

Preface

YOUR PATHWAY TO PROPERTY

It feels like a lifetime ago that we commenced our military and property-investing journeys. Over the years, we've gained a wealth of knowledge and skills from our time spent within the Australian Defence Force (ADF) and the business world. As many serving and ex-serving members would know, your experiences within the military inevitably shape your perspective forever. Military members see, think, feel and interpret life through a completely different lens than those who haven't served, and we strongly believe that this provides us with a powerful perspective on investing and goal achievement. The military taught us lifelong skills that we feel privileged to apply to every aspect of our lives, including our tertiary education, investment portfolio, personal and professional relationships, and our dealings in our own business and the wider industry. Now, we want to share those skills and perspectives with other avid and like-minded investors.

Since commencing our own unique military journeys, we've had the privilege of combining our portfolios, business acumen and military knowledge to create a thriving buyer's agency business and investment portfolio. Our personal portfolio includes a range of residential investment properties, domestic and international shareholdings, and investments in several luxury property developments. Founding, developing and scaling our business and portfolio hasn't

come easily. Like all investments, it was built upon a foundation of sleepless nights, years of learning, relationship growth, revelations and failures. But through perseverance, adaptability and unwavering determination, we were able to formulate a portfolio that works for us – and this book will teach you those fundamental lessons so that you can do the same.

LACHLAN'S PROPERTY PATHWAY

Growing up, I moved around a lot with my family. My father was a business executive, and this meant that we needed to move to wherever his next job would take us. By the time I was 10 years old, I had lived in Sydney, Brisbane, Melbourne and Auckland – sometimes multiple times in each city! Looking back, I can see how much the moving was beneficial to my development as a young person.

We eventually came back and settled in Sydney for my time in high school. When the global financial crisis (GFC) hit, my father was one of the unlucky casualties and he lost his job. Unfortunately, he struggled to find work after this, and that meant that my mother had to support me, my father and my sister throughout my time in high school. For me, this was a pivotal moment in my own journey. I had seen my family go from being wealthy and fortunate to suddenly being thrown into financial uncertainty.

As I got older, I knew that I wanted to join the military. I saw that it would give me the opportunity to get out of home, learn fantastic skills and travel the world for a job. I was far from a perfect student for most of my school years – I got a 30 out of 100 for my final mathematics mark in Year 10. I certainly didn't hate school, but I was quite a lazy student and I expected that I'd just magically start getting better marks without putting in any of the hard work.

This all changed when I realised that I wouldn't be able to join the Navy if I didn't pick my marks up. So, from late in Year 11 until

I graduated, I invested any time that I wasn't playing sport or socialising with friends into studying and trying to improve my academics. Through a lot of hard work – that certainly would've been easier if I'd just applied myself throughout all of high school and not just the last 12 months – I did well enough in my Higher School Certificate to gain entry to the Navy and university.

My military and civilian career

I joined the Royal Australian Navy at age 18 and immediately went to HMAS *Creswell* where Navy officers complete their initial training. It was an incredible experience being able to move out of home at such a young age and start a job that brought new and exciting experiences every single day.

After finishing my training at HMAS *Creswell*, I moved back to Sydney and was posted to HMAS *Watson* to begin my Maritime Warfare Officer training, and then to HMAS *Choules* for my first sea posting. Maritime Warfare Officers are tasked with the navigation of the vessel and are responsible for the safety of the ship at sea. During my time on HMAS *Choules*, I was fortunate to be deployed on my first military operation – Operation Render Safe. Operation Render Safe sees allied nations like Australia, New Zealand, the United Kingdom and the United States remove old World War II explosives from various islands in the South Pacific. My experience took me to Bougainville, Papua New Guinea, and it was incredible to see the positive impact we had on local villages by making their homes safer for them.

I then spent three years at the Australian Defence Force Academy (ADFA) in Canberra, where I completed university studies as well as further training. Although I had finished the first stages of my tertiary education, I knew that I wanted to learn more. So, I enrolled in a Master of Commerce (Finance) through the University of New South Wales (UNSW).

After graduating from ADEFA, I moved back to Sydney to continue further training. My next sea posting would see me sent north to Darwin, where our fleet of patrol boats is based. During my time in Darwin, I was posted to HMAS *Bathurst* and deployed on my second military operation – Operation Resolute. Operation Resolute sees ships patrol our northern waters to enforce customs, fisheries and immigration law. After my time in Darwin, I moved back to Sydney, and I decided to make a career change from Maritime Warfare Officer to Maritime Logistics Officer. I always knew that the Navy was not going to be my forever job and a move into logistics would set me up for a business career after my time in the Navy; there are not many ships to navigate when you become a civilian!

After completing logistics officer training at HMAS *Cerberus* on Victoria's Mornington Peninsula, I moved back to – you guessed it – Sydney. I was happily posted to HMAS *Success*, where I was a member of her decommissioning crew after she spent 33 years in service. My final sea deployment saw me conduct a regional engagement activity known as Indo-Pacific Endeavour. This involved sailing throughout South-East Asia to countries such as Malaysia, Singapore and Indonesia, and conducting missions with our partners in the region to enhance relationships with our neighbours.

My final posting was to HMAS *Waterhen*, which is a base in the north of Sydney where I helped deliver logistical support to a fleet of smaller naval vessels. During this posting, I decided that it was time for a new challenge and that I was ready to discharge from the Navy to begin my business career.

After leaving the Navy, I moved directly into management consulting with Deloitte. Management consulting is best described as being brought in by companies and government departments to help them identify problems and provide them with the tools and solutions to fix their issues. I was extremely fortunate to work for two global powerhouses in the consulting world: Deloitte and Accenture.

With the skills and expertise I learned from my time in the Navy and consolidated in the business and consulting world, I commenced my new career as a buyer's agent and founded Atlas Property Group.

My first property purchase

I wish that I could say I was a diligent investor from the beginning, saving every penny and making great financial decisions. I made many of the same silly decisions that most young people make: ridiculous cars, holidays, eating out and other less-than-ideal uses of my money. Fortunately, I kicked this approach and began to save money and educate myself, which led me to my first property purchase at the age of 22.

My first property was a solid brick, three-bedroom house in the Brisbane area purchased for \$260,000 and rented out for \$330 per week. Although I look back and can now see that there were better purchases out there, this property has been a solid performer that still fits neatly into our overall property portfolio. The property is now worth over \$310,000 and has grown at an annualised rate of around 6 per cent – not a bad result for a first property.

What motivates me

I have always loved the idea of investing and creating a better financial future for myself and my family. I remember being a teenager and trying to learn about investing so that I could build the best life for myself that I could. As I have gotten older, I'm still motivated by a desire to improve my own life, but I also want to help other people do the same.

As I have learned through my formal education as well as through life experiences, knowledge is power. If somebody doesn't understand what or how to invest, how could they possibly do it? This thought motivates me to want to help people create better financial futures for themselves through utilising the power of property.

Everyday Australians have opportunities to invest in property, but so many people genuinely struggle to make sound investments. By taking the knowledge that we give our clients and have now written into this book, more people will be able to set themselves up for better and more comfortable retirements.

TORI'S PROPERTY PATHWAY

From as early as I can remember, I knew business and investing was the path I would eventually take in my career. But first, I wanted to travel, study and let adventure find me. That's why joining the Royal Australian Air Force (RAAF) was such an easy decision. When I decided to join the ADF, I was excited and determined to walk out of the local recruiting office with an offer for an Aircrew Officer role. After many months, I walked out with something incredibly different – a job offer to become an Intelligence Officer through ADFA in Canberra.

My family and I were elated that I was going to train to become an officer in the RAAF, and no-one was prouder than Mum and Dad. Growing up, my parents taught me the importance of working hard, setting goals and continuous learning. Together, they taught me everything I know about saving money, investing whenever and wherever I can, living within my means and setting financial milestones.

When I was 13, our lives were changed forever when Mum was diagnosed with motor neurone disease – a debilitating, terminal illness with no known cure. These years were the hardest for Mum and my family to overcome, but thanks to the help of our incredible friends and family, we were able to provide Mum with the highest quality of care at home.

Five years later, when I was in my first year of the military, Mum passed away. We were all rocked with grief and I don't think any of

us were prepared for the gaping hole that would be left in our hearts. But through Mum's struggles, she taught us all the art of resilience, strength and fierce independence, which she had embodied for so many years. I couldn't be prouder of her and my family, and I thank them every day for supporting me through the good and the difficult times.

Thanks to the valuable life lessons that Mum imparted, I was able to walk into my latter university years and military career with an informed and focused mindset – and I certainly wouldn't have the portfolio that I have today without Mum and Dad's sage advice. These lessons have been captured throughout the pages of this book and enabled me to make my first purchase during my first year of tertiary studies (more on that first property later).

My military career

After receiving my commission as an officer and my first tertiary degree, I undertook Intelligence Officer training in the RAAF. During one of my first jobs as a qualified officer, I was posted to one of Australia's strategic intelligence agencies, the Defence Intelligence Organisation (DIO). Strategic intelligence agencies are tasked with the important duty of producing timely assessments on international issues, based on a range of intelligence sources. These assessments are given directly to senior Defence leadership and government ministers so that they are aware of all international events as they occur. These briefs form the basis of high-level decision-making by our government.

During my time at DIO, I learned important skills such as time-critical analysis, military strategy and strategic thinking. My job was to utilise these skills across a wide range of analytical areas, from geopolitics to advanced weaponry, which I found incredibly interesting as a young officer. I was excited to go to work every day, and I knew that the work my team and I were doing was critical

to protecting Australia's national interests. I felt like I was finally working towards something that was greater than myself.

During my time spent in strategic and operational postings, I was fortunate to achieve my goal of domestic and international travel. I lived in multiple capital cities across Australia and worked alongside incredible people at a range of military units. I was privileged to go on multiple trips to train and work at the Defense Intelligence Agency in Washington, DC, and liaise with like-minded colleagues at the Pentagon. During these visits, it was incredibly rewarding to work alongside Australia's allies on the other side of the globe as we worked towards achieving the same mission. These were critical and defining moments in my life, and they showed me that hard work and chasing opportunities can and will take you anywhere.

At the same time as travelling, training and working, I knew I wanted to keep learning and developing myself as an officer and as a businesswoman. I chose to continue my own personal development by completing my Master of Project Management. I knew this degree would assist me when I decided to transition from the RAAF into a business-based career, and I also knew that it would help me advance my personal property portfolio, particularly for property development.

My first property purchase

I knew I wanted to implement the advice I'd gained growing up and begin building my own personal property portfolio as soon as possible. Rather than spend my wage on holidays or material items, I started to follow a savings plan that was dedicated to purchasing my first property. Like the majority of first-time buyers, I wanted to buy in an area that I knew well, which was home in Albury, New South Wales. Luckily for me, I also have an incredible Dad who was able to guide me with his experience and advice throughout the buying process.

My first purchase was a quaint two-bedroom unit in a quiet, residential estate, purchased for \$210,000. The property is now valued at \$300,000 at an annualised growth rate of 7.39 per cent – not a bad start out of the gate! Even today, this property still fits into our personal portfolio strategy – our aim is to hold established, positive-cash-flow properties that generate above-average market growth. My first property taught me a myriad of lessons that I've been able to take forward in my investing journey, and I'm elated to have the opportunity to share these with you.

What motivates me

Financial investment, property development and business captured my interest from a very young age. After growing up learning valuable investment basics, I knew I wanted to share my knowledge with other young people who also wanted to strive for their own version of financial freedom and independence. Let's face it, personal finance can be a conversation killer at any party. But the more I spoke to family, friends, colleagues and clients about what was working for me in my personal portfolio, the more I realised that investing is a topic on everyone else's minds, too.

Although I knew the military was always going to be a stepping stone for me in my career, it taught me lifelong lessons. I learned the value of remaining disciplined, dedicated, courageous and loyal to my own self-improvement and investment journey. These values helped me make the life-changing decision to commit my career to helping others achieve financial freedom through embodying the habits and values that I learned during my time in the RAAF.

Since the barrier to entry with property is higher than other investments, property can seem like a daunting investment for a young person to dive into. I want to break down those barriers for anyone who's determined to enter the market or looking to strengthen their existing portfolio. Generally, property is an excellent, stable and

sustainable investment strategy – if the fundamentals are implemented. Any investment takes courage, and showing other people that they're capable of taking control of their financial future is what drives me. I'm excited and honoured to have the opportunity to share the lessons I've learned with you.

OUR JOURNEY TOGETHER

As young investors, we both knew that we wanted to dedicate our careers to making property investing more accessible to Australians from all walks of life, while passing on the valuable skills that we both learned throughout our military careers. We have always had a strong passion for finding excellent investment-grade properties so we could continue to bolster our own thriving portfolios, and we knew we wanted to help others do the same.

From this idea, Atlas Property Group was formed. Atlas Property Group is an exclusive buyer's agency that connects investors with high-quality, well-researched investment properties in high-performing markets. We advocate on our clients' behalf and source them investment-grade properties that we know will help them achieve their personal investment goals and set them on their path to financial freedom.

We've remained dedicated to our personal mission to deliver an unbeatable service to our client base through our personal commitment to tertiary education. To achieve this, we are both studying our third tertiary degree (each): a Master of Property Investment and Development.

Our investment journey has enabled us to live life on our own terms while helping everyday Australians along the way. We have created a business and a lifestyle that enables us to be our own bosses, coupled with an investment portfolio that produces a passive income that helps us achieve our own version of financial freedom. We hope that

after reading this book, you're able to take away some of the valuable lessons that we've learned on your own investing journey.

It's time to take control of your financial future. Your time is now. Let's begin.

Lachlan and Tori



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Step 1: **REVEILLE**

Originally a drum beat, reveille has been played on bugles, trumpets, pipes and drums to wake sleeping soldiers and prepare them for the day ahead. Stemming from the French word *réveillez*, meaning 'wake up', reveille has continued in contemporary use at military ceremonies, funerals and in barracks around the country.

This book is your reveille.





Step 1: Reveille

Step 2: Discipline

Step 3: Teamwork

Step 4: Professional mastery

Step 5: Excellence

Step 6: Mission analysis

Step 7: Courage

Step 8: Adaptability and flexibility

Step 9: Dedication

Step 10: Loyalty

Step 1: Reveille

While the sleeping soldier heard the tune dance across the battlefield, you are reading your own battle tune as you prepare to awaken into your first days as a property investor. Your stakes may be different to those that soldiers face, but your reveille is just as important in the context of your financial future. Whether you are in your 20s or your 50s, there is always something that can be done to provide you with a more comfortable and secure financial future. While your strategies and approach may change based on factors such as age and income, you must listen to your own reveille to wake up and begin your journey.

We wish we could sit here and tell you that your journey will be easy, that you will experience daily success, that your friends and family will look at you green with envy from the moment you finish this book. Unfortunately, your journey will not be as easy, calm or straightforward as this. We are so excited to share with you all the tools for success in property investing, but it will not be without hard work, dedication and courage on your part. As the saying goes, ‘You can lead a horse to water, but you can’t make it drink.’ Although we share all of our secrets, methods and approaches to investing in this book, if you aren’t prepared to put in the hard work, then this information probably won’t help you on your investing journey.

Thankfully, we have written this book to give you every chance at success! We have broken down the property-investing process into 10 easy-to-implement steps that each focus on the core tenets for success as both a military professional and a property investor. These topics range from teamwork to courage, professional mastery to loyalty and many others. The military is renowned for producing exceptional people and cutting-edge products; that’s why you often hear terms like ‘military-grade’ to denote a particularly high-quality product. We have taken our years of military experience, combined it with our property investing and business knowledge and overlaid

our master's-level university education to bring you this guide. By following all of the information in *A Military Guide To Property Investing*, you will be well positioned for property investment success and long-term wealth creation that gives you a strong financial future.

WHY INVESTING IS IMPORTANT

It's no secret that the Great Australian Dream of owning your own home on a quarter-acre block has become harder to achieve with each passing year. Wages have remained stagnant for most of the past two decades, inflation has trickled along at a snail's pace and we've experienced two recent and significant economic downturns: the GFC and the COVID-19 pandemic. It's no wonder so many Australians are missing out on achieving their property dreams when the market fundamentals that help realise this are no longer present. Whether your dream is that quarter-acre block, more time with family or the financial freedom to have more choice, it is clear that these highly desired goals are harder to achieve than ever before.

While financial freedom is difficult to achieve, it's certainly not impossible! The reason most people fall short of attaining financial freedom is that they continue to trade their time for a salary. Unfortunately, as we've just mentioned, wages have stagnated, forcing people to continually devote more time to working while receiving less benefit (wages) for doing so. The solution to this problem is to invest your money. As you read this book, the reasons why we have chosen property as our vehicle of wealth will become abundantly clear. If you invested \$100 each month for the next 35 years, you would have invested \$42,000. With a 7 per cent return per annum, which is extremely achievable in property, you would earn almost \$140,000 for a total balance of over \$180,000. As you can see, for a small monthly investment, a person can dramatically change the course of their financial future. If these are the results from such a

small amount, imagine what can be achieved by purchasing only a few properties to set you up for financial freedom!

While we just talked about why investing is important from a money perspective, money is not everything. Money should be thought of as the vehicle rather than the destination. The reason it is important to understand your destination – your end goal – is because it will change how you invest. Some people invest so that they can retire early, whereas others invest so that they can pass something down to future generations. Each of these goals requires a unique approach that will change based upon a number of factors such as timeline, required financial return and risk aversion. Put simply, if you don't understand where you are going, you will never know when you reach your destination.

These are some of the most common reasons that we hear from people on why they want to invest:

- to retire early
- to pass on wealth to future generations
- to create a legacy
- to allow their family to have a higher quality of life
- for financial independence.

There are many reasons why people invest, and these are just some of the most common examples. Ultimately, most people choose to invest because financial freedom reduces their anxiety over their financial position, so they can put this energy into enjoying life with their friends and family.

OPPORTUNITY COST

One of the most important skills that is taught in the military is the ability to understand the flow-on effects of decisions. On a battlefield, by moving soldiers to one area, you may sacrifice a greater

tactical advantage that you could have gained by leaving them where they were originally positioned.

This skill is just as important in your investing journey, where it is commonly referred to as opportunity cost. Opportunity cost is the overall result of making one decision over another. If you choose to buy a new car, you receive the benefit of the new car, but you lose the benefit of holding the money you just spent. The question becomes: was the benefit you received from purchasing the car greater than the loss you feel from spending your money?

I'm sure you've noticed that we keep referring to opportunity cost as a choice. The reason for this is because that is exactly what an opportunity cost is – a choice.

Investing is a choice and there is an opportunity cost to this decision. The benefit of investing is the financial return that you will experience down the track. The tricky decision is whether that future benefit is enough to sacrifice something today, such as a new car or an expensive overseas holiday.

Before you can evaluate the opportunity cost, we think it's important for you to understand exactly what 'opportunity' you are assessing. As medicine continues to increase our life expectancy, the requirement to hold more money at retirement also increases. Today, many people are expected to live for another 25 to 30 years after they retire from the workforce. The advances in medicine, combined with a growing percentage of the population living into their 90s and beyond, is resulting in more older Australians being forced onto the Age Pension due to having insufficient savings.

While the concept of an Age Pension sounds wonderful, the reality is that the current Age Pension is barely above the poverty line. The Association of Superannuation Funds of Australia estimates that people living on the Age Pension can't afford to own a car or hold private health insurance, and can only afford basic clothes

and limited leisure activities such as rare trips to the cinema. After a lifetime of working to support a family and build a better life, this does not sound like the retirement any Australian deserves to experience. This scenario is one that we hear too frequently from clients who are hoping to avoid the mistakes of their older family members who are now living in this situation.

When we talk about the opportunity cost of investing, this is the situation that we are talking about. It can be quite a confronting topic for some people, almost like a discussion around their own mortality. It's extremely difficult for anybody to be able to look forward 40-plus years into the future and understand how small sacrifices today will make that future better for themselves and their family. Unfortunately, too many people take an approach of playing hard today and hoping that the future will just magically sort itself out. This is why we advocate making those small changes today, like investing that \$100 per month, and watching your financial future gradually become brighter.

We think that the concept of opportunity cost was best summarised by Tom Hanks when he said, 'It's supposed to be hard. If it were easy, everybody would do it.'

PROPERTY AS A VEHICLE OF WEALTH

By now, we hope that you understand why investing is important for your financial future. With so many opportunities out there, it can be hard to know what the best asset is to invest in so that you can achieve all of your financial goals. For us, the answer is both simple and complicated – property! Before we invested in property, we both invested in shares, bonds and managed funds. These types of investments, particularly shares, are the most common assets that you will hear people talking about when they say that they invest in something. We had successes and failures investing in these different assets before we decided to begin our property-investment journey.

As we slowly watched our different successes and failures unfold, we began to wonder if there was a better approach we could take. We began to investigate other assets and we eventually decided to pursue property after seeing how well it had performed around Australia over the last couple of decades.

For us, deciding on property as our vehicle of wealth became a very simple decision. Almost instantly, we saw how the power of leverage would compound our returns and allow us to receive a greater result than if we continued with our other assets. Leverage – sometimes known as ‘other people’s money’ – is the use of debt to help purchase an asset. In real estate, if you put down a 10 per cent deposit on a \$500,000 property you will spend \$50,000 and the remaining \$450,000 is provided as a home loan from a bank. The power of leverage is that for only \$50,000, you are able to acquire an asset that is worth \$500,000. The amazing part of leveraging is that you will now achieve capital growth on that \$500,000 asset rather than only on the \$50,000 you personally contributed.

So that you can see a real-life example of leverage, let’s use the example of two of our friends, Joe and Nick. Joe and Nick have both decided that they would like to invest their money so that they can have a more secure financial future. Joe has heard about the power of leverage so he decides that he would like to choose property as his vehicle of wealth. On the other hand, Nick has never heard about leverage and he decides to purchase shares because he thinks it will be easier and will give him a good return.

Joe and Nick each have \$50,000 to invest and they both go searching for the best property and shares for them to invest in. Since Joe is purchasing property, he knows that he can use his \$50,000 for a 10 per cent deposit and the bank will loan him the remaining money so that he can purchase a \$500,000 property. Nick is not able to use leverage in the same way as Joe so he is only able to use his \$50,000 to purchase \$50,000 in shares. As they both search for their assets to

purchase, Joe is able to find a property that he believes will grow in value at an average of 7 per cent each year, while Nick feels very confident that he has purchased shares in a company that will grow at an average of 10 per cent each year. As you can see in table 1.1, even with the higher annual growth of 10 per cent, the overall capital gain of the shares does not even come close to the capital gain of the property. For the same amount of invested money, Joe has been able to turn his \$50,000 into a gain of \$483,576 whereas Nick has only managed to gain an additional \$79,687 – a difference of over \$400,000!

Table 1.1: Investing in property versus shares

Asset	Property	Shares
Personal contribution	\$50,000	\$50,000
Loan value	\$450,000	–
Asset value (current)	\$500,000	\$50,000
Annual growth	7%	10%
Asset value (in 10 years)	\$983,576	\$129,687
Capital gain	\$483,576	\$79,687

While leverage was a significant factor in our decision to choose property as our vehicle of wealth, property is overall less risky than shares, and reduced risk greatly appealed to us. Risk is best described as the likelihood that the annual return of the property will deviate from the expected annual return. Most people know this concept as standard deviation. Without boring you with the complicated maths behind it, property is recognised by academics, industry leaders and investment managers as having the highest level of annual returns compared to the risk that you accept by purchasing the property. Overall, with property carrying less risk compared to

shares, enjoying higher annual returns for the risk that is accepted and being able to leverage our money into assets that were far greater in value, property was firmly cemented as our chosen vehicle of wealth.

So now you know why we moved towards property as our chosen vehicle of wealth, but what made us stay? Well, first and foremost, we genuinely love property and real estate. Property is something that we are extremely passionate about, and it gives us great joy to help our clients on their own property journeys. For our own financial future, we love that we can add value to our properties to increase our annual growth; that there is very little annual effort required to maintain the portfolio (something we discuss in much greater detail in Step 3 – Teamwork); and there is always a market around Australia that is experiencing growth (the trick is knowing how and where to look!).

We will cover value-adding in Step 5 – Excellence. For now, you just need to know that you can manufacture additional capital growth in your properties by ‘adding value’. This value-adding can take many forms, but most often it is through things like small renovations, such as painting or modernising spaces like a kitchen or bathroom. By adding value, you can effectively create additional annual growth that exceeds the cost of the value add. This strategy becomes particularly important when the property cycle reaches a point of capital growth stagnation – you can continue making money when others don’t!

In Step 3 – Teamwork, you will find out how important building a team can be. This team is what will allow you to create a property portfolio that requires very little effort to maintain, because you outsource the common tasks to your team members. By having a portfolio that requires limited annual effort from you, you will be able to reap all of the financial benefits of your portfolio without having to regularly break a sweat.

When a new recruit joins the military, they don't wake up on day two of their initial training with a proficient military mindset. It takes a number of days and weeks before a recruit will experience their own reveille and begin adopting the practices of a military professional. Similarly, it takes many years for investors to become comfortable with and capable of dealing in property, which will enable them to achieve financial freedom. *A Military Guide To Property Investing* is here to commemorate your reveille and your personal journey in property. In our experienced opinion, property has proven to be a powerful vehicle of wealth and is a prevailing asset class that investors should focus their attention on. This is the strategy that we have adopted, and we have used it to build a multi-state and multi-region property portfolio that will allow us to be financially free when we choose to retire. We hope that you find this guide a useful and powerful tool to accompany you on your own journey.