

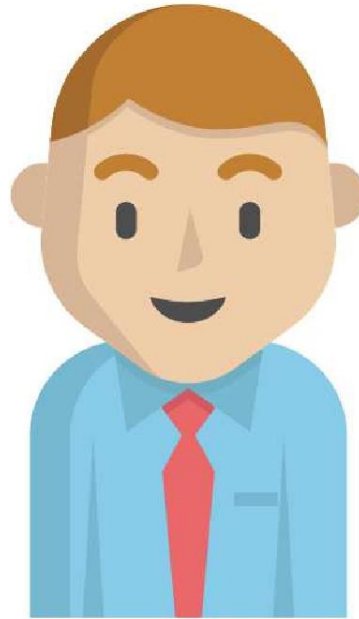


PROPERTY
WEALTH PLANNING

A Road Map To Sustainable Wealth
Building Through Property Investment

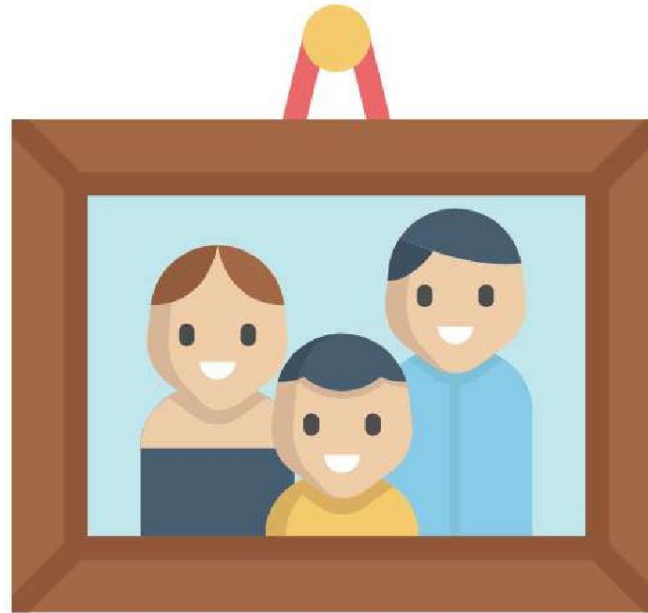
Yes, It Is **POSSIBLE!** You Can Upgrade To A
CONDOMINIUM Without Touching Your Savings.

A SINGAPOREAN STORY



John and his wife currently draws a \$5,000 household income.

A SINGAPOREAN STORY



For many years, they have dreamt of upgrading to a condominium but are unsure whether they can afford to do so.

A SINGAPOREAN STORY



They understand that time is not on their side as their loan tenure and quantum decreases every year.

A SINGAPOREAN STORY



Instead of waiting for a few years for his salary to catch up, he hopes to upgrade now before prices escalate out of reach.

PROPERTY WEALTH PLANNING STRATEGIES



Helping HDB Owners to **maximise** and **deploy** their funds to work for them.

HOW DOES **PWP** WORK?



The secret is to unlock your **Dormant Capital** and convert them into **Active Capital (Income Generating)**.



HOW HAS **PWP** HELPED JOHN ACHIEVE HIS FINANCIAL FREEDOM?

PWP APPLIES THE THE INVESTMENT PRINCIPLES OF:

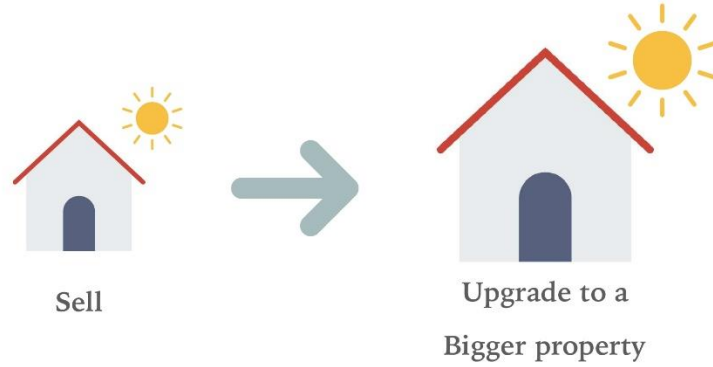


1. ACTIVE CAPITAL
2. LEVERAGING WITH OTHER PEOPLE'S MONEY
3. THE COMPOUNDING EFFECTS OF INFLATION OVER TIME

OVER THE COURSE OF HIS PEAK EARNING YEARS,
JOHN CAN **CHOOSE** TO SELL AND UPGRADE



CASH OUT USING EQUITY LOANS..



When there's a profit, salary increment or sufficient funds saved up.

*Available amount of equity loan after the 10th year assuming annual price growth of 3%. Low cost of funds similar to mortgage loan rates.

Possible Options Depending on Individual Scenario



OrangeTee.

OrangeTee.

SELL AND RIGHT-SIZE



RETIRE AND MOVE INTO INVESTMENT PROPERTY
FOR **HIGHER** PASSIVE INCOME



During retirement when children has moved out and space is not required.

No drastic downgrade of lifestyle if proper planning has been done.

*Option once children have moved out.



OrangeTee.



OrangeTee.



**NOW, WHAT IF JOHN DOES NOT APPLY
PROPERTY WEALTH PLANNING?**

HDB VALUE OUTCOME



In 25 years time, John's HDB flat has a remaining lease of less than 60 years. Let's assume it is still worth \$600K.

PORTFOLIO VALUE COMPARISON

Comparison	Assets Value	Passive Income
With PWP	2 or more properties (\$1.57m Own Stay + \$1m investment)	Yes
Without PWP	\$1.36m (\$600K HDB + \$759K savings)	No

To understand more how the above is derived, can arrange consultative session.

NOW.. HAVE YOU STARTED PLANNING FOR YOUR FAMILY WITH PWP?



*“Don’t wait to invest in real estate.
Invest and wait.”*



PROPERTY WEALTH PLANNING

A Road Map to Systematic Wealth Building Through
Property Investments



5 Star Service

Property Wealth Planner

Graduated from NUS with major in Economics and certified with CEA, JJ is a dedicated and responsible realtor who always put his clients' interest first.

Honesty, integrity and professionalism are his core principles at work and your needs will always be the top of JJ's concern. Many clients have testified for his service and maybe one day you can testify for him too.

He can help you to choose the "right" property in Singapore - whether you are an experienced investor, a first time buyer or a foreigner looking to migrate into Singapore. His services cover finding the property, doing financial calculation, negotiating the best price, making an offer and sealing the deal. He believes in no hard selling but meeting the clients' needs and requirements. He is here to help you in everything to make the best real estate decision.

For HDB / condo owners who wish to restructure their portfolio, he can assist and provide advice based on his experience dealing with clients from all walks of life. His services cover sourcing the right buyers, doing financial calculation, getting the best possible market price and ensuring smooth timeline. He believes that every house is marketable. He is here to help you to get the best possible deal.

[5-Star Services](#) | [Website Profile](#) | [SRX Profile](#)

More Info About JJ →



Kenneth (Residential Seller)

Oct 4, 2016

JJ has shown that he worked very hard on every buyers' lead and provided extremely dedicated service to his client. I will be giving exclusivity to him to sell my father's HDB flat unit in the coming year 2017.



Mr & Mrs Lai (Residential Seller)

Jul 27, 2016

JJ had helped us to market the HDB house and he is able to sell at record high price. We would like to thanks for his effort on this!



Derek & Hui Shan (Residential Buyer)

Apr 21, 2016

We will highly recommend you to our friends looking for properties and I am sure we will come to you when we are ready to purchase our next apartment!



Daniel & Feng Ling (Project Buyer)

Dec 11, 2015

We would like to thank Jun Jie and your team for the quality service and we look forward to the same standard of service when we are ready to sell our existing BTO!



Collected over 100 testimonials. Customers' Satisfaction are my Personal Achievements!

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