

WARNING: DO NOT INVEST IN PROPERTY BEFORE READING THIS!

**Especially For Home Owners Who Want To Wipe Out
Their Housing Loan In Just 5-15 Years
(most people take at least 30 years) And Still Make Big Profits!**

**The Super Lucrative Property Investment Framework
Used By the Rich to Generate
Consistent, Massive, Passive Income...
REVEALED At Last!**

**Before This Report, Only A Select Group Of Wealthy Investors Know This
Secret...**

**Read On to Find Out How *YOU* Can Use It to
Achieve Financial Freedom!**

Hi there, thanks for opting in to receive this report. I'm very excited to help you make massive profits from your property investment. And after reading this report, you'll have a much better idea of how to do that.

But first, my name is Gary, a real estate profit strategist. I help people to strategize their property portfolio and get the best profit from it. Last year, I was the top 1% earner at Propnex, one of the biggest real estate firms in Singapore.



I'm more than just someone who helps people transact real estate. The main reason behind my success is because I'm an **investor first, consultant second**.

This is often overlooked by home owners when selecting their real estate agent, but it's very important. Most agents out there are trained to sell, but they don't really understand the market in-depth because **they're not investors themselves!**

I find that when your money is on the line, you see things differently. Your intelligence on the subject will increase dramatically through countless hours of study and research, because that's the only way to ensure you don't lose money.

And that's what I did. I spent a lot of time analysing market trends, reading reports like the Singapore Population White Paper and annual Master Plan, and networking with high net-worth property investors.

By combining all those sources, I've come up with my own **4-Stage property investment framework** that can provide profitable clarity for all property investors.

Let's hear from some home owners who secured their dream homes thanks to my help:

*"I'm staying in my dream home because of Gary, He secured this location just a few stories below the penthouse at **\$4.65million** which is a **very attractive price**. I got to know that few months later, a similar unit at a much lower floor was sold at \$4.5million. That is only a 3% different in price, but my unit is **over 20 stories**, and has a **fantastic view of the CBD**. The unit below would not have commanded such a view.*

*Throughout the transaction, Gary was **very patient** with all my requests. I remember having some issues with the previous tenant as I needed my unit back fast for my own stay. So Gary **went all out** to get secure my unit ahead of schedule. That's **excellent service** for you!*

*I was also supposed to rent out another unit after that transaction. But guess what? Gary **turned down the chance to make extra commission**! He **proposed another solution** that was better for me, but **did not give him any commission at all**. I could not believe any other real estate agent would do such a thing.*

*I have recommended some of my friends and business partners to him, and Gary has always provided **efficient and excellent service**.*

*Gary is the real estate consultant you can go to, as he is not someone who only wants to make profit from you. His main objective is to **solve your problem in the simplest way and most profitable way that gives you the less trouble**."*

- Mark Yew, Managing Director, Myer Gold Investment Management

*Gary has been my trusted property advisor over the past few years. Our last investment was a commercial retail unit recommended by Gary, and we were able to profit almost **\$100k in less than 3 months** thanks to his excellent recommendation!*

*I choose to work with Gary because of his **clear analysis of the potential and risks** involved in every investment deal, which helps **increase my chances of making big profits**.*

*I remember once when the market movement was not very clear, I urgently sold 1 of my property in district 9 as I was worried that the market would go down. **My mistake was not consulting Gary first**. When he found out, he said that I had sold it too rashly and for too little, and that I should have **held on to it a little longer**.*

*A few months later, as predicted by Gary, the **price of the property went up significantly**. If only I had consulted him before selling, I would have made **\$100k more by selling just a few months later**.*

*Gary really analyses the market very well as he is **not just an agent, but also an investor himself**. I will surely go to him whenever I am looking for any property investment.*

- Sharon Tan Sock Min, Senior VP at a Foreign bank

Before I go into the meat of the report, I want to tell you something very important first...

It hurts me to say this. It really does. But it's the truth, and it must be said. Better face it head on than bury your head in the sand, so here goes...

When a happy couple (just got married, a kid on the way, still madly in love) buy a house, they stop being happy...*fast* because they have to spend the rest of their lives, probably 30-40 years, paying for the privilege of living in their home. Sounds ridiculous, but it's a **very real problem** facing many families living in Singapore.

And that's why their dream homes... dream life with family... dream of living happily ever after...



Turn to a Nightmare!

Just last week, I was coming home late from a client appointment. It was around 11pm, I was really tired and my car was sent for servicing, so I decided to take a taxi home.

When I got on the taxi, I was surprised to see that the driver was a relatively young guy who looked no older than 35. It's not common to see such young taxi drivers around... or so I thought. I was curious, so I started some small talk to find out more.

What he told me made me really sad. He said that ever since he moved into his BTO flat last year, he was really struggling to pay the bills. He and his wife's combined salary was cut by **more than 70%** after paying off all the housing loans, car loans, credit loans etc. He also just had a baby who he adored, but that also meant more expenses.

It came to a point where the household salary just could not keep up with the ever increasing expenses and debts. In order to make ends meet, he sold off his car and took a part-time job as a taxi driver at night.

But that's Not Even the Worst Part of the Story...

The really shocking thing is: He told me that young taxi drivers, especially those who drive part time, are increasing in numbers! Many of them are like him... family men unable to cope with all the **mountain load of debts, bills and expenses**.

So the only way to survive and provide a good life for their wives and children is to take on an extra part-time job and add to the monthly income.

My heart really felt for them after hearing this. Just imagine... coming back home from a long day at work... feeling tired and drained. After a quick dinner, still have to muster up the energy to go drive taxi... all the way till after midnight. Then, back home for a few short hours of sleep, and it's time to wake up for work.

Rinse and repeat 5 or 6 times a week. That's the harsh reality for them.

He also told me that he never expected things to become so bad. He underestimated the negative power of debts. He always thought things would work themselves out. Until one day, his savings started depleting rapidly. That's when he understood the weight of the situation...

Dreams of a Perfect Family Life Shattered by the Unforgiving Demands of Society

Imagine living a life like this for the next 30-40 years, working more than 12 hours a day, sacrificing precious time with your family and *still* plagued by money problems. Just barely able to survive... is it really a life worth living?

I hope that most of you reading this are not as desperate as my taxi driver friend. But since you're reading this report, it means that you're probably facing some sort of financial difficulty. If that's the case, there's no better time than now to **start investing and get the better life you deserve.**

And the truth is unless you do something different, debts will not leave you alone. They'll only keep piling up. So who's to say you won't end up like my taxi driver friend one day in the future?

The root of the problem is that many Singaporean families do not have the financial and investment knowledge to escape the clutches of debt. So they end **up slaving away for the rest of their lives to pay of those debts.**



And that's the main reason why I'm writing this report. I want to empower more people with the knowledge to say goodbye to bad debt forever... within a short time.

If you know someone who's getting richer and richer despite the financial burden of living in Singapore, despite inflation rates rising every year... and you often wonder what their secret is...

You're About to Find Out

What if I tell you that there's a solution for you? **A way out** of this financial wasteland. An **escape route** to a brighter and better future for you and your family. Actually, the fact that you took action to access this report shows that you're interested in what I have to offer.

What I'm about to tell you is the secret wealth growing weapon used by the rich to get richer. **That's why no matter the inflation or rising costs, they're always making money.** Even if they don't work really hard like you. It may seem unfair, but that's life. And in life, there're many **"cheat sheets"** available out there... i.e. Powerful information they don't teach in schools. Classified wealth building techniques available only to an exclusive group of wealthy investors... until now.

I've been seeing so many of my friends, relatives and fellow Singaporeans struggle all their lives with debt and financial issues. They're facing similar problems as my taxi driver friend. It's not just limited to housing issues, but **credit card, car, raising children and other income slashing debts.**

Well, you know what?

ENOUGH IS ENOUGH

I'm sick and tired of seeing honest, hardworking people struggling to keep up with their debts. Because their hard work and commitment to strive on... to give a better life for their families despite all the odds, deserves reward.

That's why I spent a long time formulating this property investment framework. I adapted it from **case studies of rich and successful investors.**

I added more to it from my own experience as a real estate profit strategist. I tested it out on some of my clients, and got great results.

Now, I want to help you get equally good results... because seriously, I'm really tired of seeing hardworking and talented people struggle all their lives with money, just because they don't have investment and financial education.



This is the part you've been waiting for: My **4-Stage Property Investment Framework** that can help young couples like yourself **generate consistent, massive, passive income.**

Are you ready? Let's go...

Before I start, it's important to know which of these stages you're currently at. Different stages require different investment strategies. So read carefully and determine where you're at, before you plot your best course of action.

- **Stage 1:** Grow Your Funds (For aspiring home owners looking to buy their first property)
- **Stage 2:** Multiply Your Assets (For any existing home owners, especially those looking to multiply their assets to cut short their housing loans, give their families better lives, and take the first step to comfortable retirement.)
- **Stage 3:** Maintaining Their Assets (For Property Investors who own two or more properties.)
- **Stage 4:** Yield (For investors getting very lucrative returns from their investments, so much so that their passive income can support their lifestyle)

Stage 1: Grow Your Funds



Who Belongs Here:

- Aspiring home owners looking to **buy their first property**, no matter if it's BTO, EC, Private Condo or resale.
- ***IMPORTANT:** It's very likely that at this stage, you'll be bombarded by opinions from your friends, relatives, colleagues and the people around you. It's important that you **DO NOT base your decision on what they tell you**. They mean well, but they probably do not understand the industry well enough to advice you. This is a life-altering decision, so don't base it on unqualified opinions.

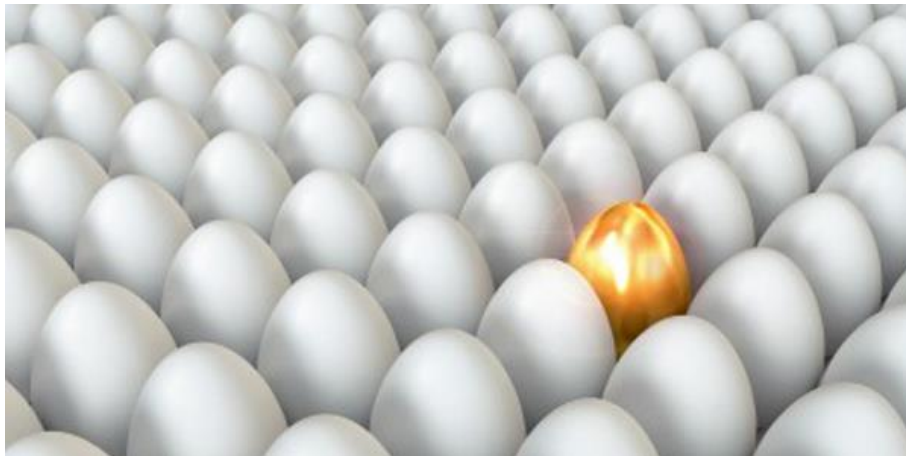
For most new or aspiring home owners, they'll be at stage 1: **the 1st property they buy.**

Most will be very cautious (too cautious) on what they buy, since it's their first time venturing into property. So they get the safest property in the market that has low instalment and hopefully generates passive income.

That's perfectly understandable, and it's probably what most real estate agents are advising... but get this...

This is actually the **WRONG STRATEGY!** It's the main reason why so many end up slaving the next 30-40 years to pay off their housing loans.

So here's what you need to do if you want to pay off your housing loan within 5-15 years: Instead of buying the cheapest property or one that gets you passive income, purchase one that gets you the **most profit** when you sell.



Here's 3 important points to consider to ensure you choose the correct 1st property:

- 1) **Affordability.** Make sure you can afford it based on your current income levels without busting your savings. This Save As You Earn (SAYE) strategy will ensure you don't buy a property you can't afford.
- 2) **Current Property Value.** Choose wisely and ensure you purchase a property that is currently under-valued. It's really not difficult to find. Anyone with a proven track record in real estate can easily find one for you. .
- 3) **High Resale Value.** Analyze market conditions and trends to choose a property that will skyrocket in value in the next few years, so you have the option of selling off at high profits. Again, this is not difficult if you're working with the correct person in real estate.

(TIP: If your current agent is not fulfilling the above criteria for you, it may be time for a switch)

When you purchase an affordable **under-valued property that has high-resale value**, you're safeguarding yourself from landing in bottom-less debt.

Unfortunately, most home owners start off on the wrong foot when purchasing their first property, and that usually leads to accumulation of debt.

If you analyze the market, there are always opportunities in new launch property due to more effective layout by property developers that cater to what the market needs today.

Example:



The Panorama at Ang Mo Kio 1 bedroom condo is available from \$565k

Potential upside:

1 bedroom condo in Ang Mo Kio (\$565K) Vs 4room HDB flat in Ang Mo Kio (\$550K-\$620k) (Nov 2013-Jun 2014)

So which do you think is better value? Which option has the higher risk? An older 4room HDB or a brand new 1 bedroom condo with good facilities?

Based on my calculation, you can buy a **4 room flat at around \$600k today, or a 1 room condo around the same price**. 5 years down the road, the 1 room condo can bring you a lot more explosive profit.

I'll explain further below. This is not an unrealistic projection, but a real figure based on what the market is already consuming at other locations, which I feel that is worse off than Ang Mo Kio.

You might think that a 4 room HDB flat is bigger in size, but do a young couple really need that much room? Most who buy a 4room HDB flat only use the bedroom and living room, leaving the other 2 rooms empty.

Yes, some couples convert those empty rooms to studies or entertainment rooms etc. But the truth is, those are non-essential. Young couples can easily live comfortably without those rooms.

So they can actually stay in the 1 bedroom condo which fits all the requirements (affordable, under-valued and high resale value) instead of the 4room HDB flat. That is, if they want to **invest in property and wipe out their housing loans fast**.

The main problem is that many couples nowadays just follow whatever others are doing and assume that it's the right way. The "right way" will leave you with housing loans for up to 30-40 years.

If they took the time to research further, they would know that there're many other smart investment methods that can **cut short their loan period**, and still leave them with a tidy profit.

Instead of making smart investments, today's buyers are willing to pay almost \$700k (extremely overpriced, but buyers somehow feel is justified) for all these other developments:

		
Jewel @ Buangkok (\$690k)	Kingsford Hillview Peak (\$740k)	Foresque Residences(\$690k)

And the list goes on.... When they can actually purchase an undervalued condo (The Panorama) that can be sold for huge profits.

In 5 years' time, those overvalued and more expensive developments will be **sucking your money dry**. On the other hand, the condo can be sold at such a high price it'll effectively wipe out your loan, or radically decrease it.

Let's do a little simple analysis and calculation. The Panorama is located at Ang Mo Kio, a mature estate with a new MRT line being built within walking distance.

If you're willing to pay \$700k for those overvalued and more expensive properties, I can guarantee that The Panorama can **exceed that price easily in 5 years' time or less**.

In fact, based on my calculations, the value of The Panorama will peak at around \$800k. If you choose to sell, you can make a very **healthy profit of close to \$250k!**

So from this example, buying an undervalued property like The Panorama will easily give you a \$700k exit point today, which you can easily use to double your start-up capital.

This is what I mean by *growing your funds* in stage 1. It's the most important stage as it gives you capital to grow your wealth even more.

Stage 2: Multiply Your Assets



Who Belongs Here:

- Any existing home owners, especially those looking to **multiply their assets to cut short their housing loans, give their families better lives, and take the first step to comfortable retirement.** This is the PERFECT chance for you to explore this option.

This stage involves a lot more transactions. You might need to sell your current house to cash out your profits, or go to the bank to refinance and bring out those profits. The whole purpose of doing all this is to **wake up all your sleeping funds to make them work hard for you.**

After understanding how much funds you have, you will have an idea of how many properties you can invest in. You can choose to have a mix of properties that **“grow your funds”, or properties that generate rental yield.**

WARNING: Now that you’ll be holding more than 1 property, your short-term income commitment is a lot higher. If you apply the (SAYE) strategy, you may find it too much of a burden for you to commit every month.

If you’re disciplined enough to commit a portion of your income every month, but you choose to park them all in rental yield property, it may delay your wealth growth.

So at this stage, you have to really **plan well** so that you **don’t over commit your income, or play it too safe and lose out on golden opportunities.**

Another key thing you need to do is to maximize your loan to leverage of other people’s money to make you richer faster.

Wait... Getting more loans? You may be thinking that I'm crazy to suggest that. After all, the point of property investment is to get rid of your loans fast right? Hold your horses first, getting loans at this stage can actually help you tremendously. Let me explain...

First, understand that there're good debts, and there're bad debts. At this stage, you want to take on good debts. According to Robert Kiyosaki:



“Good Debts bring in money to you every month. Bad Debts take money from you every month.”

Example:

- Getting loan to invest in property that gives you rental as income every month is good debt.
- Getting loan for a car that does not bring you any income is considered as bad debt for most people. (Unless your car can generate you income, like a Taxi)

Here's another example: Let's revisit the Ang Mo Kio 4room flat.

In 2006 (not that long ago) similar flats were transacted around \$350k to \$400k. Today the same flats in the same areas cost \$550k to \$620k.

Let's assume you bought the flat in 2006 for \$350k, and made \$200k profit by selling at \$550k today.

Let's do some simple calculations on your profit margins:

Since you bought at \$350k, selling it means you take back down payment of \$35k.

8 years of instalment principle paid \$500 every month x 12 months x 8 years= \$48k profit

So in total, you get back:

200k + 35k + 48k = 283k (let's round down to 280k for easier calculation)

Add your personal savings of around \$150k (Cash or CPF) (If you don't have sufficient savings, you should hold off investing until you save up enough)

And your total investment fund will be: \$430k. Take that amount and split it into **3 funds**:

1st: The property you live in. Invest \$200K for a \$900k property (With Stamp Duty)

2nd: Investment Property. \$160k for a \$700k property (With Stamp Duty)

3rd: Safety funds: \$70k, just in case there are any issues with your monthly financing (Safety funds are important for contingencies in case you face financial problems from rental and work salary.) This \$70k will allow you to pay more than **1 year instalment for your house without worries**. This is the correct way to use your safety funds. There's no stress at all even if you have no rental or lose your job.

Many people lose money in property investment because they **don't know the right strategy**. They feel stressed when the market conditions are down, and resort to selling.

If they knew the right strategy, they won't feel stressed or pressured at all. They'll know that **holding on to the property during market down side means there's no way they can lose money in property investment**. As long as proper homework is done, you know the situation of the market, and you're well-prepared, there's really no reason for you to feel stressed or pressured.

Using the 3-Funds strategy I shared above, it offers a low-risk, high-returns strategy that can help you multiply your assets easily and lucratively.

You may be thinking: **What if I don't have so much savings?** Well, your investments funds can be lower, but you'll still be able to make good profits.

Example:

If you bought a HDB flat worth \$350k in 2006, the instalment is around \$1250 monthly.

Today, the value of a new house will have increased to \$900k, and instalment has also gone up to \$2500 monthly.

If you follow my multiply asset strategy, you can get another flat worth \$700k. The instalment for that is \$1900 monthly.

So in total, you have to pay monthly instalments of **\$4400 for these 2 flats**. With me so far?

You must be thinking: "Am I crazy to pay more instalments from \$1250 per month to \$4400 per month? How am I going to afford the instalment?"

Well... this is far from crazy. Let me share more with you...



If you rent out the \$700k property, you can get around \$2700 in monthly rental. Time for some maths:

$$\text{\$4400} - \text{\$2700} = \text{\$1700}$$

By multiplying your assets, your monthly instalment difference is just \$450 (compared to \$1250 monthly)... and that's just a **short-term investment for a HUGE long-term gain**.

Let me explain. Fast forward 5 years later...

Your 700k property will at the minimum, increase in value by **3% a year**, meaning the total increase will be **15% in 5 years**. If you choose to sell it off, you'll be making **\$105k profit**.

If you study the market, you'll know that for the last 6 years, property price has increased 76%. This makes the 3% increase in 1 year seem insignificant. And that is only the yearly inflation rate.

And that's not all...

Assuming you borrowed 560k from bank to fund your 700k property. Based on this, you'll be paying around 1.9k a month to the bank.

Of this 1.9k, \$700 will go to your interest, and \$1200 will go to principle. This means that when you choose to sell, the \$1200 per month will be yours to keep.

Let's calculate your profits:

Rental is \$2700 per month.

A total profit of \$120k (Calculation: $2700 \times 60 - 700 \times 60$).

Total profit when sell off property is 120k + 105k= 225k

Even if let's say worst case scenario... the property price did not move at all, meaning you don't have the \$105k profit. But you can still make \$120k just by collecting rental for 5 years. It's really a **no-lose situation**, and **almost guaranteed** to net you huge returns.

225k profit just from additional \$450 a mth. It's that simple. It's that powerful.

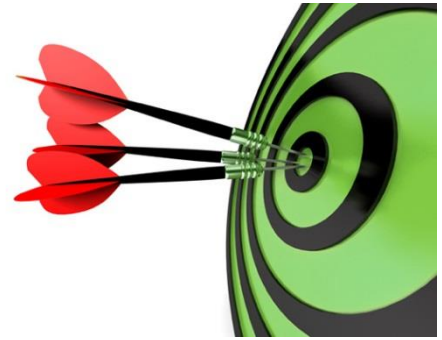


Many people buy insurance savings plan and spend even more than \$450 per month, and those plans lock u in more than 20 years without giving you much returns. Think about it: Which option is more worth it?

Can you see that the more property you rent out, the wealthier you will be? The only worry here is not whether the property price will crash, but will you age too fast to get loan.

So if you are waiting for the right price to enter into property investment, you should be looking at the correct strategies on what property to buy, and what are the funds to set aside.

Focus on the *correct* thing. Your tenant is the one paying for your property and making you richer every year. If you wait for another few years for the property price to drop, the bank may not loan you enough money to allow the rental fee to cover the instalment, due to your older age.



It's very likely that you'll feel stressed and not buy again. I've seen this happen so many times. In the end, home owners in this situation will never buy anything till they retire with just their current house.

What a chance missed...

If you wait, you're also likely to pay more instalments. Monthly instalment for a \$1 million dollars loan for 30 years is \$3450, VS 25 years which is \$4000.

Basically, this means you need to find \$550 more per month to service the loan if you wait for another 5 years to buy your next property.

Notes

Calculations of loans are all based on 30 years tenure and 20% down payment. Interest rates 1.5% for bank loan and 2.6% for HDB loan.

Stage 3: Maintaining Your Assets



Who Belongs Here:

- **Property investors who own 2 or more properties.** You may be already getting good returns from your investments, but the question is how can you get even better returns? TIP: **You can actually get more profits... with lower rental yield!** Sounds impossible? Not really... read on and see how it can be done...

This stage is mainly for seasoned investors who own multiple properties, and are looking to prepare for a comfortable retirement.

When to start this stage depends on your investment appetite. More conservative investors will start early, but my advice is ***don't start too early, as you will lose out a lot of opportunities***. Sometimes, playing the waiting game will pay off in big ways.

After you multiply your property assets from 1 to 2 and 2 to 4, based on the strategies I shared in stage 2, it's time to make your big decision. Based on experience, the conservative ones with 4 properties can stop multiplying and start to maintain the monthly instalment by using the rental collected.

After 20-30 years of collecting rental and paying your monthly instalment, you should be able to pay out everything, giving you 4 fully paid properties.

1 for own stay and 3 for investment.

(WOW. Can you imagine yourself owning 4 fully paid properties and what it can do for your finances, your future, your kids and your retirement plans?)

The problem with maintaining your assets is that **many people think they are in stage 3, when they're actually only in stage 2** (multiply your assets). As a result, they buy 1 more property only after they're financially stable, and some even wait till after they fully paid their 1st property.

By doing that (the wrong strategy), they will only have 2 properties when they retire, which can give them only around **\$2k per month**.

Is that enough for you?

Let me answer that... NO. Due to rising costs, inflation and other market factors, **we need a lot more than 2k a month to live comfortably when we retire**.

That's why knowing which stage you're in is very important. If you know the right strategy, you can make money no matter the market conditions. And this **right strategy can multiply and/or maintain your assets**, as long as you can get the loan (good debt) and if your monthly rental income can cover your monthly instalment.



From there, you can easily grow from 4 to 8 properties. I'm sure you can already imagine, but there will be a **big difference in income when you retire with 8 properties, compared to just 4**.

If you went through stage 2, you should understand that the more property you have, the wealthier you will get every year as the property is serviced by your tenant.

So the great thing about this is **there's not much difference between holding on to 4 properties or 8 properties, as they're paying for themselves**.

The important thing here is how many properties you can buy with the funds you have, and how much loan can you get from the bank.

For multiple residential property investors, it's time for you to look at **different sectors of property like commercial, industrial or overseas** as you might be affected by government restrictions on owning more local residential properties.

Here's a tip: **Some cash/CPF rich buyers who buy property even during their retirement age, still get monthly passive income after paying their instalments to the bank**.

The lesson here is that it's never too late, no matter how old you are. (If you like to find out how I can help you, read on further because I'll be revealing that soon)

Be warned though... if you want to retire early, comfortably and lucratively, you need to start investing early. Don't wait till it's too late.

Stage 4 (Last Stage): Yield



Who Belongs Here:

- Investors getting **very lucrative returns from their investments**, so much so that their passive income can support their lifestyle. They can choose not to work and not be reliant on monthly salary, and still maintain a high quality of life.
- ***Important:** Many investors think they're in stage 4, but they're actually in stage 3. One simple method to define this is: **If you can quit your job without compromising on your lifestyle, and rely 100% on your passive income, then you're at stage 4. If not, you're probably still at stage 3.**

Or if you think you can still make more for your next generation to have a better life in future, don't rest on your laurels yet. Get back to stage 3 and start planning again.

Now it's the time you retire and enjoy the entire rental from your fully paid unit every month, as a form of passive income. Do take note that **property prices and rental rates grow along with inflation**. So you don't have to worry about not having enough money to retire.

If you own 3 properties for investment purposes, \$2k rental from each unit will bring you \$6k. If you want to sell, 4 units of fully paid properties can be sold for minimum of \$700k each.

This is based on today's price, which will grow exponentially due to inflation.

If you manage to apply the investment strategy from this report, you'll be generating **\$2k rental yield each for 7 units, giving you a total of \$14k. Your 8 units of fully paid properties can be sold at \$700k each.**

I hope you found my report useful, and learned useful property investment insights from it.

Let me just say again: **the key to successful investment is to identify *which stage* you fall into and taking the necessary steps to invest based on your current situation.** If you apply the wrong strategies, you may end up losing big.

But if you know where you stand and invest the right way, you can definitely make massive returns from property investment. That's when you can give you, your family and your loved ones the dream life they deserve.

When you apply my strategies to your investments, this is what you can look forward to:



- Eliminate your housing loan within a much shorter time (**5-15 years**), compared to the usual 30-40 years most non-investors are facing.
- Give your family and loved ones the life they deserve, **free from the constraints of financial burden.**
- A meaningful life for yourself, where you can **enjoy quality time with your family** without worrying about money issues.
- Gain a **2nd source of passive income** so you don't have to rely 100% on your salary (if you apply my strategies correctly, you can even have the option of quitting your job and rely solely on your passive income to live comfortably).
- **Achieve financial freedom and combat rising inflation** rates by "outrunning" inflation using massive investment yields.
- **Retire comfortably with multiple properties** (up to 8) which will provide you with a bountiful stash of cash for retirement (you can even choose to retire early).
- Make **6 figure profits** from investment after 5 years.

Imagine the endless possibilities my investment strategies can do for you! It can change your life, your family's life and eliminate all your financial problems for good.

But the thing is... property investment is complicated. Although I'm sure you learned valuable info from this report, the important thing is to customize my strategies to fit your individual situation.

No offence, but most of you may not have the know-how to do that. That's why for a limited time, I'm going to offer you:

Free 1-hour Property Consultation!

This is my way of saying thanks for taking action to change your life. It shows that you're really committed to giving yourself the financial freedom your hard work deserves.

If you're willing to learn, I'm also willing to share.

During this 1 hour, I'll adapt the power of my property investment strategies to your financial situation, and find the quickest solution to pay off your housing loans, help you multiply and maintain your assets, and achieve ultimate financial freedom.



If you think about it, you really have nothing to lose here. In fact, not taking up this chance is the only way you'll lose!

That's because:

**My Investment Framework is so Advanced and Powerful that
Most Agents Have No Answer to it**

Hence, what your agent is advising you may not be the best solution. Don't blame them, it's not their fault. **They don't know what they don't know.** I'm sure most of them are doing their best to help, but they're just limited by their lack of knowledge.

If you want to find out how my strategies can be customized to fit you, that's great. But I have something important to say first: **This is not for everyone.**

I hate to do this as it may disappoint some of you. But I rather be honest than to waste your time and my time.

The truth is: Any form of investment, whether property, stocks, forex, commodities etc, carry a certain element of risk. **If you meet anyone who tells you that their investment strategy is zero risk, you better run away fast... because they're trying to cheat your money!**

That's why to commit and see great results in property investment, you need to do this:



Take a Leap of Faith

Some home owners I spoke to refuse to take that leap. They prefer to stick to their old ways. Work hard. Earn a little pocket money. Slowly pay off the debts until they're old and sickly. **Some may not even manage to pay off their loans even after 30-40 years!**

And that's when they transfer the debt to their children. **Would it be fair?** Asking your children to suffer because of something you failed to do. I'm a parent myself, and there's no way I would burden my children like this. I hope you feel the same way.

So here's my promise to you: **I will take great care to minimize your risk. I'll also personally guide you and ensure that no mistakes are made.** So far, my track record for my clients is that 100% of them have made profits.

That's why so many trust me with their livelihood to grow their wealth safely and massively.

But if you're not convinced and you don't think you can commit to taking the leap of faith, this is probably not for you. I wish you all the best in paying off all your massive loans... because you'll need it.

For those who're still interested, let me assure you that as far as I know, you won't get any better value out there. The only other way you can learn such advanced strategies is by attending property investment seminars.

Many of them are free or low cost. They offer good value as well, and you'll definitely learn something useful.

But the thing is, they don't share their most powerful secrets with you. Well at least, not during the free seminars. Most of them try to upsell you to attend their expensive workshops for a few thousand dollars, and that's where they'll share the more advanced investment insights.

So let me ask you this: Would you prefer to

- 1) Spend thousands to attend a workshop and risk not knowing how to apply the knowledge you learn.
(AKA: Money wasted)

Or...

- 2) **Would you prefer getting an experienced Real Estate Profit strategist with a proven track record, to apply and customize those strategies for you based on your situation... for FREE!**



Seems like a pretty obvious choice to me...

If you're excited about getting the same results as my clients, here's what I want you to do. Click on the **"Register Button"** below, fill up some simple details, and I'll contact you personally to arrange an appointment.

Do take note that I'll be limiting my free consultations to **3 per week**, because I need to spend time adding value to my current clients and mentoring my team of agents.

One last thing... I can't guarantee that this free offer will be available for too long. As I grow my team and get more clients on board, I may be too busy to commit to this. So before that happens,

**Take Action NOW to Get a Slot with an Experienced and Proven Real Estate Consultant
Who Can Help You Explode Your Property Investment Returns!**

So if you're ready to wipe out your housing loans, get consistently massive, passive income and achieve financial freedom for you and family, click on the "Register Button".

I promise that I'll personally hand-hold you and be with you every step of the way. I promise to guide you to the wonderland of property investment success. I promise that as long as you're committed, I'll also do my best to ensure you make tremendous investment returns!

See You Soon,



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P.S. I hope you learned lots of useful property investment nuggets from this report. Remember: The most important thing is to know which stage you're at, and apply the right strategies based on your current situation.

P.P.S. If you're having trouble digesting the info, I don't blame you. Property is not a simple topic. What's worse is that your current agent may be confusing you with the wrong information. So if you like to find out how my proven strategies can be adapted to your situation, drop me an email at **gary@secondpropertyinvestors.com**!

P.P.P.S. Slots are limited to 3 per week at most, because I have my own clients and my team members to take care of. I'm also not sure how long I can keep giving free consultations like this, because my team and clients are always growing. So take action fast to book a slot and avoid disappointment!