

A publication for Global entrepreneurs, business leaders and professionals

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THE GLOBAL Millionaire magazine

January 2021



THREE REAL WAYS TO GET
WEALTHY

ACCORDING TO A SELF-
MADE MULTI-MILLIONAIRE

FIND OUT MORE ABOUT ARMAND PERI

GET TO KNOW THE SERIAL ENTREPRENEUR WHO'S ABOUT TO
LAUNCH A NEW BOOK TITLED "THE MINDSET OF SUCCESS"

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THE GLOBAL Millionaire magazine

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THE GLOBAL Millionaire magazine

E D I T O R S
N O T E S



Another year has come and gone! A big shoutout to everyone who has supported our events and projects last year despite the current pandemic looming over our heads, much of the credit for the success of our projects is due to your support so I would like to thank each and every single one of you for sticking with us. We are currently working hard and planning some MASSIVE projects this year and the people we're working with are world-class so I'm excited to see all our plans push through. Let me also take this opportunity to wish you and your families a very happy and prosperous 2021 - let's make 2021 the BEST year ever!

Mike Ilagan
Managing Director



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BE YOUR OWN KIND OF POWERFUL

COMING SOON



MS ENTREPRENEUR

THE FIVE MAJOR PROPERTY MARKET TRENDS IN 2021

The North and South coastal-line alongside the city east are narrow strips with reserved parklands. This makes development along the North Shore and southern lines impractical. Sydney West, however, looks a lot more promising with lots of land for development. Therefore, Parramatta, Liverpool, and Penrith have been chosen as the new smaller city sites. These three new cities will collectively be called "Great Western Sydney" and are predicted to be the third largest economy in Australia following the Sydney CBD and Melbourne CBD.

Changes that have taken place so far in Great Western Sydney include a 50 percent growth in employment in the region and the building of new roads, these being the M2, M5, and M7. But this is just the beginning. New trains, train lines, and more new roads are expected to follow, which, in turn, will stimulate greater employment.

This trending change in the city layout and movement "westwards" is expected to act as a critical reference to predict the hot spots for property value increase in years to come. As such, it acts as a guide for property investors with a keen eye.

How These Changes in Trends Will Impact on Sydney Property

Based on the two trends of change mentioned above, the development focus in Sydney, after the completion of new roads, is expected to move towards the improvement of the urban living environment. New shopping and recreation facilities around the new employment areas and the generation of a scope for future demands will follow. By combining the areas we live and work in with areas for recreation and shopping, people are being encouraged to reduce their need to commute. Overall, it can be said that the areas with increasing employment opportunities are the areas with a superior increase in property values.

The two trends mentioned in this article reflect the difference

between now and the future, the difference between impression and reality and the difference between "waves" in investment. However, before investing in property, investors need to look at the bigger picture, make a note of changes, and keep an eye on areas that are showing signs of a superior increase.

The key to successful property investment is to invest for the future and to be aware of future trends. According to the Property Investors Alliance (PIA), a property investment group who specialize in the Sydney property market, investors need to identify whether or not a suburb has a "superior increase" as this then highlights any differences between now and the future, so that differences between impression and reality can be identified along with any differences between the "waves". Identifying these differences leads to the exposure of the future in housing and where this is heading in a specific area.

The trick to understanding superior increase in Sydney is achieved by getting to know the two trends in today's Sydney property market. The first trend being how a Sydneysider now selects a home, and the second being how the city layout has changed.





How a Sydneysider Now Selects a Home

Conventionally speaking, many Australians used to prefer a home that had a separate living area with three-bedroom and a front and backyard. However, over the last 20 years, there has been a number of changes in the Sydney community, these being:

- **Heavier traffic** - Traffic is becoming heavier and harder to negotiate. This, in turn, means that people living in Sydney are finding it increasingly harder to drive to work or to the shops.
- **Less time** - Time is becoming more precious with both husband and wife having to work to ease the financial pressure. Many are also working more extended hours to get ahead financially. Plus, a greater variety of entertainment is available, which means less time and money.
- **Rising living costs** - The cost of living is increasing. This means less residual income. These changes in lifestyle are seeing many Sydneysiders review their home choices, with them electing to live closer to work and transport and to live in smaller, more compact homes. These changes are becoming a trend which is expected to have an impact on the types of investment properties purchased in the future.

Living Closer to Work

By electing to live closer to work, many Sydneysiders are now looking for a rental property that is situated in the suburb they work in, or a neighbouring suburb close-by. This not only reduces their commuting time and sees them avoid heavier traffic, but can also reduce their rental costs. For example, an apartment in Liverpool, a suburb in Sydney's Southwest, is managed by PIA. When PIA advertised the property for lease, they anticipated attracting tenants in a low-to-mid income bracket. However, PIA realized that many of the applicants who applied for the property were actually doctors and nurses that were working at the nearby Liverpool Hospital. These applicants were in a higher income bracket, and they chose the apartment for convenience, rather than residing in the more affluent Eastern and Northern suburbs.

Living Closer to Transport

When a Sydneysider elects to live closer to transport and shopping centres, they are aiming to reduce the stress of driving to and from work, and to the shop. Plus, they are seeking to save time and money. For instance, a couple who lived in Cherrybrook and paid a weekly rent of \$500 decided to move to Auburn Central. Their decision to move was based purely on the couple's need to save money and time. The husband works in IT for a company in Parramatta, and his wife works in a financial institution in the city. The couple was finding it too expensive to own and run two vehicles. Plus, the wife wanted to reduce her daily commuting time. So the wife sold her car. However, this then created another problem, with no train station close-by the husband had to drive his wife to the train station daily, and then collecting her after work. This becomes very time-consuming. Auburn Central provided the couple with a solution. By moving to a new rental property situated in the suburb, things suddenly became a lot easier as the train station was within walking distance of their apartment, and the shopping centre was just downstairs.

Auburn Central, along with many other suburbs situated along the train route in Sydney is becoming more popular. In 2007, the rental increase in Auburn was the highest of all suburbs in Sydney. In fact, it is now more than \$530 per week to rent a three-bedroom apartment in Auburn Central, which shocks a lot of people living in the Eastern suburbs.

Editorial credit: aiyoshi597 / Shutterstock.com

Smaller, More Compact Homes

Sydneysiders are electing to live in apartments and units as they are simpler to maintain with smaller yards, and they are very economical with smaller utility and rental costs. Plus, Australian family sizes are becoming smaller, with single people or couples becoming the trend. Many people living in Sydney are also electing to dine out, rather than cook at home.

In the past, people who elected to live in a unit or apartment typically did so because they wanted more affordable accommodation or they were in between houses, and searching for their next property. But nowadays apartments and units are becoming a type of lifestyle. Many young people and older people looking to downsize after their family have grown-up and have moved on are looking to buy an apartment or unit, rather than a house.

Trend 2: The Changing City Layout

Historically speaking, the Sydney central business district (CBD), which was once central is now located in the east of the city. However, this remains the central hub for all other suburbs, in all directions, which presents a problem. With the employment forecast in 2006, for the next 25 years, anticipating a 15.79 percent employment growth in the Sydney CBD and North Sydney, this means greater traffic congestion. At present, the heavy traffic on major roads into the Sydney CBD is an issue, as during peak hours the traffic is basically not moving. This is not only time consuming, but also has a great impact on the quality of Sydney air.

In addition to this, the Australian government has introduced measures to attract more migrants from overseas to Sydney, so that they can combat the problem the nation is facing with an ageing population. Sydney's population growth now far outweighs other cities in developed countries, with its growth being recorded as the highest since the 80s. This growth is expected to continue with Sydney shaping into an international metropolis.

Under these circumstances, a change in the planning of the city layout was needed, and Sydney city-planners introduced the "City of Cities" some time ago. Under this direction, Sydney is transforming and is no longer just a city, but an evolving metropolis that contains a number of smaller cities. These new cities are independent and are also closely related to the old CBD in both lifestyle and employment opportunities.

This information has been sourced from the Property Investors Alliance



HOW THIS MAN BECAME A Multi-Millionaire

FROM JUST 1 GREAT INVESTMENT IDEA

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy.

By Justin Wang

The lure of investing in property is strong and wide. There are more self-made millionaires through property than any other asset class. We live in a time of impetuosity and instant gratification - in many areas of our life we want to see quick results and change. This is becoming more prevalent with the advent of digital and social media. We've become a fast consumption society - we consume everything at a rapid rate - information, news, consumables, and food.

However, the path to success is not always achieved with the quickest route, just ask Justin Wang (Founder and CEO of PIA) "In the early 1990's as a new migrant from China, to make ends meet I worked incredibly hard in a variety of different roles - from a restaurant waiter to a Chinese language teacher to a door-to-door salesperson...After ten years of hard work, I could not seem to get ahead....you work extremely hard, but just end up making ends meet. I needed to secure a better future for myself and my family. I found that this was not uncommon - people are continually concerned about their futures, struggling to navigate a path forward."

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy. 20 years ago the great Australian dream was to own your own home, work hard in the same job, raise your family, pay off your mortgage, retire and leave something for the children. 30 years later, the house was paid off, and you finally owned your house free-hold....and your pension and some superannuation would hopefully sustain you. Or would it?

20 years ago, Justin's philosophy was slightly different - use your home as a powerful tool in your future plans and become self-determining and self-reliant. Use your largest asset and equity in your family home as a way to increase your personal wealth and derive a passive income that will sustain you and supplement your superannuation income well into the future. "I started looking at my own future and the strong record of property in Sydney market. I started to invest in properties (units) across Sydney, starting out small and begun to accumulate a small property portfolio of my own. Today, PIA turnover is between \$1.2-1.6 billion in property each year".

What's the secret to success? Long-term investment

Start with your personal goals in mind. PIA's business was founded on the principle of assisting people with modest income achieve a comfortable retirement through investing in property over the medium and long-term. As you build equity in your portfolio, you continue to invest to achieve your income and capital growth goals. To be a short-term speculator, for instant profit, you must have intimate knowledge and experience in the property market, investment strategies, and market cycles - plus have a strong asset backing or cash flow. Markets rise and fall, and short-term strategies to 'make a quick profit' are often short-sighted and risky. Not everyone can achieve this. Instead, we encourage you to focus, not on how much you'll earn over the next 12-24 months, but how much wealth you can create over the next 10-20 years to achieve your retirement goals.

HOW TO BECOME WEALTHY IN 3 EASY WAYS

Building wealth is probably the most spoken about topic across the world and will be for years to come. How to make money is the 24th most Googled question in the world that's 246,000 individuals per month hoping to find answers.

You can earn more and save for your future easily, but many people get caught up in the old saying "You have to have money to make money." If you have this mindset, you have already set yourself up for failure. The truth is you have to be driven, be willing to work hard now and invest so you see a return on capital.

Property won't make you wealthy overnight, but it is a great first step to financial freedom – a great form of income for you and your family in the future. The Sydney residential property market alone has increased by 74% since 2012[1]. Sydney offers promising returns for investors and the long-term outlook for this market is positive.

Follow our three simple steps to wealth and find out just how easy it can be to build your wealth.

1. Using the family home to build a property portfolio

If you have equity in your own home, do you know that you've already taken the important first step in your property journey? That's because the family home can be more than a great place to raise your children. It can be a powerful tool for growing your wealth and setting up your financial future.

After all, a lender may let you use the equity you already have in your home to fund the purchase of an investment property. That means you may not need any further deposit. Meanwhile, the rent your tenant pays should help you meet the cost of taking out your new loan.

2. Renting and buying simultaneously

Think you can't afford to buy where you want to live but still want to get a foot on the property ladder? Try the 'Buy and Rent' model. Under this strategy, which PIA pioneered back in 2005, you can rent where you'd prefer to be based on your lifestyle, study or work. If you earn \$70,000 annually, you could buy an investment property worth \$650,000 for as little as \$42 a week, out of pocket.

3. Helping the children

Worried your children will never be able to afford to buy property? By using the equity in your own home, you may be able to get into a property without the need to save a deposit. If they're not ready to leave home just yet, you can secure and manage a tenant who'll help pay off your loan until they do.

It's never too late or early to start thinking about the future and making a plan, invest in property to secure a comfortable, stress-free future for you and your family, build your property portfolio and build your wealth.

Information from this article has been sourced from the Property Investors Alliance



THREE TYPES OF Investors

WHICH ONE ARE YOU?

First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals.

There are many uncertainties when considering property investment: where to buy, how many properties do I need, do I buy established vs off-plan, what type of investor am I, the list goes on.

But if you start with the end goal in mind and invest strategically, you'll not only work out what kind of investor you are but also how far you can go. First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals. Then you need to create a property investment strategy based on these needs and the type of investor you are (or want to become).

To help you decide what type of investor you are, you should start with two questions:

How comfortable am I with investment risk?

How involved in my investment strategy do I want to be?

The first points to your understanding of risk versus reward (return). When considering your preferred level of risk and return, timeframe plays an important role. The second determines how active, or hands-on, you are in your property investment journey. Generally, life stage plays a strong role here.

We've identified three types of investors that we typically see on the property investment spectrum:

You're new to investing. You're a wage/salary earner. Your life up to this point has been about establishing yourself or your family; consumption oriented strategies; saving for holidays. You may be living from paycheck to paycheck. Your company contributes to superannuation for you. If you own a home, it is your primary residence. If you're thinking of buying a home – it's to live in.

You haven't yet started to think about investing as a long-term strategy, but you are starting to realize that you are responsible for your financial future...and you have yet to work out what that looks like.

How can I avoid living paycheck to paycheck?

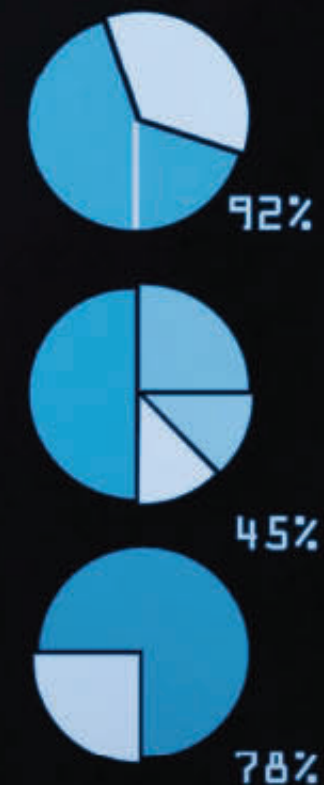
What would it be like to have another source of income to make you more comfortable?

What could my savings and investment plan look like in 10 years?

Could I invest rationally, versus emotionally?



CTMX	▲	+98.0	▲	+98.0%
CSTO	▼	-0.05	▼	-0.05%
FTR	▼	-20.0	▼	-20.0%
CHK	▲	+50.0	▲	+50.0%
AVIO	▼	-10.0	▼	-10.0%
DEX	▼	-30.0	▼	-30.0%
NKY	▲	+65.0	▲	+65.0%
THLD	▲	+55.0	▲	+55.0%
OLP	▼	-15.0	▼	-15.0%
JIB	▼	-25.0%	▼	-25.0%



How can I become financially independent?

Passive Investor

As you grow and mature you begin to take on more responsibility. You're working hard to make money and save money. You've done your numbers. You research the property industry and follow the media. You believe that you could take the next step...but you simply don't have the time, out of your day job or life, to focus on this 100% or manage this yourself.

The passive investment strategy is good for people with busy lives, families, jobs, outside interests, or entrepreneurs building businesses. Let's face it; most people's lives are already full leaving little time for developing investment skills. It is difficult to make investing a top priority despite its financial importance.

A common result of this time limitation is passive investors often delegate the responsibility and authority for their investment decisions to "experts" such as financial planners, brokers, property consultants. Rather than become their own expert on investing, passive investors typically rely on other people's expertise for their investment strategy. Their defining characteristic is the need for simplicity.

Active Investor

You're a seasoned investor. You've built upon your passive investor skills and are now transitioning to a new investment strategy, whereby your wealth and your future is your own business.

You are now fully in control of your portfolio; you make daily decisions based on your learned skill set. You follow the market, and you manage your cash flow accordingly.

Active investors work hard at making their money work for them as they understand the end goal is all about return on investment. Small differences in growth rates over the long term can make large differences in wealth accumulation.

So you know what's involved and what to expect. You expect results, and you're open to advise... after all, you have an investment plan in place.

Active investors require a different level of service and support. Less time spent on why to invest, and more time spent on how and where.



Photographed by: Macrae Marran
 Styled by: Jeffrey Ampratwum

MAKE WAY FOR

Armand
 PERI



Serial entrepreneur and CEO of New Age Public Relations Agency, Armand Peri, is set to release a new book titled "The Mindset of Success", which will serve as a sort of sequel to his previous book "Unparalleled Success", published in 2019.

American serial entrepreneur and CEO of New Age Public Relations Agency, Armand Peri, is set to release a new book titled "The Mindset of Success", which will serve as a sort of sequel to his previous book "Unparalleled Success", published in 2019, which shares the steps he took to breakthrough as an entrepreneur.

In this book, set to be launched in 2021, Armand speaks about his core thoughts for people that want business and personal success. Armand has walked the walk. He's an authority and a reputable resource personnel on creating entrepreneurial success. "Success is a long game. It's the result of years and years of hard work and dedication. It's a continuous effort never to lose focus and always keep a disciplined mindset. I started my company, Hunk-O-Mania, because I saw a market demand and a better way to do business. Growing the business into 19 locations and a dominant brand wasn't luck. It involved investing the time in myself and the business", Armand Peri said.

English writer and philosopher Aldous Huxley once said that "there's only one corner of the Universe you can be certain of improving and that's yourself". Armand Peri shares a similar thought pattern. In this book, he shares tips on personal development apropos to entrepreneurial success. He also revealed proven systems based on years of experience complemented by mind-blowing secrets to creating impact in whatever business one wishes to venture into.

In an eye-opening excerpt from the book, Armand teaches that part of learning a business is developing a keen understanding of the average customer's wants. "They're looking for a product or experience that fulfills a certain need. Do you know how to present something that exceeds those needs? Successful entrepreneurs not only understand the customer pain points and journey but know how to respond," he wrote.

Armand Peri is one of the world's best experts on success and personal development. He believes that business and personal success is a fun and rewarding journey. The accomplished investor, artist, author, motivational speaker, and social media strategist has expanded his business empire nationwide, including Atlantic City, Chicago, Miami, Boston, and a host of other cities.

The Global Millionaire Magazine recently caught up with Armand to discuss his book and here's what went down:

Can you please tell us about yourself and how you got started writing your book?

My name is Armand Peri, I am a former national champion bodybuilder, artist and entrepreneur. The purpose of writing my book was to give back to society and inspire someone to awaken their inner power and purpose.

What is the most difficult part of your writing process?

Just taking time out from my businesses to actually do it!

Do you try more to be original or to deliver to readers what they want? Always be original.

If you could tell your younger writing self anything, what would it be?

Don't waste any time, stay focused, I wish I had decided what I wanted to do with my life sooner!

What topics do you love writing about?

I love to write about self-help and self-improvement subjects.



What was an early experience where you learned that language had power? When I was doing sales.

How many published and half-finished books do you have? So far just one published book.

Can you tell us more about your latest book?

It's a book about the power of positive thinking. You don't need to have been born under a lucky star, or with incredible wealth, or with great contacts and connections, or even special skills... but what you do need to succeed in any of your life goals is self-discipline. Unfortunately, most people give in to the two worst enemies of success: they take the path of less resistance (in other words, they're lazy) and/or they want immediate gratification; they don't consider the long-term consequences of the actions they take today. My book UNPARALLELED SUCCESS shows you how you can achieve success in all major areas of your life:

1. Your personal goals.
2. Your business and financial goals.
3. Your overall happiness and peace of mind.

Each of the chapters in my book shows you how to be more effective in every aspect of your life!

What kind of research did you do for this book, and how long did you spend researching before beginning this book?

The research was from my own experiences. My journey has led me to believe that success requires certain elements and characteristics. These elements all work synergistically and without one the entire plan would fail. The following are the Seven ingredients of success I have developed over the years which have led me to believe are crucial in one's professional development. Focus on one without the other and you will lack the depth and knowledge needed to succeed. All seven ingredients work together synergistically to create a well-rounded individual with an aptitude for success. Make sure you internalize each one and determine how well each one fits into your life. The seven ingredients helped shaped my life and paved the way for my own success and I truly believe that it will be a strong guide for helping others as well. Take your time and go through each one in detail and determine which areas you are lacking in. Nobody is perfect from the beginning and nobody is perfect in the end, however we can all shape each area of our life to the best of our abilities to present ourselves in the best light possible. Below are the seven ingredients for success that changed my life:

1. Peace of Mind
2. Health & Energy
3. Loving Relationships
4. Financial Freedom
5. Worthy Goals and Ideas (Meaning and Purpose)

6. Self-Understanding (What makes you tick?)
7. Self-Act

Why did you decide to write this book?

The purpose of this book is to give back to society and inspire someone to pursue his or her dream as I did! Throughout my journey of becoming successful, I made a lot of mistakes but learned a lot with each setback and I am trying to prevent my readers to avoid these same mistakes I made!

What sample advice written in your book inspires people to be the best version of themselves in 2021?

It's so important to decide what you want and what goals you want to accomplish! There are many recipes for success and if you were to ask 100 different people you would get 100 different answers. I do not claim to know all the answers but what I can do is provide the methods and techniques that I have used to transform myself from a life of poverty into the CEO of a multimillion-dollar company. There are no shortcuts in this book so if you are looking for a get rich quick scheme, please look elsewhere. The tactics, methods and self-development that I have gone through took thousands of hours for me to formulate and develop. I only wish I had a guide like this for myself when I was starting out, it would have saved me countless hours and hundreds of thousands of dollars.

We know that you're a successful serial entrepreneur, will writing books a new business you'd like to spend more time on?

No, the purpose of this book is not to make money or make it a profitable business venture but to give back to society.

What kind of research did you do for this book, and how long did you spend researching before beginning this book?

My own personal experiences dating back to my teenage years and the journey I made to achieve my own success made this book possible. I wanted to write a book that was short and to the point.

What advice would you give to a newbie Entrepreneur setting up their first business?

To bring value and originality to the marketplace and his or her success will be undeniable.

For more details about Armand you can visit his website via: armandperi.com. You can also follow Armand on social media via the details below:

Instagram: [instagram.com/lifeperiway](https://www.instagram.com/lifeperiway)
Facebook: [facebook.com/ArmandPerleBodybuilder](https://www.facebook.com/ArmandPerleBodybuilder)
Twitter: twitter.com/armandperi **TikTok:** [tiktok.com/@armandperi](https://www.tiktok.com/@armandperi)







THE • BEST Retirement PLAN TO CONSIDER IN 2021

While some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living.

Did you know that even if people put every cent they save into their superannuation and their superannuation fund gives them a return of 6 percent - the reality is that most super funds cannot consistently have a high return? They also have big losses. In fact, the Daily Telegraph reported that one of the biggest super funds in Australia, The State Super Fund, lost AUD\$7 million daily over a 16-month period, and this for a retiree, can be devastating financially.

So while some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living. Plus, you also need to think about inflation, and how what you save today will not have the same value in the future.

Inflation and How this Erodes Our Retirement Wealth

If you are already rich due to business or other means, then you should really be beginning to think about how you can maintain your wealth, rather than allowing your wealth to be eroded over time. For example, let's say a couple owned a business in 2000 and, at the time, they had AUD\$500,000 in a term-deposit in a bank. During that financial year, the couple decides to sell their business and retire. The sale of their business pays off their home, and they live off the interest from their savings account, which gives them a healthy return. The couple believes that this money will last them until they pass away, which back in 2000 it may have. But since then, the cost of living has risen considerably, and interest rates have fallen quite dramatically. The couple is now having to consider other options as they are now merely surviving on the interest gained from the \$500,000 in savings.

How to Generate Long-term Wealth

To generate real wealth that is long-lasting, you need to think about the type of assets that can keep you wealthy. The best assets are savings, a business that generates a strong turnover and profit, as well as shares, and property. In order for an asset to be considered as viable and able to generate real wealth, it should be able to hold its value and increase in value over time and be able to generate a stable income.

Investing in Property Enables You to Build and Maintain Your Wealth

When you consider how Australian politics, the economy and even our social status impact on our retirement options and how these can erode our wealth, it makes sense to look into property investment further. Property typically grows in value long-term, and it is able to adapt to changes in inflation. Plus, it is an asset that you can touch and feel, meaning that unless it is effected by an act of nature, such as flood or fire, it will still be there tomorrow. Unfortunately, the same cannot be said of stocks, shares or even superannuation.





At present, one of the best markets for property investment can be found in Sydney. It is a market that has withstood the tests of time and is continually growing and expanding to accommodate an increasing population. Supply and demand make Sydney property investment a "must-make" decision for successful retirement.

As a property investment consultant, I encounter people who say that they are not interested in property investment. But the truth of the matter is not so much that they are not interested, but rather that they've never considered it, explored if it's possible, or they are fearful of the financial commitment. However, property investment is no longer a matter of interest, it is a "must make" decision if you expect to retire comfortably on an income that will grow with inflation and the economy so that it withstands the tests of time.

The Truth About Retirement

Regardless of your type of occupation, whether you're self-employed or an employee or the amount you earn, you need to consider your retirement and how you are going to afford to live when you stop working. Many people think that it's years away, so they don't need to think about retirement now, but you and I both know that the days and months quickly turn into years, and then slip into decades before we know it. So even if you don't have time to think, or don't want to know about retirement, eventually it will present itself whether you like it or not.

To 95 percent of the population, the word "retirement" makes them feel good as they'll have more "free time", but in the same instance, they also worry. This is due to the fact that for many people retirement means having to live on less money, which in many cases, is not enough for them to live comfortably. In fact, according to financial planning experts if we have 100 people aged 25-years today, after 40-years of working only five of these people will be able to fund their own retirement. Of the 95 people remaining, some would have passed-away, while others will have to still keep working to survive, or they may merely rely on social welfare and charity donations to get by.

How Much Do You Need to Retire On?

To retire -- "re" (back) and "tire" (draw) -- literally means to withdraw, often to a place of safety and seclusion. In this respect, it can be said that to "retire" from working life means that you can relax, without any worries. But to do this, you need to know how you're going to pay for your cost of living.

A number of retirement surveys have been conducted across Australia, where Australian couples have been asked about the amount they feel will be needed for retirement. Most couples said that they would need between AUD\$30,000 and \$50,000 each year for a comfortable retirement. This is providing that they have no mortgage to pay.

So, you need to ask yourself this, "If I want to retire comfortably, where will this \$30,000 to \$50,000 come from?"

The government will encourage all Australians to save more for retirement by introducing higher rates of compulsory superannuation. If you said a Government Pension, then you need to think again. While Australia has a social welfare system, it is not comprehensive. Our baby boom mainly happened after World War II. Then in the 60s, when these people are also known as "Baby Boomers", were young and building up the country, the average lifespan was far less than it is today.

In fact, back then, there were six taxpayers to one pensioner, and this allowed the government to easily take care of its seniors. But times have changed. Now the Baby Boomers are reaching their retirement age, their life expectancy has increased to over 80-years, and there are far more of them than there was in the 60s.

Will the Australian Pension Survive?

Today there are six taxpayers to three pensioners. So the Australian government has to look at ways that they can reduce the amount of money being paid to pensioners, as the nation can no longer offer the same level of support. This has led to a reform in pension legislation. At the beginning of 2015, the pension for a single person was AUD\$22,365, and for a couple AUD\$33,717, this included a pension supplement, as well as a Clean Energy Supplement. However, over the next two years only some Australians who meet the pension age requirement, will be eligible for a pension, as means testing is about to be introduced. It is also predicted that the government will encourage all Australians to save more for retirement by introducing higher rates of compulsory superannuation and restructuring tax over the coming years. Based on these expected changes, the government has also stated that some Australians may have to work for longer, rather than retiring.

Is Superannuation the Solution to Retirement Funding?

According to many superannuation organisations, the majority of Australians believe that their superannuation funds are the solution to them being able to retire. But given that on average Australians only have around AUD\$70,000 each preserved in their superannuation, it is highly unlikely that their superannuation alone will be enough to fund a comfortable retirement. For instance, let's say a couple needs AUD\$30,000 per year to retire comfortably, and they retire when they're 65-years-of-age. The couple then lives until they're 90-years-of-age. This means that the couple will need a minimum of AUD\$30,000 x 25-years for a comfortable retirement or a total of AUD\$750,000.

Some financial-planning experts have even suggested that a person earning \$40,000 a year for 30-years, will only receive a retirement income of around \$19,000 a year. This is due to tax, the cost of living and other expenses are eroding their cash flow and reducing the amount they are able to save. Plus, we also tend to live life within our means. A financial planner and a bestselling author Brian Sher said that we tend to live life according to how much we earn. For instance, when we first start our working life, our pay is much smaller, so we tend to buy a smaller, more affordable car and a smaller home. But as our income grows, along with our work experience, so too does the size of our car and our home. Thus, we tend to live life according to our means, rather than living life conservatively and then saving the rest for retirement.

Information for this article has been sourced from the Property Investors Alliance.



THREE • POWERFUL • Visualisation TECHNIQUES THAT REALLY WORK

“Effective Visualization is a technique that’ll help you get over the barrier of self-doubt. You need to visualize and actually see yourself achieving your goals and you need to envision how you’re going to do it in the most detailed manner as possible. The more you visualize your success, the more it’ll transcend to reality.”

What do you think is the difference between a dreamer and a doer?

One word: confidence.

Let's face it, if you're confident that you'll eventually achieve your goals because you are willing to do whatever it takes to get there then you will no doubt achieve it. However, if you're not confident about yourself and you don't think your plans will pan out then you won't really feel the need to take any steps to achieve your goals.

Confidence is the key to making something of yourself. It's having the inner confidence that whatever happens around you, may it hail or shine, your confidence remains rock hard. If you believe in yourself that you will eventually achieve your goals, you'll reach it. One of the most effective ways of achieving your goals is through Effective Visualization.

So what is Effective Visualization?

Arnold Schwarzenegger is a big-time celebrity who used the power of visualization to achieve his bodybuilding goals.

Schwarzenegger didn't just go to the gym every day and worked out, he actually visualized his success. He said "I had this fixed idea of growing a body like Reg Park's. The model was there in my mind; I only had to grow enough to fill it... The more I focused in on this image and worked and grew, the more I saw it was real and possible for me to be like him."

Schwarzenegger conditioned his mind and convinced himself that he was capable of achieving his goal, he firmly believed that he would be able to do it and that's exactly what happened.

He also said, "What you do is create a vision of who you want to be — and then live that picture as if it were already true."

This is the power of Effective Visualization.

You need to visualize your desired result over and over again as if it had already taken place. There's no room in your head for doubting yourself and your capabilities because if you do this, you are unconsciously sabotaging your success.

Effective Visualization is a technique that'll help you get over the barrier of self-doubt. You need to visualize and actually see yourself achieving your goals and you need to envision how you're going to do it in the most detailed manner as possible. The more you visualize your success, the more it'll transcend to reality because the power of the mind, if harnessed the right way can make a huge impact in your life.



What do you think is the difference between a successful person and a loser?

It's two words: mind power.

The big reason why the rich get richer and the poor get poorer because the rich people have such a powerful mindset – they are willing to do whatever it takes to get to the top and they can see themselves right at the top even though they're not even there yet. They condition their minds over and over again to the fact that no matter what happens, they will eventually achieve the results they want.

Here are three effective Visualization techniques you might want to implement in your life:

Be in the moment

If for example, you have a meeting with some prospective sponsors, visualize yourself going to the meeting and winning that pitch. What do the potential sponsors look like?

What does the meeting place look like?

Can you picture the surroundings?

Can you hear their voices?

Imagine how calm and collected you are going to that meeting and shaking their hands. Imagine the potential sponsors intently listening to your pitch. By doing this simple practice you'll be able to go that meeting with rock hard confidence because you'll be able to transcend that imagery into real life since you've gone over the scenario in your head over and over again.

Focus on you

Besides visualizing the surroundings you need to effectively visualize yourself going into that meeting.

What clothes are you wearing during this meeting?

Is your posture on point?

Do you look confident enough to secure the deal?

How calm and collected are you?

How is your tone of voice during the pitch?

Are you injecting a sense of humor to make the sponsors feel more comfortable with you as a person?

Have a backup plan

Visualizing yourself nailing the sponsorship is definitely a must, but you need to also have a plan B just in case things don't go according to plan – at least you have a backup plan. Having a plan B or even a plan C will be good for you in the long run because it enables you to be a bit more prepared. Think of possible ways the potential sponsors would react negatively to your pitch and then think of ways in advance that you'll be able to address their concerns.

Practice how you would react to their negative response and then repeat that scenario in your head over and over again so that when the time finally comes and they react negatively to your pitch, you're 100% confident that you have the answers they are looking for because you have visualized this scene a number of times.

In conclusion

Your goal here is to strongly instill the experience you want in your mind so that this will transcend into real life and you'll be able to embody the version of yourself that you know in your heart can be.

You need to make sure you note down everything you see and hear in your head and go over it again and again. Before you know it, you'll be well on your way to nailing down that life-changing pitch.



A woman with long brown hair, wearing a white wide-brimmed hat, a white short-sleeved dress with puffed sleeves and a ruffled waist, and brown leather boots, is sitting on a sand dune. She is holding a brown leather crossbody bag and sunglasses. The background shows a blue ocean with white waves and a clear blue sky with light clouds. Two wooden posts are visible in the sand.

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