

Assumed real property price growth rate 4.5% pa; 80% gearing using, variable interest rates;

Re-investment of surplus semi-annual cash in super.

End of Year 10 and End of Year 6 Settlements by Mortgage Alternative (MA Buyer)

Scenario number	Taxable income of investor (excluding investment property)	Agreed Property Value	Period of Ownership	FHB: First Home Buyer or NFHB: non First Home Buyer	Cash flow superiority of Assquire over rent Total Returns % (assume 10 year settlement)	Assquire Returns as % of conventional rent (10 year and end of year 6 settlements)
<b>ASSQUIRE FAMILY - EMPLOYED PROPERTY INVESTOR:</b>						
1	80,000	500,000	>12 months	NFHB	28%	162% and 188%
2	80,000	500,000	>12 months	FHB	13%	133% and 157%
3	80,000	500,000	<12 months	NFHB	9%	126% and 157%
4	80,000	500,000	<12months	FHB	0%	102% and 133%
5	80,000	350,000	>12 months	NFHB	24%	157% and 179%
6	80,000	350,000	>12 months	FHB	22%	159% and 183%
7	80,000	350,000	<12 months	NFHB	12%	131% and 152%
8	80,000	350,000	<12months	FHB	12%	136% and 157%



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NOTE: Results will vary from property to property and from investor to investor. It is impossible to predict property expenses (including interest rates on borrowings), and actual capital growth rates for the next ten years accurately. Seek independent professional advice before making any decision.

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<b>ASSQUIRE FAMILY - RETIRED PROPERTY INVESTOR:</b>						
9	30,000	500,000	>12 months	NFHB	50%	207% and 252%
10	30,000	500,000	>12 months	FHB	33%	170% and 209%
11	30,000	500,000	<12 months	NFHB	34%	173% and 209%
12	30,000	500,000	<12months	FHB	20%	139% and 182%
13	30,000	350,000	>12 months	NFHB	35%	178% and 214%
14	30,000	350,000	>12 months	FHB	33%	180% and 216%
15	30,000	350,000	<12 months	NFHB	20%	147% and 182%
16	30,000	350,000	<12months	FHB	20%	151% and 188%



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