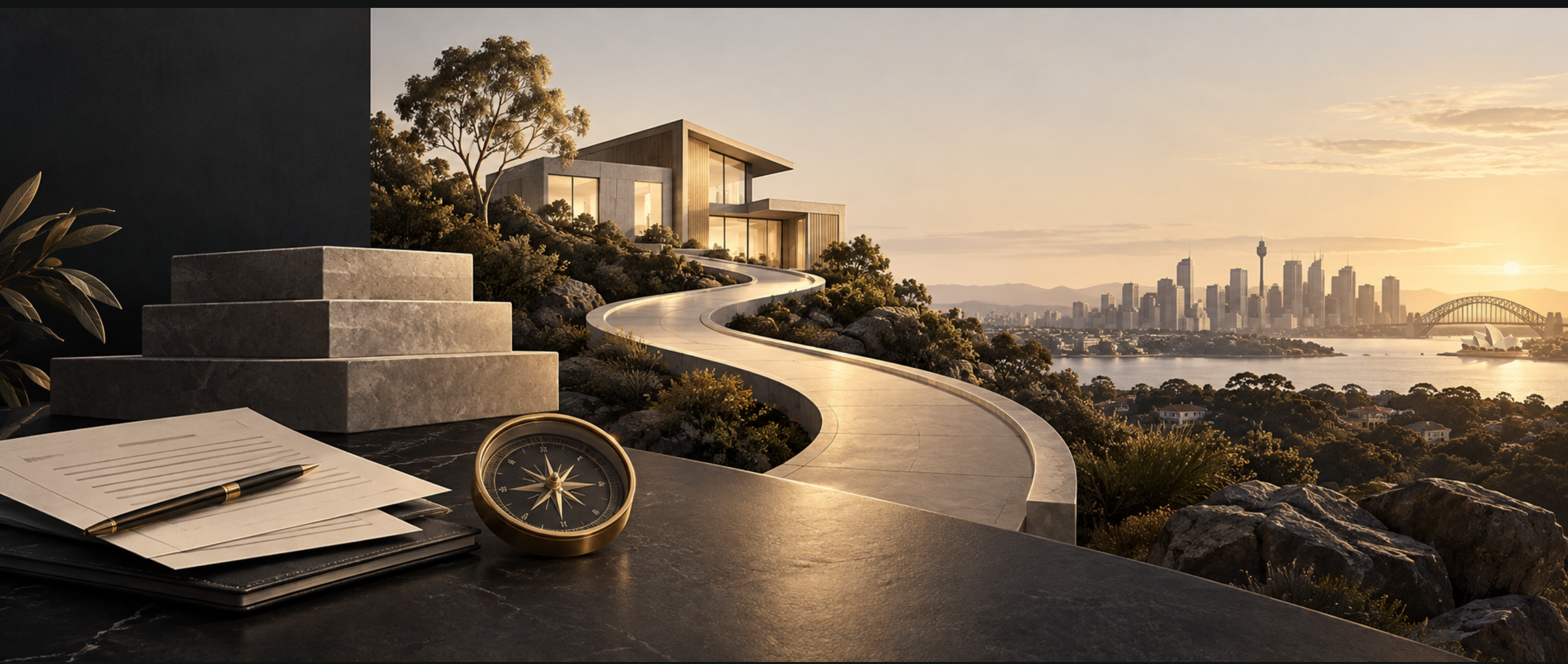
CBSFA
PROPERTY · STRATEGY · WEALTH



CBSFA INVESTOR SERIES

The Investor Readiness Guide

The questions to answer before choosing the property.

A practical guide for first-time investors, portfolio builders and SMSF investors.

01 BEGIN WITH PURPOSE

Start with the strategy, not the property.

A suitable investment starts with your position, goals and capacity. The property is selected only after the brief is clear.

01 **DISCOVER**
Your position

02 **DEFINE**
Your goals

03 **STRUCTURE**
Your capacity

04 **RESEARCH**
The market

05 **SELECT**
The property

A What is the objective?

Clarify whether the priority is long-term growth, income, diversification, retirement planning or building a portfolio over time.

B What can the plan sustain?

Consider income, cash flow, existing commitments, buffers and future changes before deciding what level of investment is comfortable.

C What risks matter?

Think about interest-rate movement, vacancies, maintenance, concentration, changing income and the time required to hold the investment.

D What does success look like?

Define a measurable outcome and a review point. A decision can then be assessed against the strategy rather than market noise.

02 YOUR INVESTMENT BRIEF

Build the plan around your life.

The most useful strategy is one that reflects where you are now and where you want to go.

HOUSEHOLD

Who is involved? Dependants, future family plans and residency can affect the practical structure of a strategy.

TIMEFRAME

When do you want to purchase, review or reach the next milestone?

GOALS

What are you building toward: growth, income, retirement, optionality or another priority?

COMFORT

What level of contribution, debt and change feels sustainable through different market conditions?

A clear goal makes every later decision easier to test.

03 CAPACITY

Understand income and cash flow.

Borrowing capacity is only one part of readiness. The plan should also leave room for life, buffers and changing costs.

1. What are the stable sources of household income?
2. Is any income variable, seasonal, casual or self-employed?
3. Are bonuses, overtime or allowances relied upon?
4. What regular living costs and private expenses must be protected?
5. What weekly or monthly contribution feels comfortable?
6. How much cash buffer would remain after purchase costs?
7. Are any major changes expected in the next two to five years?
8. Would the strategy remain comfortable if interest rates or expenses increased?

USE A RANGE, NOT A GUESS

Record a comfortable contribution range and a separate maximum. A resilient plan should not depend on everything going perfectly.

04 FOUNDATIONS

Map assets and available equity.

The purpose is not simply to total wealth. It is to understand liquidity, concentration, equity and what should remain untouched.

01 **Home and investment property**

Current value, ownership, purchase history, rent and estimated usable equity.

02 **Cash and savings**

Emergency reserves, offset balances and funds potentially available for costs.

03 **Superannuation and SMSF**

Balances, fund structure and whether specialist advice is required before property is considered.

04 **Shares and investments**

Current holdings, diversification and whether assets are intended for long-term retention.

05 **Vehicles and other assets**

Only include material assets relevant to the overall position.

Useful equity is not the same as total equity.

A finance professional can help establish what may be available, suitable and sustainable after lending policy, buffers and costs are considered.

05 COMMITMENTS

See the complete liability picture.

Limits, repayments and loan terms can matter as much as the amount owing.

HOME LOAN	Balance, limit, lender, rate, repayment and fixed or variable status.
INVESTMENT LOANS	Property link, balance, limit, rate, repayment, interest-only period and expiry.
CREDIT CARDS	Record the limit even when the balance is cleared monthly.
PERSONAL AND VEHICLE FINANCE	Balance, repayment, remaining term and any balloon payment.
LINES OF CREDIT AND OTHER DEBT	Include business, HELP, tax, buy-now-pay-later and guarantees where relevant.

Clarity before capacity.

A complete list helps the lending conversation begin with accurate information and reduces surprises later in the process.

06 DECISION FRAMEWORK

Questions worth answering before you buy.

Use these prompts to test whether an opportunity supports the plan rather than simply looking attractive.

STRATEGY	- Why this property? - What role should it play in the portfolio? - What would make us reject it?
MARKET	- What supports demand? - What supply is planned? - Which risks could change the thesis?
PROPERTY	- Who is the likely tenant? - How does the layout compare? - What maintenance or body corporate exposure exists?
FINANCE	- What buffer remains? - How does the loan affect future capacity? - What happens under a higher-rate scenario?
EXIT	- Who might buy it later? - Is the property broadly appealing? - When will the strategy be reviewed?

07 SPECIALIST STRUCTURES

When SMSF property is being considered.

Property within super involves additional rules, costs and professional responsibilities. Obtain independent advice before acting.

- [ ] Has a licensed financial adviser confirmed that the strategy is appropriate for the fund and its members?
- [ ] Has the trust deed and investment strategy been reviewed?
- [ ] Have borrowing, liquidity, contribution and cash-flow requirements been tested?
- [ ] Has the required legal ownership and bare-trust structure been confirmed before signing?
- [ ] Have accounting, audit, insurance, property and lending costs been included?
- [ ] Would the fund remain sufficiently diversified and liquid after the purchase?
- [ ] Are related-party, renovation and acquisition restrictions understood?
- [ ] Has each professional provided advice within the scope of their licence?

IMPORTANT

CBSFA can coordinate the property journey, but financial, taxation, lending and legal advice must come from appropriately qualified and licensed professionals.

08 PREPARE

Your investor readiness checklist.

Bring the right information together before the first strategy conversation.

- [ ] Photo identification
- [ ] Recent payslips or income evidence
- [ ] Two years of tax returns if self-employed
- [ ] Current home and investment loan statements
- [ ] Credit-card and other debt limits
- [ ] Latest rental statements
- [ ] Savings and offset balances
- [ ] Super or SMSF balances where relevant
- [ ] Estimated living expenses
- [ ] Your goals, timeframe and comfortable contribution range

Define your goal in one sentence.

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Ready for a clearer next step?

Complete the CBSFA Investor Snapshot or book a strategy conversation.

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