

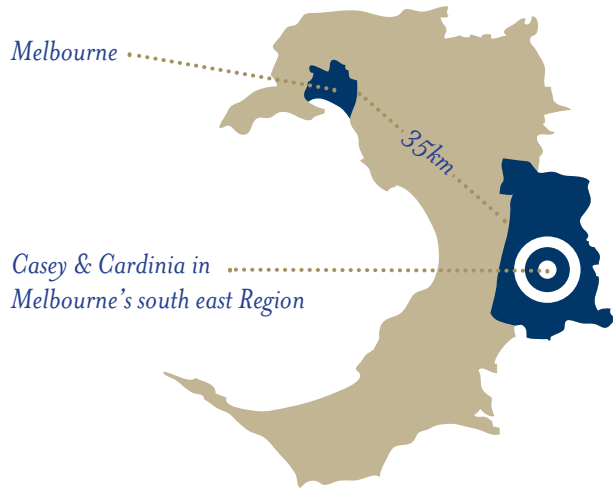
Do What You **Have** To Do...  
...So You Can Do What You **Want** To Do.

Securing your financial future through property investment.  
The safe, secure and simple way.



## Victoria's Best Kept Secret.

*Invest In An Area With A Proven Track Record.*



Melbourne is one of the world's great cities but it's fast becoming unaffordable for even the wealthiest investors.

But did you know that just 45 minutes south of Melbourne lies one of the state's hottest real estate markets for investors?

For example, The City of Casey in Melbourne's south east corridor was recently ranked as the Number 2 Growth Hot Spot in the state and vacant land prices increased by 227% in just 9 years.

Legal & General has been the leading residential property investment experts in the south east area since 1994 and have built over 957 investment properties for our clients. Our track record speaks for itself.

If you want us to help you get in on this booming real estate market but think you can't afford it, we have good news for you. You can. And for a lot less than you think.

Let Legal & General show you how.

### SNAPSHOT: CITY OF CASEY

*The City of Casey is one of the fastest growing shires in and around Melbourne*

- The past 10 years has seen a population growth of 33% - that's 52 new households moving to the area every week
- The Victorian Government indicate that by 2026 Casey's population will reach 350,000 – making it bigger than Canberra is today
- Has the first new hospital to be built in Victoria for 25 years
- Offers 122 educational facilities ranging from public or private primary and secondary schools to adult education and tuition centres including the Chisholm Institute of TAFE and Monash University campus
- Melbourne's third 'select entry' high school (after MacRobertson's High and Melbourne High) has just opened in Berwick

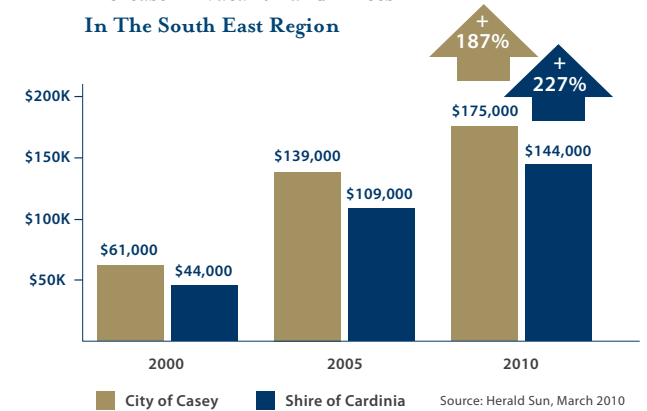


“ I guarantee that if you can find a registered builder who will give you a written quote for the same size and quality house and land package (and all the inclusions we provide as standard), for a cheaper price, we will MATCH that price and we'll pay you \$5000 as a gift as soon as construction starts on your Legal and General investment property. ”

**Sheena Pascoe**

CEO – Legal & General Properties

### Increase In Vacant Land Prices In The South East Region



What this graph shows is that a block of land in Cardinia that cost \$44,000 in 2000 now costs \$144,000 in 2010 – that's a percentage rise of 227% in 10 years.

Even an investment in Melbourne's wealthiest inner-city suburbs would struggle to get that result.

We predicted this boom and invested in the area many, many years ago - which is why we are now able to offer our properties at such affordable prices.





## If You've Been Thinking About Buying A Residential Investment Property, NOW Is The Time. Land Prices Are Going Up, Not Down. Get In Now Before It's Too Late.

If you qualify for a loan, then just a \$1,000 deposit (not 10 or 20 per cent like other companies want you to pay) can buy you a top performing, brand new, three- or four-bedroom investment home.

And you pay nothing more until the house is built.

Our investment packages are for ordinary people on ordinary incomes - families with young children, retirees, investors just getting started and baby boomers. No matter what your budget or your current commitments, we're certain we can get you on the road to financial independence through intelligent investing.

### If you'd like to:

- own an investment property in one of Melbourne's fastest-growing, best-performing suburbs (we even find you a tenant and guarantee the rent)
- pay zero or minimal tax per week
- have the Australian Government subsidise your investment loan every week
- have an expert team organise it ALL for you so you don't have to lift a finger
- pay just \$1,000 deposit (and not a penny more) to get started and from just \$65/week to maintain it...

**...you're talking to the right people.**

### If You're Looking For A Get Rich Quick Scheme, This Isn't It.

*But If You're Interested In Safe, Secure And Affordable Real Estate Investment, You're In The Right Place.*

If you own your home and have at least \$135,000 - \$185,000 equity in it, then you are in a prime position to buy one of our beautiful properties. And if you're like most of our clients, you won't stop at one.

As part of our service, we'll show you how you can own multiple-investment properties, all working quietly behind the scenes to help you secure your retirement.

What's more, you'll feel confident knowing that our system is safe, secure and affordable.

Sleeping easy at night is one of our tests for a good investment. It should be yours too.



“ People can still realise the dream of home ownership and yet still be only around 35kms away from the CBD. We have great parks and lands, shared community facilities including Fountain Gate Shopping Centre, one of the largest shopping centre complexes in Australia. We certainly have no shortage of people seeking rental properties here.”

**Sam Aziz**

Chairman of Planning, Casey City Council

## Getting Started Is Easy.

### Here's Our 7-Step Plan To Financial Security Through Real Estate Investment.

Unlike many property developers who offer investment properties around Australia, we specialise ONLY in Melbourne's south east, so you are assured we know more about this area than almost any other company operating today.

Your future is riding on the people you invest with, so choose a company that's transparent and offers a fully documented, open and easy-to-understand system.

Our 'one-stop-shop' service enables you to get on with your life whilst we get on with securing your financial future. Don't waste time trying to co-ordinate it yourself – let us take care of everything so you can spend more time on the things you really want to do, not have to do.



*What our clients say*

CLIENT - Frank Daly  
OCCUPATION - Mortgage Broker  
AGE - 56  
LEGAL AND GENERAL PROPERTIES OWNED - Four

“ I now have four properties that probably owe me about half a million dollars I guess. I couldn't have saved that - so \$1000 down is not much to outlay for each property and 10 years later I've got a big asset behind me. ”

**Choose One Of Our Exquisite Investment Houses And We Guarantee You'll Get It At A Price And Quality That Cannot Be Matched By Anyone, Anywhere. *And If We Can't (Which We Doubt) We'll Give You \$5,000 In Cash.***

You can own a brand new, architect-designed three- or four-bedroom home, with up to \$42,000 worth of extras, for just \$1,000 down. Guaranteed.

Simply pick the size, design and colour façade you like and we'll take care of the rest – from building it to renting it out for you.

**It really is as easy as that.**

And we GUARANTEE that you will not be able to match the quality and price of our investment properties. We're so certain, we give you an iron-clad guarantee.

**Here's just a sample of what we have to offer:**



Statesville Mk 3 • 23.8 sq



Calais • 25.77 sq



Kingswood Mk 1 • 20 sq



Belmont Mk 1 • 20.98 sq



Premier Mk 5 • 26.3 sq



Statesville Mk 3 • 23.8 sq



*CLIENT • Michelle Buckanen  
OCCUPATION • Administrative Assistant  
AGE • 35  
LEGAL AND GENERAL PROPERTIES OWNED • Two*

“ We hadn't bought an investment property because we didn't think we had enough money to do that. We were worried about it changing our lifestyle - we do a lot of camping and four wheel driving - and we didn't want that to stop. But they could explain to us that we could still do it and not change any of our lifestyle. It was only a small input for us to put in money-wise so it was really good.”

## 7 Reasons Why We're Different To Other Property Developers: *Here's Just A Snapshot Of What We Do For You – At No Extra Cost:*

No other company specialises in the south east of Melbourne like we do. That's why we know exactly the sort of houses renters want, what the best locations are, what builders to trust, which real estate agent to use, and much more.

Our team manages the entire property investment process – which means you don't have to worry about a thing. It's truly a passive investment.

### Here's what we offer you:

- 1 Discounted land:** You automatically get a discount of at least \$3,000 off the market price of the land. We buy in bulk which is why we can pass on this discount immediately.
- 2 No red tape:** We do everything for you - organise the best loan, manage the conveyancing, supervise the builder, manage the development applications, liaise with the council etc so you don't have to worry about a thing.
- 3 Create ATO-approved Depreciation Schedules:** Our houses are designed to get you the most deductions legally available – and we take care of all the paperwork.
- 4 Organize tax variation schedules:** Your weekly tax bill can be minimized (if not eliminated altogether!) by purchasing the right investment property – we organise these schedules for you too so that your accountant gets the right reports at the right time.
- 5 Find you a tenant for your property:** We'll have a tenant ready to move in as soon as the house is built so there's no loss of rent (and we'll guarantee the rent for 11 out of 12 months for a whopping 5 years.) Our team even supervise the real estate agent so you don't have to worry about a thing.
- 6 Maintain regular contact with you:** We review your investment goals after the house is built (how many property companies do that?) so you can see how your property is performing and advise you on how to duplicate the process.
- 7 Help you buy more properties:** We provide detailed advice on how to unlock a sluggish super fund so you can buy more investment properties that offer extraordinary tax savings and no capital gains tax.



*What our clients say*

*CLIENT - Peter & Glenda Schubert  
OCCUPATION - Marketing Consultant &  
Primary School Principal  
AGE - 52, 48  
LEGAL AND GENERAL PROPERTIES OWNED - FOUR*

“ Four years down the track, what they said has been delivered. The four properties we have are looking after themselves. Our accountant loves the fact that at the end of each financial year he gets a report that just tells him exactly what it is. And for the first time in many years we're getting really, really healthy tax returns and it's great. ”



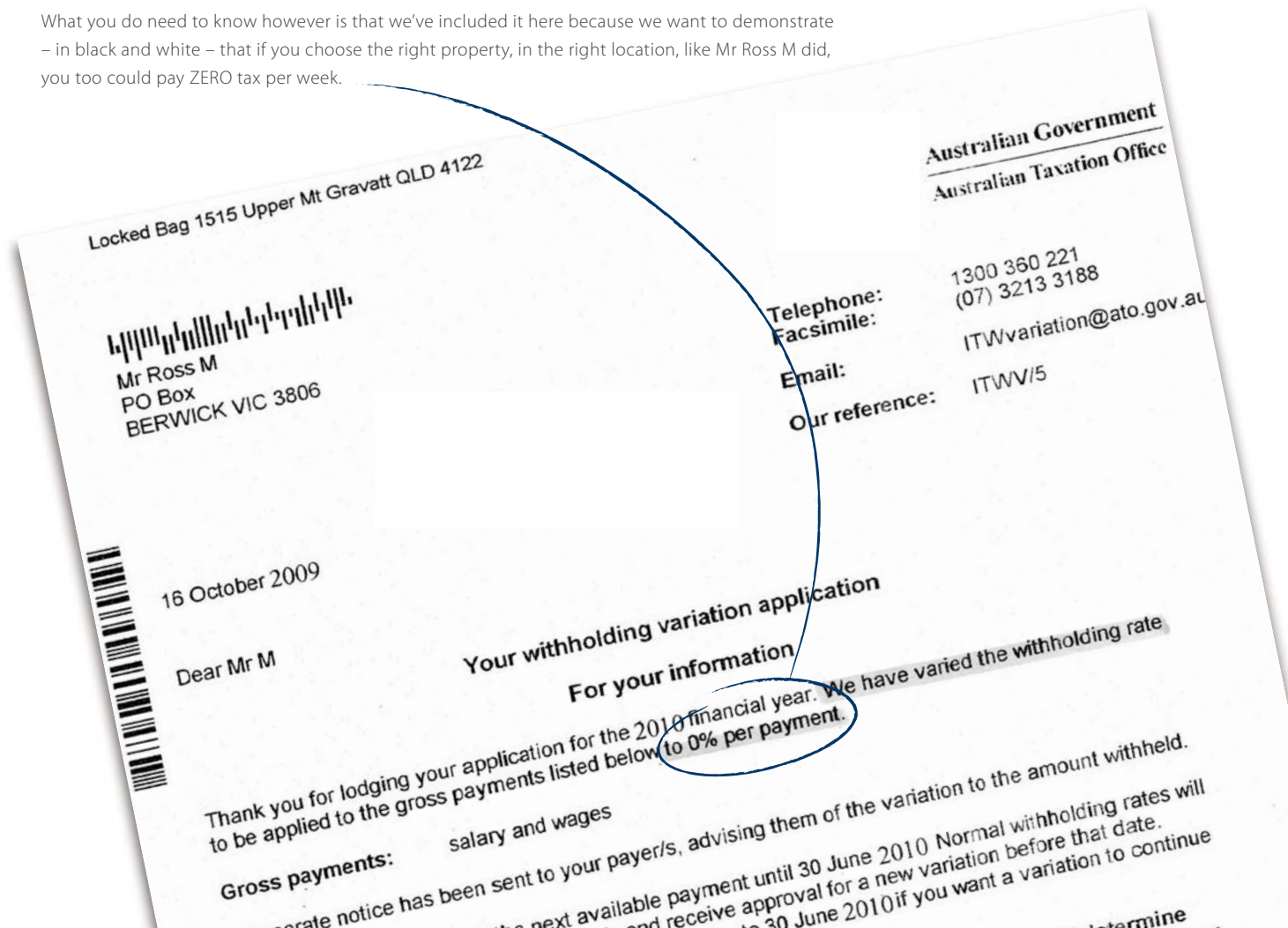
## If Only All The Letters From The ATO Were Like This.

### *This Man Pays Zero Tax Every Week. You Can Too. Here's How.*

Our client, Mr Ross M. from Berwick, earns \$73,000 per year but pays zero tax per week. His letter from the Australian Tax Office here proves it.

By the way if this letter confuses you, don't worry. Letters from the Tax Office confuse most people. That's why we take care of most correspondence surrounding your property with the Australian Tax Office.

What you do need to know however is that we've included it here because we want to demonstrate – in black and white – that if you choose the right property, in the right location, like Mr Ross M did, you too could pay ZERO tax per week.



## Warning: Not All House and Land Packages Are The Same.

When You Compare Prices, Make Sure You Compare “Apples With Apples”.

Here’s what we offer (and that’s just for starters):

- 1 Fixed Price – No Shocks, No Surprises**  
Our fixed price contract gives you certainty. No-one likes to be kept guessing when their house will be ready. We guarantee your house will be ready in just nine months, come rain, hail or shine. Our fixed price contract has all the inclusions (that display homes often charge extra for) which means you can save up to \$42,000 on a 4-bedroom home.
- 2 ‘One Stop Shop’ – All The Work Is Done For You**  
Our team manage the entire property investment process – including land selection, conveyancing, finance and construction so it truly is a passive investment that won’t give you any headaches.
- 3 Reliable Builders – Quality Built To Last**  
Our reliable builders have been with us for over a decade and they never cut corners. You can rely on getting a quality, architect-designed home that stands the test of time. What’s more, our builders will build your investment property for \$25,000 less than any other builder. We guarantee it.
- 4 5-Year Rental Guarantee: Peace Of Mind.**  
Should your property remain untenanted for any reason, you can rest assured we’ll pay the rent for 11 out of 12 months for five years. You can rest easy knowing the rent will always be paid.
- 5 Property Management – You Never Have To Find A Tenant**  
Our network of local real estate agents competes to rent your property so you never have to worry about finding a tenant or even dealing with the real estate agent. We do it for you.
- 6 30 Lenders – You Get The Best Loan Available**  
Want the best possible loan but don’t want to deal with lenders? As part of our superior service, our Mortgage Broker does all the leg work for you so you don’t have to do a thing.
- 7 Perfect Location – Your Property Will Always Be Rented Guaranteed!**  
By getting the location right everything else falls into place, including returns and capital growth. After extensive research, our research found the Melbourne south east area to be the perfect location. All the leading economists think so too with a recent newspaper declaring that land in the region was increasing by \$1,000 a week.



CLIENT - Ian Hughes  
OCCUPATION - Paramedic  
AGE - 56  
LEGAL AND GENERAL PROPERTIES OWNED - Three

“Legal & General guarantee my rental on the property, even when it’s empty so I know exactly what I’m up for each month.

Subsequently I’ve got numerous properties with them now. I’ve never been happier and even as we speak now, I’m in negotiations for a further property as well, so I’m more than happy with them.”

## No relief as prices rise by the hour

Land prices in growth areas rose a record \$149 a day, or more than \$1000 a week, in the June quarter, according to Oliver Hume Real Estate Group data.

The huge jump comes despite the proposed release of land that will be converted into more than 240,000 residential blocks.

“These are astounding increases, even in Melbourne’s rising property market,” Oliver Hume’s national research general manager Andrew Perkins says.

“Land prices are underpinning the price of house-and-land packages in Melbourne more than ever.

“The cost of building is increasingly slowly compared with the cost of land.”

Oliver Hume collates growth-area land sales data on a monthly basis.

An analysis of projects for sale in growth areas last quarter revealed the median land price rose \$13,425 to a record high of \$194,925 across Melbourne’s growth areas of Casey-Cardinia, Hume, Melton-Caroline Springs and Whittlesea.

Land prices in the March quarter rose at only \$72 a day, or half the daily rise recorded in the June quarter.

The rises equate to growth of 4 per cent in the March quarter and 7 per cent in the June quarter.

**8 Negative Gearing – Minimise Your Weekly Tax**  
Our specialist Negative Gearing Accountant will liaise with the Australian Tax Office on your behalf to legally minimise the weekly tax you pay out of your pay-packet – often resulting in little or no tax. Consequently you will receive a much higher return on your investment – and in some cases, the property will cost you NIL to own.

**9 Maximum Depreciation – For Even More Tax Deductions!**  
All our homes built have been specifically designed for the rental market – and for maximum depreciation. As a matter of fact, our company will get you more tax deductions than any other in Australia!

**10 \$1,000 Down and no costs until your house is built**  
We'll pay all costs on the land and building, council rates and any other levies that are incurred when building the house. Once you've paid your \$1000 deposit you won't have to pay another cent until the house is built in nine months time.

**11 Save Up To \$21,400 on Stamp Duty:**  
When you buy a new property, you'll save on stamp duty and get a quality house with minimal need for upkeep. Why buy a second-hand house when you can buy new and save thousands?

**12 Up to \$42,000 of extras included for free:**  
Most companies charge you for extras that we include as standard. Here's just a sample of what you get included in your fixed price:

- Stained glass entrances
- All fittings and fixtures throughout all wet areas – ie bathrooms and kitchens
- Full landscaping (with feature plantations and recycled water or tank)
- Pebble finish driveways and paths
- Sturdy and durable stainless steel gas appliances and kitchen fit-outs
- Overhead cupboards in kitchen area
- Built-in robes with cupboards and dual hanging rails throughout all bedrooms
- Durable, quality floor coverings, thicker than most builder's ranges
- Fitted vertical and horizontal 100% block out blinds
- Faux bricks or exposed aggregate driveways and coloured exterior concrete
- Painted picket fences
- Concrete mail box with street number
- Colorbond garden shed with shelves
- Large clothes line
- Air conditioning and central heating
- Security doors and fly screens
- 3 Phone + 3 Internet Points + 3 TV Points with heavy-duty antenna
- 6 exterior lights
- 4-panel interior doors
- All flyscreens and security doors

No other builder or developer offers these inclusions for the same price and quality. We guarantee it.

## Extras Included for Free





## Our Client Made A 2670% Return On Investment You Could Too. Here's How:

Here's a recent real-life case study that demonstrates how our clients, for just \$1,000 down, can make unprecedented returns. What's more, we did all the work for them.

### REAL-LIFE CASE STUDY:

**The Property Address:** Lot 18, Everly Circuit, Pakenham, Victoria

#### Highlights:

- Brand new, architect-designed
- 3 bedroom + study
- 2 living areas
- full ensuite
- garage
- close to shops, transport and schools

#### Sale Details:

Bought off the plan from Legal & General in 2008:	\$262,000
Sold in October 2010 for:	\$380,000
Profit in less than 2.5 years:	\$118,000
Cost to own the property:	\$34/week
Total cost of ownership over 2.5 years: (for rates, water, insurance, interest, tax deductions etc: 2.5 years x \$34/week)	\$4,420

**PAKENHAM** 18 Everly Circuit \$420,000 - \$425,000

**NEW LISTING**

**SOLD**

**Absolutely everything has been done!**

- Located in the Lakeside Estate, this great home has everything including low maintenance gardens, paving, artificial lawns and water tanks.
- The home features 2 separate living areas, 3 spacious bedrooms, master with full ensuite and walk in robes, the other 2 bedrooms have built in robes.
- The kitchen boasts a stainless steel electric oven, gas hotplates and rangehood. Other benefits include ducted heating and cooling, double garage with internal access and remote control.
- This great home is a short stroll to Pakenham Lakeside Primary School, walk to Parklands, bus stop and only a short drive to a number of secondary schools, shops and cafes.

View: Saturday 11-11.30am  
 Mat Ref: 215 EB  
 Show Jackson: (0418) 335 717

### To calculate the geared capital growth over 2.5 years:

\$118,000 (profit) / \$4420 ( Cost of ownership) =

**+2670%**

In other words, our client made a return of 2670% over 2.5 years. There it is in black and white. Best of all, our client didn't have to do a thing to get that return – we managed the entire process for them.

You see, it's not just the capital growth that's important – it's the tax deductions you get back every week that really make all our investments work so powerfully.



## Book Your Meeting and Receive Your Free Personalised Property Investment Analysis - Valued at \$500.

*Find out once and for all, where you really stand financially. It'll be the best money you never spent.*

Book your Property Investment Analysis with one of our consultants and you'll find out exactly where you stand financially and what you need to do to reach your goals.

Valued at \$500 these valuable reports, prepared especially for your situation, will show you exactly what you need to do to get started and how much it will cost.

Call (03) 9702 5555, or email us at [sheena@legallandgeneral.com.au](mailto:sheena@legallandgeneral.com.au) to set up your meeting with our qualified Investment Consultant.

We can assure you it will be the best money you never spent.



# *Fortune Favours The Brave*

Virgil: 70 BC - 19 BC

## Contact Us

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