

Jet Lending

Do you know the answers to the following questions?

1. What Month in what Year will I become **Independent** ?
2. To the nearest dollar, how much **profit** (interest) will I pay the bank?
3. I currently have no mortgage but wish to borrow for investment,
 - a) **How much** can I borrow ?
 - b) Who has the best **combination** of rates, fees, credit limits, and variations ?
4. **When**, exactly, can I purchase my next car, trip or major item ?
5. What date can I **purchase** my first or next **investment** ?
6. How much difference will this make to my “**Independence Day**” ?
7. **How many** investment properties will it be feasible, or necessary, to purchase between now and “**Independence**” ?
8. To what month in what year will this **bring forward** my retirement date ?



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About Jet Lending

- Formed around 2002 as Jet Home Loans and part of a prestigious SA real estate group operating in SA for almost 40 years.
- Jet Lending was formed to enhance the lending opportunities for their clients & the general public and to continue to grow the organisation with a larger range of residential, investment, personal, vehicle, business & commercial loans & other complimentary services.
- Jet Lending now has around 30 mortgage consultants a dedicated customer care division and sales managers.



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This Presentation

- Help you to create wealth faster through smart loan structuring.
- Help you to structure your loans correctly to save time & money.
- Transactional Loans enable borrowers to make the **maximum repayment** on a home loan at the **optimal payment frequency**, by using the loan in accordance with a pre-determined Strategy, whereby all income and expenses are transacted from a loan.
- In the next few minutes you will find out if a Transactional Loan could generate **savings for you!**

Disclaimer:

This seminar is not designed to provide you with specific financial advice as we have not taken into account your specific needs. The information provided may be subject to change without notice. Whilst all care has been taken to provide factual information, this information may no longer be correct or relate to your specific needs. We recommend that you speak to your accountant or financial adviser before making any investment or financial decisions. We are providing an opportunity for you to do so with the speakers present at this seminar at a time that suits you.



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The Process

Jet Lending will:

- Analyse your individual situation.
- Make correct recommendations to match your needs with a specific loan & lender.
- Then provide the system to ensure your savings and expectations are achieved.

This process **IS NOT OFFERED BY ANY BANK.**



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Step One

To becoming independent

Create a system :

Where existing credit cards and smaller loans are paid out **now**.

Where future credit card debt is **automatically** paid on the due date each month and is **interest free**.

Where future spending is **planned & managed** responsibly.

Where your mortgage is **correctly managed** & rapidly eliminated.



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Step Two

To becoming independent

Plan to Create REAL WEALTH

Use your:

- Equity.
- Income.
- Tax Deductible Debt.

(if you lack experience in this area, we suggest obtaining independent advice prior to actually making investments)



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How?

- ◆ When personal debt is eliminated, or at least at a suitable level, the mechanism will be in place to enable you to **purchase PROFITABLE INVESTMENTS** using Tax Deductible Debt.
- ◆ **Income generated** from your investments, eg rent and dividends can be used in servicing debt.
- ◆ When your investments become **debt free**, you will have created

Freedom, Security and **INDEPENDENCE.**



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The most important step

Jet Lending will show you our proven Money Management Program.

It has been approved by the MFAA and has been written in accordance with ASIC regulations, guidelines, assumptions & disclaimers.

This ties together your:

- INCOME
- EXPENSES
- LOANS
- PLANS & GOALS

You control your own rapid debt elimination and wealth creation program.

The PLAN is flexible. It permits fine tuning and alterations as your lifestyle changes.



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This Concept is about helping you

To Better Plan & Control

- YOUR FINANCES

and

- YOUR FUTURE



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What's Your Plan?

- Where will you be in retirement and when would you like to retire?
- Will your Superannuation be enough?
- How much income do you need to retire?
- When will you pay off your loans and other debts?



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Better planning entails

Better use of your money.

Enabling you to:

- ◆ OWN YOUR HOME SOONER
- ◆ BE FREE of PERSONAL DEBT
- ◆ RETIRE EARLY with INDEPENDENCE



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Planning Ahead

- The problem is many home buyers buy first and then worry about securing finance after they have signed a contract. This is to say they think about finance only once it is needed, rather than investigating the best loan structure to suit their needs.
- Saying this another way, there's a temptation as a property buyer to treat the processes of (1) buying a house and (2) finding a house as mutually exclusive rather than complimentary events.
- The time to be thinking about the way you plan to finance is prior to buying your property while you still have time on your side.
- Matching the right property with the right loan can only be done once you have outlined your plan for how you'll profit from your real estate (ie. matching the right property with the right person with the right strategy).
- This relaxed attitude accounts for why so many home owners achieve such poor results and why the banks make such huge profits.



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Where are you now?

- Mortgage?
- Personal debts?
- Credit cards?
- Personal loans?
- Car loans?
- No investment plan?
- No retirement plan?
- Working too hard?
- Lack of money and assets?
- No property?
- Not enough time for family and relaxation?
- No passive wealth creation plan?



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What's important to you?

- More time with family and friends and to relax?
- Buy a home?
- Save money?
- Invest for the future & create wealth?
- Pay off the home sooner?
- Start a family?
- Renovate the home?
- Buy investment properties?
- Go on holidays?
- Plan for retirement?



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Our Objective

- ◆ TO PLACE YOU IN GREATER CONTROL OF YOUR FINANCES.

WHY IS THIS IMPORTANT ?

- ◆ Because most Australians ARE NOT IN CONTROL and therefore UNABLE to SUPPORT THEMSELVES EVEN AFTER WORKING FOR 40+ YEARS.



Slaves to the bank?

- ◆ Most of us will be slaves to our mortgage for the **majority of our working lives.**
- ◆ The result is unfortunately that by the time we **finish house repayments**, there are **Simply not enough years of income left** to create sufficient wealth to live and enjoy later life.



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So what can you do?

Reduce the Banks profit from you ... by

- ◆ Planning your future.
- ◆ Restructuring & planning your loans and
- ◆ Monitoring your loans.

Keep this tax free profit in **your** pocket.

Whilst maintaining access to **your** money at all times.



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Traditional methods

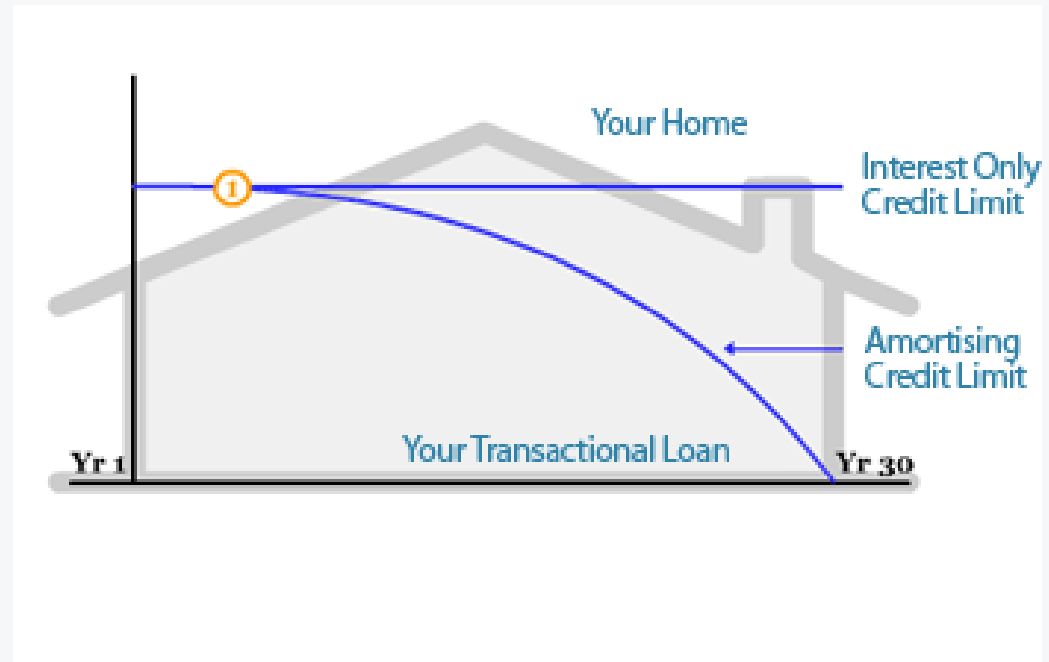
- ◆ Fortnightly Payments.
- ◆ Offset Accounts.
- ◆ Redraw Facilities.



The Strategy

Step 1

Transactional loans have a credit limit, which may be a fixed limit or the amortisation schedule of the loan term.



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The Strategy

Step 2

By directly **depositing your income into a Transactional loan**, the loan balance is immediately **reduced** and as interest is calculated daily on the loan balance, interest payable is diminished.

So if you've paid all of your income into your loan, you'll have paid off your loan in a short time and saved a lot of interest, but how do you live?



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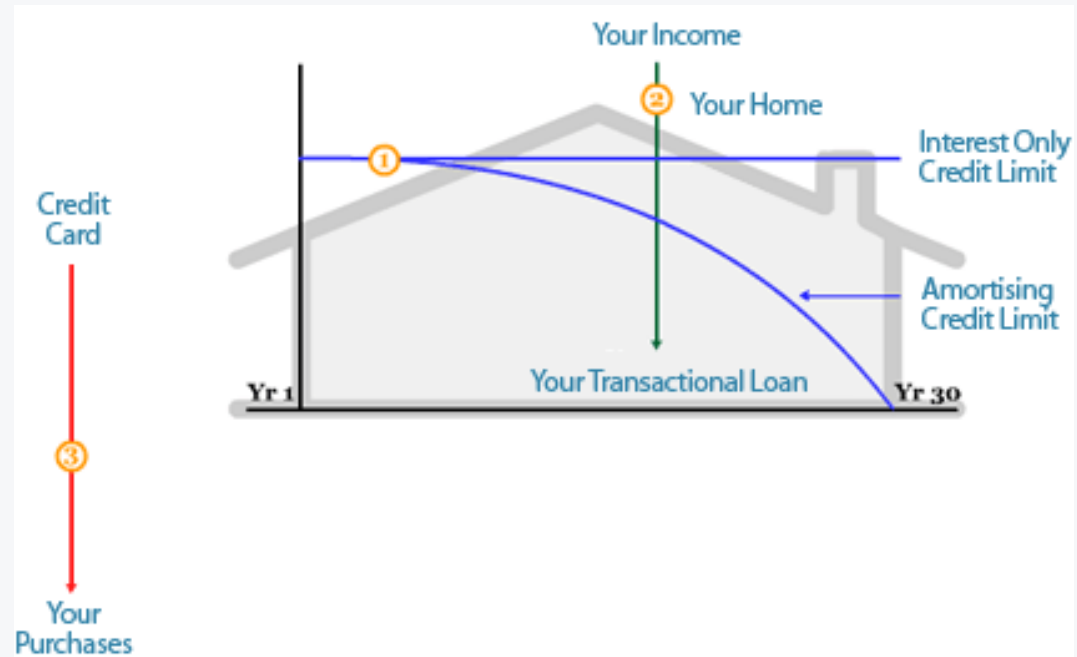
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The Strategy

Step 3

With every possible transaction you use a credit card. *(not absolutely necessary but is recommended for maximum effect)*

You bought your groceries and paid for your fuel, but you haven't even paid for it yet.



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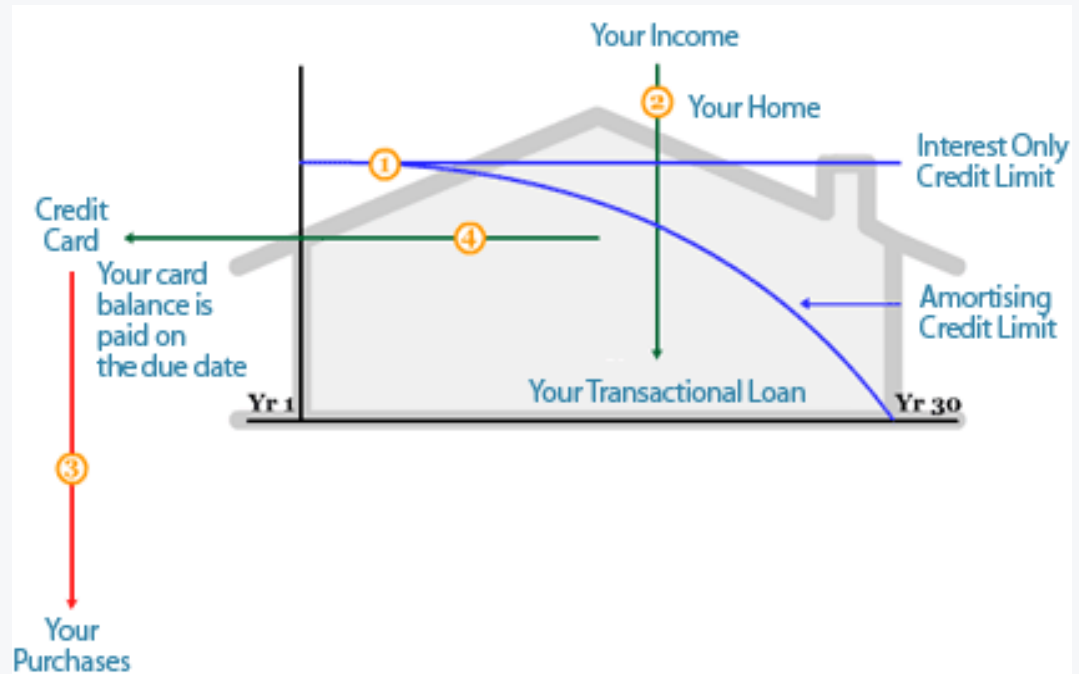
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The Strategy

Step 4

The amount due on your credit card is then automatically paid off on the due date from your transactional loan, in which case there is **no interest payable** on the card.

Firstly, you win by not having to pay interest on your credit card and secondly you **save interest** on a day to day basis.



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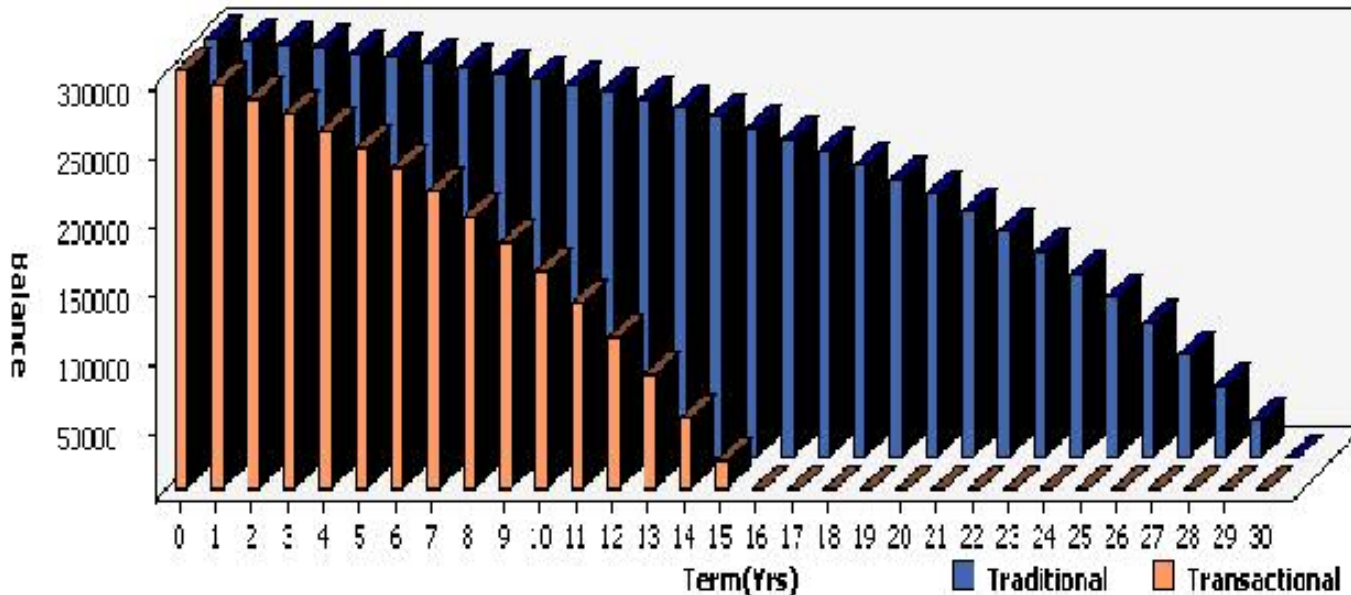
Mortgage Minimisation Example

Income:	After tax wage or salary per frequency of payment. Client 1: \$900.00 Weekly Client 2: \$800.00 Weekly In the Transactional Loan Scenario, all income is credited to the Transactional Loan. In the Non-Transactional Loan Scenario, all income is credited to a transactional deposit account.
Expenses:	Amount of current monthly living expenses, including any payments on personal loans and credit cards, but not including payments on any existing home loan. Monthly Living Expenses: \$4,420.00 In the Transactional Loan Scenario, all expenses are debited from the Transactional Loan. In the Non-Transactional Loan Scenario, all expenses are debited from a transactional deposit account. The Non-Transactional loan repayment is also debited from the transactional deposit account.
Non-Transactional Loan:	Details of an existing Non-Transactional home loan, or an assumed Non-Transactional home loan for comparative purposes. Home Value: \$400,000.00 Loan Balance: \$300,000.00 Repayment Frequency: Monthly Repayment Amount: \$2,370.82 Additional Monthly Repayment: \$0.00 Interest Rate: 8.80% Term: 30 yrs 0 months.
Transactional Loan:	Details of a Transactional Loan used in accordance with the Strategy for comparative purposes. Loan Balance: \$300,000.00 Payment Frequency: As per Income Frequency Payment Amount: As per Income Amount (Per Freq.) Interest Rate: 8.87% Redraw Limit: Principal & Interest Loan Establishment Costs:* \$0.00 *Loan Establishment Costs are only included when projected as an assumption by the Lender.

Minimisation Example Results

Result:

If you have not chosen to make an additional monthly repayment into the Non-Transactional Loan which is as high as reasonably possible having regard to your financial circumstances and the terms and conditions of your loan, this report will not provide you with a reliable comparison between a Non-Transactional Loan and a Transactional Loan used in accordance with the Strategy.



Average Monthly Transactional Repayment**	\$2,961.85	Non-Transactional Scenario (yrs)	30.00
Minimum Mthly Transactional Repayment*	\$2,385.86	Transactional Scenario (yrs)	15.00
Potential Interest Saved	\$306,514.47	Potential Years Saved	14.50

** Average Monthly Transactional Repayment is the total income less total expenses less any repayments for existing loans that are not to be closed, divided by the total number of months taken to repay the loan.

* Minimum Monthly Transactional Payment is the minimum monthly amount to be paid during year 1 of the Transactional Loan Scenario.

For more information please contact: -

Jet Lending

Ph: 1300 772532

Email: admin@jetlending.com.au

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What do you need to do?

- ➔ **To Enable You To Make An Educated Decision, A Personalised Report On Your Total Financial Situation Needs To Be Prepared now.**
- ➔ **Once All Your Questions Have Been Answered And You Are Comfortable With The Process, You May Choose To Implement The Next Step ...**



How to get our program

Your **fully accredited Jet Lending mortgage planner** will help to show you just how much time and money you could be **saving**.

Most mortgage reduction companies **charge thousands for this service**, but at Jet Lending we provide this **complimentary to you** as we get paid by the lenders to introduce loans to them at no extra cost to you, in fact we will show you how to **save thousands in interest** and shave **years off your loan**, which is not what the banks want to show you.

You can go to <http://www.jetlending.com.au/calculators.htm> to try the mortgage minimisation calculator online now for free, and you can purchase the program by downloading the purchase order form online at our website so that you can monitor your savings regularly. We will also help you by reviewing your progress annually and making sure you are on track to save time & money and **create your wealth faster**.

Stop giving away your hard earned money & become a smarter home owner and start fast tracking **your wealth** instead of the banks profits!

Call our toll free number **1300 722 532** today to arrange your free consultation.



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