HOW TO CHOOSE A PROPERTY INVESTMENT ADVISOR

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ABOUT THE AUTHOR



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Brett is a National Director of the Metropole Group, ensuring we deliver the highest quality strategic advice to our clients and help them buy A grade homes or investment grade properties.

While he studied economics, Brett is not a theorist. He is a successful property investor himself, and after many years with Metropole he is still as passionate about getting the best results for his clients as he has always been.

Brett works with clients at every stage of the journey, from first time investors laying a foundation, through to established investors who have realised their portfolio has stopped working for them and need an objective second opinion.

His approach is simple. Property is never the starting point. The starting point is understanding what a client actually wants their money to do for them, and then building a strategy that gets them there safely, through the ups and downs of a number of property cycles.

> Brett is a regular commentator on the Australian property market and a familiar face to anyone who follows Metropole's market updates, videos and podcasts.

Metropole has been featured in:

Who do you ask for property advice?

With so many mixed messages and vested interests, who can you really trust?

> **“I’m not interested in selling you a property. I’m interested in helping you build wealth.”**
>
> What a genuinely independent advisor is able to say.

In today's property markets there are very few advisors who have the perspective that comes from living through and successfully investing in a number of property cycles, and who understand how to take advantage of the current stage of that cycle.

Yet there is a new breed of so called property experts emerging, telling anyone who is prepared to listen that they will help them buy ten properties in ten years, or seven properties in seven minutes.

Others tell you they have access to all the data that will give you insights into successful property investment.

The problem is that data is a way of checking past performance and measuring what has already happened, rather than a way of predicting what happens next.

And to be frank, most don't have the specific gift to interpret the data correctly.

So what is the threshold for being able to call yourself an expert?

Usually, experts have years of experience in their chosen profession.

They are at the top of their industry, and they shape the path of progress.

And yet there is no shortage of so called “property experts” and buyer's agents whose only real experience seems to be that they have done a short course and they really love property.

The rise of these so called “advisors” has coincided with the practice of personal branding on social media.

While social media has undoubtedly created fantastic opportunities for real experts to connect and share their knowledge, it has also opened the floodgates for a tsunami of self titled “property experts” looking to flog their books, consulting sessions, training programs and online courses.

But since most property investors fail to achieve the financial freedom they deserve, and fewer than 8% ever own more than two properties, it is important to seek independent advice from those who have a significant and long standing track record of success.

Who could you ask for property investment advice?

Here are the people you could turn to:

1. **No one.** Many beginning investors think they understand real estate because they have lived in or rented a home or an apartment.

   That is a big mistake, and probably one of the reasons around fifty per cent of first time investors sell up within five years.

   While they may know their local neighbourhood, that is very different from understanding the property market.

2. **Friends or family.** People do this all the time, but the question to ask is: are they financial experts?

   How many millionaires do you have in your family? If the answer is none, don't ask them, because often their advice will be to avoid property investment because of the “risk”.

3. **A real estate agent.** Remember, agents work for the vendor to help them achieve the best price, and they are unlikely to tell you about the other great properties for sale in the area by other agents.
4. **A mortgage broker.** While it is important to have an investment savvy mortgage broker on your side helping you through the finance maze, most don't understand the property market well enough to advise on what is an “investment grade” property.
5. **An accountant.** Your accountant should advise you on tax matters and structuring, but most don't have the intimate knowledge of the property market required to give investment advice.
6. **Financial planners.** While financial planners are licensed to sell financial products, most are not able to advise on real estate.

   Not only because they lack a sound understanding of property, but because the company they work for doesn't allow them to.

   Those who do recommend property usually have a biased view, as they make commissions based on the investments they sell from their “stock list”.

1. **A property marketer.** While these salespeople may seem to be on your side, they are really selling "product" for a property developer who is most likely going to make the biggest profit out of the deal.
2. **Investment seminars, webinars and workshops.** Ask yourself: is the person conducting the event an investment expert in their field?

   How long have they been financially secure, or do they make their money teaching others?
3. **A property mentor.** There seems to be an abundance of property mentors around. Some give great guidance, while others are really property sellers or marketers in disguise.

   Let's make it clear: it is important to have mentors. They see your blind spots, give you guidance and support, and expand the way you think. Just be careful who you choose, and make sure they have achieved the results you want to achieve.
4. **A buyer's agent.** These can be a great help in selecting the right property, but most are just "order takers". They don't devise a plan that takes into account your family's future needs and your risk profile.

However, when you look at this list you can now see why you need an independent, unbiased property advisor or strategist.

In our mind, it is critical to have a trusted advisor when making property investment decisions.

> **"I want to buy this house." That is where most people start. A property strategist starts by asking why.**

It is just too hard to do it on your own, or by trial and error. There is a huge learning fee involved, made up of time, money, effort and heartache.

It is interesting that while most wealthy people have, and are prepared to pay for, trusted advisors in many areas of their lives, the average person has no advisors at all, or they get their advice from salespeople who they perceive as advisors but who are far from independent.

On the other hand, following the teachings and proven systems of those who have already achieved what you want to achieve, and who have retained their wealth through a number of property cycles, while not guaranteeing your success, makes it much, much more likely.

What do property strategists actually do?

I see my role as a property advisor as helping our clients grow, protect and pass on their wealth using property as a vehicle.

While people come to the team at **Metropole** for property advice, in fact they are really coming for something else.

Some are looking for financial freedom. Others want more choices in life, like working because they want to rather than because they have to. Others again want to leave a legacy for their family or their community.

So property is really just the vehicle they are keen on using to achieve their end goals.

While most property advisors come from a real estate background, the property strategists at **Metropole** come from a wealth, financial planning or banking background, but have a strong understanding of property and are successful investors themselves.

You see, at Metropole our Wealth Strategists' job is not to sell clients a property. Their job is to help our clients safely increase their wealth over the long term, giving them choices in life.

Metropole was built on exactly this idea. Our founder saw the gap in the market for sound strategic advice long before anyone in Australia was using the words “property strategist”, and that is still the model our whole team works to today.

Now, plenty of people call themselves property “advisors” or “strategists”, yet quite a few are thinly disguised salespeople, or are not really qualified to give in depth advice.

So let's look at what a good strategist can and can't do.

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Things a good property advisor SHOULD do

1. A good advisor will first start by **getting to know their clients' hopes and fears**, and then be future focused to help them achieve their long term financial goals.
2. With so many mixed messages about property investing out there, many of them coming from parties with vested interests, a good property advisor will help **remove their client's anxiety by simplifying the complex**.

   They will provide clarity around the complicated world of wealth creation, which involves much more than just property. It also takes in finance, tax, economics and the law.

   They will advise their clients about the **risks as well as the rewards** of property investment.
3. While most buyer's agents or property salespeople are transactional and think about the current “sale” or purchase, a professional property advisor will aim to **develop a long term relationship** and help their clients understand the next two or three steps even before they take the first one.

   A good property advisor will “sell” advice, not a product or a property.

   That is why at Metropole we always start by building our clients a **Strategic Property Plan**.

   Planning is bringing the future into the present, so we can do something about it now.
4. Many clients come to a real estate advisor looking for the next big thing. Some are looking for a shortcut, or the next hotspot, or a way to get rich quickly.

   Instead, a qualified property strategist will **stop their clients from speculating** by recommending proven strategies that have always worked.
5. A good independent advisor will **not have any properties for sale**, but will have a list of potential options, and will refer their clients to a buyer's agent who is part of their team to find the best opportunity in the market to suit that client's budget, plans and risk profile.
6. A strategic advisor will **never put any pressure on their client** to make an investment decision, but their knowledge, research and experience will help their clients select an investment property that is the highest and best use of their funds, and one that will work hard for them over the long term.
7. A wise property strategist will help their clients avoid the big mistakes made by the average investor, and will earn their fees simply by helping their clients **avoid the devastating errors** made by many investors, such as those who lost significant amounts of money investing in mining towns, regional locations, house and land packages or off the plan properties.

   Of course, a great advisor will do a lot more than that for their fee.
8. By being a student of history, a good Wealth Strategist will be able to **provide perspective**, insights and often optimism at a time when the media is being pessimistic, and vice versa.
9. They will also advise their clients to invest their money the way they do themselves. **They must be experienced investors**, not enthusiastic amateurs.
10. A good Wealth Strategist will **regularly meet** with their clients to objectively assess the performance of their property portfolio and make sure they are heading in the right financial direction.

As you can see, it takes years of learning, experience, and the perspective that only comes from investing through a number of property cycles to become a great property strategist.

Some things a property advisor CAN'T do

As you read on you will find that some property “advisors” claim to be able to do some of the things on the following list. They are things they really can't do.

They tend to do this because they are not able to deliver on many of the things in the list above, the things skilled, professional advisors can actually deliver.

1. Even a good advisor cannot predict the future. They won't be able to tell you how the market will perform, what will happen to interest rates, or what capital growth rate a particular property will achieve.
2. They won't be able to find the next hot spot for you, yet many so called advisors suggest they can. In essence, they give their clients what they are requesting, rather than what they need, which is sound, solid advice.
3. Even the most qualified advisor won't be able to pick the best time to purchase an investment property, other than to remind you that the best time to invest was twenty years ago, and the second best time is today.
4. A good advisor won't be able to help you get rich quickly, or achieve extraordinarily high returns without taking on extra risk.

A good property advisor sells advice, not a product and not a property.

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Property Strategist vs. Buyer's Agent

What is the difference between a property strategist and a buyer's agent?

There is a big difference, even though many buyer's agents will play this down, suggesting they are the right person to help investors.

In our view, it is important to have both as part of your wealth creation team.

Your Wealth Strategist or Property Strategist will look at the big picture and formulate a strategy that makes sense to you, after considering your current position, your aspirations, your time frames, your budget and your risk profile.

Buyer's agents are order takers. They will fill an order given to them to find you a property, and they will be biased towards the areas they have expertise in, which may not necessarily be in your best interests.

PROPERTY STRATEGIST

Designs the order. Weighs up your current position, your aspirations, your time frames, your budget and your risk profile, then builds the plan.

BUYER'S AGENT

Fills the order. Finds and negotiates the property, in the areas they know, to the brief they are given.

On the other hand, only a property strategist has the expertise to design that “order” to suit your specific needs.

They will be your long term wealth creation partner, annually reviewing the performance of your property portfolio, and will provide recommendations on any opportunities, as well as telling you when it is best for you to do nothing.

A good property strategist is with you for “life”. Your buyer's agent shouldn't be.

How do property advisors make money?

How we get paid depends upon the services our client requests.

Either way, at **Metropole** our fees are always disclosed in full before we start working with a client, and we take no commissions from vendors, salespeople or developers, so there is no vested interest or bias in what we recommend.

Some of our clients pay a fee for service for a detailed strategic wealth plan, while others pay a success fee after we research, source, negotiate for and secure an "investment grade" property for them that has been valued by their bank at or above what they paid for it.

> **The most expensive advice you will ever get is free advice that is wrong.**

Is it worth paying for property investment advice?

That is a good question, because you need to find someone who will give you unbiased advice that is independent of any particular location or property.

> **Most so called "advisors" will only tell you about properties on their stock list, or that their buyer's agents can source in a particular state.**

On the other hand, a trusted advisor tailors their recommendations to your personal circumstances and warns you of the risks as well as the rewards.

> **A trusted advisor has their own team of buyer's agents on the ground in a number of states. Not people who fly in, fly out, and think they have nabbed a bargain.**

Their advice is not biased by any property, product or service to be sold, so they will have their own team of on the ground buyer's agents in a number of states. Not ones that fly in and out and think they have nabbed a bargain, while in reality the locals know they haven't.

So one of the first questions we would ask a potential advisor is *"How are you getting paid?"*

This will reveal a lot.

If they are offering free advice, or they are being paid by a third party such as a developer or a property vendor, then the advice cannot be independent.

Put simply, if the advice is free, then you are the product.

Your advisor should be qualified, should be a member of a recognised organisation such as the Property Investment Professionals of Australia, and should be an investor themselves.

They should have a thorough understanding of not only property, but also finance, economics and the taxation system as far as it relates to real estate investment.

Similarly, your advisor should have no properties for sale, should have a number of investment options available for you depending upon your circumstances, should not make any recommendations at the first meeting, and should not create a "sense of urgency".

Here is something worth noticing. All the successful investors and business people we know are prepared to pay for professional advisors in various categories of their life.

On the other hand, most unsuccessful investors get no advice, or "free" advice, and then wonder what went wrong.

Of course, at face value, professional advice can appear to be expensive, given that there is so much free advice available.

You know the sort of thing. Free advice from the real estate agent, but they are getting paid by the seller. Or from the property marketer selling off the plan apartments or house and land packages, but they are getting paid by the developer, and often quite handsomely.

That is why, in our view, you should only be taking advice from someone who doesn't have a vested interest in the outcome, and who is therefore working in your best interests.

Financial Planner vs. Property Advisor

If I already have a financial planner, do I still need a property advisor?

> **Your financial planner is not licensed to advise you on the biggest financial decision you are ever likely to make.**

The simple answer is most certainly yes. You do need to speak with a property strategist, because most financial planners are unable to advise on residential real estate as an investment class.

This is a real shame, as many Australians go to a financial planner seeking advice on the best investment options for their financial future, yet their planner is not going to point them towards property, because their licence does not allow them to.

And many of those who do tend to make significant commissions by advising their clients to buy poor performing "off the plan" properties from project marketers who provide financial incentives for the financial planner to do so.

It is the dirty little secret your financial planner is hoping you never discover.

They will very rarely recommend property as an investment option, and there is a really big reason why.

It seems completely crazy, right?

Despite all the fuss brought up a few years ago in the Royal Commission into Banking and Finance, exposing the bad and self serving advice given by financial planners, nothing was said about why they don't recommend property.

Buying a property is probably the biggest financial decision you will ever make, yet your so called *financial advisor* has no wisdom to impart to help guide you.

If you are expecting some top tips and insider information, you are bound to be disappointed when a trip to your trusty financial planner for advice on property investing sees you subjected to a barrage of discouragement.

> *"Real estate is so unpredictable!"*

they might say, or,

> *"Managing an investment property, tenants, maintenance... it's so much more work... wouldn't you prefer to stick with shares?"*

Why is this the case?

The reality of the situation is this: financial planners don't make any money out of your foray into property investing.

So, unlike when you buy shares or set up a self managed super fund, it is simply not in their best interests to recommend property as an asset class, because in doing so they would be short changing their own commissions and management fees.

After all, every dollar you invest in property is a dollar you won't be investing in products that earn them a big fat cheque.

Of course, real estate investing can be a fantastic way to build wealth and secure your financial future, not to mention the psychological benefits that come with bricks and mortar investments.

Your "financial planner" may be quick to dismiss your real estate dream, telling you it is nothing more than a romantic notion with no sound strategy.

In a way, they might be correct. For every millionaire property mogul, there are loads of unsuccessful investors whose aspirations have never been realised.

But most of us aren't planning to become the next Harry Triguboff and own half of the Sydney CBD.

Rather, we are looking for a way to fund our retirement and our kids' futures, or to bring in a second income to supplement our day job.

It is not everyone's goal to make seven figure annual returns. For most people it is simply to achieve modest growth and a secure financial future, which is absolutely achievable through property investing.

It is important to understand that financial planners aren't real estate experts.

In fact, some may know less than you do about this asset class.

If you want guidance on your wealth creation options, you would be much better off seeking advice from an independent property strategist.

These experts will help you search for a property with growth potential, while also helping you to evaluate potential purchases and negotiate with sellers.

Property Investment Advisor vs. Spruiker

How much does a project marketer, or property spruiker, make when they sell a buyer one of their "recommended" properties?

> **12%** **The highest commission we have been offered to put someone else's property in front of our clients.**

At Metropole we regularly receive unsolicited offers from developers and project marketers asking us to recommend, read sell, their properties to our clients. We have never sold this type of property or accepted this type of commission, but the offers keep coming because of the size of our client database.

We have been offered a 5% commission just to pass on a name, not even to make a sale. Commissions are often closer to 8% or 10%, and we have been offered as high as 12%.

That, plus the other marketing costs, is built into the price the unfortunate investor pays for these properties.

The Bottom Line

While the property markets will create significant wealth for many Australians, as explained above, statistics show that 50% of those who buy an investment property sell up in the first five years.

And of those who stay in the investment game, 92% never get past their first or second property.

That is because attaining wealth doesn't just happen. It is the result of a well executed plan.

Planning is bringing the future into the present, so you can do something about it now.

Just to make things clear, buying an investment property is NOT a strategy.

It is important to start with the end game in mind and understand what you need and what you want to achieve.

And then you have to build a plan, a strategy to get there.

The property you eventually buy will be the physical manifestation of a whole lot of decisions that you will make, and they must be made in the right order.

That is because property investment is a process, not an event.

Your Strategic Property Plan

If you are a beginner looking for a time tested property investment strategy, or an established investor who is stuck, or maybe you just want an objective second opinion about your situation, we suggest you allow the team at Metropole to build you a personalised, customised **Strategic Property Plan**.

When you have a Strategic Property Plan you are more likely to achieve the financial freedom you desire, because we will help you:

- Define your financial goals
- See whether your goals are realistic, especially for your timeline
- Measure your progress towards your goals, and work out whether your property portfolio is working for you or you are working for it
- Find ways to maximise your wealth creation through property
- Identify risks you hadn't thought of

And the real benefit is that you will be able to grow your wealth through your property portfolio faster and more safely than the average investor.

Your Strategic Property Plan should contain the following components:

1. An asset accumulation strategy
2. A manufacturing capital growth strategy
3. A rental growth strategy
4. An asset protection and tax minimisation strategy
5. A finance strategy, including long term debt reduction
6. A living off your property portfolio strategy

Click here now to learn more about this service and discuss your options with us.

Are you wondering how you should invest in this stage of the property cycle?



If you are like many property investors, you are probably wondering what the right thing to do is at present.

Should you buy, should you sell, or should you just wait?

You can trust the team at Metropole to provide you with **direction**, **guidance** and **results**.

Whether you are a beginner or an experienced investor, at times like these you need an advisor who takes a holistic approach to your wealth creation, and that is exactly what you get from the multi award winning team at Metropole.

We help our clients grow, protect and pass on their wealth through a range of services including:

1. **Strategic property advice.** Allow us to build a **Strategic Property Plan** for you and your family. Planning is bringing the future into the present so you can do something about it now.
2. **Buyer's agency.** As Australia's most trusted buyer's agents we have been involved in over $4 billion worth of transactions, creating wealth for our clients, and we can do the same for you. Our on the ground teams in Melbourne, Sydney and Brisbane bring you years of experience and perspective, and that is something money just can't buy. We will help you find your next home or an investment grade property.
3. **Property development.** We enable you to become an “armchair developer” and get all the benefits of property development without getting your hands dirty. We take the hassles out of your investment by assisting you with all the expertise you need, from concept to completion, including construction.
4. **Wealth advisory.** We can provide you with strategic, tailored financial planning and wealth advice.
5. **Property management.** Our stress free property management services help you maximise your property returns. Our clients enjoy a vacancy rate considerably below the market average, our tenants stay an average of three years, and our properties lease ten days faster than the market average.

Click here now to learn more and discuss your options with us.



If you are looking for independent property investment advice to help you reach your goals, no one can help you quite like the independent property investment strategists at Metropole. We are MUCH MORE than just another buyer's agent.

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