

# WT CAPITAL



Wealth within reach, for everyone.

A property investment  
guide to financial freedom.

People equipped to transform their life narrative by growing their personal wealth.



## About

At WT Capital we are a team of elite property investment professionals. Utilising decades of combined expertise and experience with property transactions, we have created strategies that take the uncertainty and stress out of property investment for the average Australian investor.

## What we do

Our mission is simple; Help Australians invest intelligently into property. This means we'll take the hard work away from you, while providing all the information you need to make the best possible investment choices.

Whether you're a first time investor, or experienced with a growing portfolio you'll have access to our entire team of experienced professionals, who are there to support you.

From finance approval, property market research, making an offer/negotiation, overseeing settlement and right through to tenanting the property, we have you covered.





WT Capital analysts use macro-economical indicators to identify property markets that will provide strong return.

The six key indicators are:

- 1. Population growth and demographic
- 2. Infrastructure investments
- 3. Employment and the economy
- 4. Rental yields
- 5. Future housing supply (vs underlying demand)
- 6. Affordability

## Services

We’ve broken down the many steps and factors of buying an investment property into three specific stages.

### Stage One

One of our strategists will speak with you about your financial objectives and your current situation. We learn about what you really want and the reasons that motivate you to make a financial breakthrough. We understand that everybody’s situation is different, and no one plan will ever be the same as the next.

### Stage Two

We’ll get the team together and we will create a strategy customised to your individual goals and financial position. We establish KPIs for our team which ensure we meet your expectations and desired outcome. Each strategy is designed to enrich the life of the investor by targeting your individual unique requirements.

### Stage Three

We’ll meet with you and demonstrate our expertise. We’ll go over your individualised strategy in detail. Each property brief presented to you will fit within your parameters, and outline why we believe it makes a good investment for you. If you’re not incredibly impressed, you have no obligation to work with us in any way.

## Client Process

Each journey begins with an initial nine step process.

1. Client onboarding
2. Financial fact find / SMSF setup
3. Financial approval
4. Strategy and property review
5. EOI / Offer
6. Contract signing
7. Formal fiance approval
8. Settlement
9. Property Management

### On-going Support

The WT Capital team are there to help you at every step of the way, our care and support doesn’t stop once the property has settled.





## Team

WT Capital employs a team with diverse knowledge in the many facets of building wealth through property investment.

### Matt Wilson — Director

Matt is the founder of WT Capital, having run one of Australia’s largest Buyers Agency’s for the past 3 years. Matt created WT Capital to create a truly unique experience for investors that is unheard of in the wealth creation industry.

Running a large scale Buyers Agency gave Matt the ability to build relationships with builders, developers, planners, finance brokers, accountants and solicitors all around Australia. Having identified a clear gap in the investment market for a strategy that provided strong cash flow and results, WT Capital was born in order to provide clients with a perfectly curated, bespoke investment experience. WT Capital clients are now able to tap directly into this network that was built on the back of hundreds of transactions.

When Matt’s not securing market leading opportunities for WT Capital clients, he can be found in the ocean diving or spending time as a youth mentor for the ‘Raise Foundation’. WT Capital is also a corporate sponsor for the ‘Raise Foundation’.

“I have always been interested in starting up a property investment portfolio for my future and more importantly my children’s future however just didn’t know where to start.

...

I had a look at how my super was tracking, and to be honest I never really took much notice of my account I just always thought of it as money that I was going to get when I retired. I was shocked to see that I had lost \$18,000 in the space of 2 months.”

— Rohan Myers

## Case Study

### Overview

Rohan Myers came to WT Capital with a keen interest in property investment, but little information on where/how to get started. Like most, Rohan worked full time and was time poor, so being able to gather the knowledge he needed, organise finance, conduct market research, oversee exchange/settlement and tenanting of an investment would be near impossible.

Normal super funds invest your fund into things such as; hedge funds, shares/stocks, term deposits etc, and all we were doing was allowing Rohan to add property as an investment option. The first step was informing Rohan on why property works so well, and how it compares when contrasted to normal retail/industry Super fund performance. Once Rohan had discovered the power that property had through elements such as leverage and compounding capital growth, it was time to look further into his Industry super fund and how it had been performing for him. At this time, during Covid19 Rohan’s Super had lost \$18,000 within a two month period. Had he not taken the time to look, he wouldn’t have had any idea - not at least until the yearly statement landed in his inbox. With the knowledge that he could build an investment property portfolio without upfront savings or expenses and make his super work harder and perform better for his retirement, buying property with his super was the most logical step.





## Process and Problem Solving

As with all our clients at WT Capital, once they decide that this is the right option for them, we get to work on setting up their own SMSF and creating the right structures within it, to ensure they're in a position to purchase property when the right opportunity comes along. Finance pre-approval is a vital part of that process and in Rohan's case, he was unaware that he had a mark on his credit file due to an old gas bill. This would affect his ability to secure a loan and buy property. Our team worked diligently to have his credit file cleared, and continued through to a successful finance pre-approval at maximum borrowing capacity.

Once finance was secured, we knew what purchase price Rohan would be working with and began sourcing the right markets and properties that fit with his parameters and goals. This included all market research and data analysis, property acquisition, contract negotiation, overseeing exchange, settlement and finally tenancing the property.

## End Result

Even though losing \$18,000 in super and an imperfect credit file, our team was willing and able to help Rohan achieve his goal of diversifying his Super into property around his personal circumstance. He has now a property within an area with set council growth corridor plans, tenanted as soon as the build is complete and cashflow positive so his SMSF funds will continue to grow, along with the mortgage being paid and capitalising on any future capital growth.



FAQ

What Is a SMSF?

An SMSF is a super fund that is started and managed by yourself as the fund’s trustee. This differs from a professionally managed fund – such as a retail or industry fund – where your super is managed for you, and in which you are a member of the fund, but not a trustee. Sometimes, a third party will be recruited to help manage the SMSF.

An SMSF can have a maximum of six members, and in most instances, these members must all be trustees of the fund. SMSFs provide trustees with a greater level of control regarding investment choices and opportunities, with the fund tailored to meet individual needs. would be.

What Is an SMSF Loan?

An SMSF loan is a limited recourse borrowing arrangement (LRBA) that your super fund enters into to purchase an investment property. This loan is not impacted by any borrowing in your personal capacity as long as loan conduct is very good.

How much do I need to pay upfront?

\$0. All costs are funded entirely by the self managed super fund (SMSF).

What is the average return on investment?

Australian residential property has grown at an average of 7.6% per annum over the past 40 years.

Why is this better than a traditional super fund?

Having an SMSF means you are allowed to choose the most appropriate investment strategy for your super fund. Setting up an SMSF is the only way to get direct access to Australian residential property.

What are the ongoing fees?

The ongoing fees for the maintenance and running of the SMSF are normally between \$900 - \$1,050 per year

Do you help find and lease the property?

At WT Capital, we assist with every single step, from helping you set up the SMSF through to settling the property & placing a tenant.





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