax advantages

To qualify for the full depreciation allowance and benefit from maximum tax deductions, you should purchase a new property. Intellicochoice has strategic partnerships with tax planning advisors and Quantity Surveyors to assist you in

ensuring you get the maximum tax benefits from your investment property.

WHAT TENANTS WANT

You need tenants to keep that rental income rolling in, so take the following into consideration when choosing your investment property.

Property in a high employment area

Properties in high employment areas offer plenty of job opportunities for potential tenants with the additional convenience of living in close proximity to work.

Excellent infrastructure and transport facilities

Transport, water, telecommunications and energy supplies must be in place and constantly be upgraded. Social and community infrastructure development is also important.

Preferably brick and tile construction

These properties require less maintenance and are more resistant to weather and wear and tear, which means your property stays looking good for much longer.

BUILDING YOUR INVESTMENT PROPERTY

Don't cut corners – it'll cost you a fortune in the long run.

Make sure your property is constructed according to the highest building standards

An investment property that is built to the highest standards of quality and workmanship becomes a valuable asset that continues to yield dividends for years to come. A poorly constructed property will continue to drain your resources as you plough money into maintaining it and struggle to find tenants.

Choose a company that offers the highest standards of project security and maintenance

For quality assurance, Intellicochoice has completed a due diligence on the developers to ensure high quality building construction and finishes.

GETTING FINANCES IN ORDER

Correctly structured finance for the highest negative gearing advantage

Obtain the best possible financial advice from qualified professionals who take the time to develop a finance package that suits your individual circumstances. Also, be sure to obtain the necessary depreciation schedules from a qualified quantity surveyor, as these will help you to qualify for the maximum tax deductions.



Protect your asset with insurance

A finance advisor from Intellicochoice can help you with comprehensive insurance policy to cover damage to the property as well as covering loss of rent. Insurance premiums for such policies are usually tax deductible.

THE RIGHT PEOPLE TO HELP YOU GROW YOUR PORTFOLIO

Surround yourself with qualified people who will guide you through the process of building a property portfolio that meets your needs and exceeds your expectations.

Reputable property & finance advisor

Don't simply listen to the advice of 'well-meaning' friends and family - find out the truth about property and the Australian property market from a reputable property advisor who specialises in investment properties.

For more information about property in Australia, moving to Australia or if you need help with finance or insurance, speak to an Intellicochoice advisor today on +61 7 3624 1900 or email info@intellicochoice.com.au. Alternatively, visit www.intellicochoice.co.uk or www.intellicochoice.com.au to view our range of financial services.



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A message from Darin Hindmarsh

Hi,

This time last year, we were being told that the world as we knew it was coming to an end. The world was in financial meltdown and certainly, that's the way many people felt. The intensity of those concerns was enhanced considerably by the Australian Government's rhetoric and the press.

We saw the All Ordinaries index plummet to below 3600 and we were also being told that a property collapse of the same magnitude being experienced in the USA and UK was inevitable for Australia. Well, not only has the general market for property in Australia not crashed as predicted by many of the so-called 'experts', but it has actually risen in value.

There can be no question many residential property markets throughout Australia are very strong at present. In particular, Brisbane, Sydney and Melbourne – the 3 major metropolises on the eastern seaboard – are experiencing strong underlying demand.

At the core of these strong markets are two fundamental driving forces. Firstly, the continued strong demand of purchase, driven by unprecedented high population increases which are widely expected to continue for decades and secondly, an insufficient supply of residential dwellings available for either purchase or rent.

When you take the above into consideration, the result is clear - we will see continual increases in both capital value and rental levels. The sun is shining brightly and we suggest that you begin to consider what your options may be for the future. Our property and finance specialists are available to help you explore those opportunities.

Get in touch with our consultants for advice on loan structures and Australian property or if you have any questions that are worrying you.

Kind regards,

Darin Hindmarsh | CEO

The Numbers Game

34.1%

Investment loans for March 2010 - a 7% increase from 6 months ago

6%

Average rental growth of houses in most major capitals over the last 5 years. Units averaged between 7-10% rental growth.

\$40-\$100

Expected rise in weekly rents in Australia over the next 2 years



57,600

Undersupply of dwellings in NSW (56,100 in QLD). Good news for property investors!

10%

House price rise last year and it's expected to rise by the same amount again every year over the next decade

4 in 10

Retiring Brits considering moving abroad. 1/3 chose Australia as the destination of choice

Brisbane Tipped As The Capital To Watch



Brisbane's house price growth will mirror the southern capitals of Sydney and Melbourne.

Traditionally the Brisbane market has lagged Melbourne and Sydney by about 18 months, but because of supply constraints, the high population growth in Southeast Queensland and the high volume of funds currently being invested into infrastructure, many analysts say that the Brisbane market will take off in the few months.

Economics group BIS Shrapnel recently forecast 30 per cent growth in Brisbane prices over the next three years, compared to growth forecasts of 12 per cent in

Melbourne and 21 per cent in Sydney



In addition, as the year progresses and the economy continues to improve, investors can look to reap the rewards of rental growth.

Rents for houses in Brisbane grew by 1.4% and 1.5% for units in the

first quarter of 2010. Job security and income growth has returned and it's clear that the factors that kept a lid on rents in most cities during the last 12 months are no longer apparent.

If you are interested in buying a property in Brisbane, either as an investment or before you move to Australia, speak to one of the experienced property and finance consultants at Intellichoice today on +61 7 3624 1900 or email info@intellichoice.com.au. We have a wide variety of Australian properties around the country to suit your needs and can also assist with home loans, insurance and foreign currency exchange.

“ Brisbane's residential property market is set for a strong upturn starting next quarter, with prices to rise 30 per cent over the next three years. ”

Brisbane Property In Focus

AN IMPRESSIVE MASTERPIECE BRISBANE - BRISBANE



If you are seeking an apartment and a lifestyle that puts you above the rest, then look no further. Offering unbelievable value and luxury, this brand new development presents 464 truly exceptional apartments in a magnificent ultra-contemporary tower that makes its own unique architectural statement

PROPERTY FEATURES

- ❖ Studio, 1, 2 or 3 bedroom apartments
- ❖ Air-conditioning, stainless steel appliances, stone bench tops and high quality fittings and finishes
- ❖ Free flowing living areas are graced with floor to ceiling windows and blinds, enhancing the panoramic vistas and overall sense of spaciousness
- ❖ Located next to and overlooks the Brisbane River and Storey Bridge
- ❖ Facilities include an indoor heated pool, gym, spa, sauna and movie theatre
- ❖ Close to public transport, university, Queen Street Shopping Mall, Southbank Parklands, Botanical Gardens and hospital
- ❖ Fantastic finance offer - borrow up to 90% of the purchase price at an interest rate of 5.95% fixed for 2 years from settlement
- ❖ **Prices start from AU\$314,000**

RIVERFRONT LIVING LIKE NO OTHER WEST END - BRISBANE



A brand new riverfront development that offers you a lifestyle like no other. Set on over 4,000sqm of stunning waterscaped grounds, this new development offers a selection of apartments meticulously positioned so that most enjoy river views.

PROPERTY FEATURES

- ❖ Selection of 1, 2 and 3 bedroom apartments complete with ducted air-conditioning and stainless steel appliances
- ❖ Contemporary stylish living areas with comfortable and luxurious finishes
- ❖ All apartments have generous balconies oriented towards the river
- ❖ Facilities include a 25m heated pool, shallow wading pool, high-tech meeting rooms and residents' lounge, BBQ area and fully equipped gym
- ❖ Positioned on the tree-lined riverfront at West End with direct frontage to and extensive views of the Brisbane River, Taylor Ranges and beyond
- ❖ Only 3km from the Brisbane CBD
- ❖ Close to parks, exotic shops, boutiques, cafes, restaurants and the South Bank entertainment precinct
- ❖ **Prices start from AU\$499,000**

SETTING A NEW BENCHMARK NEWMARKET - BRISBANE



A brand new boutique project which aims to set a new benchmark for urban renewal on the city fringe. The modern mix of edgy, fluid design and the close proximity to the Brisbane CBD makes it one of Brisbane's most sought after locales.

PROPERTY FEATURES

- ❖ 1, 2 and 3 bedroom apartments
- ❖ All apartments have been designed around a central garden space
- ❖ Offers high quality finishes, European stainless steel appliances, dishwasher, air-conditioning, dryer and stone bench tops
- ❖ Secure undercover car park
- ❖ Large private balconies to enhance outdoor living and cross flow ventilation
- ❖ Environmentally sustainable elements such as rainwater tanks to harvest the rain from rooftops to irrigate the garden areas
- ❖ Expected rental yield of 5%
- ❖ Only 5kms from the Brisbane CBD
- ❖ 5 minutes walk to train station, bus stop, pool, parks and schools
- ❖ **Prices start from AU\$400,000**

To arrange an obligation free consultation, or to receive floor plans, pricing structures, detailed research and other related information about these properties, please contact us directly on sales@intellichoice.com.au or call +61 7 3624 1900.