

# How to protect yourself from the fallout of the US Credit Crisis

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**Investors Edge Finance**

# The 3 stages of Investing

1. Focus on the property
2. Focus on the finance
3. Focus on the finance to create additional income streams

The savviest investors leap frog directly to stage 3.

# The Art of finance structuring

Savvy investors know:

After property selection, the way your finance is structured is the single most important factor in successful investing.

Savvy investors seek expert advice to structure their finance to achieve extraordinary results.

Like hundreds of our clients you too can access these dynamic new strategies.

Here's some of the advantages now available to you:

# Benefits of good structure

## Neutralise Cashflow



# Benefits of good structure

As negative gearing benefits fade you need to

## Exploit diminishing tax breaks

The rich know the secrets to tap into lucrative tax breaks that give them a real edge, you should too.

# Benefits of good structure

Fast-track elusive retirement options... with 'piles' of tax-effective cash



The wealthy utilize a legitimate loop-hole so they don't fall into the trap of becoming asset rich but cash poor, so can you!

Benefits of good structure

Become a tiny target for  
desperate lenders

Make it tougher for the banks to take  
your key assets

# Benefits of good structure

Eradicate “bad debt”... forever

In maximising returns, most investors continue to create bad debt forever.

# Benefits of good structure

Streamline account operation so  
it looks after itself

Many structures leave investors at risk of  
missed repayments that ruin credit ratings.  
Savvy investors protect themselves.

# Benefits of good structure

## Makes tax reporting a soda!!

A single account provides their full tax reporting saving on Accountant's bills, your preparation time and maybe bigger refunds

# Benefits of good structure

Puts you in the driver's seat  
and keeps you in control

The savviest investors know how to win  
better financing terms

# Benefits of good structure

Provides a plan to prosper:  
specific and long-term.

Peace of mind

Savvy investors implemented 5  
key strategies to protect  
themselves from a US crisis or  
RBA induced rate rise...  
You should too

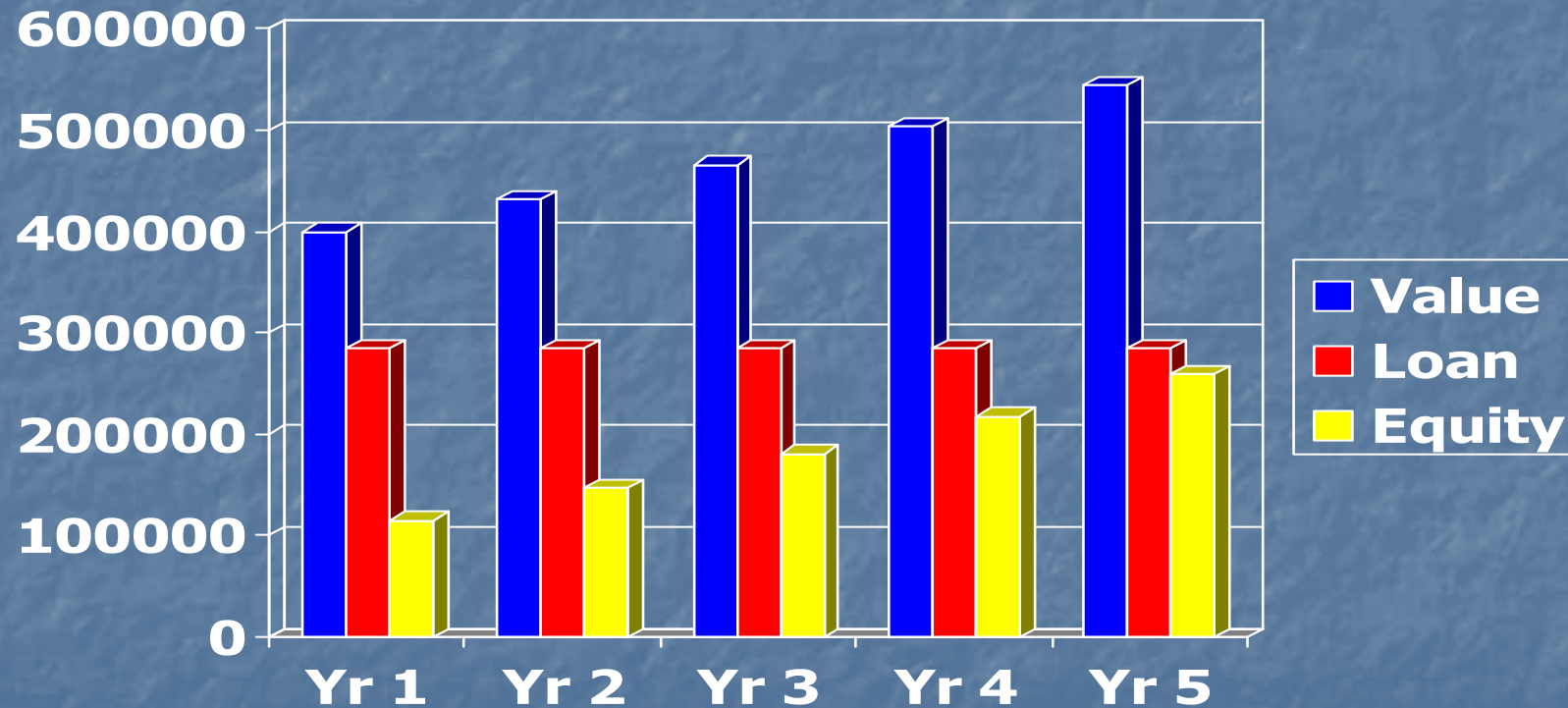
# Strategy #1

Set up an “Expense Account”  
just like big business does.

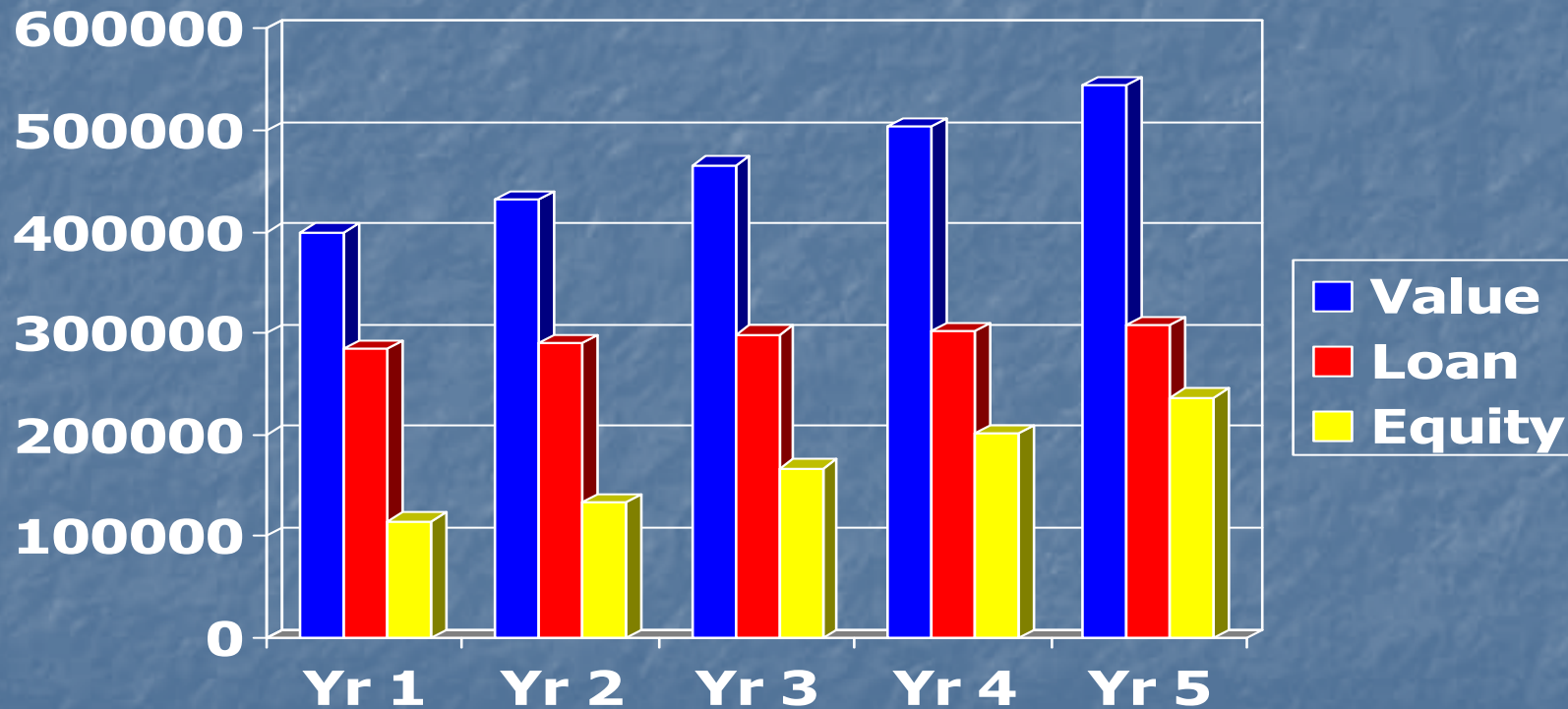
Negative Cashflow is the scourge of all investors.

This strategy eliminates your out of pocket costs, but you must comply with strict ATO rules

# Traditional Approach



# Tapping into your hidden wealth



# Strategy # 1

The expense account 'smooths' repayments to cushion the impact of unexpected rate spikes.

Professional investors believe that if their lender raises the rate, they should cover it!

# Strategy #2

**Protect your assets –  
particularly your family home**



# The All Monies Mortgage Clause

Many investors expose their home to massive debt under the AMMC.

Careful structuring can reduce that exposure to zero. (See attachment)

Seasoned investors restrict their lenders' recourse to their assets, especially their home.

# Strategy #3

Eradicate non-deductible debt...  
rapidly and permanently

Wealthy investors combine key money  
flow strategies with sophisticated  
structures to rapidly eliminate this debt...  
you can too.

# Strategy #4

Build huge tax effective savings  
to cover your personal living  
expenses

Learn how this unique strategy and watch  
your savings and lifestyle flourish

# Strategy #5

Get a “stress test”



# 5<sup>th</sup> Strategy – Stress Test

- Is your portfolio in peak of health or is it under stress?
- Are you enjoying optimum lifestyle or is it under stress?

Find out with our comprehensive “stress test”.

There is no greater satisfaction than assisting our clients achieve extraordinary results from our unique, highly refined strategies, structures and processes.

Call Helen and we’ll run the ruler over your portfolio.

**See the ‘stress test’ attachment for details**

# These counter-strategies can:

1. Neutralise negative Cashflow
2. Improve your tax position
3. Bolster savings
4. Fast-track retirement options
5. Protect your family home
6. Eradicate 'bad debt' permanently
7. Streamline & automate a/c operation
8. Simplify tax reporting

# These counter-strategies will:

9. Put you back in control
10. Restore/improve your lifestyle
11. Position you for maximum returns
12. Give you a definitive long-term plan
13. Provide protection from any fall out from the US crisis or local rate rises.

And most importantly give you  
Confidence and Peace of Mind

# Free Self Audit

[www.investorsedgefinance.com.au](http://www.investorsedgefinance.com.au)

And go to "Finance Self Audit"



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