

WHY BUDGET?



If you are amongst those families or individuals that are experiencing difficulties with your cash flow, don't despair! Help is at hand!



Providing excellent advice and information in clear, concise and refreshing ways that embrace technology!

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WHY BUDGET?

Interestingly, if you were to ask a number of people what causes their money problems it's likely they would say it was a lack of income, i.e. their boss doesn't pay them enough money for the work they do!

Without a doubt, maximising your earnings is an important part of reducing money troubles, but unfortunately it is easier to spend money than it is to earn it so we also need to focus on how to make the most of what we do earn.



Think about this. Surely there are people who earn less than you do! If you are struggling with money, how are they surviving? If you're doing it tough, they must be going bankrupt! But many of these people are doing quite well! It's also a sure thing that there are people out there who earn more than you do, but they are doing worse than you! Why? Is it lack of self-control?

Many people consider lack of self-control to be a big factor in why they get into financial difficulty. This is actually not as true as you might think. Self-control is an essential criterion, but applying self-control in itself will be useless without some technical knowledge on budgeting and knowing where and how to apply it and what applying it is designed to achieve.

So how can we take control of our budget?

Steps to successful Budgeting:

- Identify what it actually costs you to live each week/month/year
- Become aware of unnecessary/ excessive spending habits
- Identify the areas of your spending in which you can save money
- Regularly track your expenses and monitor your weekly/monthly progress
- Plan ahead and know what is coming
- Set specific financial goals and targets and reach them
- Stay focused and motivated
- Seek help if needed

The major cause of financial stress today is not that you've spent your money but rather it's Not knowing where your money is going each month. Alleviate the uncertainty and you eliminate financial stress.

Where can I get this “Technical Knowledge” from?

Learning with others and using interactive tools that engage your senses, are proven ways to enhance your comprehension and to build your confidence to go out and build wealth. Well designed spreadsheets are easy to use and can be fun. Their capacity to do "WHAT-IF" analysis is a powerful tool that allows the user to look into the future!

If you are experiencing some difficulties controlling the family budget and would like some help or would simply like some more information – including access to a **free** Excel Budget Spreadsheet, call Oscar on 02 4962 5800.

BUDGET for Financial Independence

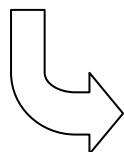
Category	Actual	Target	Variance
1. Income	10,000	10,000	0
2. Expenses	8,000	8,000	0
3. Surplus	2,000	2,000	0

Step 1
 Identify what it actually costs you (now) to live each week/month/year. Can you identify any surplus funds? If you do, how will you spend these surplus funds? If your expenditure exceeds your income, what are your options to cut back on expenditure or increase income levels?

4 STEPS TO A BUDGET FOR FINANCIAL INDEPENDENCE



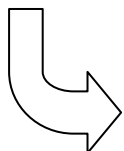
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BUDGET for Financial Independence

Category	Actual	Target	Variance
1. Income	12,000	12,000	0
2. Expenses	10,000	10,000	0
3. Surplus	2,000	2,000	0

Step 2
 “Budget for Profit”. Step into the future with your budget. Set specific goals & targets for “**Financial Independence**”. For yourself - investments. For your children – University fees etc. What income/savings do you require now so as to achieve your future dreams?



FINANCIAL INDEPENDENCE CALCULATOR

Year	Scenario 1	Scenario 2	Scenario 3	Scenario 4
2010	100,000	120,000	150,000	180,000
2011	110,000	135,000	170,000	210,000
2012	120,000	150,000	190,000	240,000

Step 3
 Use the “**Financial Independence**” Calculator to determine what “capital” needs to be invested in the future to provide you with the income you need to live your dream life.

The worksheets for Steps 1 to 3 are available on our web site.

Log on to:
www.i-group.com.au

Click on “Planning Tools”.
 Need help?
 Phone **02 4962 5800** and ask for **Oscar**.



EXIT STRATEGY

Year	Capital	Income
2010	1,000,000	50,000
2011	1,100,000	55,000
2012	1,200,000	60,000

Step 4
 Using the Exit Strategy spreadsheet, demonstrate how you can get the capital projected in Step 3.

The FIRST STEP is half of any journey. Begin your journey NOW !

WHY BUDGET?

ANNEXURES

- 1) Sample Budget Spreadsheet
- 2) Financial Independence Calculator
- 3) Sample Exit Strategy
- 4) Sample Graph 1 from Exit Strategy
- 5) Sample Graph 2 from Exit Strategy
- 6) Loan / Value Ratios from Exit Strategy



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embrace technology!*



BUDGET for Financial Independence

Clear Data



TOTAL Annualised		\$	-	\$	-	\$	-	\$	-	\$	-		
TOTAL Expenditure		\$	-	\$	-	\$	-	\$	-	\$	-		
										TOTAL ANNUALISED OPTIONAL BUDGET		\$	-
Expenses	Optional	Per Week	Per Month	Per Qrt	Per Year	TOTAL Annualised							
Home Related	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Rent or Mortgage							-						
Home & Contents insurance							-						
Home Phone							-						
Mobile Phone	Optional						-						
Internet	Optional						-						
Rates - Council Land							-						
Water							-						
Gas							-						
Electricity							-						
House Cleaning / Carpets	Optional						-						
Maintenance	Optional						-						
Gardening	Optional						-						
Home - Other	Optional						-						
Food	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Groceries							-						
Take-away	Optional						-						
Lunches	Optional						-						
Food - Other	Optional						-						
Health	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Pharmacy							-						
Health Insurance							-						
Doctor							-						
Dentist							-						
Physio / Massage	Optional						-						
Optical							-						
Health - Other							-						
Family	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Clothing, Shoes etc							-						
Childcare							-						
Gifts - Children B'days & Xmas	Optional						-						
Gifts - Others B'days & Xmas	Optional						-						
Beautician	Optional						-						
Hairdressing	Optional						-						
Family - Other							-						
Educational	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
School Uniform							-						
School Fees							-						
Uni Fees							-						
Books & Stationary							-						
Excursions							-						
Educational - Other							-						
Transport	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Car Loan / Lease							-						
Registration							-						
Car Comprehensive Insurance							-						
Rego Green Slip (3rd Party)							-						
Car Pink Slip							-						
Services (2 per year)							-						
Petrol							-						
Tyres (1 Tyre per year)							-						
NRMA Membership	Optional						-						
Car - Other							-						
Entertainment / Leisure	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$							
Restaurant / Bars	Optional						-						
Alcohol	Optional						-						
Tobacco	Optional						-						
Concert / Cinema / Video	Optional						-						
Magazines / Newspaper	Optional						-						

	TOTAL ANNUALISED OPTIONAL BUDGET					\$ -
Expenses	Optional	Per Week	Per Month	Per Qrt	Per Year	TOTAL Annualised
Sport	Optional					-
Donations - Church	Optional					-
Charity Contributions - family	Optional					-
Golfing	Optional					-
Boating	Optional					-
Holidays	Optional					-
TAB / Lotto / Pokies	Optional					-
Entertainment - Other	Optional					-
Investments	Annualised	Per Wk \$	Per Mth \$	Per Qtr \$	Per Yr \$	S-Total \$
Life Insurance	Optional					-
TPD Insurance	Optional					-
Critical Illness	Optional					-
Income Protection	Optional					-
Superannuation	Optional					-
Investment Property Loan Repayments						-
Investment Property Rates & Mgt Expenses						-
Managed Funds	Optional					-
Savings - Pay Yourself	Optional					-
Investments - Other	Optional					-
DO NOT INSERT ROWS BELOW THIS ROW						

INCOME / EXPENDITURE SUMMARY

Annual after Tax Salary	\$ -
Annual after Tax Salary - Spouse	\$ -
Family Allowance - Per Year	\$ -
Rental Income - Per Year	\$ -
Pension - Per Year	\$ -
Other Annual Income after Tax	\$ -
TOTAL INCOME	\$ -
Less Total Annual Expenses = Surplus amount	0.00

Income Distribution

	Total
Home Related	\$ -
Food	\$ -
Health	\$ -
Family	\$ -
Educational	\$ -
Transport	\$ -
Entertainment /Leisure	\$ -
Investments	\$ -
TOTAL	\$ -

SUCCESS COACHING

How do you learn success habits?

Only day-to-day applications of success habits builds lasting improvement.

How do you learn these success habits? Not from just reading a book. Come along and start to develop the habits of successful people in a practical way, in all areas of your life.

Change your life? Change your habits!



Making a real change in
your life!



The first step is half of any journey - Begin your journey now
Phone 02 4962 5800 Email info@i-group.com.au Web www.i-group.com.au



FINANCIAL INDEPENDENCE CALCULATOR

Capital Required to Provide Desired "Financial INDEPENDENCE" Income

Rate of Inflation 4.00%
Rate of Return 8.00%

Years to Retirement	Desired Financial INDEPENDENCE Income Per Annum in Today's Dollars													
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	
	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	Capital	
Baby Boomers 45 to 60	1	\$130,000	\$195,000	\$260,000	\$325,000	\$390,000	\$455,000	\$520,000	\$585,000	\$650,000	\$715,000	\$780,000	\$845,000	\$910,000
	2	\$135,200	\$202,800	\$270,400	\$338,000	\$405,600	\$473,200	\$540,800	\$608,400	\$676,000	\$743,600	\$811,200	\$878,800	\$946,400
	3	\$140,608	\$210,912	\$281,216	\$351,520	\$421,824	\$492,128	\$562,432	\$632,736	\$703,040	\$773,344	\$843,648	\$913,952	\$984,256
	4	\$146,232	\$219,348	\$292,465	\$365,581	\$438,697	\$511,813	\$584,929	\$658,045	\$731,162	\$804,278	\$877,394	\$950,510	\$1,023,626
	5	\$152,082	\$228,122	\$304,163	\$380,204	\$456,245	\$532,286	\$608,326	\$684,367	\$760,408	\$836,449	\$912,490	\$988,530	\$1,064,571
	6	\$158,165	\$237,247	\$316,330	\$395,412	\$474,495	\$553,577	\$632,660	\$711,742	\$790,824	\$869,907	\$948,989	\$1,028,072	\$1,107,154
	7	\$164,491	\$246,737	\$328,983	\$411,229	\$493,474	\$575,720	\$657,966	\$740,212	\$822,457	\$904,703	\$986,949	\$1,069,195	\$1,151,440
	8	\$171,071	\$256,607	\$342,142	\$427,678	\$513,213	\$598,749	\$684,285	\$769,820	\$855,356	\$940,891	\$1,026,427	\$1,111,962	\$1,197,498
	9	\$177,914	\$266,871	\$355,828	\$444,785	\$533,742	\$622,699	\$711,656	\$800,613	\$889,570	\$978,527	\$1,067,484	\$1,156,441	\$1,245,398
	10	\$185,031	\$277,546	\$370,061	\$462,576	\$555,092	\$647,607	\$740,122	\$832,637	\$925,153	\$1,017,668	\$1,110,183	\$1,202,698	\$1,295,214
	11	\$192,432	\$288,648	\$384,864	\$481,079	\$577,295	\$673,511	\$769,727	\$865,943	\$962,159	\$1,058,375	\$1,154,591	\$1,250,806	\$1,347,022
	12	\$200,129	\$300,194	\$400,258	\$500,323	\$600,387	\$700,452	\$800,516	\$900,581	\$1,000,645	\$1,100,710	\$1,200,774	\$1,300,839	\$1,400,903
	13	\$208,134	\$312,201	\$416,268	\$520,335	\$624,403	\$728,470	\$832,537	\$936,604	\$1,040,671	\$1,144,738	\$1,248,805	\$1,352,872	\$1,456,939
	14	\$216,460	\$324,689	\$432,919	\$541,149	\$649,379	\$757,608	\$865,838	\$974,068	\$1,082,298	\$1,190,528	\$1,298,757	\$1,406,987	\$1,515,217
	15	\$225,118	\$337,677	\$450,236	\$562,795	\$675,354	\$787,913	\$900,472	\$1,013,031	\$1,125,590	\$1,238,149	\$1,350,708	\$1,463,267	\$1,575,826
Generation X	16	\$234,123	\$351,184	\$468,245	\$585,307	\$702,368	\$819,429	\$936,491	\$1,053,552	\$1,170,613	\$1,287,675	\$1,404,736	\$1,521,797	\$1,638,859
	17	\$243,488	\$365,231	\$486,975	\$608,719	\$730,463	\$852,206	\$973,950	\$1,095,694	\$1,217,438	\$1,339,182	\$1,460,925	\$1,582,669	\$1,704,413
	18	\$253,227	\$379,841	\$506,454	\$633,068	\$759,681	\$886,295	\$1,012,908	\$1,139,522	\$1,266,135	\$1,392,749	\$1,519,362	\$1,645,976	\$1,772,589
	19	\$263,356	\$395,034	\$526,712	\$658,390	\$790,068	\$921,747	\$1,053,425	\$1,185,103	\$1,316,781	\$1,448,459	\$1,580,137	\$1,711,815	\$1,843,493
	20	\$273,890	\$410,836	\$547,781	\$684,726	\$821,671	\$958,616	\$1,095,562	\$1,232,507	\$1,369,452	\$1,506,397	\$1,643,342	\$1,780,288	\$1,917,233
	21	\$284,846	\$427,269	\$569,692	\$712,115	\$854,538	\$996,961	\$1,139,384	\$1,281,807	\$1,424,230	\$1,566,653	\$1,709,076	\$1,851,499	\$1,993,922
	22	\$296,240	\$444,360	\$592,480	\$740,600	\$888,720	\$1,036,839	\$1,184,959	\$1,333,079	\$1,481,199	\$1,629,319	\$1,777,439	\$1,925,559	\$2,073,679
	23	\$308,089	\$462,134	\$616,179	\$770,224	\$924,268	\$1,078,313	\$1,232,358	\$1,386,402	\$1,540,447	\$1,694,492	\$1,848,537	\$2,002,581	\$2,156,626
	24	\$320,413	\$480,620	\$640,826	\$801,033	\$961,239	\$1,121,446	\$1,281,652	\$1,441,859	\$1,602,065	\$1,762,272	\$1,922,478	\$2,082,685	\$2,242,891
	25	\$333,230	\$499,844	\$666,459	\$833,074	\$999,689	\$1,166,303	\$1,332,918	\$1,499,533	\$1,666,148	\$1,832,762	\$1,999,377	\$2,165,992	\$2,332,607

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INSTRUCTIONS: Select a row from the left most column that reflects the number of years to retirement and the desired income in the top column. The point of intersection of the selected column and row gives you the "capital required" to generate the "desired income".

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Contact us to secure your place: Phone **02 4962 5800** Email **info@i-group.com.au** Web **www.i-group.com.au**



INDEPENDENCE INVESTMENTS

(A branch of the Independence Group of companies)

MY EXIT STRATEGY - CLIENT DETAILS Date

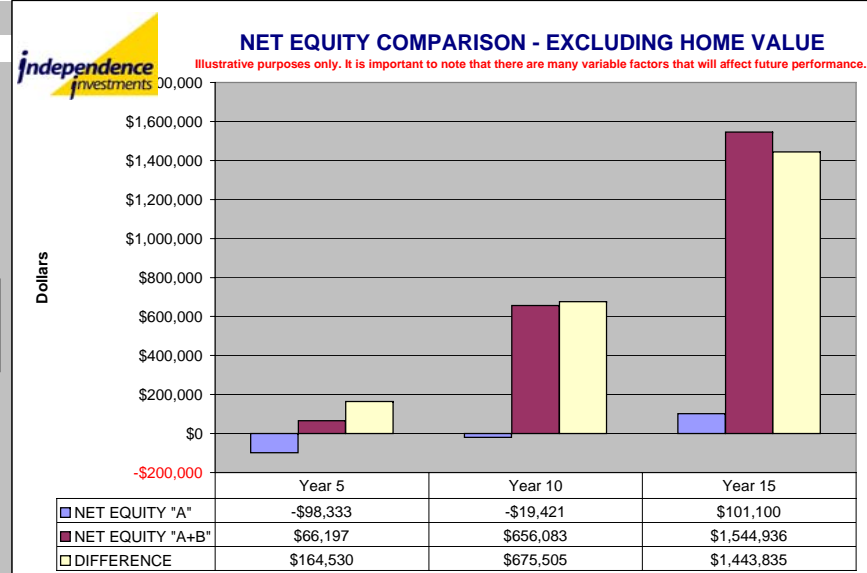
Name: Enter Client's Name Here	
Start Year:	2007
Age:	35
Salary 1	3.50% \$45,000
Salary 2	3.50%
Home Value:	8.50% \$345,000 \$200,000

CLEAR ALL DATA

EXISTING INVESTMENTS

SCENARIO "A"	GROWTH	INVEST	LOANS
Superannuation PV	8.50%	\$50,000	
9% Super Guarantee Monthly Contribution		\$338	
Pre-Tax Salary Sacrifice (Monthly)			
Post-Tax Monthly Contributions			
Managed Funds PV	8.50%		
Monthly Contributions			
Shares	8.50%		
Investment 1	8.50%		
Investment 2	8.50%		
Investment 3	8.50%		

TAX benefits are NOT taken into consideration for the purpose of future growth.



Aim for the moon, even if you miss, you will be amongst the stars!

PROPOSED INVESTMENTS (NOTE: ONLY ONE INVESTMENT/LOAN PER LINE) LOANS - ASSUMED INTEREST ONLY. ALL DOLLARS SHOW ARE IN TODAY'S DOLLARS

SCENARIO "B"	Year 0 2007	Year 1 2008	Year 2 2009	Year 3 2010	Year 4 2011	Year 5 2012	Year 6 2013	Year 7 2014
Age	35	36	37	38	39	40	41	42
Combined Salary	\$45,000	\$46,575	\$48,205	\$49,892	\$51,639	\$53,446	\$55,316	\$57,253
Home Value		\$374,325	\$406,143	\$440,665	\$478,121	\$518,762	\$562,856	\$610,699
	Growth	INVEST	LOANS	INVEST	LOANS	INVEST	LOANS	INVEST
Managed Funds PV	8.50%							
Monthly Contributions								
Investment 1	8.50%	\$350,000	\$375,000					
Investment 2	8.50%				\$450,000	\$475,000		
Investment 3	8.50%							
Investment 4	8.50%							
Investment 5	8.50%							
Investment 6	8.50%							
Investment 7	8.50%							

NET EQUITY – the difference between the value of your investments and the loan owed.

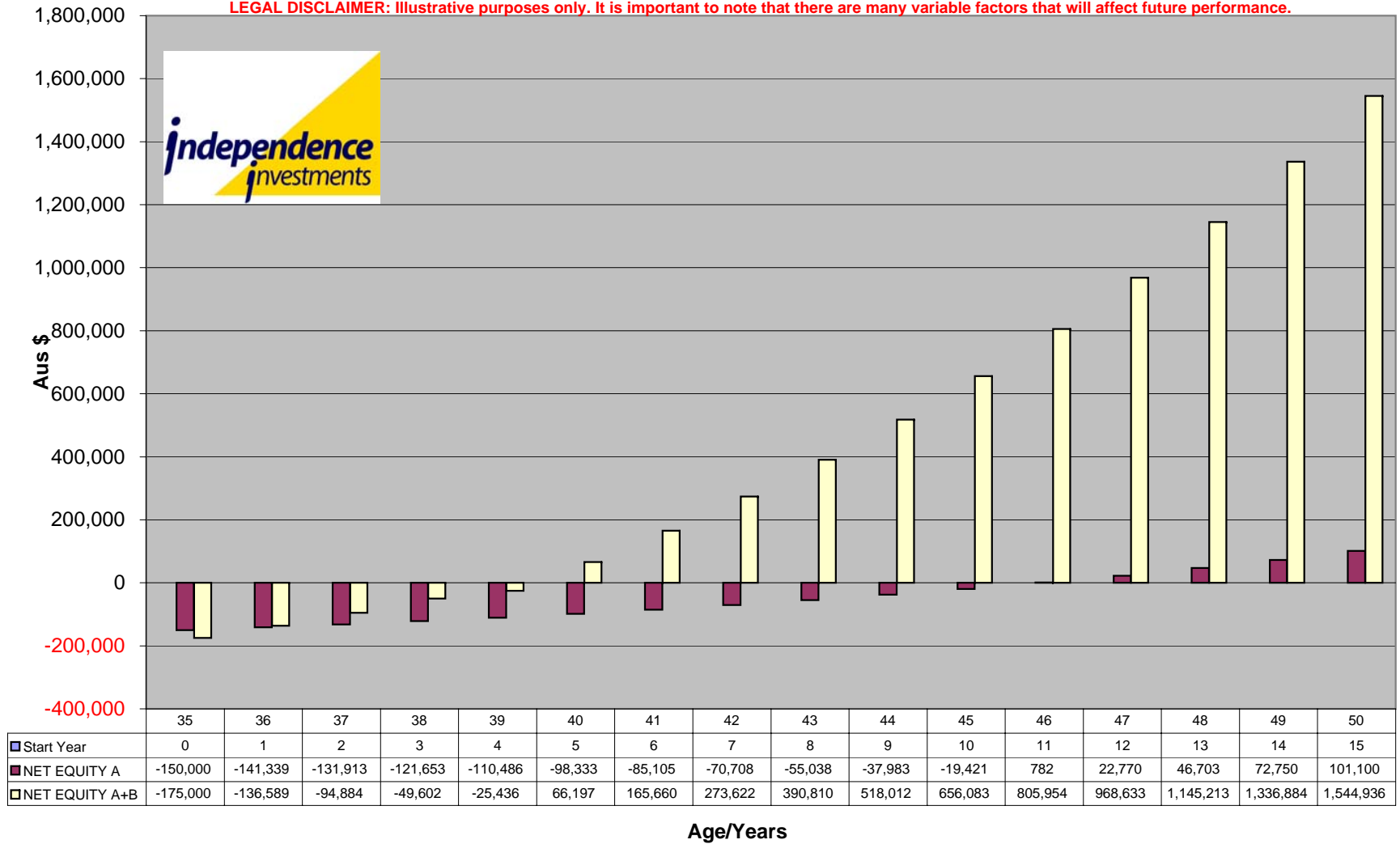
EXPLANATION OF GRAPH - Values in the tables have been assumed. It is also assumed that the client has sufficient equity in the home and suitable cash flow to commence a substantial investment. Values on the graph (NET EQUITY) exclude the value of the home. Scenario "A" shows what we typically do i.e. focus on Superannuation with little to no other investment. Scenario "B" shows what can be done if we make one immediate investment of \$350,000 and another in Year 3 of \$450,000 and yet another in Year 6. **Scenario "B" demonstrates the importance of a planned investment strategy in "growth assets" that will keep up with inflation and put us on the road to financial independence.**

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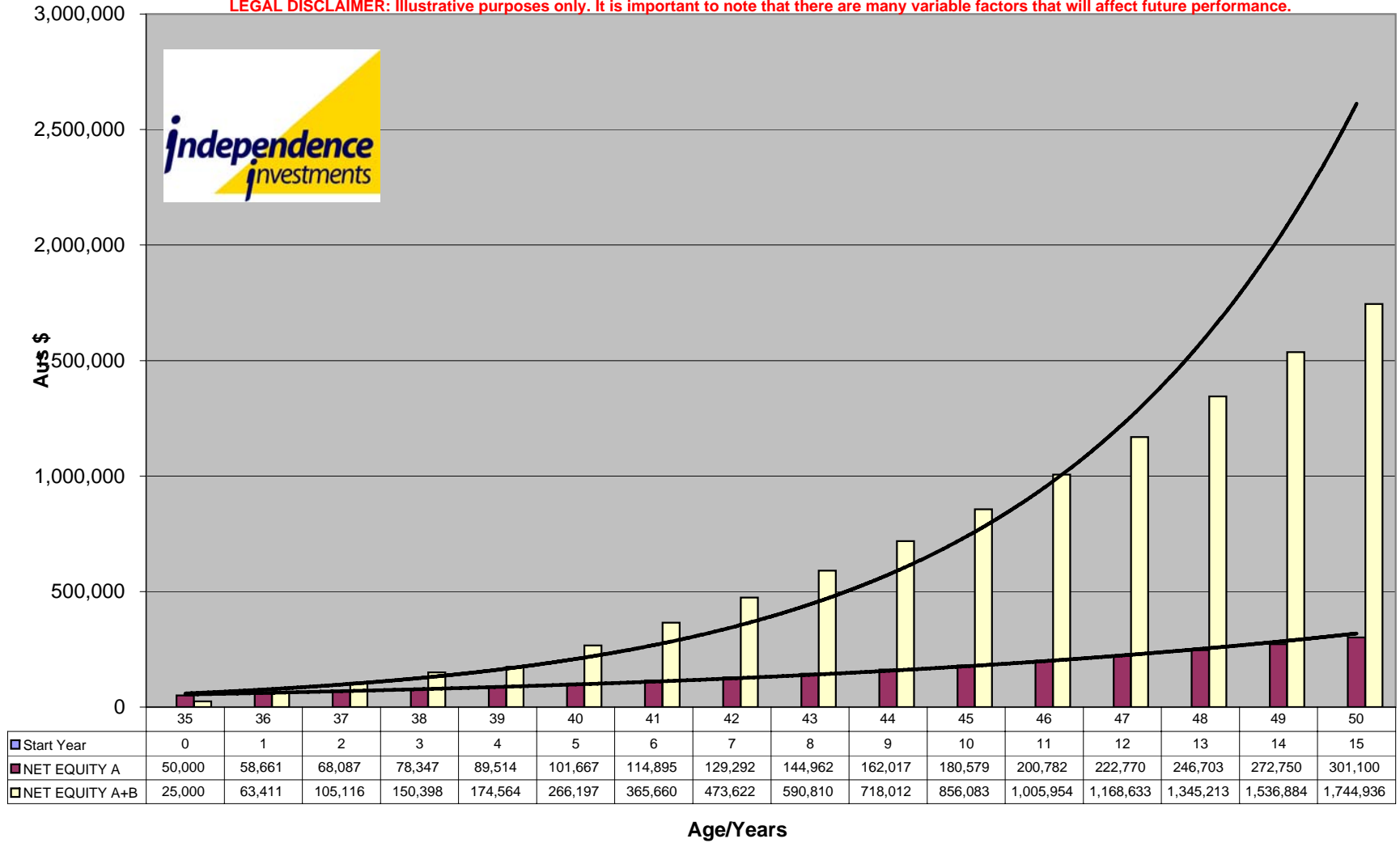
MY EXIT STRATEGY - NET EQUITY EXCLUDING HOME VALUE

LEGAL DISCLAIMER: Illustrative purposes only. It is important to note that there are many variable factors that will affect future performance.



MY EXIT STRATEGY - NET EQUITY EXCLUDING HOME VALUE

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LOAN TO VALUE RATIO

Assumption: The Loan stays constant for the duration of the investment and reflects a worst-case-scenario. In most cases, some of the loans will be reduced over time and this could significantly improve the situation i.e. it could reduce the LVR over a much shorter time frame.

Enter Client's Name Here



	Security Ratio %	Year 0			Year 1			Year 2			Year 3			
		Investment Value	Security Value	Current Loan	Investment Value	Security Value	Current Loan	Investment Value	Security Value	Current Loan	Investment Value	Security Value	Current Loan	
SCENARIO "A"	Home	100	\$ 345,000	\$ 345,000	\$ 200,000	\$ 374,325	\$ 374,325	\$ 200,000	\$ 406,143	\$ 406,143	\$ 200,000	\$ 440,665	\$ 440,665	\$ 200,000
	Superannuation	0	\$ 50,000	\$ -	N/A	\$ 58,661	\$ -	N/A	\$ 68,087	\$ -	N/A	\$ 78,347	\$ -	N/A
	Managed Funds	75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Shares	75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 1	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 2	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 3	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Sub Total		\$395,000	\$345,000	\$200,000	\$432,986	\$374,325	\$200,000	\$474,230	\$406,143	\$200,000	\$519,012	\$440,665	\$200,000
SCENARIO "B"	Managed Funds	60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 1	100	\$ 350,000	\$ 350,000	\$ 375,000	\$ 379,750	\$ 379,750	\$ 375,000	\$ 412,029	\$ 412,029	\$ 375,000	\$ 447,051	\$ 447,051	\$ 375,000
	Investment 2	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 3	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 4	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 5	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 6	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Investment 7	100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Sub Total		\$350,000	\$350,000	\$375,000	\$379,750	\$379,750	\$375,000	\$412,029	\$412,029	\$375,000	\$447,051	\$447,051	\$375,000
	TOTALS		\$745,000	\$695,000	\$575,000	\$812,736	\$754,075	\$575,000	\$886,259	\$818,171	\$575,000	\$966,063	\$887,716	\$575,000
	LVR		83%			76%			70%			65%		

Note: Change "Proposed %" to suite the investment.

LVR is the ratio of the total loans given to the borrower to the total value of security held by the lender. Most lenders will go to LVRs of 80% for residential properties without incurring mortgage insurance (protects the lender and not the borrower) of up to 2%.

The LVR % is also a measure of how much of your investment is owned by the bank.

If you fail to meet your loan obligations, the mortgagee can sell your property and claim any shortfall between the loan and sell price from the mortgage insurer.

A 60% LVR is a good indicator for an investor to start looking for another investment. The EXISTING investments plus the NEW investment must NOT exceed 80% LVR.

