



INTELLIGENT
PROPERTY INVESTOR

**Special Issue: How To Keep Your Properties
And Other Assets Safe**

I LOVE
REAL ESTATE

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Welcome To The Intelligent Property Investor Masterclass

I've been asked a number of times why am I doing these?

Why am I giving out all of this free information on the markets, what it all means, where we're heading and all of those sorts of things.

Well, I'm doing this because I want you to become a more intelligent property investor, because more intelligent property investors make better decisions. They make more intelligent decisions and as a result, get better results.

The timing right now is particularly important because we are now entering a boom cycle.

Now, remember I am an accountant and I am an economist. And this cycle that we're entering right now is going to be crucial for you and your financial futures, as well as your family's futures and potentially for generations to come. So that's why this cycle will be very, very important.

The last time that we had massive increases in property prices like we are seeing now, you have to go back to the end of GFC.

It bottomed out in 2010, then really took off from 2012. What did you do then? How many properties did you buy for those next few years? How much did they increase in value?

Because those are the kinds of times that we are entering again.

In fact, I could also take you back to the mid-cycle slow down in the early 2000s. Think about the pricing then (if you're old enough), think about what those prices were.

What did you do then? How many properties did you buy? What happened?

If you are even older, think about back in the early '90s when we had the last proper recession.

So what did you do then? Sydney prices back then were \$194,000. That was the median house price in Sydney and other cities were similar.

How many properties did you buy? What would they be worth today?

The reason I'm being so hard on you right now is because I really want you to understand the importance of this period of time that we're coming into.

I put this information out on my website too, which is iloverealestate.tv so you can get all of the previous Intelligent Property Investor masterclasses that I do on a weekly basis.

You can go back and listen because it tells a story. And the more that you go through and listen to the story, you can see how it's developing.

I also put it out on my [YouTube channel](#) and I also put it out onto [Spotify](#) and onto [iTunes](#), but I really, really encourage you to jump onto my website, iloverealestate.tv and get a subscription to these free master classes.

I don't sell properties. This is all about knowledge and making intelligent investment decisions.

I've got something a little bit different for you this issue.

I decided rather than do a full on market update like I do every week, I want to talk about something very important and that is the way that we build our portfolios.

I specifically want to focus on how we build our portfolio and how we protect it.

I know that's a bit different to what I normally do every week, but I really want you to take notice as to what I've got to say this week.

Because regardless of whether you're in business, whether you've got a shared portfolio or whether you are a hardcore property investor like myself, what I'm going to talk about will either save you a lot of money, protect the assets that you've got and potentially set you up so that you are tax efficient and be able to maximise all of your investing.

So let's get into the masterclass.



Frightening Statistics

I want to discuss how to best protect the investments you're building up. Regardless of whether they are international shares, property, or something else, what I'm going to go through now is vital for investors.

First of all, I thought I'd share some pretty frightening statistics with you.

The first one is that the average business owner in Australia gets sued three times in their lifetime, with a greater than 50% chance of a devastating lawsuit completely wiping them out.

If that doesn't scare you, I don't know what does. Now, maybe you're not in business, maybe you think, well, that doesn't apply to me.

On average, one in every four people get sued, and not just business people.

There is a lawsuit happening roughly every minute in Australia, now that is scary.

But not as scary as in the US. From Forbes Magazine, "Statistics show that somewhere between 36%-53% of small businesses are involved in at least one litigation in any given year and 90% of all businesses are engaged in litigation at any given time."

So you can see it's a pretty big issue and lawsuits are not just for business people, it's not just for those who have a lot of assets, people are getting sued over crazy things all the time.

Did you know that over the last two centuries, 90% of the world's millionaires have been created by investing in real estate. In recent years it has been a little bit different because we've seen a lot of the tech companies have taken over with Jeff Bezos and people like that, but for the average investor, it's real estate that's going to make them wealthy. So that's where I'm focusing my attention right now.

When we look at Australia, Australia is the second most litigated country in the world.

Obviously America is the most litigated, but New South Wales is actually the third most litigated state in the world, would you believe?

The main areas of litigation come from business ownership, property ownership and defamation. In fact, Sydney has just become the defamation capital of the world. We have more defamation lawsuits in Sydney than any other city in the world. Sydney took over from London which is kind of crazy.

Personal actions involving motor vehicles comes in at number four. So let's deal with those major ones first.

Now, if you're going to go and set up a business, most of you will be in circumstances where you go to your accountant and you ask what structure do you think I should use?

Unfortunately, most of the time you get the wrong answer. I'm an accountant, I'm an economist and I've been through the ropes just like anybody else. I've been through the same university degrees and post-graduate degrees, but the thing is, most of the mainstream education doesn't cover what's actually happening regarding litigation in this country.

Litigation is moving so fast that our educational system is just not keeping up with it.

You go to your accountant and some of them say, just pop it in your name, we'll get you an ABN, that's all you need to do, and when you get a little bit bigger then we'll pop it into something else.

That's incredibly dangerous because if anything happens within the business, you lose everything you have in your own name, because an ABN it's not a separate legal entity. It's just you with a number, that's it, so all your personal assets are up for grabs.

And when we start talking about a partnership, well, my God, that's worse. A lot of accountants talk you into putting it into a partnership because what they see is, that in a partnership you're able to split the income between the partners and reduce tax.

Well, tax is not the only consideration, what you have to take into account is asset protection.

And even if it's a husband or wife scenario, if one of you goes down you both go down, not one of you has the ability to be able to continue to borrow and buy assets and build the portfolio. So partnerships are incredibly dangerous.

Even if you and I go into a partnership together, you're jointly and severally liable for the actions of each other.

Just having a bank account together can be enough to say that you're in partnership together. There's been lots of law cases around that and it's crazy.

Now, some accountants will say pop it into a company.

A company costs you about a \$1,000 to set up and look, it is a separate legal entity, what it does is it separates your assets away from your liabilities, or it separates that business away from your other assets.

But they've got a few downfalls too.

One trouble with a company is they're a pain in the neck from an accounting perspective.

But put that aside, there's only a couple of ways that you can get money out of a company, that is either through wages, which means you're paying personal income tax rates, through a loan which you're covered under Division 7A or through dividends, which then you're going to be taxed the marginal tax. But you get your credit for whatever the company is paid.

They're a bit expensive to shut down too and they cover a lot of rules. So they're all legitimate reasons. While administration-wise, they're a bit of a pain in the neck, but what's more important is they pay double capital gains tax.

So if you're looking at selling that appreciating asset sometime in the future, you're going to pay double the amount of capital gains tax as anybody else. So that kind of puts them in the no-no territory, particularly for property investing.

Some accountants will talk about Trusts. Now there's different types of trusts in Australia.

I will talk about some of them with you just very briefly, because trusts, and a particular type of trust, is going to be the best available for you, particularly when we're talking about business and property.

Let's talk about how business can be affected.

Under Insurance

Now in Australia we are typically under-insured when it comes to businesses and a lot of businesses go broke simply because they don't have the right insurance or they don't have enough insurance.

So let me talk about a particular situation, and this really applies to property even though it's a business I'm talking about.

This particular business was a sheet metal manufacturer, he was in my accountancy practice years ago and he had a fire in his warehouse. The fire did about \$80,000 worth of damage, nobody got hurt, nobody got killed or anything like that.

But what happened was, he lodged his claim with the insurance company and the insurance company said, "Well, you're insured for \$300,000 and I know your claim is only for \$80,000 but the fact is you should've been insured for somewhere around \$500,000."



POOR ADVICE

The most common source of advice for SMEs is their personal network (SME Index, 2014), which may perpetuate common insurance myths and misinformation.

WRONG COVER

Home businesses and micro businesses are much more likely to be underinsured. Many small businesses believe business assets will be covered by home or personal insurance, which is usually not the case.

BUSINESS GROWTH & CHANGE

Businesses change from year to year (and often more regularly than that). Insurance policies need to be kept up to date.

What that means is, if you're under-insured then you only get the percentage that you're insured. So in his case he was two-fifths under insured, should have been \$500,000, it was insured for \$300,000, so he's two-fifths under insured.

So what that means is, of his \$80,000 claim he only gets paid the three-fifths that he was insured.

Now, that man had to go and borrow the rest of the money against his home. Here's where the story really gets interesting.

He then got sued by his landlord for the two-fifths of damage to the building, he also got sued by the next door neighbors landlord for two-fifths damage to his building, and he got sued again by the next neighbors tenant for two-fifths of damage to his stock.

So all in all that came up to about \$120,000.

Now I don't care how wealthy you are, having to fork out an extra \$120,000 in any one particular year is crazy and that's the effect of under-insurance.

I had a lady come to me at one of my seminars and she gave me this big hug and I said, "What's happening?" And she said, "Well, I just want to thank you." She said, "I listened to you talk about being under-insured at one of your seminars," she said, "I went home and I checked my insurance policies and I had a house out in Penrith."

She'd bought it years ago for about \$140,000 and it was still only insured for \$140,000, but it was worth probably \$500,000 at the time, and she had a \$350,000 mortgage on it.

So had she not gone and fixed that, because the thing burned down about six months later, she would have been bankrupted, just like the guy that I told you about. Had that fire burnt down half the street, he would have been bankrupted.

So it is really super important, make sure that you are not under-insured and that you are insured to at least replacement value. Really super important.



Business Separation

Let me tell you another story about an earth moving company. This was on the North Shore in Sydney and they were in partnership.

They owned everything in the husband and wife's names. They owned a home, a business, a piece of land where they ran the business from and they owned all the trucks, decks and excavators and all of the equipment in their names.

One day they were happily digging away and they dug up the main fiber optic cable that connects Sydney to Canberra, now you may not think that's a big problem but I tell you what it was.

They got sued for \$20 million. Because everything was owned in their own name, they lost everything and they went bankrupt.

So what could they have done differently?

For starters, had they had their home in the wife's name and kept her out of the business, as she's the lowest risk profile. There's other things you can do to protect that asset.

Then put the business in a separate legal entity, the equipment in another separate legal entity and the land in yet another separate legal entity, and then when the poo hit the fan, all they had to do was to close the business – because everything else was owned elsewhere.

They could rent the land from another entity, they could hire the equipment from another entity, so there was nothing to lose. Well, they'd lose a \$250 registered business name but that's about it.

So that's a huge, huge burden that's been taken away and I'm telling you, this is how the top end of town works. You people with businesses and property have to wake up and start operating your affairs the same way.



Let's have a look at a property story. Now that's not the actual picture, but this is what happened. There was a case in Victoria, and a similar one in Queensland too, but I'll tell you about the Victorian one first.

A young couple go out to buy their first investment property and the building inspection report says, it's got a rickety balcony that needed fixing, didn't make code, no problem.

They talked to their accountant and the they said, "Look, just pop it into your own names, that way we can claim the negative gearing and it will be better for tax". So that's what they did.

Well, the thing is they didn't get around to fixing it. They put tenants in there and one of the tenants fell off the balcony, hurt themselves, then sued the owners of the property.

Because they owned that property in their own names and they owned their own home in their own names, they lost the lot, went bankrupt.

Now what could they have done differently? And why didn't the insurance cover them?

Well, the property should have been owned in a separate legal entity.

And forget the negative gearing, there's better ways to be doing things than negative gearing.

But what they should have done is made sure that their insurance was able to cover it. Now the reason insurance didn't cover it is because they knew about the problem, they hadn't taken any action to fix the problem.

Consequently they were deemed to be criminally negligent and I'm afraid insurance doesn't cover you in the case of criminal negligence, so they lost out. They lost their home, they lost everything.

And it was a very similar circumstances for the one in Queensland, except the backstep was too high, it was an illegal height, it didn't meet code. And they suffered the same consequences,

So it is really super important to make sure you're separating out your assets and your liabilities.

I've been recognised as a leading expert in asset protection for over 10 years now and a lot of people come to me after a mishap, or when they have already purchased a property in their own name and there's not much I can do for them.

Uninvited guests, oh dear, this is another very sad story. This man told me his terrible story. He'd lost his wife to cancer a couple of years earlier and he wanted to do something to give back to the Cancer Foundation, who had helped him and his wife through the whole ordeal.

Rather than just make a donation, he bought this piece of land in the hinterland that overlooked the ocean. His plan was to build this amazing respite center so people could go there when they were going through chemo, eat organic food and be educated on cancer.

He was about three quarters through building of this property. One of the young builders working on the job was so amazed how beautiful the property was, he took his girlfriend out on a weekend to show her.

Look, a building site is no place for a child and he should have known better, but the child got injured. She fell down a three meter drop onto a concrete slab.

She was terribly injured and she's going to need ongoing medical attention for the rest of her life.

Now in this story nobody wins. The child and the mother then sued the guy who came to see me, and he was from the old school, he owned everything in his own name, this property and a whole heap of others.

He was going to name the facility after his wife, it was going to be such a good deed he was doing, but he couldn't achieve that. He went to every barrister in the state, and every barrister gave him the same advice.

You're going to have to settle out of court, because if you go to court, you're going to lose. And you'll probably end up going bankrupt because you'll also have a massive legal bill.

So that's what he did, he sold up most of his assets. He sold this property before it was even finished, so the Cancer Foundation never got the property, he never got to name it after his wife and he made a settlement with the woman and child.

So what could he have done differently?

Look, had that property been owned in a separate legal entity then he wouldn't have lost his assets. The child wouldn't have got a payout, mind you, but he wouldn't have lost his assets, it would only have been what he had tied up in that particular property.

But more so, what he should have done is made sure that his insurance, his public liability insurance particularly, covered uninvited guests.

You see had the builder been injured he would have been covered but because that child was an uninvited guest I'm afraid he didn't have any asset protection at all, so he lost the lot, very sad.

That's a particular circumstance, but the same could happen to you. You could have a burglar break into your house, slip on a kid's toy, break their back and sue you for the house and get it!

It happened on the Gold Coast actually, there was a student of mine, wasn't at the time, but is now, who went out to dinner and he's got a dog, he's got a rottweiler he keeps it in the house.

A burglar broke into the house, the dog attacked him and bit off his index finger.

Now the burglar fainted at the sight of his own blood so he's in and out of consciousness on the floor. When the guy comes home the dog is sitting there beside the burglar growling, he's like, "good dog".

So he calls the police, calls an ambulance and doesn't think anything more about it.

Then about six or eight weeks later he gets a knock on the door and he gets served some papers – he's being sued by the burglar. Damages, punitive damages, pain and suffering, medical expenses and loss of future income because he's unable to work in his chosen profession, he's a burglar for God's sake.

Anyway, again, the owner went to the barristers, and they said, look mate, just settle out of court, it's the best way to get out of it. I think it ended up costing about \$50,000 or more. Crazy.

As I said before, Sydney has just become the defamation capital of the world, so what that means is that defamation is happening all the time.

About 97% of all defamation cases in Australia are ordinary people, they're not celebrities, everybody thinks they are but they're not, about 97% of them are just ordinary people.

Take this guy, a dentist did some work on his patient and the patient didn't like what he'd done so he made some disparaging statements about him on social media, the dentist sued the patient and won hundreds of thousands of dollars in defamation.

A teacher had some disparaging statements made about her by her students, they said that she was a bully. Well, she showed them, she sued their parents and won millions of dollars in defamation.

An ex-wife made some disparaging statements about her ex-husband, well, I've got to say, who doesn't? But the ex-husband sued and he won tens of thousands of dollars in defamation.

Then you've got the personal actions involving motor vehicles.



If you drink drive, if you forget to register the car, forget to insure the car or you drive somebody else's car that's forgotten to register or is uninsured, if you forget to renew your license, you've got too many speeding fines that you haven't told your insurance company about, you drive with bald tyres or your tyres are more than five years old, (which can easily happen with a second car or a trailer or something like that or a caravan), if you have an accident and hurt somebody, they can sue you for everything you've got in your name.

So the objective here is, don't own anything in your name. You want to be as poor and penniless as possible on paper. Separation of assets, away from you, away from each other and away from your liabilities.

And there's lots of ways to do that. Obviously setting it up the right way in the first place, in that prevention is better than cure, is the least expensive.

Trying to fix it down the track is more expensive, or at least it can be.

I'm not going to cover that today, it's probably more of an advanced strategy as to how to protect the existing assets that you've stuffed up on, which is what I cover in my seminars.



I Love Real Estate Breakthrough Sessions

If you want to take full advantage of the current circumstances, I want to draw your attention to the fact that **I am offering free one hour [I Love Real Estate Breakthrough Sessions](#)** for you. So these breakthrough sessions, with one of my advisors, there's only a few appointments this week.

Now, what they'll do is they will look at your circumstances, they will look at your goals, dreams, aspirations, and they'll talk to you about how we can help you achieve those goals.

It's very important right now because we have a booming housing market and there is so much money to be made. I'm really excited about the amount of money that can actually be made right now, but you've got to be making the right decisions.

And the thing is, if you buy some properties that I've seen on the market right now, you're going to get hurt.

It's going to go the other way. So there are people who are going to make a lot of money in the property market, and there's a lot of people that are going to lose money or just make a little bit of money. So this is your opportunity to step up and be one of those who really powers.



In fact, in the next say, three, four or five years, you can actually replace your income and you can build a portfolio that can support you and your family for the rest of your life.

Imagine that. Imagine in say three, four years, you never had to work again, not a day in your life. Would you like that? And look, I'm not saying work's bad. In fact, I love work. I love what I do, but what it means is you can have choices.

You can have choices around what you do. You can have choices around how you spend your days. And I think that's something that we all really want deep down, regardless of how much you earn or don't earn or anything else.

So really I'm very serious about this, now is the time to act. In fact, last year was the ideal time to act, but the sooner you get going, the sooner you learn what you need to be doing and how you can power through this from your circumstances right now.

There is always a way to move forward and that's really what my advisors are going to be helping you with. So grab one of those appointments. There's only a few this week, so book one now..

They're an hour long and they are 100% free.

All you do is go to, iloverealestate.tv/questions/ and you can book a free breakthrough session.



The Key is Asset Protection

So what ownership structure options have we got in Australia?

We've got sole trader, very dangerous. Partnership, even worse. Company, good but they pay double capital gains tax. Trusts, there's probably about 300 different types of trusts in Australia. A superannuation fund which is actually a type of trust.

So let's have a look at these.

Sole Trader

A sole trader, as we said, is just an individual taxed at individual tax rates. You have to be registered with an ABN, which doesn't cost much but it has obligations.

You may, or may not, need to be registered for GST.

If you're doing anything that has an income of greater than \$75,000, that's not profit, that's income, you have to be registered for GST and you are wide open for litigation.

Partnership

Partnership, worse, again, you're being taxed at individual tax rates, which are higher. You're going to need a registered ABN. You probably need to be registered for GST.

You're open for litigation and you're even worse than a sole trader because both of you go down.

Company

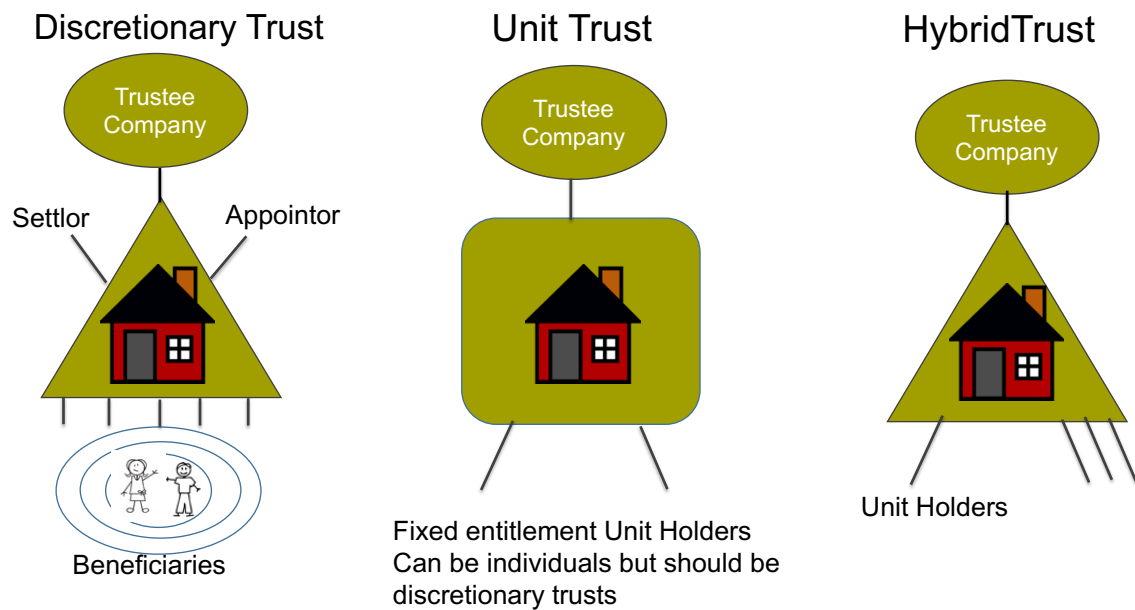
Now let's talk about a company. Now with a company you've got to be the director, or somebody has to be the director or directors, and you've got shareholders.

Now the shareholders have no litigation obligations, but if you own those shares in your name and the company or you get sued, they can take the assets of the company away from you.

So you don't want that either. The actual shares need to be protected.

In a company you do get the company tax rates which are considerably less than individual tax rates.

You need an ABN, GST registration, it is a separate legal entity, but the downside is it pays double capital gains tax.



Trusts – Discretionary, Unit & Hybrid

Now let's look at trusts. I'm going to share three types of trusts with you, the first one is a Discretionary Trust.

Typically it's the best structure to have your properties or houses owned in. Make sure they're in separate trusts, don't put two into the same one because if something happens to one, you'll lose the other one too.

The owners of the trust are the beneficiaries, now the beneficiaries can be anybody, it can be everybody in your state if you like, which would be silly to do, but it could be.

Most discretionary trusts in Australia are actually family trusts and they typically have mum and dad and three generations all around them that could, at the discretion of the trustee, receive any income or capital at any point in time.

Now there's a couple of other important positions that I want to talk about, the first one is the settlor, they are the one who sets it up. Now there's three things you need to remember about them otherwise the whole thing is invalid.

Now write this down, the first one is that they must not, now or ever in the future, be a beneficiary of the trust, and that includes marrying into any of your family group, this is where a lot of them come unstuck.

The second thing is that they must not witness any of the signatories to the trust and a lot of solicitors and accountants screw this up all the time.

And the third thing is that the settlement funds, which is how the thing is settled. It goes back to ancient England back in the 12th century, when the knights of the land went off to war. If they got killed at war the king would take all the land back to the crown and their family was left penniless, if they didn't go to war they were tried for treason and the king would take the land.

So what they did was they set up this thing called 'no beneficial ownership' so nobody individually owned the land but the family collectively did.

So what that meant was that if the knight got killed, they still kept the land in the family, so that was really the birthplace of trust law in Australia.

We don't settle land holdings into trusts anymore, what we do is we have this nominal fee of \$10 or \$20, which is called the settlement fund.

So here's the third thing you need to write down. The settlement funds must be a gift or a donation, they cannot be invoiced for exchange for goods and services.

So super, super important that you make sure that you've set it up correctly, otherwise the whole thing is invalid, you might as well just have had it in your own name, you got no asset protection.

The biggie though, is the appointor.

The appointor is the one who has the right to sack or appoint the trustee.

Remember, the trustee must be a company and you could have directors of that company but the appointor can sack them, they can put somebody else in there. The trustee company is the one who dishes out the money, so you better make sure you control the appointor as well.

Now in a general mum and dad's scenario, you might have mum and dad or mum or dad, doesn't have to be both of them.

In fact, sometimes for borrowing purposes it's better to only have one of them because then you've got the ability to be able to borrow more because if you're both beneficiaries, you have to sign the loan documents.

Which is why you don't put your children in the deed either, they're automatically included in the family group, they don't need to have their name in there.

Mum and dad, or mom, or dad, could be the directors and mum and dad, or mum, or dad, could also be the appointors.

Now with the appointors this is what you have to take care of for succession planning because when you die this doesn't.

What you have to do is to make sure that somebody is going to take over control of the trust when you die and they're the ones who then have all the distributions of the beneficiary group and all the rest of it. No stamp duty, no capital gains tax and in every state except for New South Wales, there's no contesting of the will either, which is kind of cool. New South Wales is a bit different with a lot of laws and that's one of them, they've got national wills in New South Wales.

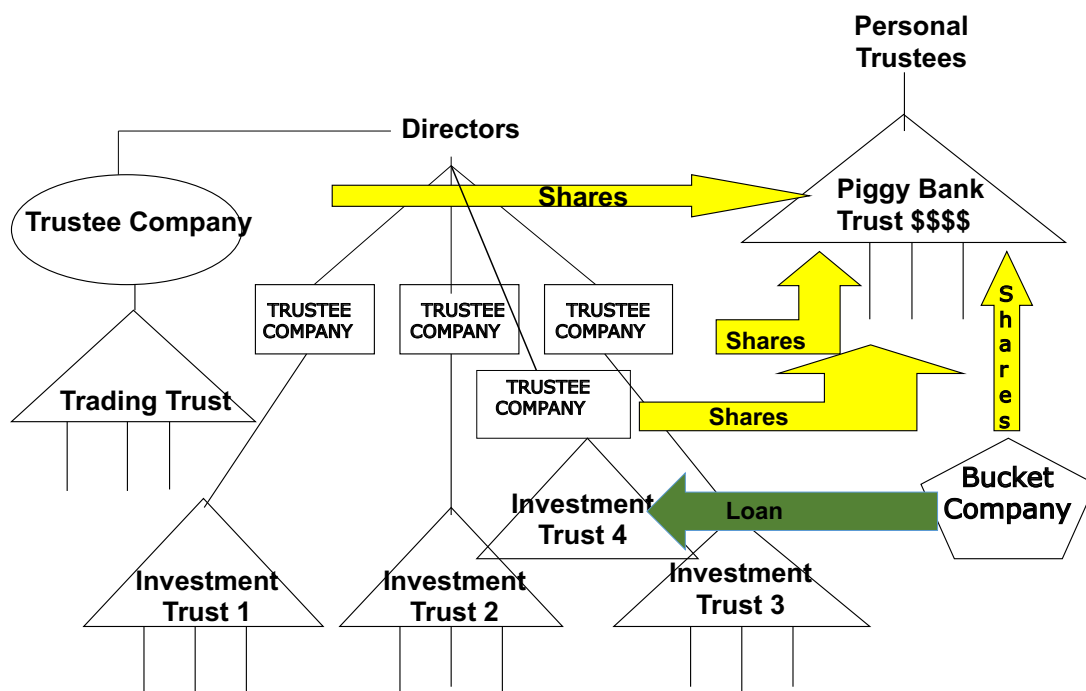
The next one is a **unit trust**. Now these are fixed entitlement trusts, the unit holders have fixed entitlements.

I might have 50% and you might have 50%, but I might have 80% and you might have 20% or vice versa. Now the big thing here is, whoever owns the units also needs to be protected, because you need to make sure that if you get sued as an individual you don't own those units, because it's as good as owning that property directly.

So the only way to do that is to put it into a no beneficial entitlement environment which of course is the discretionary trust, so your units should be held in the discretionary trust.

And then you've got a **hybrid**, a hybrid has all the bells and whistles, it sounds like it's the business, but I don't want you to use it for property because it's too hard to borrow through.

Every bank will lend money into a discretionary trust, not a hybrid. There's only two banks that lend into a hybrid trust so don't be using one of those. I like them for business, but I don't like them for the ownership of property.



A Typical Business and Investment Structure

Your typical structure might look something like this, if I was going to go and buy three properties, I'd have three companies with three discretionary trusts and that's where I'd put my three investment properties.

Now, the thing is here, when you own a company, somebody has to be the shareholder and like I said before, you don't want to own those shares in your name.

So this is where another discretionary trust comes into play and this is something that I call a 'piggy bank trust', now there's no such thing as a piggy bank trust, it's just a name I made up.

The piggy bank trust is an ordinary discretionary trust, but it has one distinct difference, and that is that it has personal trustees because it's the end of the line.

It's the ultimate piggy bank and it will own all the shares in all of your companies units in unit trusts everything indirectly but nothing directly.

If you're in business, you'd have another separate trust, with another corporate trustee and another discretion trust, it might be a hybrid, it might not because it's owning a business. Its shares would also be owned in the piggy bank trust.

Now for tax purposes as you move along, you might not want to be distributing out of those discretionary trust to individuals because they might be on a too high tax bracket.

So what you want to do, is to have a thing called a 'corporate beneficiary', now I call it a bucket company, but its proper name is a corporate beneficiary.

The bucket company shares also have to be owned in the piggy bank trust because that's protecting all the money that goes in there.

It's basically like your little deposit bank because it has tax paid money sitting in there, paid at the lower tax bracket, and it lends money out to other structures to go and buy more property.

Now look, I know that sounds about as clear as mud, but you don't need all of that on day one, you'll start off small and we'll build with it and I've got a lot of advisors right around the country to help you out with this stuff.



As I said, this is how the big boys do it, they think you're broke but you still control \$40 million worth of property. Well, duh, that's just how it works.

Bondy when he went under, had \$60 million worth of assets. This is why trust law has been so strong and I'm telling you, if anybody says to you that you can break its trust, they can't.

This is 200 years of succession planning and there's a beautiful case that is so exciting that came out a couple of years ago now, it was called *Fordyce vs Ryan* and we go by precedents in law.

In this particular case it was a single trustee, a single beneficiary and a single appointor who had got all the income for the life of the trust and it was still held to be separate legal entity and no assets could be taken from it.

So a great opportunity to structure things correctly. But look, it's not all going to be the same, everybody is different and that's why I want you to step up, get yourself educated and learn this stuff, we can teach you that.

So take up one of those free breakthrough sessions that I've got for you with 60 minutes sessions there, iloverealestate.tv/questions/ and you can have one of those free appointments.

What about Protection from the banks?

Get out of cross securitisation so the banks don't control you. Cross securitisation is the investor enemy. Banks love it you should hate it!

What we teach at I Love Real Estate is not just about asset protection.

It's about tax management, money management and debt management. It's about creating a passive income that you can live on for the rest of your life, there's a lot to learn.

Learning how to do manufactured growth, to be able to continue to build your empire, this is all the stuff that we cover.

I really, really advise you to make it happen, the market is with you.

Every week I've been talking about the market trends. I've been giving you all the hardcore economic stuff.

Now's your opportunity to step up and really make your fortunes in the next few years, but for goodness sake, please protect them along the way.



What Have We Learned?

Now a bit of a recap, we live in a litigation happy country, that's a fact.

The onus is on the individual to protect their rights, assets, their livelihoods and their future. And really only the lawyers win when it comes to litigation.

We don't get taught this stuff in school or even university. Now is the time to step up and learn, it's a no brainer, now is the time to act.

What you've got to do is take up one of those appointments. Success does require action and it's now time to make that happen, go to, iloverealestate.tv/questions/.

Got a saying here by Pablo Picasso and it says, "Action is the foundational key to all success," whether we're talking about stepping up in real estate, building a fortune, replacing our income or painting a painting like he was.

Ask yourself this, is what you are doing today getting you closer to where you want to be tomorrow.

It's a good question to ask yourself at the beginning of every day, something I do, and if you do that, I know you're going to want to really take some action and that action requires you stepping up and learning.

We've been able to help thousands of students over the years replace their income, build sizeable portfolios and most importantly, protect them.

It's very easy to sit on the comfy couch. A comfort zone is a beautiful place but nothing ever grows there.

You can sit on the comfy couch, you can sit back and think that you're squeaky clean, you're comfortable, and whatever else.

But what you don't realise is what you're missing out on and what you have at risk. So please get off that comfy couch, go onto iloverealestate.tv/questions/, get yourself one of those appointments.

And my advisers will go through with you how you can take action, how we can help you and how you can get any assets that you built up and bought on your own name, and the ones you're going to buy into the future, protected.

That's it from me for this week, I hope that helps.

I really wanted to cover that off rather than just do another economics one with you, this will really help you lay the foundations and understand that this stuff is hugely important.

Great success requires immediate action. Now is your opportunity to take that immediate action. So take up one of those sessions.

Put your appointment in your diary and make sure you turn up on time

because my advisors will allocate a time slot just for you.

Intelligent Property Investor

I also encourage you to go across to my website www.iloverealestate.tv and subscribe to my weekly updates.

That way you're going to get these coming to you every single week and you'll always be on top of the latest information.

Jump on board. Be part of the Intelligent Property Investor Masterclass Series. Better information gives you better decisions, which gives you better results.

Bye for now,

Dymphna .



Dymphna Boholt

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