

For most people, real financial wealth doesn't come from the weekly wage. It's not inherited, and it doesn't come from *Lotto*. It comes from intelligent investment.

Countless ordinary people – people your age – are on their way to financial security thanks to wise property investments. They bought brand new houses and let someone else pay for the capital growth.

Why *OzInvest*?

Here's 10 great reasons to buy an investment property through *OzInvest*...

- 1. 5 YEARS' RENT GUARANTEED!**
- 2. Independent valuation** by a lender of your choice
- 3. No deposit***
- 4. FREE negative gearing** advice
- 5. Brand-new** house and land of your choice
- 6. Construction & legals** managed
- 7. Tenants & rent** managed
- 8. Inspections & maintenance** managed
- 9. Long-term stable capital growth**
- 10. All funded** by your tenants and the taxman

***No deposit required if you have equity in your own home.**

How does it work?

- Step 1. You choose a parcel of land from our wide selection
- Step 2. You choose a home from one of our reputable builders
- Step 3. We organise your finance through a lender of your choice (optional)
- Step 4. We manage the entire construction and legal process
- Step 5. We select tenants
- Step 6. We manage the rental
- Step 7. We guarantee you 5 years' rent

It's that simple!

And if you already have equity in your own home, **you don't even need a deposit**. In fact, **you can borrow up to 110% of the value of your new property**, so you won't be out of pocket for any of the fees and charges.

If you don't have equity, then 5% deposit is all you'll need.

Best of all, when you buy through *OzInvest*, **you don't have to do a thing**. We look after everything. Solicitors, banks, vendors, builders, rent collection, bill payment, property inspections, maintenance...

We even guarantee your rent for 5 years!

"Back in the military days, most of our clients had no equity, so the banks would only lend them 90% - 95% of the purchase value. For the banks to approve loans, our valuations needed to be very accurate. That's something that just doesn't change. We insist on independent valuations so that you have the utmost confidence in our integrity."

Phillip Kelly