

Ready-to-Rent

A Research-driven Residential Portfolio
(NSW single-dwelling fund).

WINIM



Make Your Capital Work Smarter

Comparing Ready-to-Rent (R2R) versus a traditional Bank Deposit

Interested in comparing investment outcomes?

The example below outlines how capital growth and tax treatment can differ between a traditional bank deposit and a tax-effective, real-asset-backed fund like Ready-to-Rent.

Why Ready to Rent?

Through depreciation and other tax benefits, distributions from the Ready-To-Rent fund are typically not taxable in the year they are received. Instead, they are factored into your capital gains position at the end of the fund's 5.5-year term.

What does this mean for you?

Your after-tax returns can significantly outpace those of conventional income-based investments.

Comparing Investment Outcomes (example)

- Investment amount: \$100,000
- Personal tax rate: 47%
- Term: 5.5 years

	RTR	Bank Deposit
Investment Amount	\$100,000*	\$100,000
Distribution p.a.	3% (\$3,000)	3.9% (\$3,900)
Net tax receipt p.a.	3% (\$3,000)	2.1% (\$2,100)
Equivalent pre-tax Return p.a.	5.66% (\$5,660)	3.9% (\$3,900)
Gross Capital Growth	8-12%	0%
IRR	12%	3.9%
Return on Equity	73%	21%
Post-Tax Capital Return**	\$146,293	\$100,000

*Note: Figures are illustrative and based on current assumptions. Actual results may vary. Always seek professional financial advice tailored to your personal circumstances.

**End of Fund Term net of distributions.

The Ready-to-Rent Advantage

- Tax-effective distributions
- Strong underlying asset base
- Targeted capital growth
- Attractive IRR and equity returns

As a general outline over the investment period this equates to approximately:

12%+ IRR.

This equates to approximately 11%+ IRR net of tax invested through SMSF (15% tax) and 9.75%+ IRR net of tax if invested personally at the highest tax rate (tax 47%).

Taxation

No tax advice or opinion is contained in this document. Where tax related comments have been made, the assumptions behind those comments could change over the term of the Fund.

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