



YOUR PROPERTY INVESTING

SUPERANNUATION VS PROPERTY

Why Property Is A Safer Investment Plan?

By Tony Harrington

Australia's #1 Property Profits Coach
and Property Investment Author



Superannuation Vs Property Why Property Is A Safer Investment Plan?

A lot of people follow the basic financial plan of buying your own home and then hoping they will have enough Superannuation when they retire.

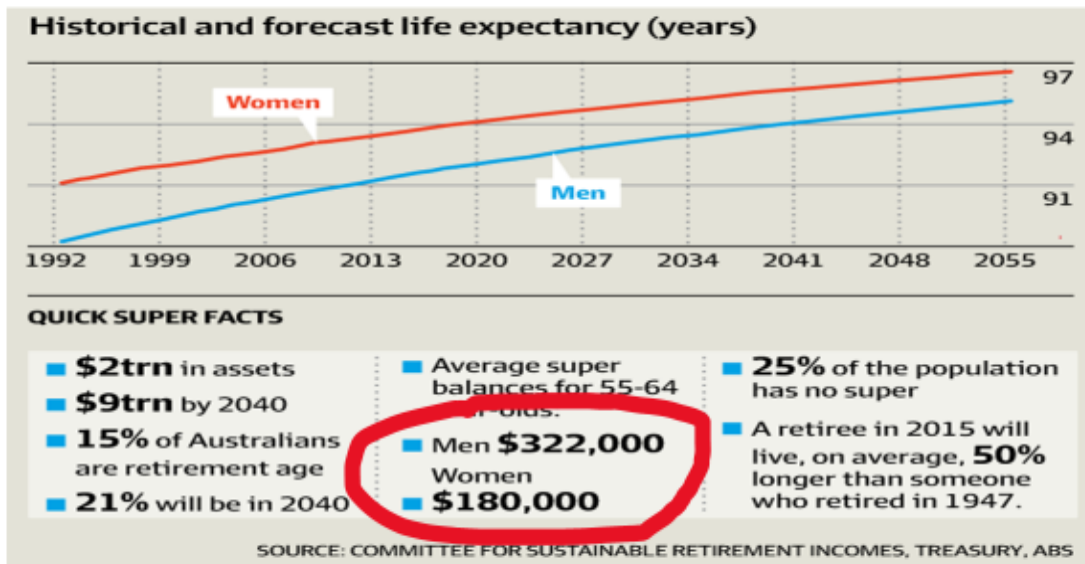
Sadly in today's global economy this is not a game plan that works too well for many Australian families.

In this report I'm going to give you the facts, not to scare you but to help you really understand how serious this is for your financial future. I'm going to explain to you WHY this happens and how you can avoid becoming one of the statistics to make sure You don't end up living on baked beans & two minute noodles!"

The reality is that You MUST Fund your own Retirement Shortfall.

The Australian Government is saying this publicly and now the Superannuation funds are saying it too. Most people will not have enough superannuation to live on when they retire!

Most Australians Know Their Super Won't Be Enough...



ABS Statistics show these alarming figures....

Superannuation Vs Property

Why Property Is A Safer Investment Plan?

Seriously if Men have \$332,000 and Women have \$180,000 and they will be living another 15 years in retirement (people are now living longer) this means you won't have much money to live on.

A male with \$322,000 living another 15 years will be on \$21,466 a year.

A female with \$180,000 living another 15 years will be living on just \$12,000 a year.

Those figures are on or below the poverty line!

Even worse, if Superannuation is the only money plan you have and the stock-markets crash or world events happen unexpectedly you will be caught out big time. (Coronavirus is a great example).

All I'm teaching people to do here is make sure you have a "PLAN B"

The pundits are divided about how much money you need to retire on comfortably.

One expert will say \$1 million outside of your own home is enough, while others say you'll need a fair bit more, particularly as the make-up of (and accessibility to) the aged pension is likely to change in the future.

The **Big Problem** I think you will have with your super is this...

There are 4 things you can't control with your super...see below!



Superannuation Vs Property Why Property Is A Safer Investment Plan?

Think about recent world events like Coronavirus, Global Financial Crisis (GFC), 9/11 Terror Attacks, Sars Virus, 93/94 Recession!

Overnight your *money in superannuation* has dropped by 50-60%.

YOUR superannuation money sits in a global economy.

All your eggs are in one basket!

Donald Trump sends a tweet and \$60Billion is wiped off the Australian stock-market overnight.

Kim Jun Un threatens to shoot off some missiles and the worlds stock-markets go into a nosedive!



You just sit there and watch your Super savings disappear.

"YOU HAVE NO CONTROL OVER THE STOCK-MARKETS"

Superannuation Vs Property Why Property Is A Safer Investment Plan?

You don't see property prices dropping 40% - 60% overnight (more on that later)

Many experts point to a *retirement shortfall* based on the *longevity risk* of outliving your super.

There are varying statistics that suggest how big the shortfall is when it comes to most Australians retiring.

What they also highlight is many Australians are in denial about their retirement. Research by Mercer suggests:

- ***One in four Australians will outlive their savings (a retirement shortfall) by 13 years***
- The average shortfall is almost **\$500,000.00**

Crucial Question:

What "Plan B" do you have in place to cover this shortfall?

How will you create the extra \$500,000? You can't SAVE it?

A recent 'Future of Retirement' global survey of people's attitudes to retirement savings also shows:

- Australians expect to spend 23 years in retirement, their money will run out after only just 10 years, leaving them to rely on the age pension to survive
- The retirement shortfall of 13 years is among the longest gaps of the 15 countries surveyed

People are becoming more and more aware that they will have to work for longer if they keep going down the path they're on.

Crucial Question: How can you create another \$500,000.00 in assets before you retire? Would you know how to do that? It's not all doom and gloom! IF YOU ACT NOW!

You can *fuel your future* by taking charge of your finances and abiding by some simple, yet timeless money fundamentals:

Pay Yourself First (SAVE). Build a cash buffer so if the unexpected happens you have cash reserves to see you through. That is exactly what wealthy people do!

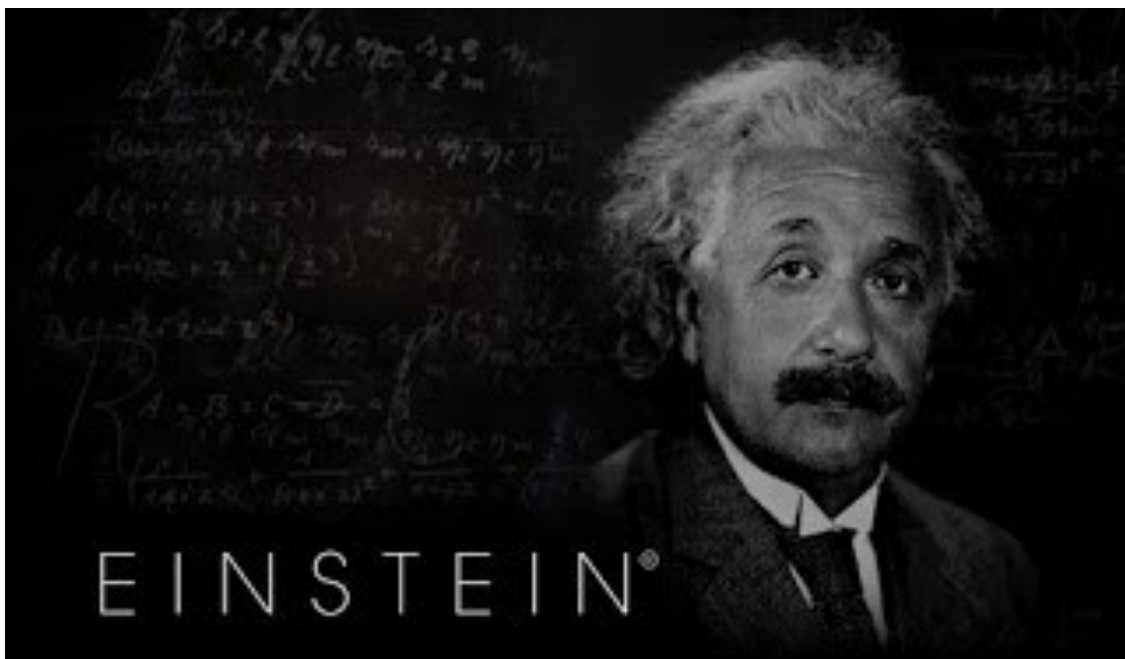
Superannuation Vs Property Why Property Is A Safer Investment Plan?

The 2020 Coronavirus pandemic has caught hundreds of thousands of people with very little cash reserves to see them through this crisis. This financial catastrophe could be easily avoided if people gave more thought to their long term financial security.

The problem for most Australian's is the More THEY Earn, the More THEY Spend

To counter this spend less so you can save & invest your money into growth assets. You need to take money off yourself and place it where it grows and expands your wealth.

"Compound Interest" is the eighth wonder of the world. He who understands it, earns it.. he who doesn't, pays it." – Albert Einstein



Learn how to invest and gain capital growth.

Make money work for you so you don't have to work for money!

Superannuation Vs Property

Why Property Is A Safer Investment Plan?

- **Top - Down Cash Flow Control:** start with your savings goal, and work backwards. This strategy is critical to your financial success. Having the goal, the target date and the real internal desire (**YOUR BIG "WHY"**) is the secret to sustainable financial success.
- Set a plan with strategic money goals and outcomes.
- **Take a long term view** (How do you eat an elephant? One bite at a time!)

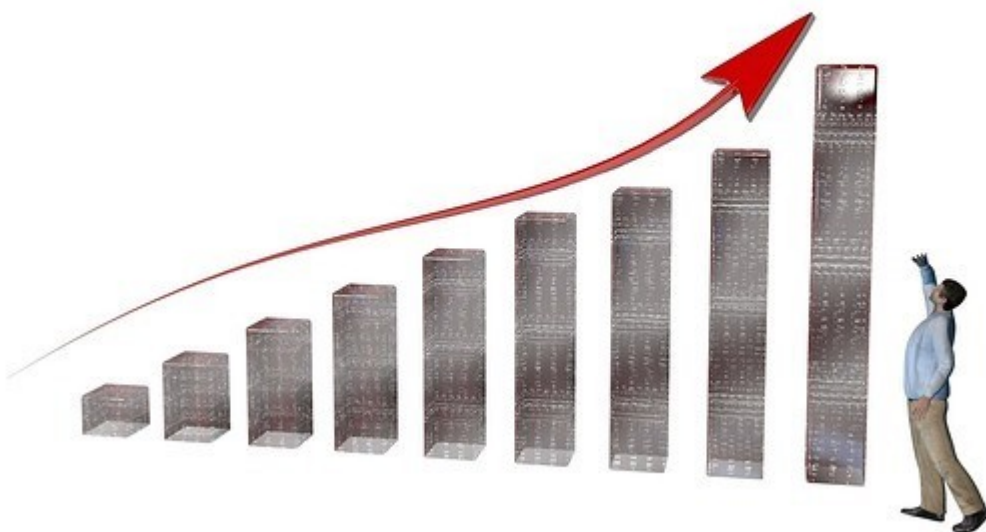
For more financial security to fund your own retirement shortfall – set up a **Property Protection Plan**

For **Example:** A 30 - 55 yo looking to retire in 20 years could add 1 – 2 investment properties to their wealth plan quite easily.

This way if the world economies or the stock-markets spiral out of control you at least have a **"Plan B"** in place to fall back on.

To my knowledge Australian property has never dropped 20 - 30- 50 - or 60% overnight. It has always been a more solid and less volatile type of investment.

Plus people need houses to live in but they don't need shares so that creates the **NEED & the DEMAND.**



Superannuation Vs Property Why Property Is A Safer Investment Plan?

I have been showing people for years how to add property to their retirement plan for around \$50 per week. I also have a ***ONE property retirement system*** that can work wonders for your security and accumulation of your retirement wealth.

Most people don't realise 3 things about property investing:

1. How simple and uncomplicated the process can be.
2. How property investing can help you pay less tax and pay off your home faster.
3. How important it is to have A TEAM & A Coach on your side

Using my in-house cash calculator my clients have been able to find a spare \$50 - \$200 a week easily without affecting their current lifestyles. That way they can leverage their money and put it towards assets like property that grows in value.

The key to financial success is to create a Step by Step Wealth Creation System that shows you how to manage and grow your money. It's a pretty simple proven formula that works when you stick to it.

Feel free to contact me at anytime to ask for any assistance or to get yourself a **Property Protection Plan Strategy Call**.

Above all **take some form of action today**, not tomorrow, **TODAY, right NOW**.

Remember: If you keep doing what you have always done, You will keep getting the same results!

If you would like to know how to add JUST ONE Investment Property to secure your financial future then....

[Book Your Free 30 Minute Property Protection Strategy Call Today](#)

Visit www.yourpropertyinvesting.com.au

Call: 1300 784 471

To Your Property Success

Tony Harrington



Superannuation Vs Property

Why Property Is A Safer Investment Plan?

Disclaimer: "This website/presentation contains information that is general in nature. It does not take into account the objectives, financial situation or needs of any particular person. You need to consider your financial situation and needs before making any decisions based on this information"

"Past performance is not necessarily indicative of future results and no person guarantees the future performance, the amount or timing of any returns, or that the investment objectives will be achieved. This material has been provided for general information purposes and must not be construed as investment advice. It does not take into account the investment objectives, financial situation or particular needs of any particular person. Investors should consider obtaining professional investment advice tailored to their specific circumstances prior to making any investment"