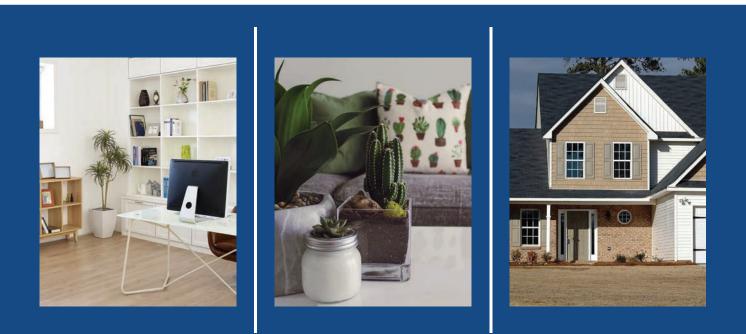


MY HOME IS NOT A FINANCIAL ASSET

The great Australian dream is to own your own home. Can we use our home as an investment though? In the right way, yes we can!

In between paying down a mortgage and gaining equity in the property through market growth over the years, it's possible to tap into that equity and commence an investment into shares, managed funds, or even an investment property. It is important though to make sure you have the right lending structure set up. It can get very messy if a mortgage and investment loan are merged together.

Borrowing to invest is a method that many have used in the past to generate higher levels of wealth, but it does come with higher levels of risk than standard investments, so it is important to have a good grasp on how the investment strategy works, and the suitability to your own financial goals and objectives. Diversity of investment is the key to managing risk, as well as a reasonable time frame to allow the investments to gain capital growth as well. Coupling this type of strategy with a mortgage reduction strategy can also take years off clearing your mortgage as well when set up in the right way.



That's where we specialise in linking the objectives together to achieve the desired result, monitoring the strategy and adjusting it over time to optimise the arrangement. In this manner, the family home can help un-tap funds that can work harder to increase your wealth and done in the right way can be a very effective wealth building tool.