



**Smart,
Safe
Investing.**

LUCAS ROGERS

author of the book

The Complete Guide to Property Investing in Australia

Lucas Rogers grew up on a farm on Queensland's Sunshine Coast. After completing his bachelor of commerce majoring in Accounting, Lucas began his working career as a chartered accountant working in business services and tax. Wanting to expand his horizons, he later moved to London and spent the next 7 years working in some of the world's largest investment banks. On moving back to Australia in 2004 Lucas set up a Western Australian office for a large property firm. Lucas later set up his own business and has been involved in hundreds of millions of dollars of property development and sales. He is a qualified financial planner, a qualified and mortgage broker and holds a full principal real estate license both in Queensland, New South Wales, Victoria and Western Australia.

Lucas speaks regularly on behalf large public and private institutions including Australian Federal Government, the big 4 banks, schools and the QLD Police Department where he teaches average Australians how to build wealth through property investment.

Lucas' passion is to help others invest safely and securely in the property market. He has helped thousands of people achieve their financial goals through property investment and he can help you.

Our mission is to help our clients reach financial freedom early, efficiently and safely by giving them access to the very best property investment opportunities, advice and service.

When Lucas started Rogers Property Group he set out to provide the customer with a standard of service that is second to none. His prior experience with larger property organisations where corporate profits came first and the client came second left him feeling there was a space in the market he could fill. Lucas has vowed to keep Rogers Property Group a boutique company that still believes that client service is number one. Lucas' has not only had many years experience in the property industry in various states he is also a Chartered Accountant, qualified as a Financial Planner and Mortgage Broker so he is well qualified to teach you how to achieve financial security through investing in real estate safely.



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what we do

We guide our clients invest in property safely.

Property Strategy Profiling Meeting

Property Investment is by no means a one size fits all scenario. We will help you determine what the right property strategy is for you. There are lots of different strategies including everything from buy and hold, to renovating or even development. It is very important that that we determine what is the right strategy for you.

How is this done?

Initially we would meet one on one with a member of the team to complete a fact find and find out what it is that you are hoping to achieve from investing. If you are located in a remote area we can either Skype or chat over the telephone.

At this initial appointment we would discuss the following:

- Your goals and what you want to achieve from your investments and why you are doing it.
- What your current assets are worth and your current level of investment. We can then determine what this will be worth to you in 5, 10, 15 and 20 year intervals.
- We will also discuss your appetite for risk, property related skills, financial capacity and previous property experience.

Property Advice

Once we have gone through a comprehensive fact, we will then assess your current situation and construct a property plan that will enable you to meet your goals. This will include meeting personally with Lucas so he can explain the plan to you. You will also get advice around different financial structures, current hot spots and details cash flow and budgeting.

After this meeting you will have a clear path outlined for you to be successful in property investing and thus reaching your goals.

Property Location Services

Most importantly we can then find you the properties that are going to fit your strategy and help you meet your financial goals. They may be local or interstate depending on the current state of Australia's property market.

Construction

We also have our very own construction company as well which means you are able to deal directly with the builder which gives you more control. This also ensure that you the client get only the very best service as there is no intermediary.

Help You Organise Your Team

We have people in all areas that can help but if you already have your own team, we can work with them which provides you with flexibility.

- Property Manager
- Mortgage Broker
- Solicitor
- Accountant

Follow Up Service

Once we have found you the property the service does not stop there. We are here to help you throughout the whole journey to meet you goals and be your own personal mentor and coach. When you have questions on tax, finance and property we are here to help and once you are a client those services are all complimentary.



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why invest in property

too high for people to trade property. While the high entry costs of property may be seen as a drawback, they are also a benefit to keeping values stable.

Property

When it comes to investing, there are 2 major asset classes, Property and Shares. Most people are going to feel comfortable with one or the other. So if you are a share investor, I am not going to try and talk you into investing in property. (However, if you hold all of your investments in shares I would advise you to diversify) If you are unsure about which way to turn, or thinking about getting started in property investment let's discuss benefits and drawbacks of each.

Security

Where do you think the term "safe as houses" came from? It is the security of property investment. I think probably the biggest attraction of property investment is that it is the safest and the most stress free asset class. Residential property values do not fluctuate like shares do. This has been proven in the Global financial Crisis (GFC) of late where even the best blue chip shares more than halved in value. This did not happen to property, in fact, many key areas close to the capital cities actually increased in value through the Global Financial Crisis. If you do just a little bit of research there is no way that you will wake up one day and find that your property has halved in value. Why? A home (shelter) is a life necessity. It is not optional.

We cannot live without it. The majority of houses owned in Australia are owner occupied so people just don't sell if the market gets shaken. They can't just go and live on the street. Also the entry and exit costs of property are

Tangible

Most people feel comfortable with property being their number one asset class because it is tangible. You can see it, touch it and add value to it if you like. Unlike shares where it is just a number on a computer screen and you have no control over what happens to your investment or how the company is managed. The decisions are made on your behalf by some guy sitting in an office on the other side of the world who, in most instances is thinking about his bank account and not yours. Some classic examples of big corporate losses include "Enron" in America, "Great Southern" and "Storm Financial" here in Australia.

Leverage

You can borrow up to 95% of the value of a property where as banks will only let you borrow 60% – 70% on shares due the difference in security. So if my property goes up in value by 5% or 10%, I am able to get my second where as if I had invested in shares, it would need to go up by 30% – 40% to be able to do the same thing.

Do as the rich do

If you ever get a chance pick up a copy of BRW "Top 200 Richest". You will notice a common thread between them. They all hold the majority of their wealth in property. Why? For all of the reasons above.

Liquidity

This is where shares have it over property. Shares held on the ASX can be sold much easier and faster than property.



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Full details of our Privacy Policy can be found on <http://www.rogerspropertygroup.com.au/privacy-policy>



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