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WHY PAYING ABSD MAY BE A WISE DECISION

Analysing ABSD impact on potential returns for
property investors

Updated 7 July 2018

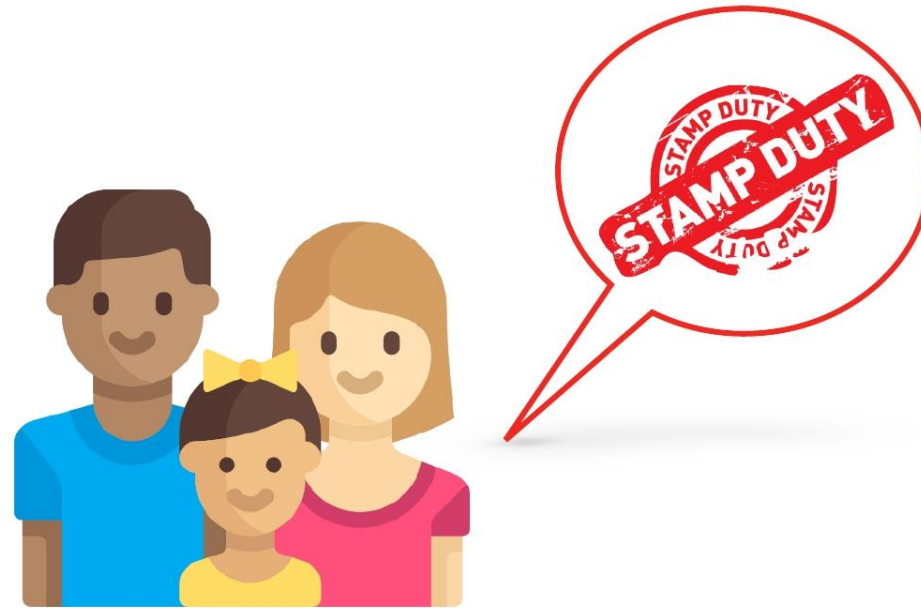


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OrangeTee.

IS PAYING ABSD A WISE DECISION?



Many Singaporeans aspire to own investment properties after buying their matrimonial homes.

Let us examine the projected returns of ABSD-paying investors.

10 YEARS INVESTMENT COMPARISON



Property

VS




Fixed
Deposits

VS



CPF O/A

AVERAGE ANNUAL HOUSING INFLATION


MAS Monetary Authority of Singapore

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Goods & Services Inflation Calculator

To find out how much an item that costs \$x in one year (Year 1) would cost in another year (Year 2), use the calculator below.

1. Select desired category using the options menu.
2. Enter the two years over which you wish to make the comparison: Year 1 and Year 2.
3. Enter "AMOUNT" in Year 1.
4. Click compute.

The answer will appear in red on the screen.

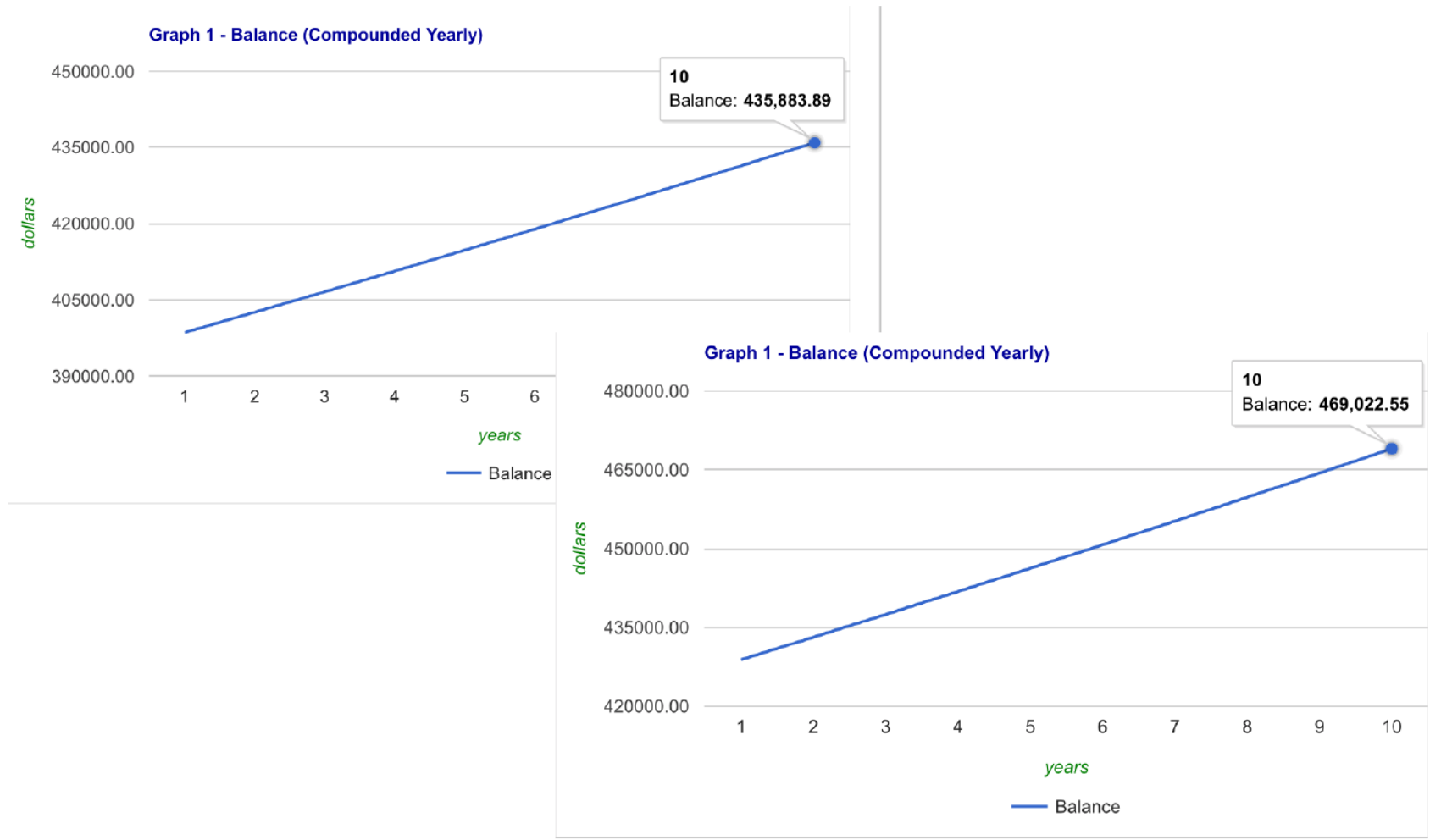
Price data for the Transport and Communication categories are only available from 1993 onwards.

A "basket" of goods and services that costs S\$ **1,000,000.00** in the **housing** category in **2006** would cost **S\$ 1,352,845.71** in **2016**.

Number of Years:	10
Percentage Change :	35.28 %
Compound Average Annual Rate of Inflation:	3.07 %
Housing CPI for 2006 :	68.39
Housing CPI for 2016 :	92.53

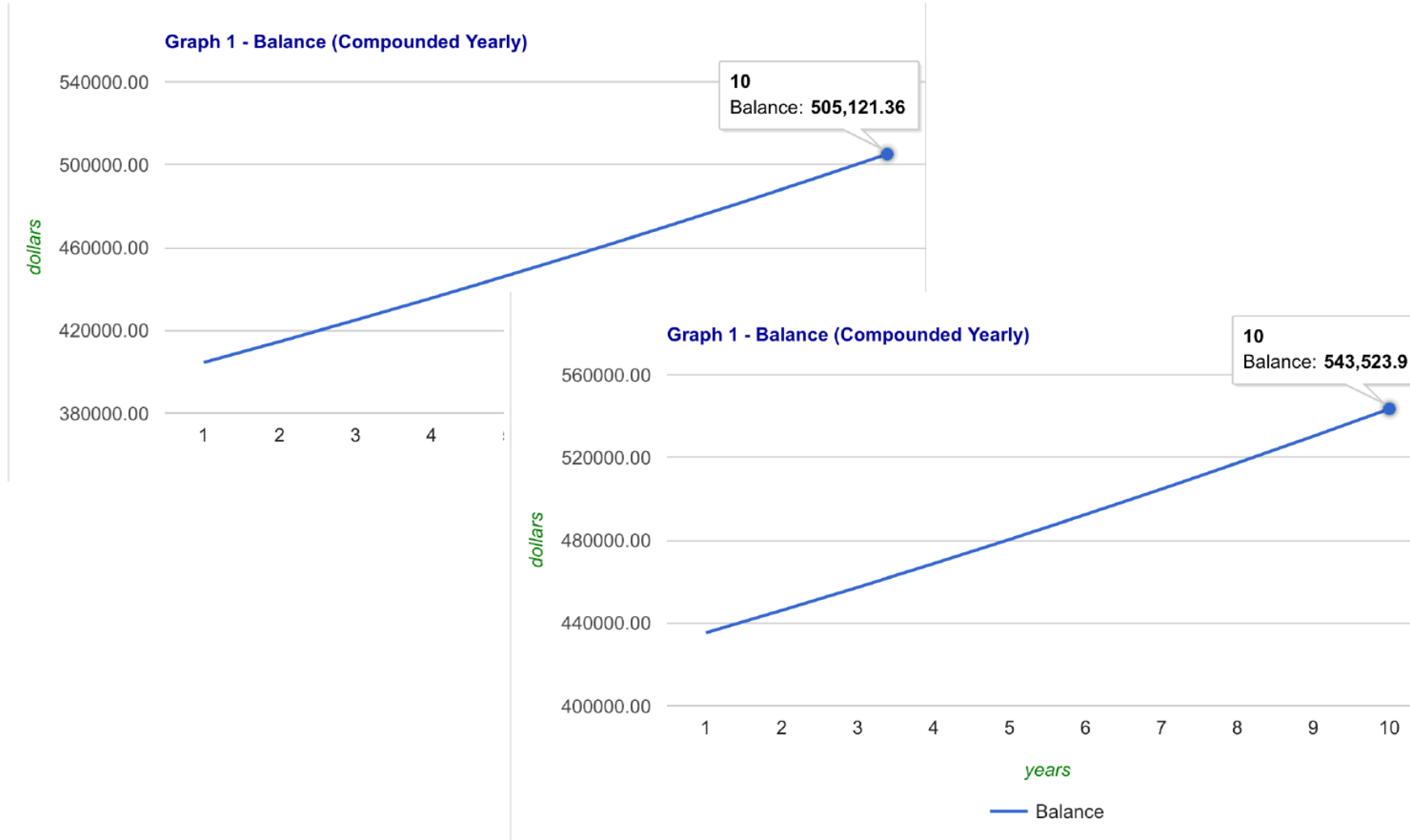
Over the past decade, properties inflated at 3.07%/annum. In 10 years, a \$1m property is worth \$1.35m.

RETURNS ON EQUITY (FIXED DEPOSIT)



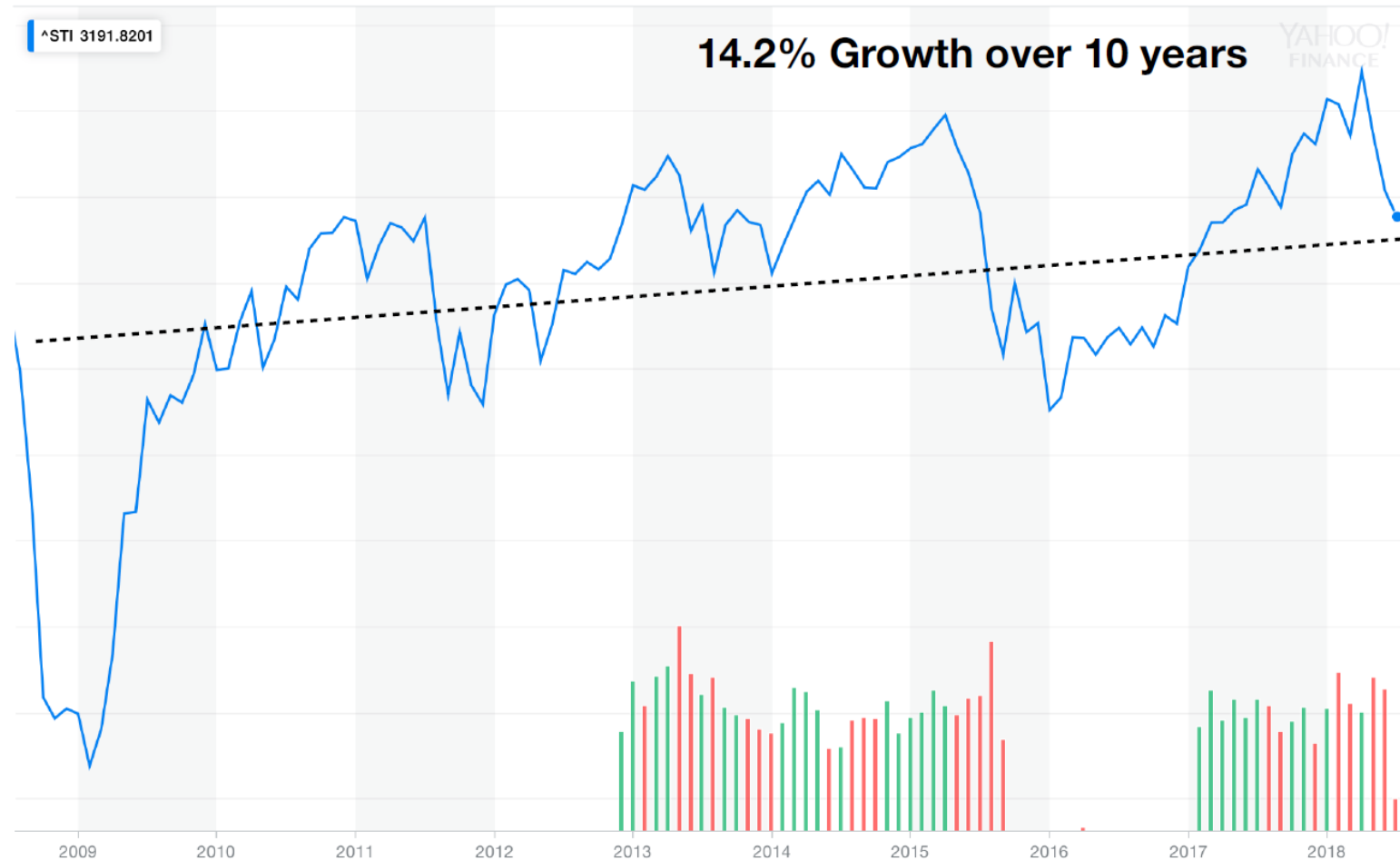
Compound Interest Calculator from TheCalculatorSite.com

RETURNS ON EQUITY (CPF O/A)



Compound Interest Calculator from [TheCalculatorSite.com](https://www.thecalculatorsite.com)

RETURNS ON EQUITY (STRAITS TIMES INDEX)



SUMMARY OF INVESTMENT VEHICLES

Returns on Equity Comparison in past 10 years				
	Property	Fixed Deposit	CPF O/A	STI
Returns on Equity	103 - 187%	10.5%	28%	14.2%

To understand more how the % are derived, can arrange consultative session.

HOW INVESTORS SHOULD VIEW ABSD



INVESTMENT COST FOR AN ASSET THAT GENERATES
HIGH RETURNS ON EQUITY

BENEFITS OF PAYING ABSD



1. OPENS DOOR TO SAFER AND HIGHER RETURNS
2. ENABLES LEVERAGE TO MULTIPLY WEALTH IN A SHORTER TIME
3. ENJOY THE COMPOUNDING EFFECTS OF INFLATION FOR GROWING WEALTH



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

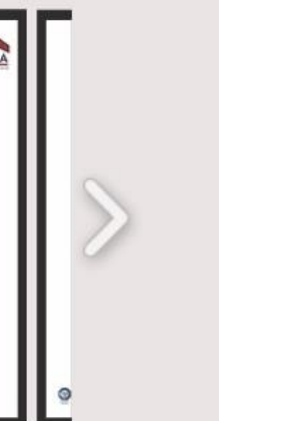
We will highly recommend you to our friends looking for properties and I am sure we will come to you when we are ready to purchase our next apartment!



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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