



# Prosperity through Property

The Clover Partners simple **5 Step System** to make it happen



**Clover  
Partners**



# Invest in property. Build wealth. Retire in comfort. In just **5 easy steps.**

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Clover Partners is your partner in prosperity and helping you build the life you always imagined, through property investment.

Our experience has shown us again and again that most everyday Aussies want to build wealth, retire in comfort, and help set their kids up for the future. So we've developed a no-nonsense 5 Step System to achieve just that.

And because we receive our fee from the range of property wholesalers we deal with, using our system won't cost you a cent.

This guide will take you through the 5 Step System in our typically transparent manner. And when you're done reading, drop us a line. We're only too happy to help you begin your journey to Prosperity through Property.



# Step 1

## Meet and Discuss

### First things first!

Managing Director Tim Jess will sit down with you, get to know you (and you him) and learn where you're at. We want to:



- Understand your goals and expectations
- Discuss any concerns and identify any roadblocks
- Assess your financial situation basics
- Get an idea of appropriate timelines

If you're happy to go to [Step 2](#) (we're sure you will be), we then turn to strategy.





## Step 2 Outline a Strategy

**Tim will develop a general investment strategy, tailored to your circumstances. It will outline what you can do and how you can do it.**

To maximise returns and minimise risk there are two things your property investment needs to achieve:

01.

Capital growth—the ability of your investment to increase in value over time

02.

Reliable rental income—the assurance that your expenses are covered by rent paid, making your investment easy to hold

**That's why we always adhere to these basic principles:**

- House and Land – we invest in actual land, not apartments or units
- New Property – better tax benefits, lower maintenance and easier rental
- Low Price Point – a highly active segment of the property market, with greater potential for capital growth and rental profits
- Strong Rental Demand – location, location, location, but only when combined with the right type of property
- Quality Homes NOT Cheap Investments -- a quality home attracts long-term family tenants prepared to pay more, and more buyers when the time comes to sell

# 3

## Step 3 Identify Property Options

**Now we have a strategy, let's get more specific about a property—where and what?**

### Where—

"Where" requires identifying the next strong capital growth area based on many considerations including:

- Current prices compared to other areas
- Population growth forecast
- Infrastructure spending both government and private
- Liveability and amenity, including transport, schools, sporting facilities, retail and entertainment

### What—

"What" not only tells us the type of property, but also crucial-to-know features including:

- Block dimensions and engineering
- House size and inclusions
- Estate guidelines and covenants
- Rental estimates
- Full package fixed price and full turnkey options
- Cashflows outlining all income and expenses to hold the property





## Step 4

# Acquire a Property

**We've found what you're looking for. It's the ideal opportunity for you. Now how do we best acquire it?**

This step brings together our network of informed experts to ensure we achieve the best possible outcome for you:

- Mortgage Broker – not only do they help you get a loan, they also get you the best interest rate with the best loan structure to suit your needs
- Solicitor / Conveyancer – we only use experienced experts in house and land contracts
- Building Inspector – we appoint a qualified independent building inspector to check for defects, confirm inclusions and provide a detailed written report prior to handover
- Property Management – we have some of the best property managers in the country to handle all the logistics of marketing and renting the property out as soon as it's ready. Plus we secure you discounted fees and superb service
- Insurances – we make sure your investment is fully protected through appropriate building insurance and landlord protection insurance.

# 5

## Step 5 Review and Manage

We want a happy client for life. So our work doesn't stop once you are invested. Year after year, we review your rental return performance and your capital growth to make sure you're on track to achieve your goals. And if something needs tweaking, we help you do so.

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The reality is all our clients are different, with different objectives, and at different stages of life. But regardless of who you are or what you wish to achieve, Clover helps open up options you may have never thought possible. The right investment property with the right growth can set you up to purchase another, and another. And the more successful your investments, the more options you have. The sky's the limit.

What we don't do is promise to turn you into a multi-millionaire in a few years' time. People that espouse this are unrealistic. They take on unsustainable risk and make claims that sound incredible—and you know what they say about things that sound too good to be true.





# Travel?

# A new car or home?

# A little something for the kids?

Whatever your retirement dreams, Clover Partners can help make them a reality.

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Our simple 5 Step System can help you achieve your goals with a minimum of fuss and plenty of service. It simply works.

So what are you waiting for? Begin your journey to prosperity through property and take that first step today.

**Call Tim Jess on 0400 274 535  
or email [tim@cloverpartners.com.au](mailto:tim@cloverpartners.com.au)**





Clover Partners is 100% independent, comprised of Melbourne-based investment property experts who have helped hundreds of everyday Aussies kickstart their financial dreams through property investment. We're regular people just like you, who know how the system works and how you can navigate it to your best advantage and make your prosperity—and your family's—a reality.

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