



TRUWAY
GROUP

 **BRICKLET**
PARTNER



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WE GET YOU!

Like you, we are tired of hearing how hard it is to get into property... of it being a spectator sport.

Rather than accept this thinking, we choose to do things differently. To embrace innovation. To invest smarter. To forge our own path towards the future we want.

We are massive fans of property. We know property is a great tool for wealth creation and achieving financial freedom. We want to be successful property investors.

That's why we are committed to learning more, sharing more and investing more into that future.

#GameChanger

It's not the property we are after, but the freedom and benefits it can provide that we chase.

Freedom is not being in a position where you have to do something.

The benefits, well that's personal. You get to customise your future. That's what makes life so exciting. The hero we chase is our future self, 10 years down the road.

And the best version is anchored to a compelling what and a real strong why.



WHY PROPERTY FRAGMENTS?

THE FUTURE OF PROPERTY INVESTING

Imagine you want to invest in Australian business. Should you invest in BHP, Woolworths, Wesfarmers, Tesla, Telstra... so many choices! You heard the banking sector is doing well and like the sound of the Commonwealth Bank – c'mon, it's blue chip!

You decide it's time to make your first move, but your only option is to buy the whole company. You take your hard-earned savings and borrow a heck of a lot of money to buy the \$100B company. You now sit back and sweat as you hope you picked the right one.

Sounds crazy, right?

Reality is no one really invests into companies like that. Well, not unless your Warren Buffet!

When you invest in the Australian share market, you buy shares in companies and in the case of the Commonwealth Bank, you can start by buying one for around \$58.00, making it lot more affordable as well as giving you the option of buying some of the other shares you were thinking of.

Similar to shares, property fragments are small pieces of the whole property. Owners of property fragments are afforded all the same benefits as if owning the whole property.

Bricklet is the proptech platform that makes buying fragments of property simple. No different to how the ASX makes buying shares in companies, simple.

“The idea of building a truly diversified property portfolio that grows in value and income gets us excited!”

The Power of Fragments

LEGAL TITLE

Your name is on title with Land Registry. You are a legit property owner.

DIVERSIFY

Own a diverse range of property, creating a portfolio with ease and less risk.

GROWTH

Take advantage of potential price increase in the property market.

INCOME

Secure a regular income stream through rental yield.

IT'S A RISKY BUSINESS

All the noise in the marketplace about property can make us nervous and heighten our 'risk radar'. When you take any risk, it should always be in conjunction with clearly defined goals.

We don't deny investing in property is a risky business, but that's why we make ourselves aware of the risks and understand the chances of them occurring.

There are a number of strategies we use to reduce the risk, but a big one is the ability to diversify, or as they say, 'to spread the risk'.

Diversification is a powerful tool to reduce the impact of risks and key to any sound investment strategy. However, previously the ability to diversify property investments was very difficult. It usually involved significant cash/equity and borrowings that can cause a lot of pressure if not managed correctly.



For every 100 Australians...

84 people

Don't own an investment property.

16 people

Do.

14 people

Of the 16 property investors, own just one property.

2 people

Of the 16 property investors, own two or more properties.

Property Lifecycle

PROPERTY APPRAISAL AND ACQUISITION

Investigate and evaluate property opportunities.
Buy a fragment of a property that fits your
strategy.

MANUFACTURE GROWTH

Active strategy is implemented by a team of
experts to manufacture growth.

HOMES BUILT AND READY TO BE LIVED IN

Purpose built homes to improve the experience
for both resident and investor.

UP YOUR GAME

Most property investors head straight to the end of the property life cycle and buy built property and rely heavily on the favour of the market gods (hopeium) to get the growth they are after.

However, there are several possible outcomes with this scenario. Some known and some, well unknown. One thing is for sure, we can do very little to control the outcome except give it time.

Bricklet innovates property investment by creating the opportunity for astute property investors to jump on the property life cycle earlier.

A successful property investor commits their cash, expertise and skills to convert land from its current use to a higher and better use, to grow their investment – both capital and income.

AFTERPAYING PROPERTY

**OWN IT ALL. EASY PAYMENTS.
ZERO CHARGES.**

Our newest feature is the Buy Now Pay Later facility and soon it will be Australia wide! There are no fees with purchasing Buy Now Pay Later bricklets, but Bricklet requires all customers to make an initial 10% payment upfront to secure your purchase.

This initiates the transfer of property title ownership to you, the customer, who is required to make regular ongoing payments for the next 18 months. Or earlier, as there are no fees for early payments!

And yes, you will receive rental income throughout your payment plan period if the property is tenanted. If you want, you can also sell your Buy Now Pay Later bricklet any time, using the proceeds to pay the remaining balance.

Property vendors have ultimate control over how they sell their fragmented property through the Bricklet platform. So, it is up to them to choose whether they would like to offer Buy Now Pay Later bricklets in the sale of the property.



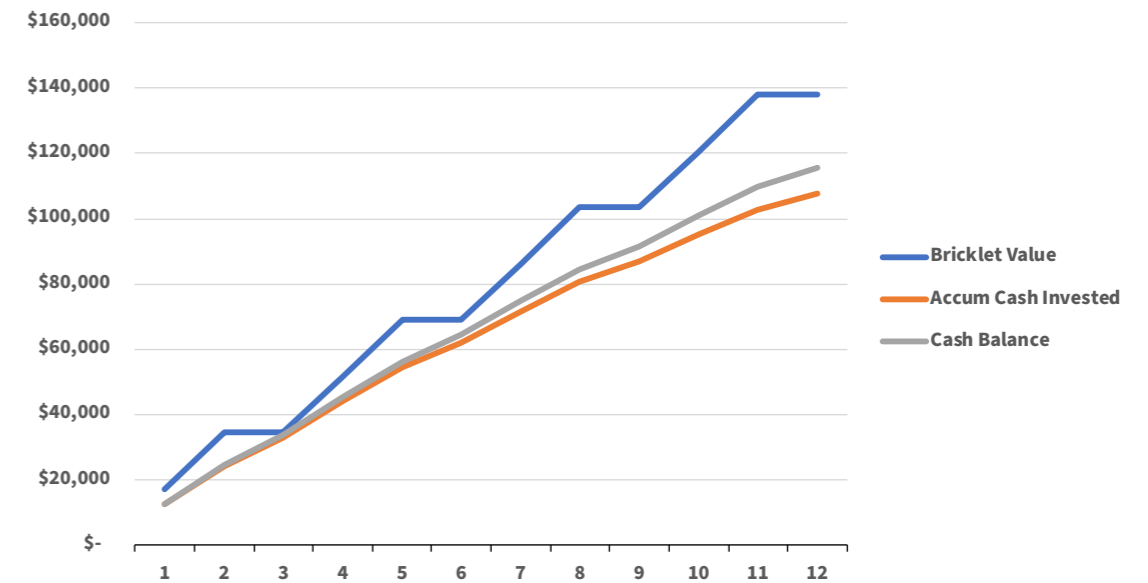
PORTFOLIO EXAMPLE

Buying one bricklet with BNPL every 18 months
VS
Saving the same amount in cash

AFTER 12 YEARS...

Total cash invested: \$ 107,515
End result saving in the bank: \$ 115,571 (7% ROI)
End result with bricklets: \$ 188,731 (76% ROI)

Bricklet Portfolio vs Cash Savings



Want the proof? See for yourself!

That's an almost **70% MORE RETURN** with bricklets than with traditional savings!

	1	2	3	4	5	6	7	8	9	10	11	12
Bricklet Value	\$18,092	\$36,227	\$38,038	\$57,170	\$77,258	\$81,121	\$102,407	\$124,758	\$130,996	\$154,775	\$179,744	\$188,731
New Bricklet Purchased	\$17,230	\$17,230		\$17,230	\$17,230		\$17,230	\$17,230		\$17,230	\$17,230	
Total Purchased	\$17,230	\$34,460	\$34,460	\$51,690	\$68,920	\$68,920	\$86,150	\$103,380	\$103,380	\$120,610	\$137,840	\$137,840
Gross Income	\$689	\$1,378	\$1,378	\$2,068	\$2,757	\$2,757	\$3,446	\$4,135	\$4,135	\$4,824	\$5,514	\$5,514
Entry: Investor Entry Fee	\$1,034	\$1,034		\$1,034	\$1,034		\$1,034	\$1,034		\$1,034	\$1,034	
Repayments	\$12,061	\$12,061	\$10,338	\$12,061	\$12,061	\$10,338	\$12,061	\$12,061	\$10,338	\$12,061	\$12,061	\$10,338
Accum Cash Invested	\$12,406	\$24,122	\$33,082	\$44,109	\$54,447	\$62,028	\$71,677	\$80,636	\$86,839	\$95,110	\$102,691	\$107,515
ROI on Cash	46%	50%	15%	30%	42%	31%	43%	55%	51%	63%	75%	76%

	1	2	3	4	5	6	7	8	9	10	11	12
Accum Cash Invested + Interest	\$12,406	\$24,246	\$33,448	\$44,810	\$55,596	\$63,733	\$74,019	\$83,719	\$90,759	\$99,937	\$108,518	\$114,427
Interest	\$124	\$242	\$334	\$448	\$556	\$637	\$740	\$837	\$908	\$999	\$1,085	\$1,144
Balance	\$12,530	\$24,489	\$33,783	\$45,258	\$56,152	\$64,370	\$74,759	\$84,556	\$91,667	\$100,936	\$109,603	\$115,571
ROI on Cash	1%	2%	2%	3%	3%	4%	4%	5%	6%	6%	7%	7%

CURIOUS?

What is Bricklet?

Bricklet is a platform that fragments property into smaller pieces, called bricklets. Each bricklet owner has independent part ownership of the whole property.

What is Independent Part Ownership?

Simply, it's all the owners of the property on title together with independent ownership provided by the Bricklet platform, allowing any owner to sell their part (bricklet) independently of each other.

How do I purchase a bricklet?

You open a Bricklet account, deposit funds into trust and you are ready to buy your first bricklet!

What are the costs of buying a bricklet?

Bricklet charges you a 6% fee when buying a bricklet. The fee includes all costs associated with the purchase, such as stamp duty and conveyancing fees.

Can I get finance to buy a bricklet?

Yes. There are lenders that provide finance to assist you in purchasing a bricklet. And now a Buy Now Pay Later option is available on certain properties.

Are there any ongoing costs with owning a bricklet?

Nope.

Can I purchase a bricklet with my SMSF?

Yes. You can purchase a bricklet with any legal entity that can own property in Australia. This includes you personally, an SMSF, a trust or company.

What are the criteria for bricklets to have a Buy Now Pay Later facility?

All property vendors that sell their fragmented property through the Bricklet platform can decide whether they wish to offer Buy Now Pay Later bricklets.



SMASH YOUR PROPERTY GOALS

INNOVATIVE THINKING

Hone your skills with the tribe. Learn more, share more, and invest more into the future you want.

BETTER LIVING

Go from being a property newbie to a property player and enjoy the freedom and benefits it brings.

SMARTER INVESTING

Unleash your personal strategy to build the diversified property portfolio you want.



GAME ON

bricklet.com.au

