



COMPANY PROFILE





RESIDENTIAL PROJECTS AUSTRALIA (RPA)

- TRUST - PARTNERSHIP - SECURITY

- ✓ A truly tailored approach
- ✓ Customised investments
- ✓ Client care, guidance and education
- ✓ Trusted relationships
- ✓ National presence
- ✓ International reach
- ✓ Full service property investment team

For more than 15 years, RPA has been assisting Australian families to secure a better future via property investment and debt reduction strategies at an affordable entry level. Our expert property investment specialists are experienced in all aspects of property investment. Our clients come to understand that the ability to become truly financially secure is available to them through RPA.

RPA is the guiding light in the Australian residential investment property market. The only way we have been able to achieve this sort of status is through consistent delivery of results, a wholly client centred approach, strong relationships built on clarity and trust, and an unwavering ability to meet and exceed client expectations.

WHAT IS RPA?

We are an independent, Australia-wide property research and investment firm with a proven track record. We are not builders or developers. Unlike large companies under pressure to offer underperforming properties, we research and select the right property for our clients. We focus on boutique developments and new estates with a high percentage of owner occupiers. Before a property is recommended it must pass the stringent RPA investment criteria.

WHAT DOES RPA DO?

RPA guides and supports its clients through every stage of the property investment journey from the very first step.

HOW DOES RPA WORK WITH CLIENTS?

First we meet with clients to understand and identify their specific needs and property investment goals. RPA educates clients on the property investment process, assembles an expert team and, following extensive research, targets the right property to suit the client.

RPA has fostered solid long term alliances with licensed professionals in real estate, financial planning, financial services and property development to provide clients with a complete property investment solution. We are the intermediary that brings together the entire property investment team, and we only work with strategic partners whose principles are equally focused on exceptional client outcomes.

Our aim is to provide a clear and easy strategy tailored for each client's unique circumstances. RPA selects the most affordable low risk portfolio with sound capital growth potential. This program is conducted on a one to one basis with RPA consultants and our panel of independent strategic partners who assist with:

1 DEBT REDUCTION STRATEGIES

2 FINANCIAL PLANNING

3 RISK MANAGEMENT

4 PROPERTY INVESTMENT

5 ASSET MANAGEMENT



The *Trusted* name
in *Property Investment*

RPA DIRECTORS



MARK BORG Director

PASSION. EDUCATION. CLIENT CARE.

After more than 30 years in the property industry, Mark Borg is highly regarded for his astute investment techniques and expertise across the property spectrum. Mark has assisted many families to restructure their finances and invest in property to secure their future.

Mark has been a licensed real estate agent for more than 30 years. He is a qualified financial broker and financial planner with qualifications which include a Diploma in Financial Planning. As a co-founder and Director of RPA, Mark readily shares his extensive knowledge and expertise with RPA clients.

After many years managing a real estate company, I developed a strong desire to understand how people became wealthy through property investment. Through this journey I gained a passion to educate others... and it's not as difficult as some people think. They just have to take the first step.



JOSEPH EID
 Director, National Sales
 and Acquisitions

DRIVE. DEDICATION. COMMITMENT.

Growing up in a low socio economic housing estate, Joseph Eid was determined to create a better future and as a young boy, committed himself to a goal of achieving success. True to his word, he joined one of the Berkshire Hathaway companies (Warren Buffet is Berkshire Hathaway's Board Chairman, President and CEO) and opened a franchise within five years, becoming the youngest distributor and divisional supervisor in Australia prior to ranking as a Top 10 international distributor.

Over the past decade, Joseph has dedicated himself to personal development and wealth creation, resulting in the establishment of a multi-million dollar property portfolio. He has achieved this with a family of six children and a strong understanding of the need for a balanced lifestyle.

Joseph passionately believes that anyone can become financially independent and secure, regardless of their background and starting point. Joseph is dedicated to guiding others on the path to building their own property investment portfolio.

See, life gets better when you get better. Until we take responsibility for our future, put a plan in place and take action, it's not going to change.



JASON PARTINGTON
 Director, Client Relationships

ENDEAVOUR. INNOVATION. ENTHUSIASM.

For more than 20 years Jason Partington has been at the forefront of the creation and expansion of a range of leading Australian businesses. He has gained a reputation for his exceptional communication and negotiating skills, and these, coupled with his commercial acuity and ability to drive effective development, make him an invaluable member of any executive team.

In 2011, Jason joined the team at RPA as a Director and has become immersed in Mark and Joseph's world of customised property investment and true client focus. Jason understands the importance of clear communication and transparent processes. He ensures that RPA clients are constantly delighted by the levels of service and expertise they experience at RPA. Jason, like his co-directors, is focused on equipping clients with property investment knowledge and empowering them throughout their RPA relationship. A major part of Jason's role involves the development and management of RPA's valued affiliate relationships and the growth of RPA's Asian division (RP Asia).

For me, it's about taking the first step.... people who consistently take steps towards their goals will end up achieving them.



RPA INVESTORS

Building your property portfolio with the trusted name in property investment

RPA investors want what we want... a property investment with sound capital growth potential and no issues. With the right information and a planned approach, we believe anyone can be a successful property investor and live the lifestyle they deserve.

Our simple but effective property investment process puts our investors in the 'driver's seat' all from the comfort of their own home. RPA and its alliance partners work closely with clients to:

- Understand financial and retirement goals
- Empower with financial information and choices
- Present property selections based on established goals
- Provide all the services and information required for property settlement
- Assist with property management and ongoing support throughout the life of the investment.

BENEFITS OF INVESTING WITH RPA

- ☑ A start to finish property investment support network
- ☑ Property investment strategies
- ☑ Extensive property research in high growth areas
- ☑ Access to some of Australia's best builders and developers
- ☑ Capital growth opportunities
- ☑ Maximised tax benefits
- ☑ High yield returns
- ☑ Ongoing property management support
- ☑ Access to a trusted team of RPA's strategic partners
- ☑ Lifetime membership benefits which include ongoing reviews

KEY SERVICE AREAS

PROPERTY INVESTMENT

RPA works with a range of clients. Some are just starting out in property investment and others already manage an existing property portfolio. RPA provides its clients with guidance and reassurance through every phase of the property investment process.

The experienced RPA team works in partnership with our qualified independent financial specialists to facilitate decision making via empowerment and education and offer a complete property investment solution:

- A comprehensive overview of a client's current position
- A strategy to determine the level of investment required to meet goals
- Property selection research, education and assistance
- Overseeing of the construction of new house and land packages
- Full inclusions on all properties, including landscaping, blinds and appliances (turnkey handover)
- Supervision of rental property management
- Sourcing and preparation of landlord and property insurance, tenants, taxation agreements and depreciation schedules.

SELF MANAGED SUPER FUND (SMSF)

Since the Australian government made it possible to borrow money for property investment in a SMSF, more and more people have taken control of their superannuation funds. In fact, there are now reportedly more than 450,000 SMSFs across Australia. Action can be taken to deal with poor and inconsistent returns on superannuation investments. There are many benefits from managing a SMSF as well as strict guidelines to follow. The RPA team, with its affiliated independent financial planners, can assist clients in the following ways:

- Ensuring clients have the time and assets to reach retirement goals
- Establishment of the SMSF to make it easy to administer
- Confirmation that the chosen fund is eligible for tax concessions and can pay benefits
- Demonstration of how to effectively invest SMSFs
- Assistance with balancing the level of risk against the level of financial return.

REFINANCING

Refinancing enables the restructuring of financial obligations to increase flexibility and save money. There are many reasons people choose to refinance including:

- New loan features such as offset accounts, line of credit and account splitting
- Tax efficiencies
- Lower interest rate
- Consolidation of various debts into one loan to free up cashflow.

RPA has affiliations with some of Australia's top finance strategists and their assessment of a client's financial situation will determine if there is a better way to achieve financial and retirement goals.

ASSET PROTECTION

While building wealth and growing your investment property portfolio, it is vital to keep it safe. There are several ways to secure your assets including for example:

- Income protection insurance
- Landlord insurance
- Maintaining a cash buffer
- Fixing your interest rate
- Establishing a trust
- Ensuring your will is up to date.

Throughout the property investment process, RPA's affiliated finance strategists assist clients to maintain cashflow and protect assets.



RPA STRATEGIC PARTNERS

Long term trusted affiliations with strategic partners

RPA has formed strategic Australia-wide alliances with licensed professionals in real estate, financial planning, financial services and property development to provide clients with a full property investment service. Our strategic partners include:

- Real estate agents
- Finance brokers
- Conveyancers
- Financial planners
- Accountants
- Valuers
- Solicitors
- Property managers
- Quantity surveyors.

RPA works with the 'best of the best' service providers across Australia. We are only affiliated with businesses whose standards of client care match our own.

THE RPA EDUCATIONAL WORKSHOPS

Over the years, we have found that one of the best ways to add value for our strategic partners is to offer their clients informative property investment workshops. We have a simple, systemised process which makes it easy for our strategic partners and their clients. We provide a succinct presentation to facilitate understanding of the key aspects of property investment including:

- Understanding tax benefits associated with property investment
- Understanding loan structure and finance
- Outlining the property investment process and its many benefits.

RPA also offers small Q&A style educational sessions. These workshops are purely educational. We believe that if we provide education and value to a client, we will be front of mind with them when they consider property investment in the future.

WHY PARTNER WITH RPA?

Our goal is to ensure that we add value for our strategic partners and offer their clients outstanding service, value and results. We provide strategic partners' clients with the following:

- ✓ Handpicked, well researched properties with solid capital growth potential
- ✓ Statistical approach to property selections
- ✓ Support from a select team of other professional service providers
- ✓ A full service approach with support and communication from acquisition to property management and beyond
- ✓ Property Investment Analysis (PIA) reports
- ✓ RP Data and RESIDEX reports
- ✓ Free lifetime RPA membership including ongoing reviews
- ✓ In home appointments.

RPA provides the following to our strategic partner organisations:

- ✓ Rewards for client referrals
- ✓ Value-add opportunities
- ✓ Complete support networks
- ✓ Full supporting documentation regarding client property selection
- ✓ Up to date and ongoing communication regarding client property selections
- ✓ One on one referral service
- ✓ 'Boutique' educational property investment workshops for their clients.

We place the highest value on our well established alliances with professional organisations who have impeccable reputations and embrace the same commitment to client service.

- Jason Partington, RPA Director



RPA DEVELOPER OPPORTUNITIES

A national network of acclaimed property developers and builders

RPA has access to some of Australia's most reputable and largest builders and developers. RPA is always looking to provide the very best property investment opportunities to its investors and members. We seek and achieve mutually beneficial relationships with developers who have a solid history of delivering the highest standard of residential and commercial projects. RPA's focus is on developments offering a strong return on investment.

We have development projects underway with successful developers all over Australia ranging from commercial projects to high-rise apartment blocks and residential house and land packages. Through its Asian business arm, RPA also has access to international investors via the RPA Asia network.

RPA DEVELOPER BENEFITS:

- ☑ Access to RPA's Australia-wide office network
- ☑ International reach and access to international investors via RPA Asia
- ☑ Access to a substantial database of high quality investors
- ☑ A full service property investment support team
- ☑ Effective marketing tools
- ☑ Extensive experience and a proven track record



RPA COMMUNITY PROJECTS



Meaningful contribution to local and global communities

RPA has been working with a key strategic partner to contribute to a community program which is committed to getting homes built for people who are destitute in developing countries. We will work with local Australian partner organisations to contribute to the provision of holistic development support to people in need.

Our partners recently visited an exciting project in the Philippines which is helping to transform lives and lift people out of abject poverty by providing shelter and other sustainable opportunities.

RPA and its partner organisations realise that homes are significant and meaningful places for individuals and their families. Our work is very closely related to homes and housing and to be able to have a positive impact like this in the wider global community is an opportunity that RPA is very excited about.

In addition to targeting the Philippines, this community program is also focused on India, Uganda and China.

We are currently putting together an information package that captures the essence of our contribution to this worthy program. Please ask us about it. We would love to get some more clients and partners involved.

The team at RPA are committed to helping people in the local and wider global community. Our mission is to contribute to projects and charity organisations here and overseas in 2016. We are passionate about real estate and understand the importance of providing shelter and this is the focus of our community outreach projects.

- Mark Borg, RPA Director



RPA IN SUMMARY

RPA is a group of experienced property investment specialists with more than forty years combined experience in real estate and finance.

When retirement age is reached in Australia, the average superannuation payout has been estimated to cover one quarter of an individual's required income. In fact, a significant percentage of people beyond retirement age either become dependent on friends, relatives or charities, or must continue working. However, with the right advice and planning, it doesn't have to be that way.

RPA's personalised investment approach provides consultative, ongoing support at each step of the property investment journey. We assist clients to secure their first residential investment property and continue to work with them as they build a tailored property portfolio.

The purchase of just one investment property can double a client's superannuation nest egg while enabling them to maintain their current lifestyle. With the support of RPA, our clients can build an investment portfolio that sets them up for life.

Formerly known as Residential Investment Projects, RPA is privately owned and was established in 1998.

Anyone can become financially independent with the right guidance. And it's not about how much you earn. It's about how you use your finances to invest in your future.

- Joseph Eid, RPA Director



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