



WHAT IS YOUR RETIREMENT INCOME STRATEGY?

You will need a retirement income for over 20 years, maybe 30.

- Have you set your goals?
- Are they achievable?
- Is your income sustainable?

Boost Your Retirement Income.

Investment properties can provide a sustainable stream of income to help you through your retired years.

"Three-quarters of respondents – 76 per cent – said they have squirrelled away less than one-quarter of what they will need in retirement, up slightly from an average of 74 per cent over the past three years. Among those 50 and above, 48 per cent stated they are less than one-quarter of the way to reaching their nest egg goal.

But half think they will need more than \$1-million in savings to retire comfortably, according to the poll."

- Canadian Payroll Association Survey

READ MORE <http://www.theglobeandmail.com/globe-investor/personal-finance/household-finances/workers-in-financial-squeeze-survey-finds/article26270638/>

Here's a Typical Case

Average homeowner age	55 years
Owns main residence valued at	\$500,000
He has an outstanding mortgage of	-\$150,000

Therefore the equity in his home is \$350,000

When he retires at 65, he will need an income for the next 20 years, at least. This will come from **private and government pensions** and any **RRSP's** acquired through his working life.

Studies suggest he will need \$600,000 to retire.

www.moneysense.ca/retire/how-much-money-will-you-need-to-retire

If your circumstances are similar to the example, you should be planning to achieve your retirement income goals now, rather than later.

Our fully managed program assist you in doubling the equity in your home and providing a sustainable stream of income.

All this can be achieved by leveraging the equity in your home, coupled with development opportunities in the current buyer friendly Edmonton Real Estate market.

The process comes at **zero net cost** and as all expenditure is asset backed, there is **minimal risk** involved.

Its all about the numbers . Take some time to review them carefully.

THE DEVELOPER PLAN

How it Works



1. Client leverages the equity in their main residence to provide equity and qualify for construction loan.



2. A suitable lot for a multi unit development (2-4 units) is located and acquired.



3. A duplex is built and the units sold at market value.



4. Equity and construction loans, including financing fees, are fully re-paid.



5. Profit belongs to the client, who in essence is the Developer of the project.

Financial Summary - Based on a fourplex

Lot Value	\$500,000
Construction Costs	\$630,000
Financing and Legal Fees	\$50,000
Commissions and Closing Costs	\$75,000
Management Fees	\$10,000
Expenses Total	\$1,265,000
Revenue 4 Units @ \$375,000	\$1,500,000
Expenses	\$1,265,000
Profit	\$235,000

They have
increased
their equity by
\$235,000



THE SUSTAINABLE RETIREMENT INCOME STRATEGY

Here's the breakdown:

Sell your main residence.

Build a new fourplex. Sell 3x units.

Retain one unit for your residence.

There are a variety of options available with regards to sales and rental of these units which are best determined by each investor's needs and circumstances.



Building a New Home vs. Downsizing to Used Home

New Home

Main Residence Value	\$500,000
Equity	\$350,000
Cost of New Unit	\$140,000*
Net Equity	\$210,000

Mortgage Zero

VS.

Used Home

Main Residence Value	\$500,000
Equity	\$350,000
New Home Cost	\$375,000
New Mortgage	\$25,000

Mortgage Reduced. Equity Zero

Income	Investment: \$210,000 @ 5% per annum	\$875/month
	Savings on Original \$150,000 Mortgage	\$500/month
	Total Income	\$1,375 /month

* Development expenses less sales revenue from 3x units

AURORA DEVELOPER PROGRAM

Our Services

We provide the following services to ensure that you successfully achieve your retirement goals and financial peace of mind in your later years.



Sales and Acquisition



Construction



Legal Services



Property Management



Project Management



After Sale Services

How does this all work?

Do you qualify?

- Do you have over \$300,000 equity in your home or other residence?
- Can you qualify for a mortgage?
- Are you ready to downsize?

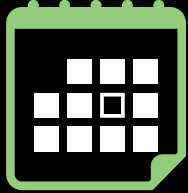
What are the risks and requirements?

Your financial commitment and the risks:

1. Equity to purchase lot.
2. Obtain a construction mortgage.
3. Risks - all expenses are asset covered.

What is the timeline?

This process will take 10 - 15 months.



How do I begin?

Arrange to meet a REIT team member to discuss your needs and goals.



Contact the **Real Estate Investment Team** today!

Email: realteam@samaroo.ca
Phone: (780) 993-7017
RealTeam.ca

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