



**SPECIAL
EDITION**

NEWSLETTER

SEPT –
OCT 2015

This newsletter has been designed to keep you updated on what is happening within the industry and our real estate office

**FROM OUR PROPERTY
MANAGEMENT TEAM**

**THE HIDDEN COST
OF CAPITAL GAINS**

Are you thinking of selling your investment property? Don't forget to factor in the cost of Capital Gains Tax (CGT). CGT is generally payable when you sell a property that is not your main home of residence and you make a financial gain. So, if you wish to dispose of a property that you have purchased (and have tenanted), inherited, received as a gift or won as a prize that is not your main residence you will be liable for CGT. You are taxed on your net capital gain at your marginal tax rate.

Your net capital gain is: Your total capital gains for the year minus your total capital losses (including any unapplied net capital losses from previous years), minus any CGT discount and CGT small business concessions to which you are entitled.

There are ways to reduce your liability by offsetting your capital losses from other properties and assets that can be discussed with your Accountant.

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. Every effort is made to ensure the contents are accurate at the time of publication. Clients should seek their own independent professional advice before making any decision or taking action. We take no responsibility for any subsequent action that may arise from the use of this newsletter

**SPRING IS HERE
AND IT IS THE TIME TO BUY & SELL**

Spring is definitely a time and season when there is a stir and freshness in the air... The birds are chirping, young are being born and many people are coming out of hibernation from the winter months.

It is a time for spring cleaning, getting active and planning.

If you are thinking about buying or selling now is the time.

**SELLING AN INVESTMENT
PROPERTY**

Research and past sales results in the industry have shown that if you are considering selling then Spring is the time to list your property on the market. Don't leave it too late when the market is flooded with opportunities.

Be the first to capture the interest of sellers.

If you are looking at selling take the time to prepare and present the property to ensure that you do everything to position yourself for a quick sale. Our friendly sales team can discuss what you need to do before marketing and advertising the property.

**EXPANDING YOUR
INVESTMENT PORTFOLIO**

With an abundance of new properties coming on the market, Spring is also a great time to consider expanding your portfolio.

The equity in your current property/s can often require no capital investment from you to purchase the property.

If you are thinking about purchasing another investment it is always important to do your own research.

Consider the type of tenant you would like to attract (a family, sole tenant or couple, etc.), and then choose a home that is likely to appeal to that demographic.

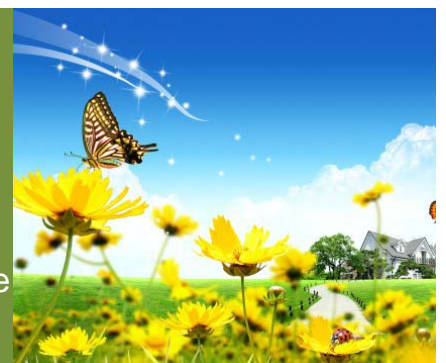
Look for a low-maintenance property as it will make life much easier for both you and the tenant, and will minimise the effort and cost involved in the upkeep of the home.

The market is turning and there are many buyers looking.

PTO>

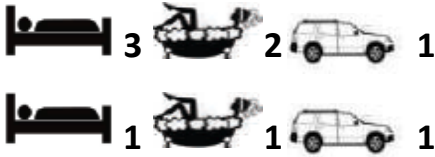
IN THIS ISSUE

- Spring is here – and it is the time to buy & sell
- The hidden cost of Capital Gains
- Have you given your Mortgage Loan a health check lately?



INVESTMENT PROPERTY OF THE MONTH

Bundamba Dual Key



Price: \$471,950

Total Rent \$530 - \$580 pw

Council Rates: \$2,800 - \$3,000 PA
Holding deposit required: \$2,000

Special Merv Smith Realty Offer:

- Free Property Management Commission for First Year.*
- First Year Landlord Insurance Paid **

* First Class level of Property Management service provided by Merv Smith Realty

** Insurance provided by SGUA

Have you given your Mortgage Loan a health check lately?

Free Home Loan Health Check

Are you maximising your investment return? Get a free home loan health check from us.

A mortgage loan that is not minimising your interest payments could be costing you thousands of dollars every year! For example, if you are paying an extra 50 basis points on a \$400K loan, it is costing you \$2,000 extra per year. Even after a tax deduction at 38% it is still \$1,240 that your property can potentially be under-performing by.

Quote of the Month

“Some people look for a beautiful place, others make a place beautiful.”

Hazrat Inayat Khan

PROPERTY INVESTMENT FORUM 2015

Have you given your Property Investment Portfolio a health check lately?



Guest speakers will include:

- Amp Financial Adviser - Peter Stemm
- Mortgage Broker – From Impact Finance – Dean Milner

Why not join us for drinks and nibbles and get answers to your property Investment questions

At Merv Smith Realty,
11 Mervyn Grove, St Lucia

Refreshments and nibbles provided.

Wednesday October 28, 2015
from 5:30 to 7:30 pm

Book your ticket by email to

admin@mervsmithrealty.com.au

by 21 October 2015

and yes, do invite your friends too!

Guldasta
A bouquet of lilting geet and ghazals featuring
Radhika Chopra

"Music changes the whole concept of life: it makes you a great human being."

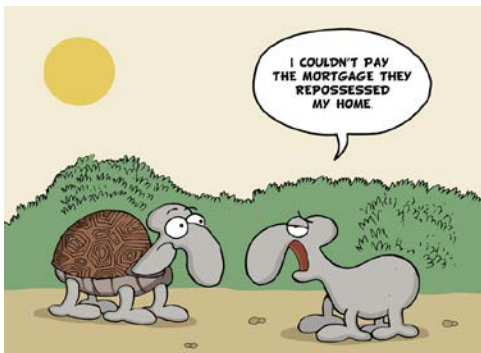
Accompanied by **Rahim Zullah** (Harmonium) and **Ravikesh Singh** (Tabla)

24th October 2015
7:00 PM for 7:30 PM start

The Finnish Hall
62 Newnham Road, Mount Gravatt East, QLD 4122

This is an invitational event.

For further information and to register your interest, please contact
Naveed 0404 513153; Rubina 0459 151122; Hafeez 0401 065457; Rahim 0414 988907



WE ARE FOCUSED ON MAXIMISING YOUR RENTAL INCOME AND OPTIMISING YOUR CAPITAL GROWTH

