



Zammit Real Estate

THE ONLY 7 PAGE YOU NEED

Invest in NDIS using Super



Mark Zammit

Director



From the Director

We understand that the traditional route of bank lending has become increasingly challenging, making it difficult to secure financing for these ventures. This cheat sheet offers a clear and concise roadmap to help you overcome these hurdles and capitalize on the lucrative opportunities presented by NDIS properties.

Our comprehensive resource provides invaluable insights into the process of setting up a **Self-Managed Super Fund (SMSF)**, selecting the right NDIS properties, and effectively managing your investment. We have carefully curated information from industry experts to ensure that you have access to the most up-to-date and reliable guidance.

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A handwritten signature in black ink that reads "Mark Zammit". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

DIRECTOR



Bank Lending Challenges

The National Disability Insurance Scheme (NDIS) has created a growing demand for specialized housing, offering unique investment opportunities. However, securing financing for NDIS properties has become increasingly challenging due to the rising number of these loans on bank books. While traditional bank lending may present hurdles, there are alternative avenues to consider, such as investing through your superannuation.

Securing lending for NDIS properties has become more challenging due to an increased number of these loans on the banks' books. **However, they are offering more flexibility for those looking to invest through their superannuation.**

If you're planning to invest outside of super, a 20% deposit will be required..

20%
DEPOSIT
REQUIRED

IF YOU ARE PLANNING
TO INVEST OUTSIDE OF
SUPER



The “Super” Solution

The traditional route of bank lending for NDIS property investment has become increasingly challenging due to the rising number of these loans. This has made it difficult for investors to secure financing for their NDIS property ventures. However, there is a viable alternative that can unlock significant opportunities: leveraging your superannuation.

By utilizing a Self-Managed Super Fund (SMSF), you can bypass the stricter lending criteria imposed by banks and potentially achieve higher returns. SMSFs offer greater flexibility in investment choices, allowing you to allocate funds towards NDIS properties that align with your financial goals and risk tolerance.

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11%

**AVERAGE ANNUAL
RENTAL RETURNS**

4 Benefits of Property with SMSF

By using an SMSF, you can gain greater control over your retirement savings and take advantage of opportunities that you might not have been able to access through traditional investing methods.

1

Tax-Advantaged Cashflow

Rental income from the property is taxed at a maximum of 15% within the SMSF, compared to potentially much higher marginal tax rates you might face personally. Additionally, all ongoing property expenses are fully tax-deductible through your SMSF. This can create a substantial cash flow advantage for your retirement savings.

3

Reduced Capital Gains Tax

Selling the property through your SMSF can lead to significant tax savings. Compared to holding the property personally, you'll benefit from a lower capital gains tax rate of 15% within the SMSF, potentially dropping to zero in retirement. This can save you tens or even hundreds of thousands of dollars in taxes over time.

2

Investment Control and Growth

SMSFs provide greater control over your investment strategy. You can choose a property that aligns with your goals and risk tolerance, potentially including properties in prime locations with a history of strong capital growth. This allows you to diversify your SMSF portfolio beyond just stocks and shares while potentially achieving significant long-term value appreciation.

4

Tax-Free Income in Retirement

Upon retirement, converting your super into a pension allows your SMSF to receive and pay out rental income tax-free. This can significantly boost your retirement income and overall financial security.

How to *get* started?

When exploring SMSF NDIS property investment, it's essential to understand the **lending criteria, regulatory compliance requirements, and associated costs.**

Lenders often impose stricter terms for NDIS loans, such as lower LVRs and potentially higher interest rates.

Additionally, ensuring compliance with NDIS standards is crucial to maintain government-backed incentives and avoid penalties.

Beyond upfront costs, NDIS properties may incur higher ongoing expenses due to specialized modifications. It's essential to factor in these additional costs when budgeting for your investment. By carefully considering these factors, you can make informed decisions and navigate the complexities of NDIS property investment through your SMSF.

THE OPPORTUNITY

1304

are currently **not**
homed in SDA

1194

are **seeking to move**
out of old rundown
disability homes



this could be you...

in the next **2 years**, if you take action **“today”**

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How *we* can help?

At Zammit Real Estate, we believe in building lasting relationships and providing personalized service that goes beyond expectations. Our team of experts is dedicated to helping you achieve your investment goals, particularly when it comes to investing in NDIS properties using your superannuation.

From property selection and negotiation to financial planning and ongoing support, we'll be there every step of the way. Our trusted network of experts ensures a smooth and successful experience, helping you maximize your investment potential and achieve your financial goals.

#3

ranked among the top searches for "NDIS"

4+

years of industry experience

Your financial future is
just a click away

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Thank *you* for reading

Our guide is designed to be easy to understand and packed with valuable information. If you have any further questions or would like to discuss your specific investment goals, please don't hesitate to book a strategy call or contact us directly.

Mark Zammit

DIRECTOR



Get started today



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