



The safe & easy way to build wealth through property

OzInvest



Every single day's rent for 10 years is covered

OzInvest - Cost/(Positive Cashflow) per week calculator

Client Name: John and Maree Simpson
Property Address: Lot 100 Simpson Road, Heathwood QLD

Property details

Property location (QLD/VIC/NSW/WA/SA)	QLD
Land Price	\$217,225
House Price	\$242,000
TOTAL Purchase Price	\$459,225
Rental income per week	\$420
Current interest rate	7.20%
Percentage of property being financed	85%

Approx. Purchase costs

Stamp duty	\$6,028
Wealth Accumulation fee	\$5,000
Additional Disbursements	\$500
Other loan costs	\$1,750
TOTAL Purchase Costs	\$13,278

Would you like mortgage insurance to be included in this calculation? **Y**

NB. Mortgage Insurance is applicable for loans over 80%.
 Mortgage Insurance calculated is an estimate only and you should contact your lender for a quote.

Ownership percentage

Property Owner No. 1	Property Owner No. 2	Property Owner No. 3	Property Owner No. 4
99%	1%	0%	0%

NEW Taxable income (based on current taxable income)

Enter CURRENT gross income	\$ 90,000	\$ 40,000		
NEW taxable income (after purchase of an OzInvest property)	\$ 67,703	\$ 39,765	\$ -	\$ -
Tax Credit from your OzInvest property	\$ 8,739	\$ 670	\$ -	\$ -

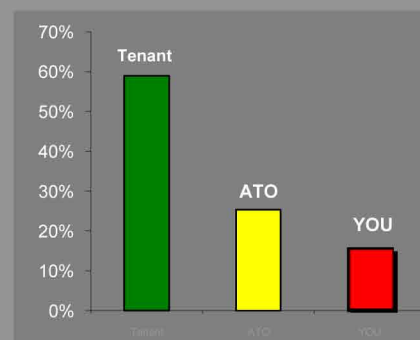
Is this taxpayer exempt from medicare levy? **N** **N**

NEW Taxable income (based on estimated tax rate)

Enter ESTIMATED tax rate (include 1.5% medicare levy if applicable)	0.0%	0.0%	0.0%	0.0%
Tax Credit from your OzInvest property	\$ -	\$ -	\$ -	\$ -

Who is paying for your investment property?

Tenant (rent has been calculated on a daily basis)	59%	\$21,900 pa
Australian Taxation Office (ATO)	25%	\$9,410 pa
You	16%	\$5,863 pa
Total Annual Expenses		<u>\$37,172</u>



Cost/(Positive Cashflow) to You per week \$ 113

Disclaimer: Note the projections listed above simply illustrate the outcome calculated from the input values and the assumptions contained in the model. Hence the figures can be varied as required and are in no way intended as a guarantee of future performance. Although the information is provided in good faith, it is also given on the basis that no person using the information, in whole or in part, shall have any claim against OzInvest Pty Ltd Australia, its servants, employees or consultants.

A Snapshot of Annual Income and Expenses you can expect

Rental property income

Add: Annual Rent 21,900

Rental property expenses

Less: Body Corporate Fees		
Estimated Borrowing costs (deductible over 5 years)	1,604	
Building Insurance	525	
Landlord Protection Insurance	285	
Loan Interest	27,704	
Capitalised Interest on Interest during Construction	971	
Other Sundry Costs (Bank Charges, Telephone Calls, Travel etc)	500	
OzInvest Lease Administration Fee	1,030	
Pest and Termite Inspection	290	
Property Management Fee	1,927	
Rates (Council and Water)	1,800	
Real Estate Letting Fees	462	
Smoke Alarm Inspection	75	
Other Costs		
Sub total		(37,172)

Less: Depreciation		
Building Depreciation	5,550	
Fittings Depreciation (Year 1 estimate after construction \$4,700, Year 2 \$1,700)	1,700	
Sub total		(7,250)

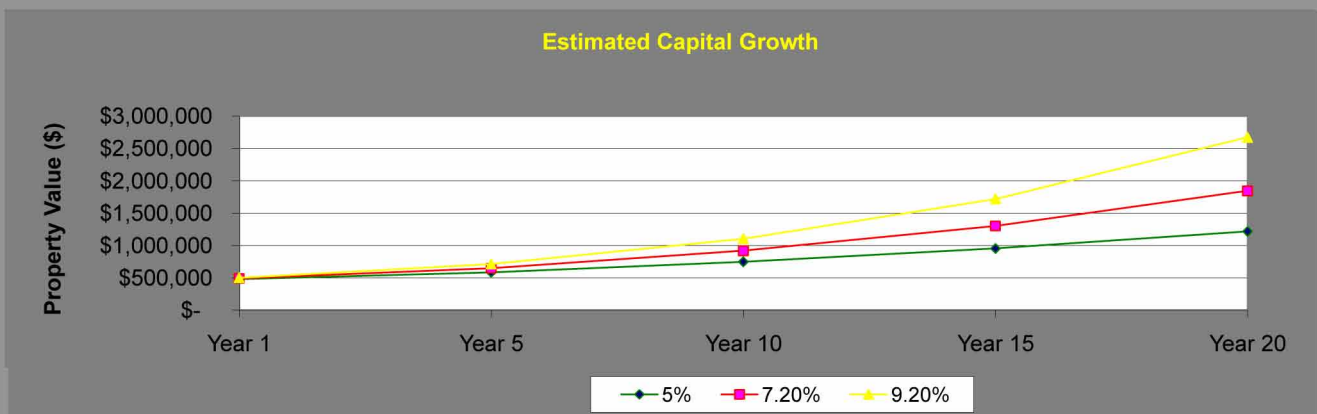
Net rental property income/(deduction) (\$ 22,522)

ASSUMPTIONS

1. The loan is interest only.
2. For depreciation purposes, fittings cost approximately \$20,000.
3. The Quantity Surveyor Report (QSR) that you receive once your property has been completed will provide a more accurate depreciation figure for fittings.

Estimated Capital Growth

Current Property Value:-	Annual Growth Rate	Year 1	Year 5	Year 10	Year 15	Year 20
\$459,225	5%	\$482,186	\$586,100	\$748,029	\$954,696	\$1,218,461
	7.20%	\$492,289	\$650,129	\$920,393	\$1,303,009	\$1,844,681
	9.20%	\$501,474	\$713,081	\$1,107,266	\$1,719,353	\$2,669,797



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