

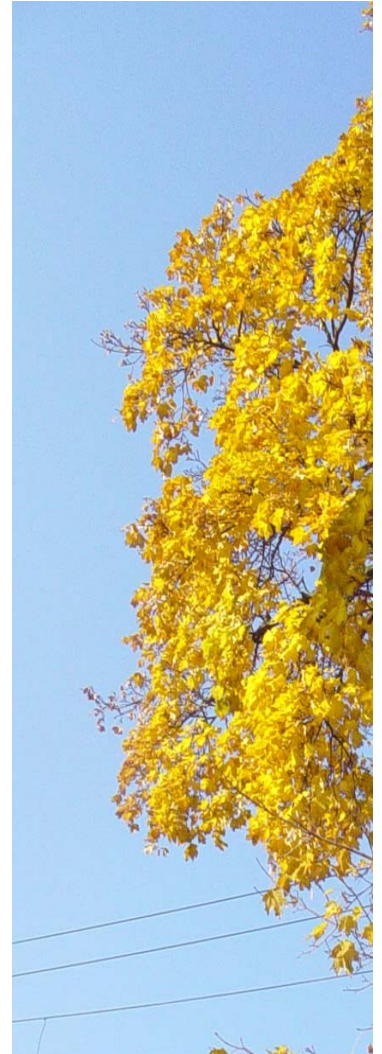


getting started

# Getting Started

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## *facts of life*

In a lucky country such as Australia with ample opportunity for everybody to succeed, you would think that the average Australian retires comfortably, however, this is not the case. The sad fact is that almost 80% of the country's retired citizens are dependent on government pensions, giving a personal income of around \$8,000 per year.

The facts, according to the Australian Bureau of Statistics are very frightening. If you were to follow the lives of 100 average Australians from age 25 to age 65, you would find that one person retires wealthy; 4 will be financially secure; not have to cut corners; 3 will have to continue working; 29 will have passed away and 63 will have to depend on government handouts. There is probably only one more thing frightening than dying and that is – running out of money.

Being comfortable in retirement is a prime concern to most people. Everyone would like to receive at least 75% of their current income in retirement, however this is seldom achieved. The actual time that Australians spend in retirement is increasing. In the early sixties the average person left school at 15 to begin their working career, they retired at age 65 and died 3 years later. Typically today, Australians finish their education by 20 years of age, work for the next 35 years until age 55, then spend around 20 years in retirement, before passing away. This extended life expectancy is mainly due to a healthier standard of living. In the past, when retirement lasted from age 65 to 68, the pension may have been enough, but do you believe it would be enough to last you 20 years?



The Australian Bureau of Statistics tells us that the number of older people on our society is increasing. This is a direct result of the 'baby-boomer' generation – people born in the years following World War 2, growing old. Very shortly 20% of the population will be over 65 years of age. In 1991 it was more like 11%. Governments all over the world can no longer afford to fund retirement pensions. This means that future retirees will have to fund their own retirement.

In 1992, the government introduced the Superannuation Guarantee Charge (SGC). This is a very clear signal that the government is moving away from the old-age pension system and moving towards a self-funded retirement scheme.

The question now is: Are you contributing enough to your super?

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*why...*

... do we need to do something different?

Why...



If you don't there will not be enough money to support you.

If you saved 15% before tax into a savings plan for 35 years you could afford to retire on only \$21,000 per year for 20 years retirement, which is your retirement. That means most people are saving for a 50% pay cut.

Did you know now the average wage is approximately \$40,000 per year.

95% of Australians will end up worse off at the retirement of age 65 than when they were working.

You can't rely on the Government.

In Australia, after the cost of living, how much can be saved to live a comfortable lifestyle? You need to be doing something more effective.

All behaviour is "belief" driven. The most powerful "beliefs" are those we have about ourselves.

Quite simply, most people believe they will be okay. The shock for most is, they have left it too late. It is vitally important you realize now just how much you need.

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## *the difference between the rich and the poor*

### *The way they think and what they know*

You need to master the art of making money — otherwise you may struggle and be unhappy every day of your life.

Consider that your pre-conceived ideas about life and building wealth may be wrong. Today is the first day of a new life.

The key to your financial success is your ability to implement ideas and strategies that have proven to be successful.

Change the way you think, open your mind to new ideas, achieve your desired results and then impart your knowledge and success.

For things to change you must change otherwise things may remain the same.

You must build a team of people around you who will help you and not hold you back. Seek out qualified experienced professionals.

Source out courses you can attend for the additional support and knowledge you require to get what you want.

Account for money daily and be aware of your spending habits.

Money is a misunderstood commodity; change your view about it. The love of money V's the good that you can do with it.

The poor spend their money first and invest the remaining amount – the rich invest their money first then spend what's left over.

You must use your money wisely and learn to control it. Do not invest in get rich quick schemes.

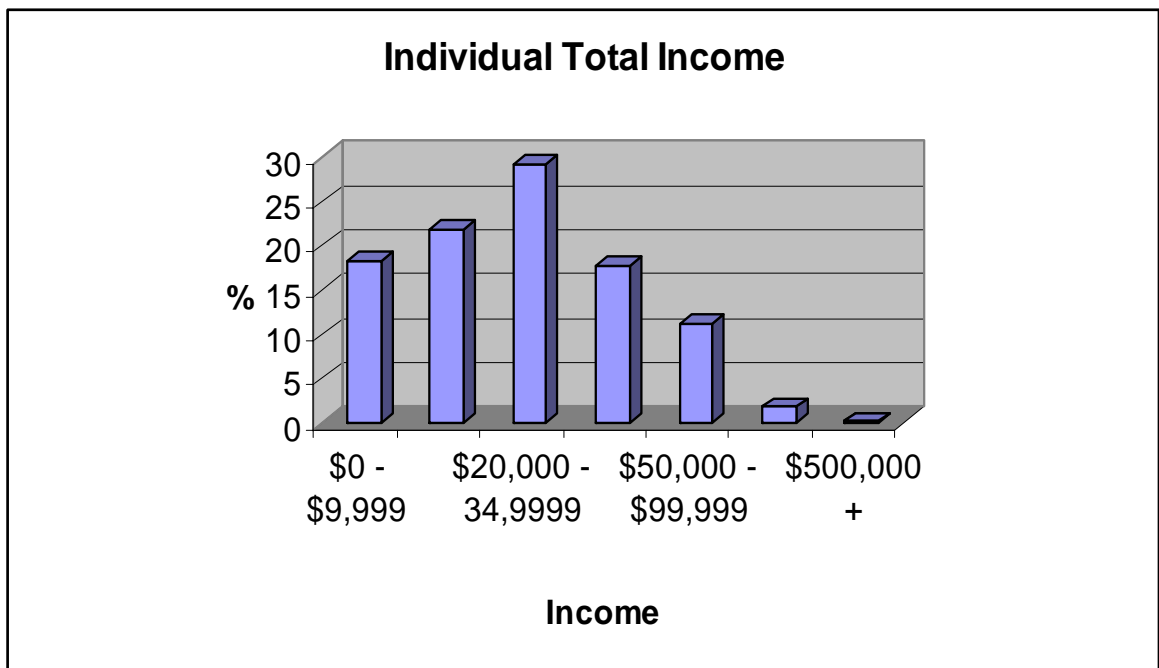
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*what are you currently earning?*

*Refer to the ATO for up to date figures.*



*What's wrong with our wealth psychology?  
And why is this so?*

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*who do you ask for advice on how to create personal wealth*

- Family, tips from friends and peer groups.
- Accountant, Lawyer, Financial Planner, Stock Broker.
- Real Estate Agent.
- Financial Media, eg television programs.
- Investment books and newsletters.
- Seminars and workshops.
- Professional and expert financial advisors.

Who else: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

You must get advice from experts, not people who claim to be experts with no assets and expertise.



\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## *what are your goals – how would you design your wealth destiny lifestyle?*

What would you love to do if money was no longer a problem?

What would be your true purpose and passion for life?

What work have you always wanted to do?

What would your wealth lifestyle look like... cars, houses, travel, fun times, family, friends and sport?

How much would you need to fund your lifestyle?

Struggling	\$400 nett per week
Just getting by	\$500 nett per week
Moderately Secure	\$600 nett per week
Independent	\$1000 nett per week
Financially Free	\$2000 nett per week
Wealthy	\$4000 nett per week

So the goal of your financial life is to earn a passive income of \_\_\_\_\_ per week... which would give you freedom to do the things you want to do...

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*why do 98.7% of Australians aged over 65 retire virtually broke?*

Too much money spent on bad investments and poor spending habits, which create debt and liabilities.

Too lazy or too busy to learn how to create wealth.

Never started to invest or started too late.



Reliance on government pension as a safety net.

Mistaken belief that superannuation would sustain their lifestyle at retirement.

False belief that owning your own home is an asset that will provide the income to fund your retirement.

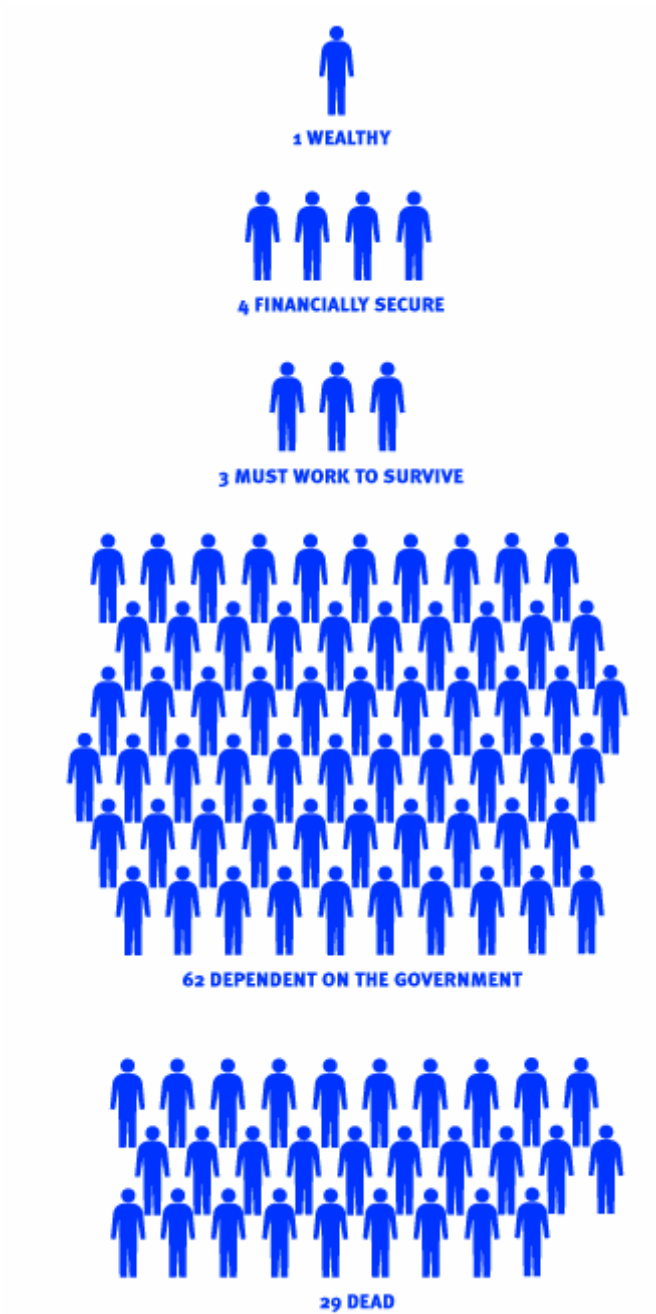
Your home is an asset which you live in. If you sell it at retirement, you still need to live somewhere.

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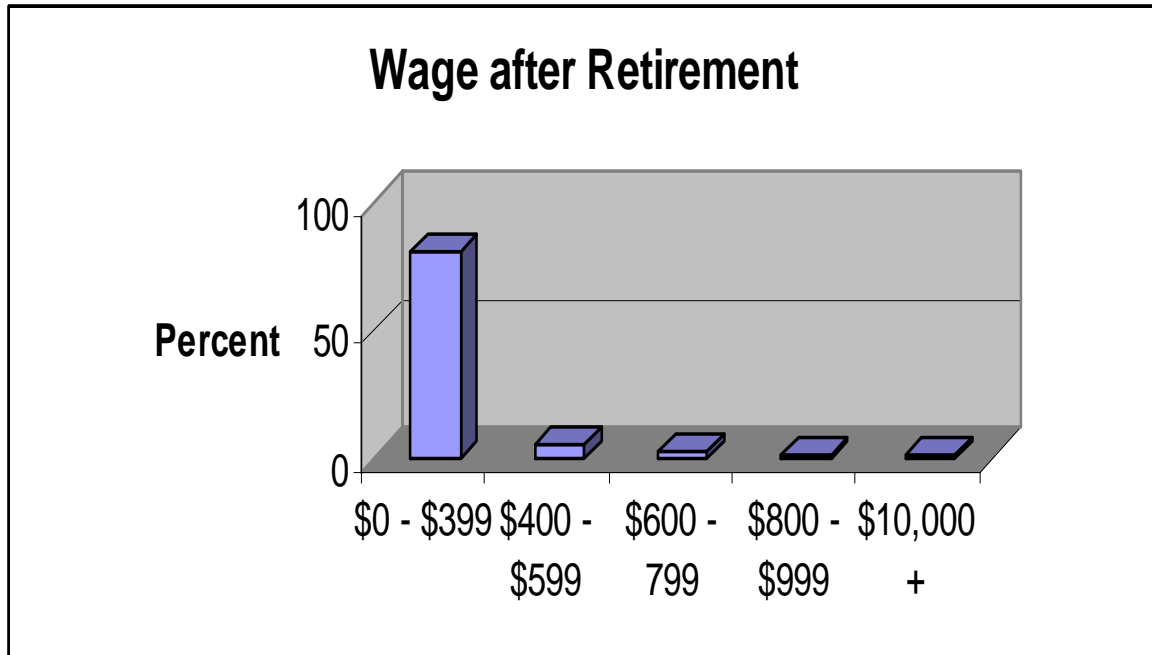
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*the facts of life*



## *how would you design your wealth destiny lifestyle*

Source: ABS Census



Massive 81% of adult Australians who make it to age 65 live on \$400 a week or less, dependant on the pension, or their families, or are forced to live a very modest existence for up to a third of their adult lives.

1.3% of adult Australians who make it to 65 earn \$1,000 a week or more.

## *do you currently have a wealth strategy or retirement plan?*

If you stopped work **right now** and didn't change your current lifestyle in any way, how long could you live off your investments and savings?

Forever

For the next 10 years

For the next 5 years

For the next 1 year

Only for 3 months

Until Friday

### *Look at the facts*

Just to get by \$400 a week, \$20,000 a year is required. Therefore you'd need \$500,000 in cash in the bank or \$500,000 in nett assets returning you 5% per annum before tax.

### **Our definition of wealth**

Having enough money to stop work and do the things that you want to do at a level that is right for you.

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## *retirement lifestyle calculator*

Assuming that you will be able to conservatively achieve a return of 5% per annum ... what level of assets will you need, to provide your desired nett income per week?

### Starting From 0

**Income Desired** (today's dollars, after tax)

$$= \$2000 \text{ per week} \times 52$$

$$= \$104,000 \text{ per annum}$$

**Income Desired** (today's dollars, before tax)

$$= \$201,942 \text{ per annum} \div 5\% \text{ rate of return}$$

$$= \$4,038,835 \text{ investment lump sum required}$$

### If you had 15 years till retirement you will need

$$= \$4,038,835 \text{ lump sum} \div \text{years to retirement } (\div 15)$$

$$= \$269,256 \text{ yearly investment required (saving)}$$

$$= \$5,178 \text{ weekly investment amount required to save.}$$

**Summary:** To generate a \$2000.00 per week income you need to accumulate a critical mass of \$4,038,835.00.

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**It is NOT**  
How much money you  
earn or make in your lifetime



**It IS**  
How much money you  
keep and how that money  
works for you!!!



*to become successful you must change your current habits*

## 5 Keys to Success

1. Self analyse “where” you are going wrong currently.
2. Determine “why” you should change (your goal).
3. Plan “how” you can improve your position.
4. Choose “what” alternatives are the best available for you.
5. Find the people “who” can help you.

*A proper professional plan with a tailor made strategy can get you where you want to be sooner.*

Money is nothing but a tool.

Is money the root of all evil or does the lack of money create evil.

The lack of money creates stress.

Money can't buy you happiness, but it does give you choices.

The decisions you make will determine your outcome.

You can change your current position, however, first you must change your environment to make it happen.

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## *cutting expenses*

**This can save you years of critical mass accumulation!**

**At 8% return**

This chart shows how you can significantly decrease the critical mass you will need to live on with only a slight reduction in your monthly expenses.

For example, if you need \$5,000 per month, your critical mass would have to be  $\$750,000 \times 8\%$  and  $\$60,000 \times 12 = \$5,000$ .

If you cut your living expenses by \$1,000 per month (live on \$4,000) your critical mass would only need to be \$600,000 — a saving of \$150,000 ( $\$600,000 \times 8\% = \$48,000$  &  $\$48,000 \times 12 = \$4,000$ )

<b>Amount of expenses cut from your monthly budget</b>	<b>= A saving of Critical Mass</b>
\$100	\$15,000
\$200	\$30,000
\$300	\$45,000
\$400	\$60,000
\$500	\$75,000
\$600	\$90,000
\$700	\$105,000
\$800	\$120,000
\$900	\$135,000
\$1,000	\$150,000
\$1,100	\$165,000
\$1,200	\$180,000
\$1,300	\$195,000
\$1,400	\$210,000
\$1,500	\$225,000
\$1,600	\$240,000
\$1,700	\$255,000
\$1,800	\$270,000
\$1,900	\$285,000
\$2,000	\$300,000
\$2,500	\$375,000
\$3,000	\$450,000
\$3,500	\$525,000
\$4,000	\$600,000
\$4,500	\$675,000
\$5,000	\$750,000
\$5,500	\$825,000
\$6,000	\$900,000
\$6,500	\$975,000
\$7,000	\$1,050,000

## *it's your choice! .....decide!*

- Take responsibility for yourself and your actions.
- Stop blaming others for your failures as it slows you down.
- Make a decision now – it's your choice and your life.
- Start doing something and don't be afraid of failure because ....
- Learn to manage your emotions, slow down remember the Tortoise and the Hare fable.
- Whether you do something or nothing you will need to decide one way or the other.
- What is the cost of procrastination? How many opportunities have you passed by which you regret today.
- Make a decision to be wealthy, healthy and wise.
- Clarify what you want – write it down and look at it each day.
- Work out the cost to achieve it – model someone else – learn from experts – develop a winner's edge and seek out positive people.
- If it's possible, then it's probable
- You see it when you believe it.
- Don't carry around your past. Focus on the future, a little bit each day.
- Take small steps. It's not a race, it is all about changing slowly. Stay away from fast solutions as 95% of them fail.

## *the rule 72*

*The rule of 72 is used to calculate when and how long it will take to double your money at the growth rate of investment*

eg. \$2000.00 x % x time = \$ \_\_\_\_\_

1997

$$72 \div 6 = 12 \text{ years}$$

6% |----- Retirement

1997

$$72 \div 10 = 7.2 \text{ years}$$

10% |----- Retirement

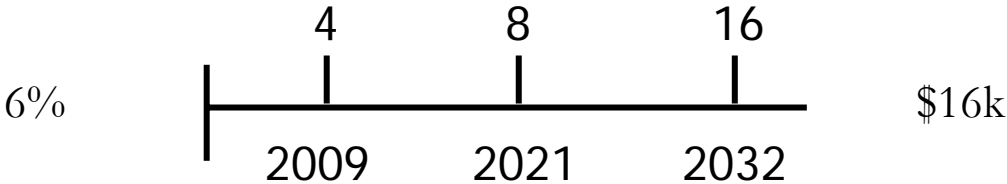
1997

$$72 \div 20 = 3.5 \text{ years}$$

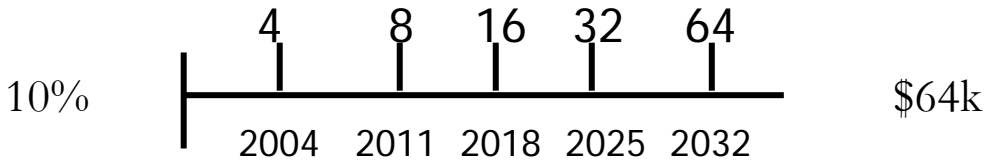
20% |----- Retirement

*two important factors*  
*(Percentage of returns) and (Time taken)*

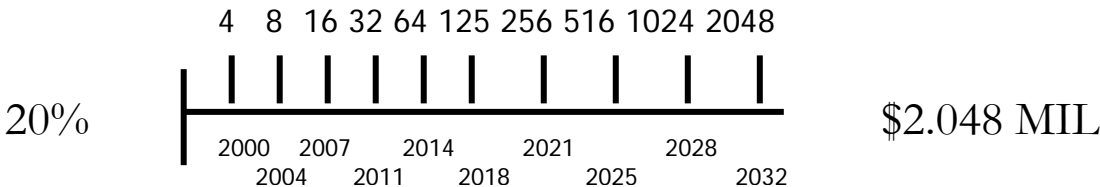
1997 + 12yrs



1997 + 7yrs



1997 + 3.5yrs



*Are you planning to fail or failing to plan?*

## *assets 15 laws*

1. *STOP* what you are doing now.
2. Identify your spending habits.
3. Make drastic changes.
4. Open a separate savings account and save 10%.
5. Write down what you want and be specific.
6. Start slowly while you build up confidence.
7. Get advice from professionals who are successful.
8. Work on your plan daily – keep changing it until it becomes clearer.
9. Select the right investment vehicle.
10. Build wealth slowly to start with – safety vs risk.
11. Is it – negative – neutral – positive?
12. If the numbers don't work - don't rework the numbers.
13. Check your progress every 90 days.
14. Get an accountant to go over the figures and your progress
15. Reduce '**debt**' quickly and remember cash is King.



## *how much is enough 'target'*

In order to get to your desired outcome – you must firstly determine where you are.

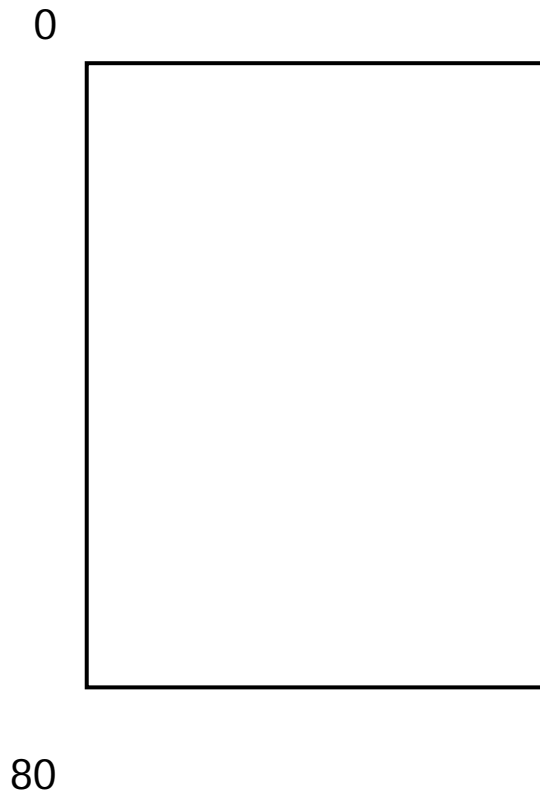
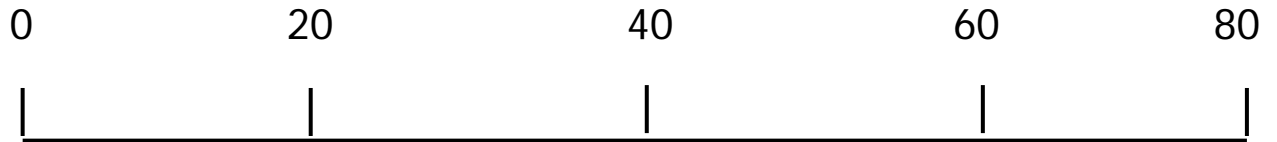
### *How much are you worth today?*

Total Assets \_\_\_\_\_  
Total Liabilities \_\_\_\_\_  
Nett Worth \_\_\_\_\_  
- Home Value \_\_\_\_\_  
Nett Total (shortfall) \_\_\_\_\_ = **A**

### *How much do you want to retire on?*

Current income today \_\_\_\_\_  
Desired income level \_\_\_\_\_  
X 20 \_\_\_\_\_ = **B**  
A + B \_\_\_\_\_ = **C**  
Years till retirement \_\_\_\_\_  
÷ C \_\_\_\_\_

*lifeline*



*Today was the tomorrow you planned yesterday  
You are living in your future "Now"*



## *where am I today?*

The purpose of establishing where you are today is to realise the point where you are starting from.

The majority of people today are floundering through life mainly because they simply do not know exactly where they are headed and have no defined starting point.

Fill in the spaces on the next page, taking note of your position in life today as opposed to where you thought you were.

### **So today, what are your plans or yourself in the next 10 years?**

What do you hope to have? \_\_\_\_\_

How old will you be then? \_\_\_\_\_

Looking back then, what will you be saying about yourself today?

\_\_\_\_\_

*If you were 10 years older,  
giving advice to yourself 10 years younger,  
what would the advice be?*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*where am I today?*

Date: \_\_\_\_\_

Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_

AGE

Mother's Name: \_\_\_\_\_ D.O.B \_\_\_\_\_

Father's Name: \_\_\_\_\_ D.O.B \_\_\_\_\_

Brother/s: \_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

Sister/s: \_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

Partners Name: \_\_\_\_\_ D.O.B \_\_\_\_\_

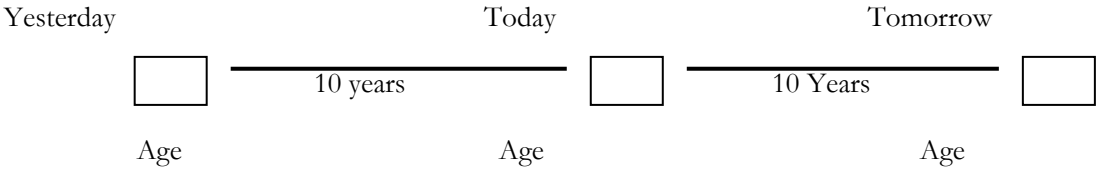
Children: \_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

\_\_\_\_\_ D.O.B \_\_\_\_\_

Married: Yes  No  Other



*Question: What will I say tomorrow about what I am doing today?*

Outcome

Plan

Action

Tracking

What is your short term outcome (Goal)

End of 1st week \_\_\_\_\_

End of 1st month \_\_\_\_\_

In one years time \_\_\_\_\_

Work out a plan of how to get there

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What action steps will you take?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How will you track it? (measurement)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Creating Change

Knowledge is power

Neuro-linguistic programming (NLP)

Steps to success

R.A.S. thinking

Your personal mission statement

Change

Past and future belief

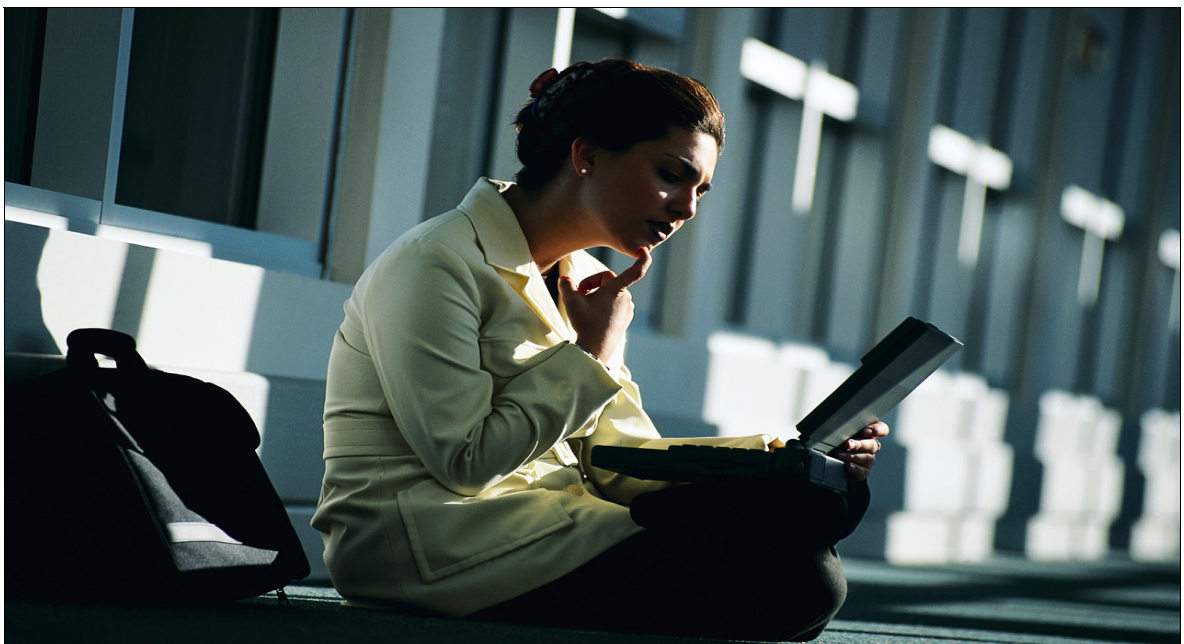
Poor habits – rich habits

There has to be a better why

Your greatest asset is “you”

You! A millionaire. Yes!

No limit



*knowledge is power*

*The person with the knowledge has the power -  
that is why people who have failed are best  
equipped to succeed, because they can recover quickly.*

The management of time



The best kept secret of the rich is that once you find the few things that make the most difference, spend most of your time working with them.

80% for 20% results, or 20% for 80% results?

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## *neuro-linguistic programming (NLP)*

NLP is the art and science of personal excellence. Art because everyone brings their unique personality and style to what they do, and this can never be captured in words or techniques. Science because there is a method and process for discovering the patterns used by outstanding individuals in any field to achieve outstanding results. This process is called modelling, and the patterns, skills and techniques so discovered are being used increasingly in counselling, education and business for more effective communication, personal development and accelerated learning.



Have you ever done something so elegantly and effectively that it took your breath away?

Have you had times when you were really delighted at what you did and wondered how you did it?

NLP shows you how to understand and model your own successes, so that you can have many more of those moments. It is a way of discovering and unfolding your personal genius, a way of bringing out the best in yourself and others.

NLP is a practical skill that creates the results we truly want in the world while creating value for others in the process. It is a study of what makes the difference between the excellent and the average.

It also leaves behind a trail of extremely effective techniques for education, counselling, business and therapy.

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You reap from what you do. If you do nothing don't expect anything in return.

You do not get a second chance; it is not a dress rehearsal. Do it once and do it well! Money can be made and lost, however time is a valuable commodity so spend it wisely.

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## *R.A.S. thinking*

We attract what we “think”, like the poles of a magnet. N & S.

If you think you can you can, If you think you can’t you will.....”fail”.

Who is on your board of directors? – “**You**” have attracted the people you associate with – Are they positive or negative? – Do they help you or are they holding you back?

When you change your thinking your R.A.S. will find the people you need on your board of “You Pty Ltd”

Your beliefs are the result of your past life experiences.

Changing your beliefs will alter your destiny.

Four techniques to change your old beliefs.

1. Check current results.
2. Who is giving you advice currently.
3. Challenge the way you think today.
4. Decide what you really want to do.

Learn to see with your mind – your eyes can play tricks on you.

**Words -** Listen to what people say + -  
Listen to words your friends use + -  
Listen to what you say + -

**Focus -** This is your life, don’t get side tracked  
Rich people know where they are going



## *personal mission statement*

Your commitment to your creation must be long term, don't give up.

To help you succeed in your finances today and in the years to come you must develop a life plan.

To systematically and purposefully create wealth you must consistently revise your plan and make adjustments where necessary.

To improve your lifestyle and accumulate wealth, you must adjust your plan to the changing conditions.

Write down what your personal call to action statement is

You attract what your core belief is, so to date your results have been negative, then its time to reprogram your core belief to achieve different outcomes.

*It's all too hard. I never get the breaks.*

V's

*I know there are opportunities out there for me.*

**My old mission statement is:**

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**My new mission statement is:**

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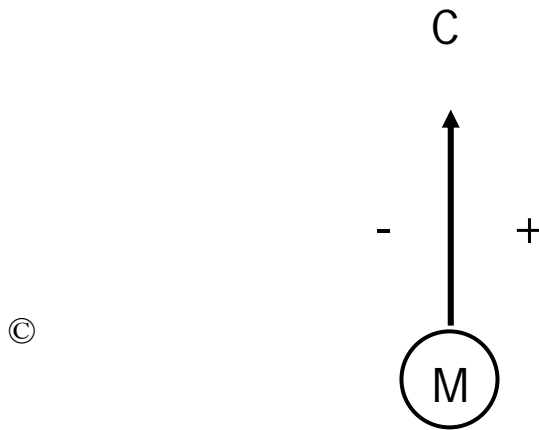
## *change*

You must develop a positive belief system and keep an open mind.

There is always an easier way.

Understand the basic fundamentals. It's not rocket science.

Once you make a decision to change, the people around you will also change.



You need (M) momentum to (C) Change. The only measurement is if it is (-) negative or (+) positive change.

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*past and future belief*

My Transition

Who Am I? vs Who I Want To Be?

1.	
2.	
3.	
4.	
5.	

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*there has to be a better way*

1. Become a leader, not a follower.
2. Have you ever noticed followers always come second.
3. It is better to try and fail, than fail and never try.
4. Learn multiple skills:
  - Sales
  - Work with good people
  - Pay good money for the right advice
  - Promotion - rewards people
  - Communication - language - words - training - life - business
  - Business skills - influence people of power
  - Life skills - Inspiring your family and friends
5. Pay attention to personal philosophy. Your major philosophy is the major factor in how your life will turn out.
6. Income = Philosophy not economy. Your philosophy is like a guidance system: see the dangers, seize the opportunity.
7. Focus in life on the 20% that makes 80% of the difference.
8. Keep looking for the few things that make the most change - Health - Life - Business - Family – Friends.
9. Learn the fundamental, “the management of time.” Make time your friend as it only comes around once. To manage time is to manage yourself.



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*your greatest asset is 'you'*

This is your life so make the most of it

Your destination is reached by the decisions you make along the way

Money is not everything, but, it does take the pressure off when you have it.

Financial stress occurs when you can't afford something

*“Take the coins out of your purse and invest them in your mind and your mind will fill your purse with coins”*

*Benjamin Franklin 1882*

**Income = Philosophy not economy**

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*you! a millionaire. yes!*

Develop a Millionaire mind set.

Think and grow rich by (Napoleon Hill)

Your “inner” world vs your “outer” world.

Everything you see and touch is the product of thought. (TSOGR)

Use your mind to make money and not your hands.

The richest man is Babylon.

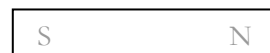
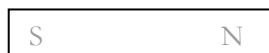
Low self worth (negative) people vs high self worth (positive) people.

**“ The Magnet Theory”**

Like poles attract and opposite pole repel.



Success attract success



Negatives repel success

***The Law Of Nature.***

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## You Pty Ltd



*When the fear of losing comes up*

*Your greatest asset is “you”*

*Success formula*

*Step 1 - you today*

*Step 2 - team leader mentor*

*Step 3 - your new team*

*You Pty Ltd*

## *when the fear of losing comes up....*

...most people's minds automatically start saying these words

Security - rather than "FREEDOM"

Avoid risk - rather than "LEARN TO MANAGE RISK"

Play it safe - rather than "PLAY IT SMART"

I can't afford it - rather than "HOW CAN I AFFORD IT?"

It's too expensive - rather than "WHAT IS IT WORTH, LONG TERM?"

Diversify - rather than "FOCUS"

What will my friends think? - rather than "WHAT DO I THINK?"

### **Exercise:**

**Write down below the thoughts you think and what would be a more positive substitute.**

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_

\_\_\_\_\_ rather than \_\_\_\_\_



*your greatest asset is 'you'*

How much money do you spend on your car? \$\_\_\_\_\_monthly

How much money do you spend on your house? \$\_\_\_\_\_monthly

How much money do you spend on your food? \$\_\_\_\_\_monthly

How much money do you spend on your holidays? \$\_\_\_\_\_monthly

But how much money do you spend on gaining knowledge to make you rich

\$ \_\_\_\_\_

## **KNOWLEDGE = POWER**

**Books**

**Courses**

**Tapes**

*Education is not expensive...  
it's what we don't know that costs us.*

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## *success formula*

**Make a clear decision of what you want in the next 6-12 months.**

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**Take action and do what ever it takes to achieve your goal**

**I am going to:**

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**Measure what you are heading towards, daily, weekly, monthly etc.**

**My measurement tools are:**

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**Change your approach and adjust where necessary**

**How can I change:**

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step 1 – you today

Take time and write down 6 names of people you spend most of your time with. Under each name write their profession.

E.G.

- 1. Mother  
Part Time Nurse
- 2. Father  
Motor Mechanic
- 3. Bob Smith  
ccountant
- 4. Sally Smith  
Financial Advisor

Your current team today

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_

Observation

In general how would you describe these people’s attitude towards you? E.G. do they encourage you or hold you back from doing what you want?

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## *step 2 – team leader mentor*

Write down below the name of one person who you admire completely and would like to spend more time with.

Name: \_\_\_\_\_

Profession: \_\_\_\_\_

### Why this person

Write down 5 things that stand out in this person, i.e. never gives up, positive attitude, etc...

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Your challenge now is to become good at what you admire in your role model.  
i.e. You need to develop the skills, which you admire in other people.



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## *step 3 – your new team*

For you to move ahead and go where you want to go now is the time to change some or all of your team members.

**Write down your new team of 6 people that can help you. If you are not friends with your new members, don't worry soon you will be.**

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

4. \_\_\_\_\_  
\_\_\_\_\_
5. \_\_\_\_\_  
\_\_\_\_\_
6. \_\_\_\_\_  
\_\_\_\_\_

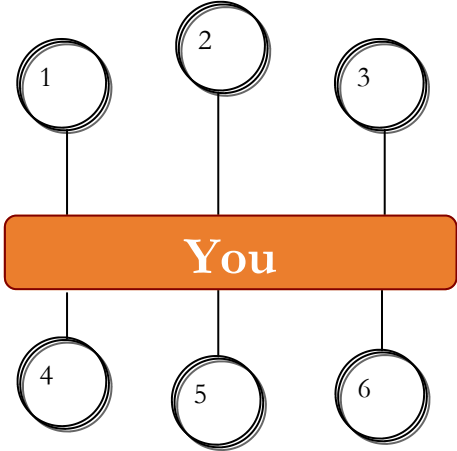


### Observation

What was the major difference in the people you chose.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

*You Pty Ltd*



- 1. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_
- 2. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_
- 3. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_
- 4. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_
- 5. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_
- 6. Name: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

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*fundamental learning*

**Chapter:** \_\_\_\_\_

**Topic:** \_\_\_\_\_

**My number one lesson from this topic was:**

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**Other lessons from this topic are:**

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**These lessons are important to me because:**

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**Here's my plan to start implementing these strategies**

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**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

# INVESTMENT NETWORKING

FOR YOUR  
BUSINESS AND YOU



some **work** others **network**

**learn how to**

drastically advance **your financial future**

through property and personal investment



**Australian Property Investors Network (APIN)**

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



# What does APIN offer ?

## Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.



## Education

It's true what they say "the difference between the rich and poor is what they know and what they do". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.





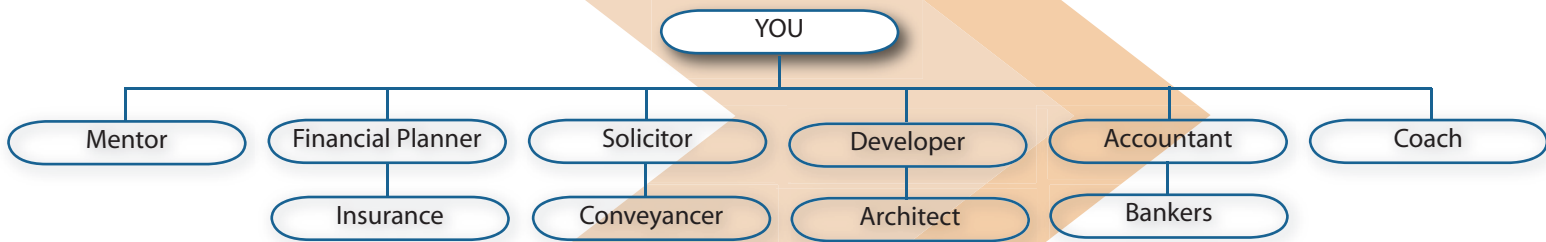
# On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "safe" environment for your first steps.

## Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughout the journey to success.



# Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.