



real property matters

## Real depreciation for property investors



# REAL DEPRECIATION FOR PROPERTY INVESTORS

Unlock additional savings by claiming depreciation on your property investment as an allowable deduction to reduce your taxable income.



# IMPROVE YOUR CASH FLOW WITH DEPRECIATION

Unlock additional savings by claiming depreciation on your property investment as an allowable deduction to reduce your taxable income.



## LIFETIME REPORT

Our reports last you 40 years, the lifetime of your property. To ensure your schedule is always up to date and current, we will update the report when something changes.

**FREE OF CHARGE**



## REGISTERED TAX AGENTS

Real Property Matters are professional quantity surveyors and registered tax agents. Only quantity surveyors and registered tax agents can establish construction costs for depreciation purposes.



## GUARANTEED SAVINGS

We guarantee that our total claimable deductions with capital loss and annual depreciation **WILL BE FOUR TIMES** our fee\*...

**IF NOT**, there will be no charge for our services.

\*including annual depreciation and capital loss pool.

# EASY / INFORMATIVE / AFFORDABLE



## HOW DOES DEPRECIATION WORK?

Your property investment (the building) and all the associated fixtures and fittings lose value as they get used and worn out, like the trees in the illustration above. A Tax Depreciation Schedule will recoup this loss and allow you to claim it as a deduction to reduce your tax.



## THE DIFFERENCE DEPRECIATION CAN MAKE

While every claim is different, our average claim after the first year of having the report completed is \$5,520. This claim is then used to reduce your taxable income. A depreciation report will set out your claims for 40 years.



## WE ENSURE NOTHING IS MISSED

By inspecting every property, a Real Property Matters surveyor will ensure that every available deduction has been identified and depreciated in accordance with the guidelines set out by the ATO.

# EASY / INFORMATIVE / AFFORDABLE

Investor WITHOUT TAX depreciation schedule	Investor WITH TAX depreciation schedule
Property Investor's wage \$60,000	Property Investor's wage \$60,000
Rental income \$22,000	Rental income \$22,000
Total income \$82,000	Total income \$82,000 MINUS - avg schedule fee \$625 MINUS - avg schedule saving \$5,520 Taxable income \$75,855
Tax paid on income \$17,117	Tax paid on income \$15,120
<b>After tax income \$64,883</b>	<b>After tax income \$66,880</b>

\*\* Tax savings may vary, depending on the tax rate.



# WHAT IS INCLUDED IN A TAX DEPRECIATION SCHEDULE?

We provide you with a comprehensive report which maximises your depreciation claims and covers the property for its entire depreciation life (40 years).

Once your Tax Depreciation Schedule is completed, there is no more to pay... ever.

With investment properties, Our Tax Depreciation Schedules are broken down into three sections:



## THE BUILDING

For residential properties built after 15 September 1987, current tax legislation states that the built components (walls, roof, floor etc.) can be valued and the construction cost depreciated as per ATO guidelines.



## IMPROVEMENTS

Any improvements which have been completed after 27 February 1992 qualify to be valued and depreciated. This includes any fixed assets such as pergolas, clotheslines, fencing, paving, letterboxes, sheds, swimming pools and more.



## PLANT AND EQUIPMENT

Plant and equipment items, irrelevant of age, depreciate. They either qualify for annual deductions or can be claimed later as a capital loss when the property is sold. This covers removable assets such as kitchen appliances, security systems, hot water systems, floor coverings, smoke detectors, window treatments and air conditioners.



# WHY REAL PROPERTY MATTERS?

## OUR CORE BUSINESS IS TAX DEPRECIATION SCHEDULES

We structure our day to save you money; it's what we love to do. Our supporting services include protective and management strategies that allow you to sleep at night, knowing your investment portfolio is protected and your returns are maximised.

- ✓ Our specialty is reducing the taxable income for property investors.
- ✓ Our Tax Depreciation Schedules will cover your investment property for its depreciation life (40 years).
- ✓ Nothing more to pay! If something changes on your report, we will update the original schedule free of charge.
- ✓ Our fee is 100% tax deductible.

