



# Securing the **home and future** you've always imagined.

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Specialists. Experienced. Trusted





## Who we are ?

**Empower Wealth** is a specialist property advisory firm committed to helping Australians find the right property solutions for their needs. Through personalised advice and strategic guidance, we help our clients make confident property decisions that support both the lifestyle they want today and the future they're building tomorrow.

Let's face it, personal finances have an impact on pretty much every decision we make in our lifetime. Where will we live? Where might we send our children to school? Where will we go on holiday? What quality of life and standard of living will we have when we retire? All of these decisions and many more require planning and an understanding of our financial position, both today and in the future.

At Empower Wealth, we offer a **fully integrated team** of property and financial experts, providing knowledge, experience, and advice all under one roof.

Our team are specialists in their given fields with years of experience guiding people like you to achieve your life goals.

Whether it's sorting out the household budget, finding a loan for your dream home, capturing your savings to make your money work harder for you, or building a multi-million dollar property portfolio to achieve a passive income for life, we can advise you on a personalised tailored solution to set you on the right path to **living a better today by building a wealthier tomorrow.**



## How can we help you?

We liken ourselves to a board of trusted advisors, covering all of your financial ambitions.

 Property Planning

 Mortgage Broking

 Property & Investment Research

 Buyers Agents

 Financial Planning

 Tax & Personal Accounting

 Wealth Building Education



# Life Cycle Journey

Wherever you are in life, your financial decisions are connected.

We help you make sense of the full journey — from managing debt and building wealth to planning for retirement — so you can move forward with clarity and confidence.

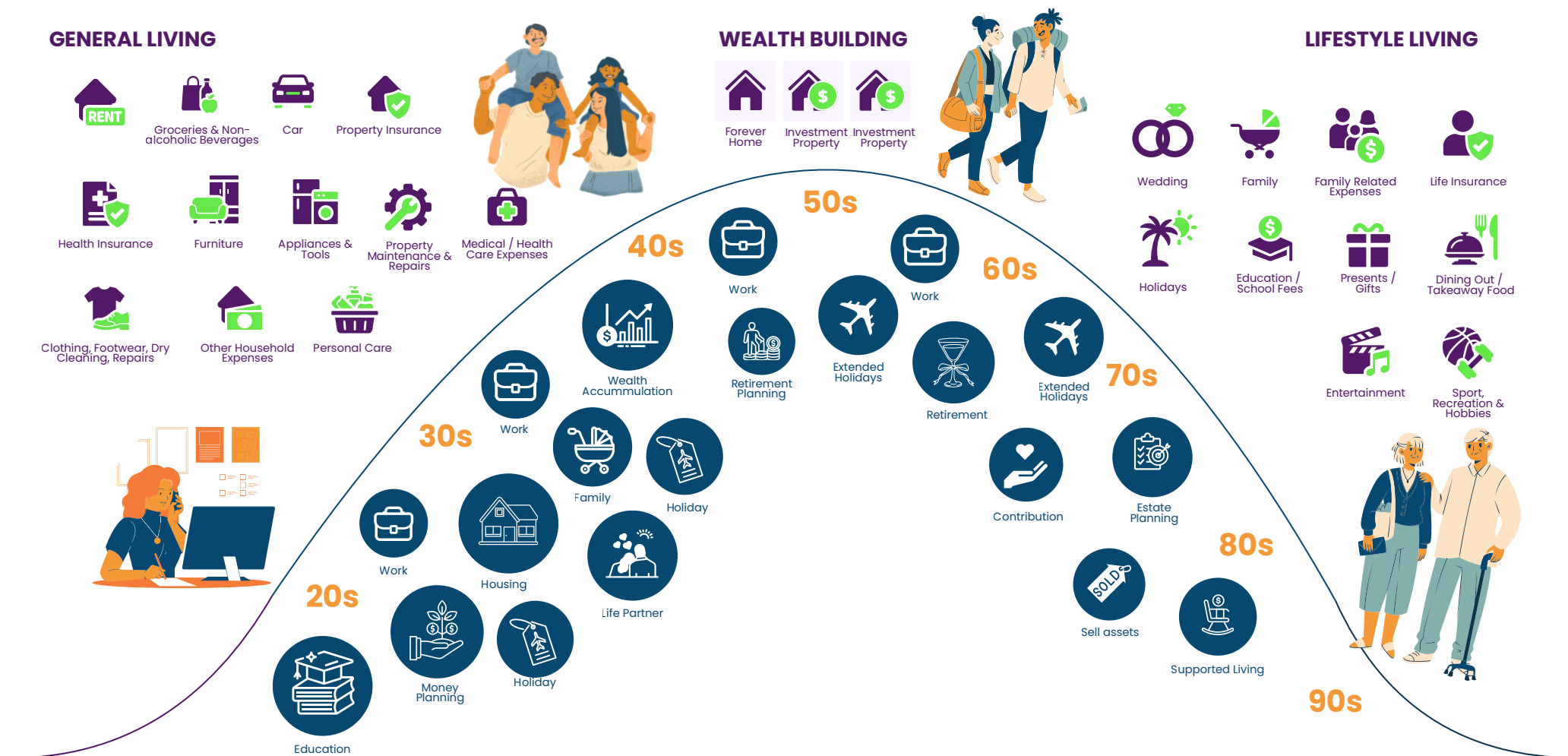
## GENERAL LIVING



## WEALTH BUILDING



## LIFESTYLE LIVING





# Buyer's Agent Division

*"Don't leave it to chance"*

**The home you choose will have a lasting impact on your lifestyle, finances and future plans,** so why leave such an important decision to chance? With industry expertise, access to market insights and skilled negotiation support, our buyers agents help you make informed decisions and buy with confidence.

## THE PROCESS

Our Buyers Agent team will assist with the search and secure the purchase as laid out in your tailored blueprint.



### Stage 1: Initial Consultation

- a) Clarify client needs
- b) Consider service level options
- c) Loan Structuring & Set up strategy
- d) Equity Release
- e) Pre- Approval

### Stage 2: Set to Buy Meeting

- a) Engagement paperwork received
- b) Draft Strategy in place
- c) Discuss logistics of buying process
- d) Project manage lending outcomes

### Stage 3: Property Blueprint (if applicable)

- a) Formalise Final Strategy
- b) Fine tuning is facilitated
- c) Strategy is signed off
- d) Blueprint is produced

### Stage 4: Research & Source (if applicable)

- a) Searches are set up
- b) Agent relationships are tapped into
- c) Inspections take place
- d) Shortlisted properties are assessed and graded
- e) Individual Properties are appraised and studied
- f) Recommendation and client inspection



## Buyer's Agent Division

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### Stage 5: Negotiate and Secure

- a) Pre-offer client discussion
- b) Purchase Strategy decided upon
- c) Pre-purchase steps take place (legal|building|finance|deposit)
- d) Agent Discussions begin
- e) Bid/Negotiation

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### Stage 6: Contract Execution

- a) Signed and executed
- b) Deposit paid
- c) Conditions – B&P, Finance clauses
- d) Unconditional
- e) Secondary deposit (if applicable)

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### Stage 7: Preparing for Settlement

- a) Liaise with Solicitor/Conveyancer
- b) Facilitate funds to complete
- c) Organise and conduct property's final inspection

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### Stage 8: Settlement – Welcome Home

- a) Congratulations! Settlement is complete and the property is officially yours.
- b) Collect your keys and start the next chapter.

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### Stage 9: Review

- a) 90-day check in
  - Home is all good
  - Money Management working
  - Defence
- b) Annual Review





# Find the Right Level of Support

Buying a home is one of life's biggest decisions. Whether you've already found a property, want expert guidance throughout your search, or would like a dedicated buyers agent to lead the process on your behalf, our service packages are designed to help you buy with confidence.

## ACQUIRE

### FOUND YOUR FUTURE HOME?

Designed for buyers who have already identified a property and want expert support with due diligence, pricing advice, negotiation and auction representation.

**Ideal for:** Homebuyers who have found a property they love and want professional support to secure it with confidence.

## ASSESS & ACQUIRE

### YOU DRIVE THE SEARCH. WE PROVIDE THE EXPERTISE.

You identify the properties that interest you, and we'll help you assess opportunities, determine value, navigate the buying process and seal the deal with confidence.

**Ideal for:** Buyers who enjoy being involved in the search process but want expert guidance to make confident decisions.

## ADVOCATE

### LET US DO THE HEAVY LIFTING

From identifying suitable opportunities and inspecting shortlisted properties to negotiating the purchase and supporting settlement, we'll manage the heavy lifting while keeping you informed, involved and in control of the key decisions throughout the journey.

**Ideal for:** Buyers seeking a comprehensive, end-to-end property acquisition service.



# How We Can Help You Buy with Confidence



## WHAT'S INCLUDED IN THE SERVICE?

|                                          | ACQUIRE                                                                    | ASSESS & ACQUIRE                                                                   | ADVOCATE                                                                           |
|------------------------------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Best for                                 | Client found a property and need expert assessment and negotiation support | Clients who want to search themselves but would like expert guidance along the way | Clients who want a dedicated buyers agent to lead the process from start to finish |
| Property Search                          | Client identifies property                                                 | Client-led search                                                                  | Buyers agent-led search                                                            |
| Buyer Strategy Session                   | ✓                                                                          | ✓                                                                                  | ✓                                                                                  |
| Buyer Brief Creation                     | Basic                                                                      | Comprehensive                                                                      | Comprehensive                                                                      |
| Property & Lifestyle Requirements Review | —                                                                          | ✓                                                                                  | ✓                                                                                  |
| Location Analysis                        | —                                                                          | ✓                                                                                  | ✓                                                                                  |
| Market Research                          | Selected property only                                                     | Guidance Available                                                                 | ✓                                                                                  |
| Suburb Recommendations                   | —                                                                          | Guidance Available                                                                 | ✓                                                                                  |
| Property Shortlisting                    | —                                                                          | Client-led                                                                         | Buyers agent-led                                                                   |
| Off-Market Opportunities                 | —                                                                          | Access where available                                                             | Access where available                                                             |
| Selling Agent Liaison                    | ✓                                                                          | ✓                                                                                  | ✓                                                                                  |
| Property Inspection by Buyers Agent      | Optional Add-On                                                            | ✓                                                                                  | ✓                                                                                  |
| Number of Properties Reviewed            | Selected property only                                                     | Multiple Properties                                                                | Multiple Properties                                                                |
| Property Assessment & Due Diligence      | ✓                                                                          | ✓                                                                                  | ✓                                                                                  |

# How We Can Help You Buy with Confidence



## WHAT'S INCLUDED IN THE SERVICE?

|                                                                                          | ACQUIRE                | ASSESS & ACQUIRE      | ADVOCATE                  |
|------------------------------------------------------------------------------------------|------------------------|-----------------------|---------------------------|
| Building & Pest Coordination<br><i>(third party fees payable directly by the client)</i> | ✓                      | ✓                     | ✓                         |
| Contract Review Coordination<br><i>(third party fees payable directly by the client)</i> | ✓                      | ✓                     | ✓                         |
| Negotiation Strategy                                                                     | ✓                      | ✓                     | ✓                         |
| Private Treaty Negotiation                                                               | ✓                      | ✓                     | ✓                         |
| Auction Representation                                                                   | ✓                      | ✓                     | ✓                         |
| Pre-Auction Advice                                                                       | ✓                      | ✓                     | ✓                         |
| Access to Professional Property Advice Throughout Search                                 | —                      | ✓                     | ✓                         |
| Settlement Support                                                                       | ✓                      | ✓                     | ✓                         |
| Pre-Settlement Inspection Attendance                                                     | Optional Add-On        | ✓                     | ✓                         |
| Time Saving                                                                              | Low                    | Moderate              | High                      |
| Level of Client Involvement                                                              | High                   | Moderate              | Low                       |
| Level of Buyers Agent Involvement                                                        | Focused on acquisition | Shared responsibility | End-to-end representation |

# Five Essential Steps to Building a Wealthier Tomorrow

We've formulated a tried and tested 5-step process which we utilise with all of our advisory services.

| OPPORTUNITY                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                         | ACTION                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                    | REVIEW                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                       |
| 1. CLARIFY                                                                                                                                                                                                                                                             | 2. EVALUATE                                                                                                                                                                                                                                                             | 3. PLAN                                                                                                                                                                                                                                                                                                                                         | 4. IMPLEMENT                                                                                                                                                                                                                                                                                       | 5. MANAGE                                                                                                                                                                                                                                             |
| <p>Today's preparation determines tomorrow's achievement</p> <ul style="list-style-type: none"> <li>• <b>Collect:</b> undertake a personal financial fact find</li> <li>• <b>Goal Setting:</b> set short, medium and long term personal and financial goals</li> </ul> | <p>Success is a science; appropriate diagnosis is fundamental</p> <ul style="list-style-type: none"> <li>• <b>Assess:</b> take stock of your personal financial position</li> <li>• <b>Analyse:</b> pinpoint the shortcomings and identify the opportunities</li> </ul> | <p>If you fail to plan, you plan to fail</p> <ul style="list-style-type: none"> <li>• <b>Strategy:</b> design a financial roadmap to assist with life's big decisions and achieve one's personal and financial objectives</li> <li>• <b>Tactics:</b> utilise advisory expertise and experience to provide a unique tailored solution</li> </ul> | <p>Turning best laid plans into action</p> <ul style="list-style-type: none"> <li>• <b>Find:</b> source the best options available to suit the plan</li> <li>• <b>Deliver:</b> the skill of securing the objective or acquiring the asset with the most beneficial and favourable terms</li> </ul> | <p>What gets managed gets done</p> <ul style="list-style-type: none"> <li>• <b>Measure:</b> what's been achieved and benchmark against the plan</li> <li>• <b>Monitor:</b> the effectiveness of the outcomes and fine tune where necessary</li> </ul> |

# Get In Touch



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 **Book a Free Initial  
Consultation with us today**

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