MRD

MENTORING • RESEARCH • DEVELOPMENT

# Building Pathways

Intake form, for one person

## About this form

Building Pathways is a clear, plain-English picture of where you stand today and the pathways open to you while you build: what each next step could do, when it could be taken, and where it could lead. Every pathway is costed on stated assumptions and measured against the goals you set below, side by side. It is education and modelling, not a recommendation.

Your documents carry many of the figures. Section 9 lists them. Attach those, and the boxes ask for what no document can tell us: your goals, how you like to invest, and the settings you are comfortable with. Where you are unsure of a figure, a rough one is fine; where a question does not apply, write none or leave it blank. Every assumption we make in your place is shown to you in your report.

Please fill it in on screen, save it, and email it back with your documents as PDFs. A printed and scanned form is hard to read accurately.

Education only, not personal or financial advice. Everything we provide is general information to support your own decisions. Please confirm anything specific with your own accountant, broker or lawyer before you act.

## 1. About you

| | You |
|---|---|
| Full name | |
| Date of birth | |
| Mobile | |
| Email | |
| Your work, and how you are paid (salary, roster, contract, own business) | |
| Australian tax resident? | ☐ Yes ☐ No |
| The state you live in | |
| Children: their ages, and any plans for more | |

# 2. Your goals

All figures in today's dollars, so a goal ten years away reads at what it would buy now.

| | You |
|---|---|
| The age you would like to have the choice of whether to work | |
| The yearly income you would like then, from property and everything else | |

## Your property goal

| | |
|---|---|
| The total value of property you would like to hold | |
| By when (a year, or an age) | |
| The equity you would like by then (value less loans) | |
| The yearly income you would like from property, and from when | |
| A home of your own to live in: when, roughly where, and about what price | |

## What matters to you

In your own words: what you would like the report to show you, any pathway you would like modelled, and anything else you would like taken into account.

If there is not enough room, attach a separate page, or record a voice memo on your phone and send it with your documents. Either is just as good.

## What your report can show you

Your report sets out the pathways that prove workable against your goals, built from what you hold today, what you can borrow and save, and how you like to invest. You see each one side by side, step by step: what each purchase could cost to hold, the equity it could build, and when the next step could follow. Often the most valuable part is what you had not thought to ask, such as whether rearranging what you already own could bring a goal years closer.

## 3. Where you live now

| | |
|---|---|
| Do you rent or own the home you live in? | ☐ Rent ☐ Own ☐ Live with family |
| If you rent: rent a week, and when the lease ends | |
| How long you expect to keep renting | |

## 4. Income and work

Attach your latest tax return or notice of assessment, and two recent payslips, for yourself.

| | You |
|---|---|
| Gross income a year, before tax and before any salary sacrifice | |
| Salary sacrificed a year, if any | |
| Other income a payslip will not show (bonus, second job, business) | |
| How steady your income is, in your own words | |
| Any change you expect (leave, a new job, a business, retirement) | |

## 5. Cash, super and other assets

| | You |
|---|---|
| Super: fund and balance today | |
| Extra contributions you make, if any | |
| Cash, savings and offset balances, all accounts together | |
| Roughly how much you save each month | |
| Shares, managed funds or other investments, and their rough value | |
| A cash buffer you would always like to keep | |

# 6. Property you own or have signed for

One row per property, your home included, and any you have signed for but not yet settled. For each, attach whichever you have: the contract, the latest rental statement, any valuation from the last twelve months, and the depreciation schedule. More than eight? Continue on a separate page or a spreadsheet with the same columns.

| | Address | Who owns it, in what shares | Home, investment or signed for | Type (house, duplex, dual income, unit) | Value today, and how you know | Rent a week |
|---|---|---|---|---|---|---|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |

## Loans on these properties

Attach the latest statement for every loan. It gives us the lender, balance and rate. Below, tell us what a statement will not show.

| | Lender, and which property | Balance today, roughly | Interest only until (date), or P&I | Loan term, from the latest refinance | Anything else (fixed rate ending, offset balance, a refinance under way) |
|---|---|---|---|---|---|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |

# 7. Other debts and your borrowing

| | Debt (car, credit card, HECS, personal loan) | Balance, roughly | Repayment, and how often | Card limit, if a card |
|---|---|---|---|---|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |

Your latest borrowing capacity from a broker, and its date

Pre-approval, if any: amount, lender and expiry

Your broker's name, if you have one

# 8. How you like to invest

Each answer becomes a setting in your report, shown to you as your assumption. Where you are not sure, tick the long-run figures and we use and show those.

The pace you have in mind: one purchase every how many months, for how many years

The ways of building you would like modelled. Tick any that apply.

- ☐ Dual income homes
- ☐ Duplexes
- ☐ House and land
- ☐ Established homes
- ☐ Renovation
- ☐ Subdivision
- ☐ Small development
- ☐ Units or townhouses
- ☐ Not sure yet

Open to buying interstate or regionally? ☐ Yes ☐ No ☐ Maybe

Open to selling a property to rearrange what you own? ☐ Yes ☐ No ☐ Maybe

Your comfort with risk and debt ☐ Cautious ☐ Balanced ☐ Growth

The highest loan to value ratio you are comfortable with

## Your assumptions

Give your own figure for any of these, or tick to use the long-run figure. Either way, your report shows the figure used.

| Setting | Your figure | Or use the long-run figure |
|---|---|---|
| How long you expect property to take to double in value (years) | | ☐ Long-run figure |
| The interest rate you would like modelled (%) | | ☐ Long-run figure |
| Rent growth a year (%) | | ☐ Long-run figure |
| Inflation a year (%) | | ☐ Long-run figure |

# 9. Supporting documents

For confirmation and accuracy. You do not need to copy figures from these into the form; we read them directly. Tick each one you attach.

### Needed to start

- ☐ Latest tax return or notice of assessment
- ☐ Two recent payslips
- ☐ Latest statement for every loan, card and debt
- ☐ Latest super statement
- ☐ The contract for any property signed for but not yet settled

### If you have them

Each one makes your figures firmer. Where one is missing, we use a stated assumption and show it in your report.

- ☐ Your broker's borrowing capacity or pre-approval
- ☐ Latest rental statement for each investment property
- ☐ Any valuation from the last twelve months
- ☐ Depreciation schedules
- ☐ A separate page or voice memo about your goals
- ☐ Extra pages or a spreadsheet for anything that did not fit

# 10. Anything else

Anything that could matter to your plans: past experiences with property, good or bad, a worry you would like answered, an inheritance or a change you expect, or a decision you are weighing now.

# 11. Consent and declaration

I authorise MRD Partners to use the information and documents provided here to prepare a Building Pathways report.

I accept that the report is general information to support my own decisions, and is not personal financial, tax or legal advice. I will confirm anything specific with my own accountant before acting.

The information given is true and complete to the best of my knowledge.

| | You |
|---|---|
| Full name | |
| Signature (type your name) | |
| Date | |

Thank you for your time. Save this form and email it, with your documents, to the address you received it from.