DISCOVER THE POWER OF

WE ARE COMMITTED TO HELPING EVERYDAY AUSTRALIANS REACH THEIR LONG TERM GOALS WITH INTELLIGENT PROPERTY INVESTMENT EDUCATION.



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AUSTRALIANS HAVE ALWAYS HAD A STRONG LOVE FOR PROPERTY INVESTMENT, BUT WITH SO MANY AVAILABLE OPTIONS, FINDING THE RIGHT INVESTMENT CAN BE DIFFICULT, FNIP OFFERS A UNIQUE APPROACH TO PROPERTY UNMATCHED BY ANY OTHER FIRM IN AUSTRALIA.

INTRODUCING **PROPERTY INVESTMENT** REDEFINED.



DISCOVER THE POWER.

"WHAT IS THE RIGHT OPTION FOR ME? "
A TRUSTED SYMBOL FOR REAL ESTATE
A DEDICATED INVESTMENT DIVISION WAS BORN
PROVEN INTELLIGENCE YOU CAN BANK ON
PERSONAL, CUSTOMISED SERVICE UNMATCHED IN AUSTRALIA8
DRIVEN BY RESULTS
HOW IT WORKS
EDUCATION: DISCOVER THE POWER OF KNOWLEDGE
STRATEGY: FAIL TO PLAN, PLAN TO FAIL
PROPERTY: MATCH THE RIGHT PROPERTY FOR YOU
FINANCE: DISCOVER THE POWER OF SUSTAINABLE LEVERAGE 14
CONVEYANCING: DISCOVER THE POWER OF RISK MITIGATION
INSURANCE: DISCOVER THE POWER OF PROTECTION
PROPERTY MANAGEMENT: DISCOVER PASSIVE INCOME
PORTFOLIO MANAGEMENT: DISCOVER IMPECCABLE SERVICE

BEING SUCCESSFUL IN PROPERTY STARTS WITH ONE SIMPLE QUESTION ...

"WHAT IS THE RIGHT OPTION FOR ME?"

ANSWERING THIS QUESTION WILL HELP YOU HIGHLIGHT YOUR INDIVIDUAL NEEDS AND FORCE YOU TO TAKE ACTION AROUND IMPROVING YOUR FINANCIAL POSITION. Since we all face different financial circumstances in life, we need access to education without the pressure of buying or making a decision without truly being ready.

First National Real Estate Investments & Projects has been designed to help educate Australians on property investment, and then, when they are ready, assist in every stage of the property transaction and beyond.

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A TRUSTED SYMBOL FOR REAL ESTATE

First National Real Estate's trademark 'Swash' is the country's most recognised symbol for real estate with over 400 offices throughout Australia and the Pacific Rim.

A DEDICATED INVESTMENT DIVISION WAS BORN

Founded with the purpose of helping people become successful and wealthy through property investment, First National Real Estate Investments & Projects are a national company delivering property investment solutions across Australia.

Welcome to a complete and holistic approach to property investment.



Property is a highly complex and diverse investment class which calls for careful decisions and extensive research.

Richard Waldron Director

PROVEN INTELLIGENCE YOU CAN BANK ON

Years of experience and high-levels of expertise ensure every client receives the best guidance through all stages of the investment life cycle.

You primarily have to choose between residential or commercial, and decide whether you plan to speculate, develop or remain a long-term investor. Regardless of the type of property or strategy you choose, investing in any kind of property revolves solely around one factor: gaining the highest possible return on the investment with the minimum risk. For this reason, it is critical to ensure your strategy is built on the right advice.

PERSONAL, CUSTOMISED SERVICE UNMATCHED IN AUSTRALIA

Many property firms spruik their dedication to customer service yet few possess the full spectrum of service that allows them to deliver like FNIP can. With a business philosophy that is based on education followed only by transaction when it makes absolute sense, FNIP performs an in-depth, one-on-one analysis of every client's position before making strategic recommendations.

DRIVEN BY **RESULTS**

OPTIMISE RETURNS, FUND IT MORE ECONOMICALLY, LEVERAGE SUSTAINABLY AND MAXIMISE THE RETURN RATE THROUGH RENTAL YIELD, CAPITAL GROWTH, OR A COMBINATION OF BOTH. THE STRUCTURE OF A PORTFOLIO TAKES ITS SHAPE DRIVEN BY TARGET OUTCOMES AND THE CLIENT'S UNIQUE POSITION.

Gaining wealth through property requires extensive information to make an informed and educated decision. Remember, there is more to property investment than just the actual property.

A smart investor will and should consider all the different aspects and elements involved in a property investment: lending and finance, property cycles, property management and other various factors.

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THE FNIP 8 PROPERTY LIFESCYCLE ECOSYSTEM

Clients starting out in property investment require a 'hands on' solution through the entire lifecycle of a property to ensure congruency across the process and to maintain a clear and outcome-based strategy.



At FNIP, we believe that if we help people understand property, then when the time is right they'll reward us with their patronage. It's an honest approach to investment real estate that is one of the driving forces behind our rapid, yet stable growth.

Ash Waldron - Partner

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DISCOVER THE POWER OF **KNOWLEDGE**

ALMOST EVERY FNIP CLIENT STARTS THEIR JOURNEY WITH ONE OF OUR MASTER CLASS EDUCATION NIGHTS. UNLIKE YOUR TYPICAL PROPERTY 'SEMINAR', THIS IS NOT A SALES EVENING DISGUISED AS EDUCATION; QUITE THE OPPOSITE. IN FACT IT IS NOT EVEN POSSIBLE TO BUY REAL ESTATE AT THIS EVENT NOR DOES IT COST ANYTHING TO ATTEND. FNIP USES THIS EVENING AS A WAY TO DISTRIBUTE ITS EDUCATION AT NO CHARGE TO THE AUSTRALIAN PUBLIC. To be successful in any field one needs the advantage of knowledge; property is no different.

The team at First National Real Estate Investments & Projects have been conducting educational sessions and seminars throughout Australia and New Zealand for over 25 years where independent property investment education is offered to all investors.

Our company believes all investors should have access to education and resources that will help them build a lucrative property portfolio. Thousands of investors attend our masterclass each year and comment that what we deliver is highly valuable and offers significant competitive advantage.

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INTRODUCING THE VIRTUAL STRATEGIST

ONCE YOU UNDERSTAND THE BASICS AND MAKE THE DECISION TO TAKE THE NEXT STEP, DECIDING WHAT THE BEST PROPERTY IS FOR YOUR PORTFOLIO IS NEXT.

This is where our unique Virtual Strategist comes into play. Our senior strategic team are always available to meet with you face to face through our FNIP Online Virtual Strategy technology. You can access it from your phone, tablet or computer which means we are everywhere you are! For those of you not comfortable using technology to discuss your personal situation, we also offer in-person meetings,

and we are happy to fly our senior advisors anywhere in the country to meet you in one of our First National Offices.

With so many options of property investment to choose from, it can be complex and often overwhelming to select the right investment. Unlike major investment property businesses that build stories around the product they are trying to sell, we provide every style of investment property and take the time out to individually work with each customer to establish a long-term relationship and retain customer loyalty through proven results.

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NOW IT'S TIME TO ANALYSE OVER 30,000 OPTIONS AND MATCH INVESTMENTS PROPERTIES THAT ARE SUITED TO YOUR SPECIFIC PORTFOLIO STRATEGY. Your situation is unique, and therefore, you need access to a myriad of options giving you the ability to make the best possible choice. Our customers have the luxury of choosing from tens of thousands of properties for investment Australia wide. We deliver these property opportunities as fully researched scenarios for your proper consideration.

DISCOVER THE POWER OF SUSTAINABLE LEVERAGE

AFTER SELECTING THE EXACT PROPERTY FOR YOUR NEEDS, OUR TEAMWORK WITH LENDERS TO FINANCE YOUR INVESTMENTS USING OUR MORTGAGE BROKERAGE DIVISION, NEXTLOAN.

We'll connect you with the best rates in Australia and the right types of loans to suit your situation. How you finance your property can be as important as which property you buy. It is also critical that you have an investment specialist take care of the finance for you as there are a number of factors that can come back to bite you if not done correctly to begin with.



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DISCOVER THE POWER OF **RISK MITIGATION**

FROM THE MOMENT YOU DECIDE ON A PROPERTY THROUGH TO SETTLEMENT, YOU'LL BE IN THE VERY RELIABLE HANDS OF OUR HIGHLY QUALIFIED LEGAL PARTNERS WHO CAN ENSURE YOUR TRANSACTION IS AS SMOOTH AS POSSIBLE.

Many investors choose to use pure 'conveyancingonly' firms; however, our experience is that when the going gets tough, things can get complex and a full service law firm is worth every investment. Introducing you to the right team for the job is yet another way that FNIP delivers.

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DISCOVER THE POWER OF PROTECTION

From the moment you contract a property, you might be liable for its insurance. We'll help you navigate this process and introduce you to our insurance partners. Insurance is another cost of ownership, so getting it right will ultimately improve your bottom-line.

PRO PER TY MANAGEMENT



DISCOVER **Passive income**

WITH NATIONAL PRESENCE COMES AN ABILITY TO MANAGE YOUR PROPERTY WELL INTO THE FUTURE.

At FNIP, we ensure the decision you make today remains a positive reflection for years to come. Our property management team will stay in constant contact with you well beyond the purchase.

Buying a property is just the first step. What follows is a complex management procedure that makes the whole investment successful.



DISCOVER IMPECCABLE SERVICE

AS AN EXTENSION OF OUR COMMITMENT TO PROVIDE TANGIBLE RESULTS TO OUR CLIENTS, FNIP IS THERE WITH YOU FOR THE LONG-RUN: PLANNING FOR YOUR NEXT PURCHASE, PREPARING YOU FINANCIALLY AND WORKING WITH YOU TO ACHIEVE YOUR LONG-TERM VISION OF WHAT SUCCESS MEANS TO YOU.

What makes sense for you today may not be the right decision for property two or three. Diversification and clever planning will ultimately be your reason for stable success. We're here to ensure you are connected with the people you need through the property lifecycle to deliver on your goals.

For a majority of investors, a single investment property is the starting point. In our first meeting with the customer, we discuss a long-term plan which also throws light at the possibility of multiple investments.

Early in 1981, a small group of independent Victorian rural real estate agents met to discuss the possibility of forming an association to maximise the effectiveness of their business in the face of increased competition from large, franchised organisations. As a result of this initial meeting, a steering committee was formed and given the task of establishing the ideals upon which such an organisation would be based.





DISCOVER THE POWER.

1300 300 704 **FNIP.COM.AU**