



Prowealth
INVESTMENTS

We're on the Hunter Expressway

BRANXTON residents and the Hunter coal industry are two big winners

In 2007 Prowealth revealed the plans of the proposed F3 link road to clients at our Super Saturday seminar in Terrigal. The proposed road is now a reality after receiving funding in the federal budget.

The link road has been allocated \$1.451 billion over six years, including \$158.9 million this financial year and \$162 million in 2013-14. The State Government will contribute \$200 million.

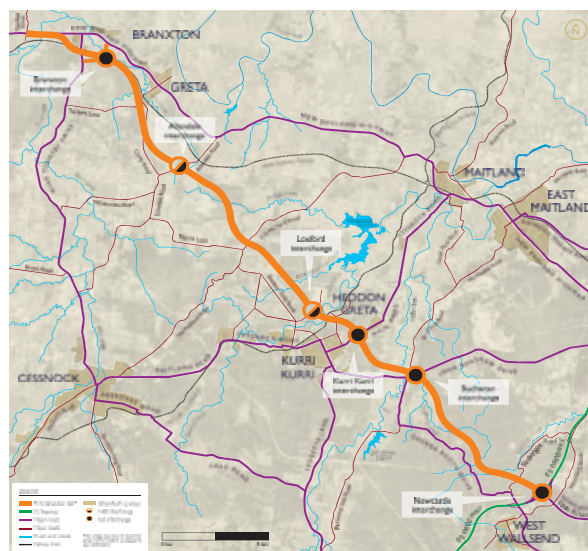
Treasurer Wayne Swan unveiled the plans for the 40-kilometre dual carriageway, which has been named the Hunter Expressway. It has been touted as one of the major nation building projects in this year's budget.

Mr Swan said the project would provide six strategic interchanges along the route to service local communities and provide traffic relief to the New England Highway between Weakleys Drive and Branxton.

It is expected to reduce travel times between Newcastle and Branxton by 28 minutes and relieve surrounding roads of between 15,000 and 30,000 vehicles per day in the areas around Rutherford, Maitland, Thornton and Newcastle.

Prowealth clients snapped up a number of properties along the route of the new road at that seminar some 2 years ago, and will now benefit enormously over the coming years as the road begins construction. Daniel Goodwin, Director of Prowealth said "Just think of what the F3 did for places like Kariong, Warnervale, Cameron Park and even the western suburbs of Sydney via the M7. The new Hunter Expressway will see towns along the new route flourish and experience sharp capital growth."

Given this investment in the region, it makes sense to buy your investment property in the Hunter. Call us today and beat the rush of investors that will put upward pressure on prices.



The route of the new Hunter Expressway

BREAKING NEWS BREAKING NEWS

NSW GOVT CUTS STAMP DUTY BY 50%

Homebuyers will receive a 50 percent stamp duty cut on newly built houses worth up to \$600,000 from July 1 until the end of 2009. Buyers will save up to \$11,245 in stamp duty charges, under the new measure announced in the NSW budget. The Housing Industry Association (HIA) welcomed the move as a "much needed boost for the residential building industry". The saving in stamp duty provides a window of opportunity for property investors to make substantial purchase cost savings from day one and is also available for off the plan purchases that complete by 30th June 2011.

For more information call Prowealth or attend our July seminars.

BREAKING NEWS BREAKING NEWS

Mark your diary

Prowealth Special Event

If you only come to one event this year, this is it.

**Sun August 23rd 2009
10am till 2pm, Terrigal**

Legendary Prowealth day only offers

Join us as we talk property, finance and tax with cutting edge solutions for today's market. Scheduled to be revealed at the event are:

- The **Smarter Small Home**, Stylish, Liveable and **Very Affordable**
- **1/4 Acre** investment packages, within minutes of the **new F3 link**.
- Special **guest** presenters

Miss it and you'll miss some unbelievable one time offers

Prowealth will be releasing numerous new developments along the route of the Hunter Expressway throughout 2009 and beyond so stay tuned and make sure we have your email address to be notified first.

You can register for the 'Hotlist' on the homepage of our website.



WE NEED YOUR HELP!

As part of our commitment to improving our services, we need your help to review our business plans for 2009/10.

We are after a small focus group, maximum of 30, to give us feedback on our projects, developments and promotional activities planned for 2009/2010.

You'll get to see in advance, plans for new Prowealth services, developments and educational products and have the opportunity to make comments and suggestions of things you would like to see or learn about in 2009 and beyond.

We are NOT selling anything on this night, we just ask for your honest feedback.

The focus group will take place on **Thursday 23rd July at 7pm** at our Head Office located at 9 Reliance Drive Tuggerah NSW and will run for approx. 45 minutes.

A selection of food, wine, tea and coffee will be available to those that attend.

This focus group is open to anyone. Hurry, we can only accept 30 people and it's free.

To reserve your place, please call 1800 13 22 64 or book online

RBA Governor: Confidence the key

Reserve Bank Governor Speech: "The Road to Recovery"

The Reserve Bank Governor gets it. Hopefully other public officials will also eventually get it. That is, it's all about confidence. The important point is to highlight the positive factors that will drive the economy forward in coming years. This is one of the most important speeches delivered by the Reserve Bank Governor, providing a clear and balanced assessment of just where we are at present and where we are going. Glenn Stevens is no gloom and doom merchant. While the global economy may be a gloomy place, he sees plenty of reasons to be positive, not negative. The fact that the Governor is focussing on the opportunities ahead as well as the risks is incredibly encouraging. It may come to be known as the "Super Six" – Glenn Stevens' six reasons to be upbeat on Australia's economic future. The Governor says that the best thing Australians can do is "to maintain confidence in ourselves and the prospects for our country over time." Stevens noted further: "Optimism, combined with an awareness of risk, is a fundamental strength."

The Super-Six: "I suggest that Australia has a very good chance of offering an economic setting in which the following conditions hold;

First, *political stability remains assured – something becoming a bit less common.*

Second, *the Government does not own, and has not had to give direct financial support to the banking system. Australia will be free of the difficult governance and exit strategy issues that such support is raising in a number of countries.*

Third, *public finances remain in very sound shape, with modest debt levels and a medium-term path for the budget back towards balance. Without the massive obligations arising from bank rescues that will inevitably narrow the options available to governments in other countries, Australia should be able to articulate such a path more effectively than most.*

Fourth, *sensible policy frameworks – both macroeconomic and microeconomic – remain in place; the financial regulatory system is strong and tested.*

Fifth, *we remain open for trade and investment, and have a capacity to deploy both our own and other people's capital carefully and profitably.*

Finally, *there is an exposure to, and an engagement with, an Asian region that still has the most dynamic growth potential in the world, where hundreds of millions of people will for decades to come be seeking rising living standards.*

There are rather few countries that have the potential to offer so attractive a proposition to international capital, and to their own citizens, over the years ahead. It is a proposition that, if pursued sensibly and consistently, offers the most secure basis for confidence in Australia's future. It is such confidence that, more than anything else, will help to drive us along the road to recovery."

Time for a Tax Variation?

As a property investor you may be entitled to lodge a form with the Australian Taxation Office that reduces the tax your employer deducts from your wage each pay period. This form is called a Pay As You Go Withholding Variation or 1515.

June is the ideal time to lodge this form as it allows the ATO enough time to process your variation and notify your pay officer of your reduced rate of tax. The reduced rate will commence early in the new financial year.

Prowealth Accounting can prepare and lodge this form for you. You can download a checklist outlining the information we require to prepare the variation on our website under "Services", then "Accounting" menu. Please contact us if you would like to discuss how the variation would apply to your personal circumstances.



Prowealth
ACCOUNTING

INTRODUCING PROPERTY MANAGEMENT HQ

PROPERTY
MANAGEMENT
HQ

Prowealth Investments recently announced a joint venture with Kelley Seaton to form a new property management services company 'Property Management HQ'.

Prowealth Investments is pleased to announce that Kelley Seaton, (Prowealth's former financial controller) will lead a new property management services company 'Property Management HQ' (PMHQ) from June 1st 2009.

Kelley will head up the company as Director and be the lead property manager for PMHQ, drawing on her vast experience in the property management industry over the past 10 years with companies like Raine and Horne Terrigal and Century 21 Total Asset Management where she managed over 300 investment properties.

Director of Prowealth Investments Daniel Goodwin says "For a long time our clients have wanted us to manage their investment properties rather than be handled by typical real estate agents. This new joint venture allows our valued clients peace of mind when purchasing an investment property, knowing that the management of their asset is well looked after from a dedicated team."

PMHQ will exclusively manage Prowealth client's properties to ensure they receive fast, prompt and professional attention.

Director and Head Property Manager of PMHQ Kelley Seaton says

"I can promise you that being a Director and Owner of PMHQ and indeed landlord myself, that I can personally deliver you the very best service and give you and your property my full undivided attention"

Property Management HQ has the added advantage of working closely with Prowealth and the builders of Prowealth's Investment property range to ensure your property is advertised and let prior to settlement or completion of construction through exclusive on-site signage and online portals like realestate.com.au. Any ongoing maintenance issues also receive high priority due to Prowealth's long-term relationships with the builders and developers from Prowealth's past 13 plus years of operation. PMHQ will service an area bordered by Rutherford/Maitland in the northwest, Raymond Terrace in the northeast, Central Coast in the South and anywhere in between.

For clients who wish to move their Prowealth investment property to PMHQ, simply call Kelley on 1800 452 052 and ask for a 'PMHQ changeover kit.'

For clients with property currently under construction, you'll shortly receive an introduction letter and information package outlining PMHQ benefits along with a new 'PMHQ Managing Agency Agreement' for you to complete and return so we can commence marketing your individual property for lease. It's important that you return this form promptly so that we can advertise your property well in advance of completion/settlement.

For questions or further information, please contact Kelley Seaton on 1800 452 052.



Project Updates

Prowealth has just completed a revamp of the Project Updates section of prowealth.com.au. If you are purchasing a Prowealth property, you can view this page on our website to see the latest photos and construction progress of your new property. The pictures and comments are updated each month. To view now, go to www.prowealth.com.au and click on 'Properties' then 'Project Updates'.

Prowealth TV

Our website now features integrated videos to help you continue your property investment education. Short videos from our seminars, software demos and market commentary from our directors are updated continually. To view now, go to www.prowealth.com.au and click on 'Education' then 'Prowealth TV'.

For the latest updates on our seminar dates and promotions log onto

www.prowealth.com.au

10 Secrets of Professional Property Investors

The new book by Daniel Goodwin

Covering basic to advanced strategies, you too can achieve the results that professional property investors have kept secret until now.

Special Offer : Download a free chapter at www.prowealth.com.au/specialoffer

or Prowealth newsletter readers can buy it now online for just \$19.95 (saving \$10 + free shipping)



Limited stock of these properties - be quick!

JULY SEMINAR SPECIAL OFFER



The first 20 bookings at each seminar will receive a Property Investors Starter Pack which includes a copy of the book, a property investment DVD, 6 audio CD's and an information package on Prowealth's services. Total value of over \$179 as our thanks for attending.

Book your free seats for a venue near you.



Rothwell, Redcliffe, QLD - \$369,000

Situated only 8km to the beaches and cafes of Redcliffe and 4km to the new Westfield Northlakes featuring Myer, the Bayside Terraces development in Rothwell, a suburb 28km north of Brisbane, is a hot prospect for capital growth. Opportunities for future residential development in this area are extremely limited. Current stats show Rothwell houses experienced an average of 20.06% growth in median house prices for the last 10 years! With the lowest interest rates in around 50 years and soaring rental demand, Bayside Terraces at Rothwell is a positively geared investment for most people. ONLY 2 LEFT with \$10,680 worth of bonus inclusions!

	Your taxable income		
	\$60,000	\$90,000	\$120,000
Your weekly cash flow or cost	-\$3	+\$16	+\$28



Cardiff, Newcastle, NSW - \$399,000

Situated in the working heart of Newcastle is Macquarie Hills Estate, a predominately owner occupied area, we secured 12 lots late in 2008 and now have ONLY 1 LEFT. Easy access to transport and only minutes to beaches on Newcastle, Westfield Kotara featuring David Jones, and around the corner from Stockland Glendale with Greater Union cinemas and K-Mart/Target. Brand new Woolworths supermarket under construction just 4 mins from the front door. \$9,600 worth of bonus inclusions!

	Your taxable income		
	\$60,000	\$90,000	\$120,000
Your weekly cash flow or cost	-\$9	+\$10	+\$23



Kurri Kurri, NSW - From \$240,000

On the doorstep of the new Hunter Expressway Kurri Kurri interchange, VIBE offers a mix of 15 single level villas and townhouses. The site is located within walking distance to Coles, the Aquatic Centre and is only 20 minutes into Newcastle or 15 into Cessnock. Kurri is possibly the hottest investment area in the hunter so act quickly as we only have 2 remaining with completion due in August. Perfect for you super fund!

	Your taxable income		
	\$60,000	\$90,000	\$120,000
Your weekly cash flow or cost	-\$17	+\$2	+\$5



Hamlyn Tce, Central Coast, NSW - \$383,500

Located in the brand new Sidonia Gardens estate, adjacent to Central Coast Homezone display village, the development site poised to capitalise on the new Wyong employment zone and Warnervale town centre that will create over 7000 new jobs in the coming years. Only minutes to the F3 freeway, tenants have easy access to Sydney and Newcastle employment options yet have the lifestyle of the Central Coast. 5 mins to Lakehaven Shopping centre featuring K-Mart and only 15mins to Westfield Tuggerah. High rental demand from a predominantly owner occupied area. Only 2 lots remain in this stage with \$9,600 worth of bonus inclusions!

	Your taxable income		
	\$60,000	\$90,000	\$120,000
Your weekly cash flow or cost	-\$25	-\$6	+\$10

Take advantage these great properties - limited stock remains so act quickly. How to read - Your current income is the amount you earn per year. A red figure means the property will cost you that amount per week, a blue figure means the property will be cash positive.

Disclaimer: Assumptions in the tables - 5.14% Interest, various rent plus bonus rent if applicable, various property costs, stamp duty, combined or single income with tax deductions applied to highest income earner. Cash flow or cost is the first year only. Correct as at 27/4/09. Individual circumstances vary & other assumptions apply, these tables are provided as a guide only. Call us for full, personalised analysis. All interested parties should make and rely upon their own inquiries in order to determine whether or not this information is, in fact, accurate and suitable for their specific circumstances. Pictures are for illustration only and may not represent the actual property.

Discover the 10 Secrets of Professional Property Investors from the team who wrote the book on it at these upcoming seminars

Mon July 13 - Rutherford 7pm-9pm
Tue July 14 - Muswellbrook 7pm-9pm
Thur July 16 - Newcastle 7pm-9pm

Mon July 20 - Ettalong 7pm-9pm
Tue July 21 - Terrigal 7pm-9pm
Sun August 23rd - Terrigal 10am-2pm

Book online at www.prowealth.com.au or phone 1800 13 22 64

Mark your diary
Prowealth Special Event

If you only come to one event this year, this is it.

Sun August 23rd 2009 10am till 2pm

Legendary Prowealth day only offers

Plus - We reveal a new property nothing like we've ever done before.