



A LOW RISK WAY
to boost your **SMSF**

BUILDING AN INVESTMENT PROPERTY WITH ANSA CAPITAL

Building an investment property within your self managed super fund (SMSF) can be a great way to help fund your retirement. It's no more complicated than buying an investment property within your SMSF. Plus you have the reassurance of a brand new high-quality home.

- > Take control of your super
- > Choose how your super is invested
- > Access significant tax benefits
- > Build locally to check on your investment easily
- > Have your super safely in bricks and mortar

PROPERTY VS SHARES

During the GFC many people took a big hit to their super as share prices tumbled. They realised that their retirement income was far too dependent on volatile assets (the price of shares can go up and down quite dramatically). Over the years property has provided less volatile and more stable growth than shares. Property also offers regular income (through rent) that's not dependent on company profits.

WHY BUILD WITH ANSA CAPITAL?

- > We offer a fixed price up front: what's in your tender document is what you pay
- > There are no hidden extras and nothing is left out
- > Your property is built specifically to meet your investment needs
- > We know how to design homes to generate strong returns
- > You are assured of high-quality low-maintenance fixtures and finishes
- > With ANSA looking after everything, it's no additional work
- > You're dealing direct with the builder so there are no extras or commissions paid to a "middle man"
- > We will ensure that you take advantage of New Policies
- > ANSA is always accessing today's market
- > We look at changing markets and develop solutions for tomorrows needs

TAX BENEFITS OF SMSF PROPERTY INVESTMENT

- > Exempt from Capital Gains Tax if your SMSF sells the property after you retire
- > Rental income from the property before you start drawing down a pension is taxed at just 15%
- > Rental income from the property after you start drawing down a pension is tax free
- > Interest costs, management fees, maintenance costs and depreciation are all tax deductible

SOME KEY POINTS TO REMEMBER

- > We're here to help at every step
- > Your SMSF (along with a Bare Fund) need to be established before you go ahead
- > You can borrow up to 80% of the value of your property
- > The property can't be used as your family home or rented to your relatives
- > All property related costs are paid by your SMSF
- > When the loan is repaid, the property belongs to your SMSF

Maximise income, minimise effort

Talk to us to discover just how easy it is to build an investment home using your SMSF.

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