



NATIONAL INVESTMENT ADVISORY

# Specialist Wealth Building Strategies for Medical Professionals

For medical people who don't have time  
to fine-tune their financial health



## ESSENTIAL FINANCIAL INSIGHT FOR MEDICAL PROFESSIONALS!

As a medical professional, what you do with your money always takes second place to your job.

So, we've mapped out the pathway to maximum wealth growth for you.

Reading this will be the start of something special for every medical professional.

“Being a busy doctor, managing money is not my priority. NIA has educated me on how to efficiently reduce my tax and build rock solid financial integration, in fast and simple steps. Matt and the team have provided a first-class service and were committed to my financial wellbeing.”

DR DAVID WILLIAMSON

# CONTENTS



## BUILDING BIGGER WEALTH IN THE MEDICAL PROFESSION

The 'must-have' for medical people who want the best possible custom plan for wealth growth

---

<b>INTRODUCTION</b>	<b>4</b>
How NIA helps medical professionals build big wealth, in fast & simple steps.	

---

<b>ABOUT NIA</b>	<b>5</b>
Together, we'll turn your income into wealth, capital & cash flow. Quickly.	

---

<b>BUILDING WEALTH: WHY THE SYSTEM IS AGAINST YOU</b>	<b>7</b>
You're among the hardest working Aussies, but the system is not your friend	

---

<b>THE 'TOP 5' MISTAKES MEDICAL PEOPLE MAKE</b>	<b>8</b>
Choose NIA & you'll successfully avoid these common pitfalls	

---

<b>YOUR LEAP ROADMAP TO FINANCIAL SUCCESS</b>	<b>9</b>
We've helped more than 400 people just like you truly 'live' life.	

---

<b>PROPERTY PORTFOLIO EXAMPLES</b>	<b>11</b>
With NIA's help there's nothing stopping you doing this well.	

---

<b>MEET SOME MEDICAL PROFESSIONALS WE'VE HELPED</b>	<b>12</b>
Don't take our word for it, see what the people we've helped have to say.	

---

<b>WHEN YOU'RE READY TO START BUILDING YOUR WEALTH</b>	<b>14</b>
There's no time like the present to protect your future & start living life.	

---

# INTRODUCTION



## HOW NIA HELPS MEDICAL PROFESSIONALS BUILD BIG WEALTH... IN FAST & SIMPLE STEPS.

### Where are you now?

As a dedicated medical professional committed to the health of the people you help, reaching your true potential in terms of building wealth is tricky... because you simply don't have time to give your money management the focus it needs to grow at the fastest rate.

Managing and growing your property portfolio. Fixing financial inefficiencies. Reducing debt. Minimising tax. Getting all these things right takes time, that you don't have.

So at NIA, it's our mission to have your back when it comes to building wealth. Guiding and empowering you to set clear financial goals, ensuring you achieve them with tested, effective strategies that are tailored to work perfectly within your professional medical circumstances.

Put simply, you are not alone on your journey to financial freedom.

And we're here to make sure you get there.

### Where do you want to be?

At NIA, we've spent years building a brilliant team of highly skilled financial strategists and partners who specialise in building wealth for medical professionals.

So whatever your ideal financial future looks like, whatever shape you want your lifestyle to take, we know all you need to know about setting the goals required to get there... unrivaled industry expertise which means you can build big, solid wealth growth effortlessly in the background while you focus on your medical work.

So let's get started on your personal holistic blueprint for financial freedom, with integrated strategy, leading-edge education and a mindset for success:



#### Reduce your debt

with smart financial structures



#### Be better off

with proactive accounting & tax



#### Healthier property portfolios

use best practice acquisition



#### Optimise your super returns

intelligent fund management



#### Sharpen your financials

manage money, legals & estate



#### See your growth in real-time

'My Wealth Management' portal

# ABOUT NIA

## TOGETHER, WE'LL TURN YOUR INCOME INTO PASSIVE WEALTH, CAPITAL & CASH FLOW. QUICKLY.

When you engage NIA to help build your wealth, you'll be working with a team of top-shelf financial professionals who specialise in working with medical people and are committed to turning your income into lucrative passive wealth, increased capital and much healthier cash flow - quickly.

Getting to know you, how you work and how you want to live is the first step to ensuring your financial success, because we know building wealth needs the foundation of a lasting relationship. Knowing you enables us to support you, educating you throughout your entire property and financial journey.

Put simply, together we're better... with the know-how to ensure you achieve financial goals and open the door to the life you really want.

### Meet Matt Bower, the NIA founder who's committed to building wealth for medical professionals.



#### MATT BOWER

A seasoned property investor himself experienced through multiple cycles with property in VIC, QLD, NSW. He has been involved in helping secure 1000's of client property transactions across multiple markets and strategies with an accumulated value of over \$370 million. A seasoned property investor, he teaches and applies a system of Investor Mindset and Financial Intelligence through integrated Property Wealth Planning and Finance Strategies. He encourages and urges people to become educated, focus on the numbers and correct system and strategy, engage the right team and take action.

Former Senior Lending Specialist

Qualified Mortgage Broker

Qualified Property Investment Adviser

Real Estate and Buyers Agent Licences - VIC #082572L, NSW #20228833, QLD #4289734

#### IMPORTANT NOTE & DISCLAIMER:

*All the information in this discussion booklet including statements, explanations on property, investing and financial concepts and strategies, analysis of numbers, historical data and opinions are of a general education nature only and are a broad guide on wealth concepts only. This booklet is to guide and inform you and is not in any part to be regarded as financial or legal advice. Nor to be taken as a financial recommendation regarding your own situation or circumstances. If you have been presented with the enclosed information or materials related, then you should take all necessary steps and full personal responsibility in seeking licensed financial advice or legal opinion as to the suitability to your situation before acting or implementing any of the information contained in this booklet. Specific advice around Accounting & Financial Planning related to your situation may be obtained from our Affiliate Partners CWW Group Incorporating Accounting & Financial Planning ABN 28 268 155 435 [www.centreforwisdom.com.au](http://www.centreforwisdom.com.au) National Investment Advisory Pty Ltd ABN 12 626 234 768.*



## AS A MEDICAL PROFESSIONAL, YOU'RE SMART, BUT YOU'RE BUSY. THERE ARE THINGS YOU JUST DON'T HAVE TIME TO FOCUS ON.

- ▶ Building wealth for an early, well-funded retirement
- ▶ Getting back into the black by eliminating your debt
- ▶ Optimising tax to ensure compliance & lower payments
- ▶ Comfortably affording quality education for your children
- ▶ Creating lucrative multiple income streams
- ▶ Having enough money to pursue all your passions



## ASK NIA TO HELP MANAGE YOUR MONEY. GET FINANCIAL SPECIALISTS IN YOUR FIELD BY YOUR SIDE.

- ▶ Financial goal analysis
- ▶ Property wealth planning
- ▶ Smart tax optimisation
- ▶ Wealth strategy creation
- ▶ Better retirement strategy
- ▶ Build your super funds
- ▶ Best mortgage solutions
- ▶ Multiple property strategies



# BUILDING WEALTH: WHY THE SYSTEM IS AGAINST YOU

## MEDICAL PEOPLE ARE AMONG THE HARDEST WORKING AUSTRALIANS, BUT THE MONEY SYSTEM IS NOT YOUR FRIEND.

Medical professionals are some of the hardest & longest working Australians, but that doesn't leave you enough time to research, analyse and identify strategies around your finances, as you plan for a fulfilling life and a healthy retirement. And what's more, when it comes to building your wealth, Australia is not the land of the 'fair go'.

High income earners in the medical profession can be lulled into a false sense of security that their income builds wealth and that the harder they work, the more money they make. This is the wrong mindset.

Day-to-day living expenses are forever rising, and the chances are you have ongoing costs of personal accreditation, practice insurances, liability insurances and maybe even outstanding HECS-HELP debts.

You already have your work cut out if you want to build wealth just dealing with work and life, but 'the system' is stacked against you in other ways, too.

- ▶ **You pay too much tax each year and most of it doesn't need to be paid. Did you know that if your income is \$250,000, you pay more than \$95,000 in tax every year?**
- ▶ **If you don't get a pay increase (and they're hard to get), then over the next 10 years you'll pay \$950,000 in tax. What's your return on that?**
- ▶ **The system is not on your side and doesn't want you to be financially independent. The longer you're in a job, the more tax they can squeeze out of you.**
- ▶ **No matter how talented or knowledgeable you are, your career earnings are solely dependent on you. That means working longer and harder, instead of making your money do the work.**



**The truth is, building wealth is nothing more than a game the rich know how to play.**

**We want to show you how to play it, too.**

# THE 'TOP 5' MISTAKES MEDICAL PEOPLE MAKE

Choose NIA to help manage your money & you'll successfully avoid these common pitfalls...

## 1. DON'T DEPEND ON A SINGLE INCOME!

Relying on a single source of income means exchanging more hours to get more dollars. That means, you are working for your money instead of your money working for you.

## 2. HARDER WORK DOES NOT GUARANTEE GREATER REWARDS!

It's no secret that medical specialists and healthcare professionals are working longer and harder than ever before. To lock in great wealth building and some "you time", you need another income stream.

## 3. INVESTING IN A SINGLE PROPERTY IS NOT ENOUGH!

70% of Australian property investors do it once and never again, missing out on the "big" financial prize. Real wealth is achieved by investing in a repeat system that builds into a lucrative portfolio of assets.

## 4. STOP PAYING TOO MUCH TAX!

Australia's tax rate is the second highest in the world, which means many medical professionals pay tax of between \$70k and \$100k and work 4 months every year for the government. This needs to stop.

## 5. DON'T BE 'BOSSSED' BY HIGH PERSONAL DEBT

Excessive personal debt is like a financial virus that needs to be eradicated, resulting in lost deductions and higher tax burdens. As a medical professional, you deserve to be free of the 'downers' debt brings.

**NIA has your back,  
helping you lock-in success  
in 6 simple steps.**

*Keep reading to see our "LEAP Roadmap"!*



# YOUR L.E.A.P. ROADMAP TO FINANCIAL SUCCESS



## WE'VE HELPED MORE THAN 400 PEOPLE JUST LIKE YOU LIVE LIFE BY BREAKING DOWN BARRIERS TO A STRONG FINANCIAL FUTURE.

Wherever you are in your investing journey, from first-time property buyers to those planning retirement, our LEAP Roadmap is proven to ensure you live a financially secure, truly abundant life.

Here's how it works, in 6 simple steps.

### STEP 1: EMBRACE YOUR LEVERAGE

In essence, leverage means achieving more with less. In financial terms, leverage means borrowing money to invest in assets that produce a return.

Realistically, most people borrow money and spend it on items that don't provide any return on investment, and that results in bad debt. And too much debt is a heavy burden.

If you have an ever-increasing debt burden, it is impossible to get ahead and leverage your assets to produce growth and a recurring passive cash flow.

When you engage NIA, our priority is to teach you how to pay yourself first. This means your money will have a purpose. Because when cash doesn't have a purpose, it disappears quicker than it's made.

We want to help you to escape this curse!

That's why we'll help you restructure your finances. We can find you a better deal for your home loan and consolidate all your bad debts (like credit cards, personal loans and car financing).

This will relieve your financial stress and reduce your cash flow inefficiencies, which are a big drain on your household income.

### STEP 2: USE YOUR EQUITY

Equity is the total value of your assets, minus the debt you owe on them.

For example, let's say you purchased a property for \$700,000 with a loan and you've paid off \$100,000. What you've paid back is your equity. The more you pay back, the more equity you have in your asset (in this example, your property).

Having under-utilised equity in your home or other property assets is a lost opportunity and will limit your ability to invest in future properties and build real wealth.

Your equity wealth may be sitting in your home, but it's not producing income. We'll show you how you can change that by investing your equity safely and securely, so that you can utilise it to produce great investment returns.

## STEP 3: INCREASE YOUR EARNINGS

Earnings is your total income after you have paid tax, so the key to building wealth is maximising your cash flow as a priority.

We can help you to achieve this. Could you get a higher income from your day job, start a side line or online business, or create additional streams of income? If you have any such ideas or dreams, we can help make them happen.

The fact is, if you can make more money or create additional income opportunities, you'll be able to leverage even more, building wealth faster.

## STEP 4: MANAGE YOUR EMOTIONS

How many times have you been told to remove the emotion when buying or selling a property?

Well, it may be a cliché, but it's good advice. Unchecked emotions, like getting too attached to an investment property, can prevent you from creating wealth and benefitting from our LEAP Roadmap.

That's why we'll provide you with the education and practical advice you need to clarify your purpose and solidify the pathway forward, allowing you to realise your financial goals, now and into the future.

We call this 'switching to an investor mindset'. Once you do, you'll be able to make smart, informed decisions about your finances, supported by a strategy that is free of the emotional pull from being in love with your investment property.

At NIA, we're proven experts in helping you find the wealth building mindset.

## STEP 5: TAKE ACCOUNTING SERIOUSLY

For most people, their accounting ability extends to filing a simple tax return, but you need to go further by maximising your tax deductions. This is a vital part of your investment journey.

While it's reasonable to pay a certain amount of tax, for years governments have been trading off our inability to fully understand our tax requirements, which means many of us are paying far too much.

Through the effective use of proven tax strategies, we'll empower you to take advantage of legitimate tax incentives in the system, so that you can avoid paying more than you need to. The truth is, tax is a game and the wealthy know how to play it really well - we want you to be just as good at it!

The more you invest, the less tax you will pay, and less tax equals more cash flow... which will enable you to drive down your debt and invest more seriously in your portfolio.

## STEP 6: PORTFOLIO PLAN

A portfolio plan is a wide-ranging strategy that informs your long-term decisions on investing.

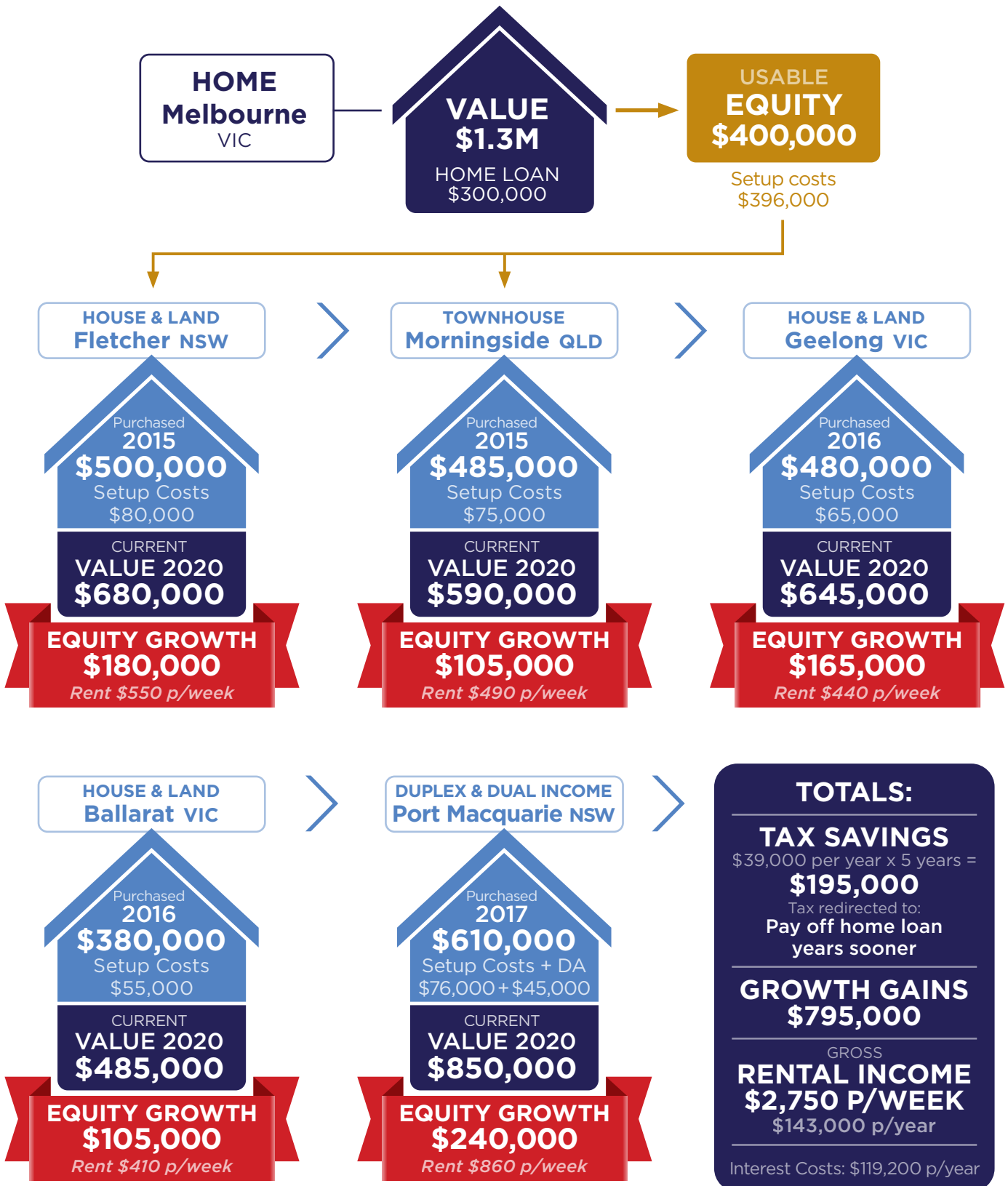
Planning your portfolio involves adhering to your investment goals and mitigates potential risks. We'll work with you to ensure your portfolio plan meets your needs, is easy to follow, and will help you achieve financial freedom.

Ultimately, a portfolio plan is more than just a list of transactions. It's a system that can be repeated every time you want to invest.

The NIA LEAP Roadmap has been proven to help medical professionals just like you overcome the greatest obstacle they face in building generational wealth: procrastination. Instead we'll keep you moving in the right direction with a structured systems across every part of your investment plan... meaning you'll transform income into capital and then capital into profits for future generations.

# PROPERTY PORTFOLIO EXAMPLE

With NIA's help there's nothing stopping you doing this well with your property portfolio.



# MEET SOME MEDICAL PROFESSIONALS WE'VE HELPED

## DR DAVID & SUE WILLIAMSON



### The situation

David and Sue are young medical professionals with a combined household income of \$750,000. However, they were paying more than \$200,000 in tax per year.

With mortgage payments coming in on a home loan of \$1.5 million, David and Sue were finding it difficult to save and invest for their future. With no other investment properties and only one Self-Managed Super Fund, they contacted us to see what we could do.

### How NIA Helped

We executed our full LEAP Roadmap with 'Equity Accelerator Strategy' to boost David and Sue's financial position. This meant we were able to turn their high-income position into high net worth to replace their professional income.

**They now have a portfolio of seven properties**, utilising NIA strategies for acquiring properties and land, including Duplex+Dual Income, Small Lot Armchair Development-Buy Develop Hold, Boutique Luxury Apartment and Blue Chip Townhouse.

### The Incredible Results

David and Sue's high-pressure medical careers meant there was limited time to plan for their financial future and, although earning high income, their money was not monitored or controlled closely enough to build their wealth.

That has all changed since working with NIA and they now have a portfolio worth over \$4.5 million on a 4.5% yield. And they save more than \$75,000 in tax each year.

### David & Sue's 'Equity Accelerator Diversified Portfolio'

Property locations	Purchase Price	Value in 2020
House and Land in Epping (Wollert), Melbourne VIC	\$472,000	\$638,000
Duplex+Dual Income- 4+4 House, Fletcher NSW	\$734,000	\$995,000
Development 3 Townhouse, Cooraroo Brisbane QLD	\$925,000	\$2.31m GR*
Boutique Apartment Glen Iris, Melbourne VIC	\$570,000	\$685,000
Premium Townhouse in Bulimba, Brisbane QLD	\$805,000	\$910,000

\*GR Gross Realisation.

**TOTAL GAINS: \$1.1 MILLION!**



# DR BILL AND FIONA BIANCHI



## The situation

Bill and Fiona are first time investors who are married with 3 children. Both have successful medical careers with no investments prior to meeting NIA. Combined, they paid over \$150,000 in tax, had a large mortgage and they only had \$200,000 in super which was not enough to retire within their 10-year timeframe. They didn't have a plan for their financial situation nor a comfortable retirement and they were going to be approximately \$1.2 million short in assets needed to reach their retirement goal.

## How NIA Helped

We helped Bill and Fiona purchase 2 investment properties in their own names and another property inside a Self-Managed Superannuation Fund - SMSF. Our knowledge and expertise in investments and finance along with advice based around goals and education gave Bill and Fiona the comfort and confidence with the decision to move forward and create their own financial security.

The Property Wealth Plan was sound, made sense, covered all the strategies to suit their situation and included risk measures that allowed them to feel certain around multiple investments. The advanced structure implemented meant that the Bank, Tenant and Tax Man covered all the funding to own and control their new expanding portfolio with no impact on their current cash flow commitments.

## The Result

Bill and Fiona's property portfolio is saving them \$18,000 per year in tax which has been directed back to paying off their home loan and eliminating their non-deductible home **mortgage debt 10 years sooner than planned.**

Their portfolio is now sitting on **equity growth of over \$350,000** with an average yield of 4.5%.

## Diversified Portfolio

Property locations	Purchase Price	Value in 2020
House and Land in Clyde North VIC	\$475,000	\$680,000
House and Land in Armstrong Creek, Geelong VIC	\$468,000	\$620,000
SMSF Townhouse in Reservoir, Melbourne VIC	\$560,000	\$690,000

**TOTAL GAINS: \$350,000+**

# WHAT SHOULD I DO NOW?

**YOU CAN START BUILDING WEALTH JUST LIKE THEY HAVE.**

**NIA is just a phone call away**

Don't leave your future to chance, like so many other medical professionals who don't realise their mistakes until it's too late.

We have the roadmap to build your wealth, reduce your debt, invest in property and enable you to retire early.

If you're ready to secure your financial future, we're ready to help.

**THERE'S NO TIME LIKE THE PRESENT TO PROTECT YOUR FUTURE & START LIVING LIFE**



NATIONAL INVESTMENT ADVISORY

T 1300 565 888

E [contact@mynia.com.au](mailto:contact@mynia.com.au)

W [mynia.com.au](http://mynia.com.au)



A silhouette of a person in mid-air, jumping over a gap between two cliff edges. The background is a sunset sky with orange and purple hues and scattered clouds. The person's arms are outstretched, and their legs are in a jumping position.

**IF YOU DON'T TAKE  
A CALCULATED LEAP**

**YOU MAY  
NEVER REACH  
YOUR GOALS**



# Your road to freedom starts here.



NATIONAL INVESTMENT ADVISORY

**1300 565 888**

[contact@mynia.com.au](mailto:contact@mynia.com.au)

[mynia.com.au](http://mynia.com.au)

