



Advantage
GROUP



***“Wealth creation is life’s
most challenging discipline
- don’t leave it to chance.”***

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



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

In this edition we introduce and profile two support organisations who we are sure will value add to our clients.

Grant discusses that most valued of attributes, “A good reputation”. In essence what he is quite correctly saying in that no short term financial gain’s worth losing your good name. We live by that at Advantage.

Tina’s contribution points up the wisdom and planning to accumulate wealth. As someone remarked the first million dollars is the hard part, then its just a matter of strategic building. No matter what, you’re going to need guidance. Tina has the right advice for that.

In addition to these services we will be conducting FREE Wealth Seminars featuring Expert Speakers. The seminars will largely be built around wealth creation and protecting yourself along the way. If you would like to register your interest in receiving information on these seminars please contact us at 8351 5444.

Rental Vacancies At An All Time Low

The cliché “It’s an ill wind” certainly applies in this instance. As housing prices and interest rates rise more people, particularly young couples are looking for rental accommodation.

The vacancy rate in South Australia is now less than 1%. As with any market when demand increases and supply diminishes, the price goes up.

This situation is not just a glitch in the system, socially we are probably heading for a more European like model where renting is the norm. In Australia the ‘Great Australian Dream’ of home ownership will be realised later in a working couples life.

All this means that clever investors should be looking to establish a portfolio of rental properties to fit the market. In doing so they can reduce their tax liabilities and set themselves up for a generous retirement package.

If you would like more information on how this could work for you, please call for an appointment.



Terry Andrews
Managing Director

What is a Reputation Worth

As a general concept a reputation is important, but in this industry it is everything. It is a quirk of human nature that we do not dwell overly on someone’s good reputation, but one questionable incident and you have a ‘bad’ reputation for a long time.

When we set this business up in 2005 we established a company ‘mission statement’. **Amongst those statements we noted that our customer’s interest is paramount.** Now that is an easy thing to say and really what does it mean. For me and my colleagues it is acknowledgement that our sure way to continuing success is to ensure we look after the interests of clients. We advise what is best for them and their particular circumstance.

We do not allow clients to take on more than they can afford. If they are in a situation where they have done just that, when they come to us we will help consolidate debt and reduce payments to a manageable level. As in most industries, ‘word of mouth’ is the most valuable form of promotion obtainable. When people say simply, “Advantage are really good people to deal with”, we know we are doing it right.

Here is what some of our clients have to say:

My wife and I contacted Advantage Finance (SA) after understanding the association they had with our accountant, this was fantastic news to know we had all our financial need under the one roof. I am self employed and my finances were in a real mess. After 2 meetings with Grant from Advantage Finance we felt all was back on track and under control. Advantage did all the work and gave us back control of our finances, thank you so much.

N & H Stylianou – 27/07/2006

I first was introduced to Advantage Finance (SA) just over 12 months ago through a friend who has all his finance provided by Advantage. I must say Grant made my difficult situation seem easy, and it was. I will be using the other services Advantage offer in the future.

M Hudson – 18/01/2007

Advantage Finance (SA) is now my first stop for all my finance needs, the open and upfront explanations assisted me in clearly understanding my full options and the follow up service has been great. Well done to you all at the Advantage Group.

S&J Smith – 15/12/2006



Extra Support For our Clients

Within our own organisation The Advantage Group offers clients a range of skills to facilitate their financial needs. However we are also like to work closely with businesses that offer a service outside of our own skills-base. We only do that when we are sure that the support company is totally professional in their approach. I have no hesitation in introducing these companies, we believe, offers our clients a top class service.

Property Asset Planning



Property Asset Planning can educate you on how to:

- Reduce your income tax by up to 50%.
- Retirement, what you will need.
- Understand negative gearing and how it works for you.
- Learn the Do's and Don'ts of Property Investment.
- Pay off your own home sooner.
- Maximum tax deductions.
- Free Personal Assessment.

Property Asset Planning specialises in educating clients to build a secure financial future using property as a tool. By providing the highest possible levels of knowledge and professional service, clients are able to understand how to get the maximum benefits of investing in property and to be educated to be confident in making sound financial decisions for their future. The company has an impeccable history of servicing local and international clients alike with a professional and ethical approach.

Their research material comes from the most up to date and respected sources available and is presented to 'Advantage' clients totally free of charge with easy to follow charts and tables to help you assess your situation as well as ways to improve your financial future.

Panelli & Associates Financial Services



Jamie Panelli
Director



Ayesha Panelli
Director

Jamie and Ayesha Panelli are the Advantage Group's specialised and qualified Financial Advisers. With their innovative strategies and 100% focus on providing quality advice and building client relationships, we have full confidence in recommending them to our clients.

They will work closely with us, and you to ensure the best financial outcomes.

Jamie and Ayesha have over a decade of experience in the Financial Planning Industry and pride themselves on their personalised service.

The areas they can assist you in are:

Risk and Financial Protection – Personal and Business

- Death, Total and Permanent Disability Insurance
- Trauma
- Income Protection
- Buy/Sell and Business Equity Protection

Super and Investment

- Self Managed Super
- Super Advice and Structures
- Super Consolidation
- Managed and Tax Effective Investments
- Retirement Planning
- Children's Savings
- Investment Choice

Planning

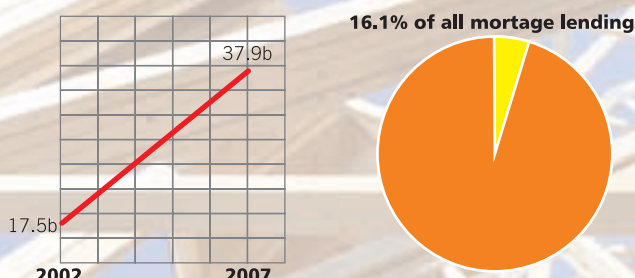
- Debt Reduction Strategies
- Wealth Accumulation and Management Strategies
- Holistic Financial Tracking, includes regular reporting on all your investment assets and overall net worth projections.

We look forward to adding further value to our clients through Jamie and Ayesha and our financial planning.

If you would like to discuss any of the above areas of financial planning please contact the Advantage Group Office.

Quick Fact: \$37.9b - Low-doc Mortgages

Low-documentation mortgage lending has more than doubled from \$17.5 billion in 2002 to \$37.9 billion last year, Datamonitor says, and now makes up to 16.1 percent of all mortgage lending. Competition in the low-doc and non-confirming sectors means the average loan life is just over two years. Talk to us today for more information on low-doc.



Take control of your finances today!

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Advantage Accountants (SA)



Nettina Barresi
Principal Accountant

B. Comm (Acc)
Member NTAA

Welcome to our newsletter No #3. I hope that you had a great Easter and feel refreshed and ready to tackle the rest of the year!

Thank you to all our clients and associates, that we have worked with, for their continued support for the “Advantage Group”.

We are please to keep our clients up to date with all the changes in tax, upcoming events and new services now available to our clients.

We have some exciting new plans over the next year and through our newsletters we will introduce you to new associates who are now, and will be integrated within the Advantage Group. These associations will enable you as our clients to receive an even greater range of financial services.

Wealth Creation

A very profound person once noted “Most people tip toe through life having to make it safely through to death”. That’s not how it should be, to make your life more fulfilled you need to look at creating wealth for you and your family.

- Would you like to learn more about investing in real estate?
- What are the tax benefits of building an investment portfolio, and owning property?
- Do you have asset protection?
- Have you heard of negative gearing versus positive gearing?

We are currently offering a comprehensive education program to our clients which will give you the opportunity to learn how to create wealth.



Stop Press!

Register for Seminars...

Wealth Creation is based on the right knowledge of what, when and how to invest.

As a service to our valued clients The Advantage Group organises informative FREE Seminars with expert speakers.

Register your interest in these Seminars by using the Enquiry Form on our website or by phoning our office - 8351 5444.



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



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