



**Advantage**  
**GROUP**

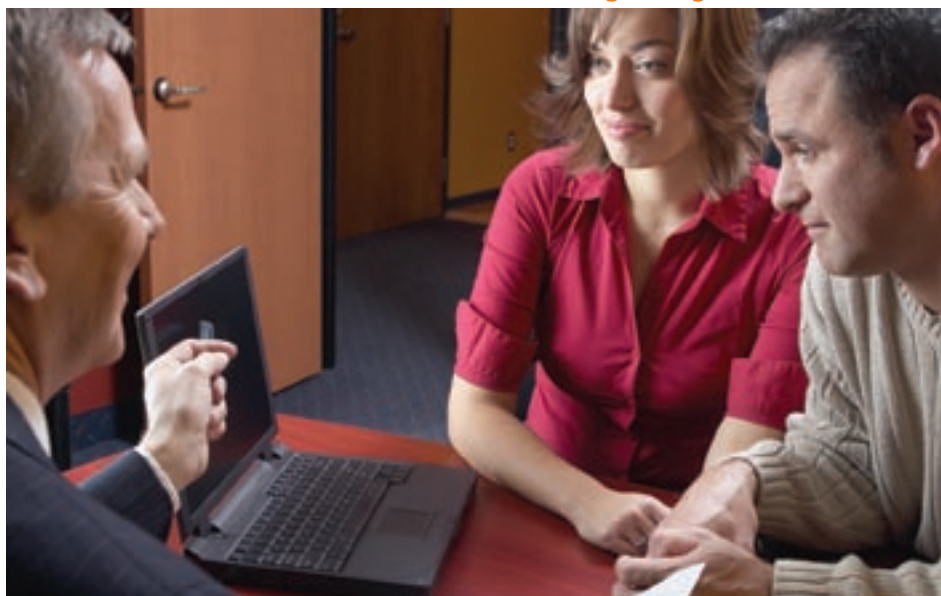
**Take control of your finances today  
with the Advantage Group...**

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**debt** ▶ no he c  
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personal loans  
credit card payments  
mortgage repayments

**...Consolidate your debts  
and reduce your repayments!**

# “Realise your Dreams with *The Advantage Group*”

## Fast Forward Facilitator Loyalty Reward



### Advantage values our clients.

The team at Advantage Group recently discussed the best way to use our advertising budget. As most of you would be aware, many finance companies are spending mega dollars on television, radio and newspaper advertising. Who pays for that? Their clients?

As you know, the Advantage Group goal is to support you along the way to wealth creation through cash flow strategies. We therefore would like to share some of our profits with you for helping us grow our business. Everyone who has taken out a loan through Advantage Finance (SA) will be rewarded for referring their friends to us through this facility.

### Here is how it works:

Let’s say you have a home loan with Advantage Finance and you refer a new home loan client to us, we will reward you financially for the rest

of the life of the loan (conditions apply). This could help you own your home a lot sooner without having to increase your mortgage payments, and not only that, you will have access to additional cash for that special purchase or holiday.

If you want to know more, then please view the online presentation at our website or send us an email with the heading ‘Fast Forward Facilitator’ in the subject line and we will be happy to send you the presentation to your email box, or phone us and we will mail it to your address.



### LATEST SERVICE

Advantage Accountants would like to introduce you to a new concept. PERSONAL AND BUSINESS COACHING. A coach is not a new concept and you may have had a coach in the past, but what we are experiencing is that many more businesses in Australia are embracing coaching assistance. And this is where Advantage Accountants would like to support you. We will look at your current position and activities in business, and develop systems with you to INCREASE THE BOTTOM LINE PROFIT AND ASSISTING YOU IN OBTAINING YOUR GOALS, BOTH PERSONAL AND BUSINESS. To find out more, just send us an email or phone us today!



Terry Andrews  
Managing Director



**Keep up to date on the latest information at our website.**

With finance product information and our online calculators, this is one website you will want to bookmark and tell your friends about!

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

(Not on the web? Call us today and we can make a time to can show you person-to-person).

### EXAMPLE OF THE FAST FORWARD FACILITY

Level	Members	Reward	Monthly Reward	Total Monthly Reward	Total Savings over term of loan	Loan reduced from 30 years to
1	3	\$15	\$45	\$45	\$51,112	27 years
2	9	\$10	\$90	\$135	\$128,573	23 years
3	27	\$5	\$135	\$270	\$217,906	18 years

\*Sample based on a loan of \$180,000 at 7.29% over 30 years with a monthly repayment of \$1232.80. (Conditions Apply)

## New Home Buyers Help Lift Mortgage Market

The latest monthly housing finance statistics released by the Australian Bureau of Statistics for March show a continued increase in the number of Australians buying into property.

The number of people taking out home loans each month has continued to climb from its low point in 2004, and has now recovered to near the previous peak volume of 60,000 loans a month, with a 0.7% rise in owner-occupied housing loan commitments in March.

Trend estimates increased in March in all States and territories except Victoria, Queensland and Northern Territory.

### FEDERAL BUDGET COMMENT

Budget News is Relief for First Home Buyers

Rising petrol prices, medical expenses and interest rates have made it tougher for first home buyers in particular. So the government's hand-outs will provide welcome relief for those who are making the decision to move from renting to buying their own home. There has been some comment to suggest the hand-outs will be channelled into discretionary spending, but we believe people are now coming to grips with the recent interest rate rise and will consider the essentials, such as housing, first.



### REDECORATING BETTER THAN RENTING, HOMEOWNERS SAY

Most people who buy a home do so to have the freedom to renovate and decorate.

A nationwide survey of homeowners and potential homeowners found that 92% of people believe owning their own home has more advantages than renting. What is interesting is that more people (97%) rated the freedom to renovate and decorate as a key advantage to owning a home rather than the feeling of financial security (86%) that home ownership provides them.

### PUT YOUR TAX RETURNS INTO YOUR MORTGAGE AND SAVE

Many families buying their own home could cut more than \$30,000 off mortgage repayments over the life of their loan if they channelled the recent Budget's gains into their mortgage. In some cases this home budgeting strategy could also pay off the loan three years earlier.

The table below illustrates the savings some typical Australian home buyers could make if they channelled all Federal Budget tax cuts and family benefits into extra monthly loan repayments. These illustrative examples are based on the average sized variable rate home loans over a 25 year term, charging a 7.25% interest rate.



Grant Renshaw  
Senior Lending  
Manager

SOUTH AUSTRALIA						
Family Type	Annual Income	Average State Loan Size	Tax cut and Family Benefits gain from Budget	Savings over life of loan, after Budget benefits are channelled into extra monthly contributions	Loan Paid off faster	Start of Extra
Dual income, 2 children, with existing loan	\$100,000	\$165,800	\$34.23 p/w = \$166.92 p/m	Interest Saved: \$30,649	Time saved: 3 years, 11 months	After 5th year of loan
Single income, 3 children, with existing loan	\$50,000	\$165,800	\$36.59 p/w = \$146.36 p/m	Interest Saved: \$32,330	Time saved: 4 years, 2 months	After 5th year
Single income, first home buyer	\$60,000	\$165,800	\$9.80 p/w = \$39.20 p/m	Interest Saved: \$17,396	Time saved: 1 year, 5 months	1st year
Dual income, no children, first home buyers	\$100,000	\$165,800	\$19.62 p/w = \$78.48 p/m	Interest Saved: \$30,711	Time saved: 3 years, 5 months	1st year
Single income, 3 children, with existing loan	\$50,000	\$216,900	\$36.59 p/w = \$146.36 p/m	Interest Saved: \$34,396	Time saved: 3 years, 4 months	After 5th year
Single income, first home buyer	\$60,000	\$216,900	\$9.80 p/w = \$39.20 p/m	Interest Saved: \$17,396	Time saved: 1 year, 5 months	1st year
Dual income, no children, first home buyers	\$100,000	\$216,900	\$19.62 p/w = \$78.48 p/m	Interest Saved: \$32,139	Time saved: 2 years, 9 months	1st year

Information adapted from MIAA

**Take control of your finances today!**

# “Realise your Dreams with *The Advantage Group*”

## Advantage Accountants (SA)



Nettina Baressi  
Principal Accountant

B. Comm (Acc)  
Member NTAA

With the commencement of 1 July there have been some exciting changes and there will be some great tax savings for the 2006 to 2007 year. For example, tax rates have decreased, there are changes to superannuation, revised age pension opportunities and also the 30% childcare rebates. Give us a call for the latest information.

Are you considering a self-managed super fund? For those self-employed this can be a great tax tool, which enables you to take control of your investments while gaining a tax deduction for your contributions into the super fund. Self-managed super funds are taxed at only 15% and therefore enable you to build up a portfolio with your investments in shares, real estate, term deposits and much more. Phone us at Advantage Accountants to find out more about setting up a self-managed super fund to complement your journey to financial freedom!

### BUSINESSES

Our bookkeeper has had 15 years 'hands-on' experience and is able to take care of all your business needs. Your books can be prepared on-site or in our office at very competitive rates. If you are looking to work in your business and not on your business, let Advantage Bookkeeping Services help you to grow and create a more comfortable lifestyle.

### INDIVIDUALS – IT IS TAX TIME

Our 24-hour Advantage Taxbak refund allows you to have your tax return prepared and have the money in your bank account the next day. We claim the maximum tax deductions available for your work related industry. At Advantage Accountants we look out for you. Our goal at Advantage Accountants is to expose you to strategies to increase your cash flow.

### A FINAL NOTE

We at Advantage Accountants would like to thank you again for being a valued client. It is our passion to support you along the way whether it is on a business and/or personal level!

And if you have any suggestions on how we can be of greater support, then ring us or send us an email... **because your success = our success.**



**Advantage  
GROUP**

687 South Road  
Black Forest SA 5035  
P: 08 8351 5444  
F: 08 8351 5477

**Country Callers**  
1300 668 710

### Advantage Finance (SA) P/L

687 South Road  
Black Forest SA 5035  
P: 08 8351 5444  
F: 08 8351 5477  
E: g.renshaw@advantagefinancesa.com.au

### Advantage Accountants (SA) P/L

687 South Road  
Black Forest SA 5035  
P: 08 8351 5444  
F: 08 8351 5477  
E: n.barresi@advantageaccountantsa.com.au

Lower Level 7 Hackney Road  
Hackney SA 5069  
P: 08 8363 0499  
F: 08 8363 0599  
E: nettina701@optusnet.com.au

### Advantage Property Investments (SA) P/L

M: 0439 859 831  
P: 08 8351 5444  
E: t.andrews@advantagefinancesa.com.au