

Please note:

These results depend on the information you input and the following assumptions.

Results are a guide only and totally dependent on the figures you input.

The calculator is intended to give a general indication of the impact on your net wealth from investing in property. I4Property in no way guarantees that the results from the calculator will come to fruition. The property market and/or your personal situation may well turn out to be drastically different from the variables and estimates you input.

The default variables and estimates pre-filled for the calculator are estimated averages only and not specific to your individual situation. Consequently please remember that the results are approximate in nature and not intended to be relied upon too heavily. For more accurate results you can input percentages more closely aligned to your personal circumstances. Also it is a good idea to test different rates and compare the varying results.

The calculator assumes the percentages and rates entered are the same throughout the period covered in the results.

Property purchases, if any, are assumed to be made at the start of each year and rent and running costs are assumed to be earned/incurred at year end.

Any interest on home and private loans is assumed to be paid for from other funds and is not taken in to account in this calculator.

The calculator assumes the interest rate used is a straight annual interest rate with no monthly compounding. When estimating your interest rate use a yearly comparison rate which takes in to account compounding and bank fees.

Investment loans are assumed to be interest only not principal and interest loans.

When calculating the rental return remember that your properties are not likely to be always rented for the full year with the rent paid on time.

When estimating the running costs rate you should take in to account land tax liabilities that may arise when certain thresholds are reached for land ownership in each state/territory. See the Office of State Revenue or equivalent government department in each state or territory.

The tax rate used in the calculations is assumed to be the average of your top tax rate(s) as determined by your taxable income(s) entered. This rate is assumed to be consistent throughout the whole period of the calculator.

For the setup costs percentage estimate remember to include conveyancing or solicitor's fees as well as purchase stamp duty and loan set up costs (including lenders mortgage insurance LMI which is usually applicable for loan value ratios above 80% - for an LMI estimate see 'www.genworth.com.au/online-tools-forms-and-reports/lmi-tools/lmi-premium-estimator'). See 'stampduty.calculatorsaustralia.com.au/' for guidance on stamp duty costs.

For the depreciation claim percentage estimate see a quantity surveyor, for example at ['mydepreciation.com.au/'](http://mydepreciation.com.au/).

Loan stamp duty is included in setup costs & the tax deductible benefit is ignored.

This calculator makes no adjustments for any wage or consumer price inflation.

The wage information you enter is only used to calculate your top tax rate and is not used at all in determining what funds you have available to invest in property and has no affect on the subsequent net wealth calculations.

The calculator ignores any potential capital gains or other income tax liability that might arise upon the sale of any property at any time throughout the time period covered.