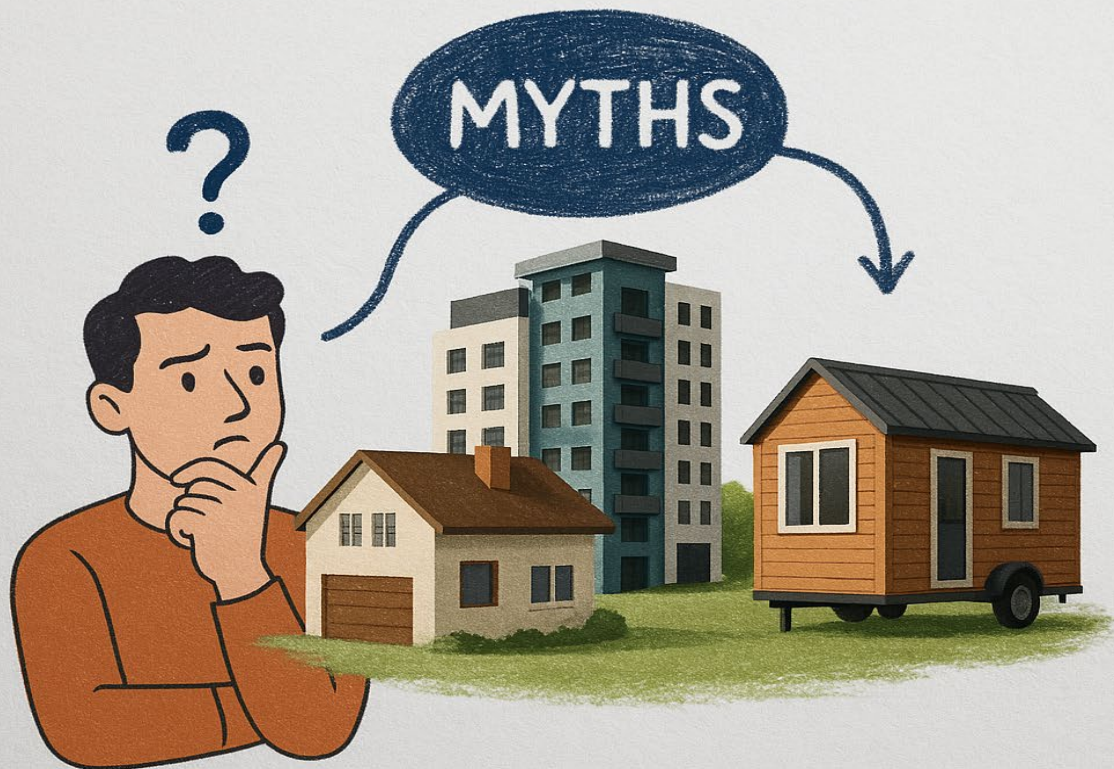




Australian Wealth
Advisory

AUSTRALIAN WEALTH ADVISORY

THE INVESTMENT PROPERTY MYTH BUSTER



FREE GUIDE



Investor Myth-Buster Guide

Presented by Australian Wealth Advisory - oakZERO

Debunking Common Property Investment Myths

1. General Property Investment Myths

❌ Myth: *"Property always goes up in value."*

✅ Reality: Markets fluctuate. Local downturns, policy changes, or overdevelopment can reduce value.

❌ Myth: *"You need to be rich to invest in property."*

✅ Reality: Innovative models like oakZERO lower the barrier to entry using equity, cash, or super.

❌ Myth: *"Negative gearing is the best path to wealth."*

✅ Reality: Negative gearing only works if capital gains outweigh long-term cash flow losses.

❌ Myth: *"You only need one property to retire."*

✅ Reality: One property rarely provides sufficient post-tax income. A scalable strategy is key.

❌ Myth: *"Tenants always pay rent and maintain the property."*

✅ Reality: Vacancies, arrears, and property damage require active management.

❌ Myth: *"Off-the-plan apartments are safest."*

✅ Reality: Oversupply, poor construction, and low growth can erode performance.

2. Build-to-Rent (BTR) Investment Myths

❌ Myth: *"BTR is only for institutions."*

✅ Reality: AWA makes BTR accessible for individual investors via fractional or direct ownership.

❌ Myth: *"BTR doesn't deliver returns."*

✅ Reality: BTR offers stable yield, particularly in high-demand rental markets.

❌ Myth: *"You don't own anything in BTR."*

✅ Reality: Investors own the dwelling and benefit from secure leasing structures.



❌ Myth: *"You can't add value to BTR properties."*

✅ Reality: Design, energy systems, and services enhance yield and asset value.

3. Myths About Tiny Home Build-to-Rent (oakZERO Model)

❌ Myth: *"Tiny homes aren't real investments."*

✅ Reality: They are relocatable, income-generating assets with high rental demand.

❌ Myth: *"Banks won't lend for tiny homes, so they're risky."*

✅ Reality: AWA's model uses cash, equity, or super—avoiding mortgage dependency.

❌ Myth: *"No one wants to live in tiny homes."*

✅ Reality: Demand for affordable, modern, off-grid living is rising—especially in regional Australia.

❌ Myth: *"Tiny homes aren't legal to rent out."*

✅ Reality: oakZERO targets compliant sites with accepted or exempt planning schemes.

❌ Myth: *"Tiny homes lose value and are hard to sell."*

✅ Reality: These homes generate income from day one and are portable or resale-ready.

❌ Myth: *"Off-grid living means rough living."*

✅ Reality: oakZERO homes include potable water, solar power, and composting systems—engineered for comfort.

❌ Myth: *"You need a real estate license to manage them."*

✅ Reality: AWA allows direct leasing under business management models—no trust accounts needed.

oakZERO by Australian Wealth Advisory

🚀 Changing the game in affordable housing.

Traditional Model

oakZERO Model

Fixed dwellings

Relocatable homes

Requires DA/approvals Designed for DA exemption pathways



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Traditional Model

oakZERO Model

Bank loan dependent

Cash/equity/super funded

Urban-focused

Regional and land lease innovation

🔗 Ready to build income and impact? Contact us at www.gbank.com.au or your AWA representative.

✳️ ***This guide is educational only and does not constitute financial advice. Please consult your advisor.***

🚀 **Final Thought:**

**Property investment has evolved. Don't let outdated myths hold you back.
Knowledge is power—let's rethink what's possible!**