



# WE LOVE PROPERTY

CORPORATE PROFILE



# HOW CAN WEALTH EFFICIENCY HELP YOU AND WHAT MAKES US DIFFERENT?

Wealth Efficiency is a boutique Property Investment firm that teaches our clients to build their wealth through safe property investing.

We focus on education first, then understanding what the client is endeavouring to achieve as the priority.

Structure, transparency and being ethically driven is our difference, we work to then play off proven suppliers on a national basis (all have agreed to and signed our Operating Code of Ethics). We then bring it all back to the numbers that are reviewed with the client's accountant, financial planner and financier before proceeding.

Most importantly, should we consider the numbers do not work for the client, then we will advise the client not to proceed and any holding deposits paid will be returned to the client in full.

Our commitment is to only do what is right for the client and place ethics as the priority over the sale, this has led to our continual growth with repeat and referral business as our main source of sales throughout Australia.

Our passion comes from being able to give our clients choices in retirement, through assisting them with safe property investment during their income producing years.

**Honesty and ethics guide everything we do.**

From how we work with clients, right through to delivering property performance and cash flow through all economic cycles.

When it comes to working for our clients, getting the best possible financial outcomes drives us. Everything is brought back to the numbers, having these reviewed by independent experts with no internal commissions allowed. Any supplier that is deemed to do the wrong thing, is out. – This keeps it safe for our clients.



We are proud to have been awarded the NSW Business Chamber, regional winner, City of Sydney for Excellence in Business Ethics.

# WHAT CAN I EXPECT FROM THE PROCESS?

Wealth Efficiency specialises in working with successful individuals that want to enhance their wealth portfolio with safe investment property.

We work with our clients at their pace through our six step process:



## WE CONNECT

Confirming that we are a fit for each other and understanding clearly what our clients want to achieve.

## WE EDUCATE

Having our clients understand and learn the key property fundamentals that will work to keep them safe and enable future duplication. We must keep our clients safe.

## WE EXPLORE

As Wealth Efficiency is independent and ethically driven, we openly play off proven stock providers to enable us to confirm what works best for the client.

## WE ANALYSE

Having scope to review all potential property opportunities with multiple suppliers on a national scale.

## WE PURCHASE

Only once the numbers work within acceptable tolerances, do we then look to have our clients purchase. We encourage for the numbers to be reviewed by the client's accountant, financial planner and finance specialist.

## WE DUPLICATE

Duplication in future properties can only be achieved with the initial investment property working and having the correct finance structures in place.

---

To learn more about our process, please contact us.

We're a fee for service provider. Our first meeting is complementary and provided we are a fit for each other, we then charge an engagement fee of \$495 AUD with our main income being paid by the builder for successful transactions.

Please note, as most of our business is repeat or referral based, in this instance, we do not charge the engagement fee.



# MICHAEL QUINN

## DIRECTOR, WEALTH EFFICIENCY

### About Michael

Since 2001, Michael has worked closely with hundreds of clients who have built successful real estate portfolios, including purchasing over \$450 million dollars in property investments - resulting in a combined capital growth of over \$80 million dollars.

Michael's open and honest approach to working with his clients from multiple industries has earned him the distinction as the most "trusted real estate investment source in Australia".



### Why Wealth Efficiency?

We deliver a 6 step Wealth Efficiency Program which helps our clients build wealth confidently for the lifestyle they want. Once we connect with our clients we then confirm key property fundamentals before "shopping" on a national basis through our proven suppliers to ensure the best possible outcome for the client.

In an industry that cares more about making the next dollar from uneducated investors, Michael's philosophy of total transparency and focusing on his client's best needs (not his own), make him a rare find. He is passionate about education not only for adult real estate investors, but also their children and the long lasting legacy that comes along with that. Michael has seen it all he's ready to share his wisdom with you.

To obtain a copy of Michael's book go to [www.WealthEfficiency.com.au](http://www.WealthEfficiency.com.au)

#### Wealth Efficiency is located at:

Suite 105, 309 Pitt St  
Sydney NSW 2000

**Phone.** 02 8231 6415

**Email.** [michael@wealthefficiency.com.au](mailto:michael@wealthefficiency.com.au)

**Web.** [wealthefficiency.com.au](http://wealthefficiency.com.au)

# WORKING WITH WEALTH EFFICIENCY



As an investment property specialist, Wealth Efficiency is committed to ensuring that our clients are empowered through education before purchasing an investment property and that they have the correct structures in place – working to keep them safe.

Part of what is unique with how Wealth Efficiency operates, is having a commitment of only doing the right thing for the client - having what is best for the client as the priority and placing the sale last works both for our clients and us.

We are not attached to the sale, we are attached to only doing the right thing by the client.

We stand by our track record of delivering safe proven investment property in all economic cycles, building successful investment portfolios and educating our clients and keeping them safe.

85% of the Wealth Efficiency investment property business is through repeat or referral.



# LET'S ENSURE WE ARE A FIT

Our process is to first connect with our clients and ensure that we are a fit for each other.

Then, once the investment property education and finance fundamentals are in place, we go shopping on a national basis and bring it all back to the numbers.

Wealth Efficiency works to keep our clients safe by playing off proven suppliers, bring it all back to the numbers and having independent experts in all required related fields for safe property investment (property investment education, finance, legal, accounting, financial planning etc.).

This team of proven independent experts then work to educate and protect the client with no internal referral commissions allowed.

All service providers that work with Wealth Efficiency have agreed to and signed off on our Wealth Efficiency code of conduct agreement.

In the investment property industry, it is common for internal referral fees to be paid. At Wealth Efficiency, we do not take referral fees from our trusted advisors and industry experts – nor do we allow them to do the same.

Building these key relationships with large national industry leading firms is a key part of our business strategy and our success.

For Wealth Efficiency to be a finalist in the 2016 NSW Business Chamber business awards was a brilliant experience.

Then to become the City of Sydney regional winners for Excellence in Business Ethics was an honour and something we are both incredibly proud of and determined to protect.

We are committed to continue to refine and develop what we do, enhancing the way that we operate and the services and experience we provide to our customers.





# EXCELLENCE IN BUSINESS ETHICS AWARD

In 2016 Wealth Efficiency became a finalist and then went on to win in the NSW Business Chamber business awards as Regional Winner, City of Sydney, Excellence in Business Ethics.

This award is something that we are both honoured and proud of as ethics, especially in business, is everything to us.

We are determined to “play with a straight bat” and to assist our clients in what is often a sales first type industry. We have chosen to place ethics and what is right for our client as the priority over the sale. This is the key to driving our repeat and referral based business.



BUSINESS AWARDS  
2016 REGIONAL WINNER





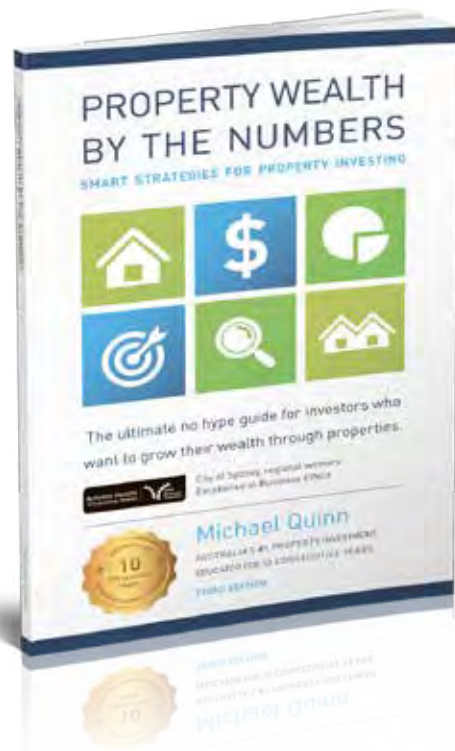
# TEACHING FOR THE FUTURE

One goal is to have this vital information taught to Australia's youth and our client's children, creating a wealth legacy. This needs to be taught.

We are now developing a youth pack and are looking to have this aimed at 14 year olds + in "youth speak" so we are able to plant a seed regarding the basics of building wealth and how we must learn that inflation is halving the buying power of money every 10 – 14 years, so doing nothing is just not an option. Our youth need to learn about money, accounting, finance, financial planning and property.

Our Corporate Wealth Lunch program, is aimed at having us deliver a free one hour presentation (including superb catering) to corporations and their staff. This is where we teach employees to build their wealth whilst they have income. We see this as a true win / win for both the business and their staff.

Through the employer taking an active role with our Corporate Lunch Programs, this enhances staff retention and employee engagement as well as having staff build their wealth through their working career.



BUSINESS AWARDS  
2017 REGIONAL FINALIST



WEALTH EFFICIENCY CITY OF SYDNEY  
REGIONAL FINALIST

- Excellence in Small Business
- Business Leader



Wealth Efficiency is a proud member of the NSW Business Chamber and the CBD Sydney Chamber of Commerce

# WEALTH EFFICIENCY WEALTH SUMMITS EVENTS



Our business strategy has been to stop the seminar chasing game and create the Wealth Efficiency Wealth Summit as an event that is enjoyable, impactful, referral driven and fun – with no sell in it at all.

Wealth Efficiency developed an educational event that has a panel of independent industry experts covering the current key messages in their field with short, impactful, 12-minute presentations and we run to time.

The combination of great speakers, award winning catering, a glass of red and a relaxed, trusting environment is why our Wealth Summit's are refreshing and unique.

Our independent Wealth Summit presenters cover: accounting and tax, financial planning, finance, property investing fundamentals, high profile economists, land supply and building experts and world champions in health and peak performance.

With absolutely no sell and the opportunity for our attendees to meet, network and speak with our panel of specialist presenters, this leads to all who attend, benefiting from the experience.

Most importantly, Wealth Efficiency is passionate at having this vital information across the board taught, as it needs to be.

# LIVE EVENTS WITH A DIFFERENCE



They say “less is more” and we agree.

Wealth Efficiency looks to present 2 - 3 live Wealth Summit events per year. These will be held in different locations with different specialist speakers.

All independent speakers must also be a fit and be recognised specialists in their field. In this way, we deliver an unbiased presentation that works to cover all aspects of building your wealth - not just property.

Our decision to time limit all speakers to a 12 minute maximum, works to keep the event running to time and ensures that key messages are delivered with no rah rah (and the award winning catering is also then served on time and is at it's best).

We know that all presenters could speak for over an hour or more +++, yet by limiting these on topic specialist presentations, our Wealth Summits have no waffle and no sell - just key point specific information. Attendees are also able to meet with our presenters during the breaks and ask any specific questions.

As the majority of our business is repeat and referral, this flows on to our live events, with the vast majority of the attendees being existing clients and their referrals. This leads to a room with a lot of trust and is so refreshing compared to the “cold seminar” model that is sell based with no or little relationship.

If you would like to experience our live Wealth Summits for yourself please let us know or visit our events page at [www.wealthefficiency.com.au](http://www.wealthefficiency.com.au)

We look forward to you and your guests taking value form attending our Wealth Summit events.

# WEALTH EFFICIENCY ETHICS IN ACTION

Our focus within Wealth Efficiency of placing what is best for the client and operating with ethics as the driver, rather than looking to “make the investment property sale” is a key difference to others in this industry.

Two client Case Studies that demonstrate the importance of ethics in our business are:



## Case Study A:

An interstate organisation was referred to Wealth Efficiency to have us look after one of their clients. We serviced their client with an investment property that worked for them.

We then noticed an email from this organisation to the client with 3 additional invoices after the client purchased, totalling \$5,200 for bushfire zoning works for the builder.

**We believed that this was wrong and we rang and questioned it, we got told, “the client does not know any different”...**

This left us ‘gob-smacked’ and we said we have never seen a fixed priced contract go up. This organisation stated that they would not cover any of this additional cost to their client.

We then advised them that many will learn of this story and the “slippery” antics of the suspect builder and that our relationship was over.

As this was not disclosed to the client or ourselves, Wealth Efficiency made the decision that we would cover the full \$5,200 cost on behalf of the client, as this was the right thing to do.







## Case Study B:

We had a client with a Self Managed Super Fund (SMSF) purchase and had been referring our clients to an award winning, independent conveyancers business for several years and did so in this case.

At time of exchange on this purchase with the 10% deposit, only then was it realised that the clients bare trust was dated two days out of order and that this could result in the client being charged a second stamp duty of \$15,000.

This situation arose from the contracts not being checked before exchange.

Our first reaction was to contact and inform the client, that we would work to find a solution and cover any additional costs.

**We then worked with the banks legal team, found a solution and covered this legal bill in full for the client.**

As a result, ethically we are now not able to continue with this working relationship with this conveyancer provider, as any service provider that we feel has done the wrong thing and will not correct it is out – period.



“Michael is not just someone who sells you a property and leaves you to fend for yourself, he actively and diligently answers questions and follows up to ensure your needs are met.”

**David Wisener**

Enterprise Architect and IT Consultant

# WHAT OUR CLIENTS HAVE TO SAY

To whom it may concern,

If you would like to learn about investing in residential property, I recommend that you meet with Michael Quinn / Wealth Efficiency and experience the refreshing difference for yourself.

I have known Michael Quinn since 2004.

My wife and I have invested in property through Michael and found this to be profitable, enjoyable and a great learning experience.

Michael is a man of his word, he is passionate about assisting others and is always willing to help in any way at all – even long after your purchase.

In an industry that is often lacking with ethics and integrity, Michael and his team through Wealth Efficiency bring a honest and straight up approach to safe property investing.

Most importantly, Michael places what it is that you are endeavouring to achieve as the priority – over and above “making the sale”.

I have many other associates and friends that have also purchased investment properties through Michael / Wealth Efficiency and in all instances, the service, process and outcomes have been extremely positive.

I recommend you take the time to meet with Michael and his team, you will be glad that you did.

Regards,



Charles Moore  
CEO – Sydney Olympic Park Authority



Regarding working with Michael Quinn.

Throughout my career, I have worked at being the best I can be, especially in my sporting and professional life. This has led to my success and to me becoming 7 times Iron Man Champion.

My brand is very important to me and I am extremely protective of this and careful of who I endorse or recommend.

I have no hesitation in recommending the services of Michael Quinn and his business Wealth Efficiency.

I have known Michael since 1996 and more so, over the past 10 years through our multiple paddle training sessions each week within my surf ski paddling fitness squad.

I know “Quinny” very well, he is extremely trustworthy and my wife and I have invested in property through Michael.

This has been an easy process and a profitable one.

If you are looking to invest in property and enhancing your wealth by doing so, I recommend you speak with Michael and let him assist you as he has for my wife and I.

Guy Leech  
7 times Iron Man Champion

# WHAT OUR CLIENTS HAVE TO SAY

To whom it may concern,

I have known Michael Quinn in the capacity as my investment property advisor since 2002. In this time he has sold me 9 properties and helped me at every step of the journey and is always there to provide friendly advice. Michael is not just someone who sells you a property and leaves you to fend for yourself, he actively and diligently answers questions and follows up to ensure your needs are met. In fact just the other week he provided some advice and engaged his network of experts on a property issue that he sold me 13 years ago!

It has been a pleasure to see Michael expand his knowledge over the years and build a team of experts around him that I have personally got to know and trust at Wealth Efficiency. I have also referred numerous friends and colleagues to Wealth Efficiency as it's important to know they are all in good hands and working with people of integrity and professionalism.

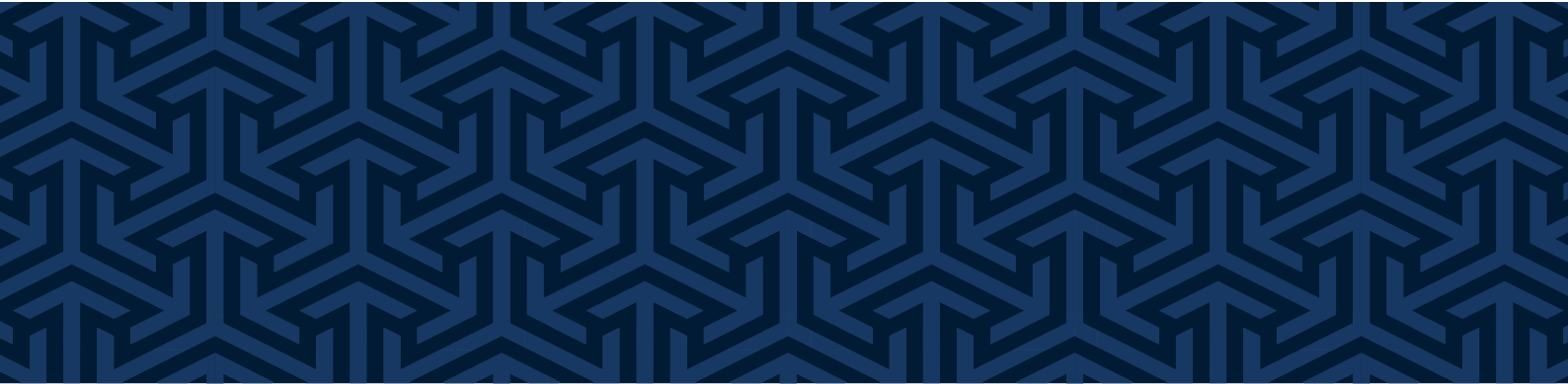
So if you're interested in investing in property, I have no hesitation in recommending Michael and the team at Wealth Efficiency and am happy to discuss further in person anytime.

Regards

**David Wisener**

Enterprise Architect and IT Consultant





Dear Michael,

Karen and I wish to extend our gratitude to team WE/Gallery for a very professional outcome.

Karen and I have experience in investments to established homes however this was our first foray into the Australian new home investment market, to say the least Karen and I were very nervous as over the years we have been sold promises of great outcomes only to be disappointed. We have grown from our experience with Wealth Efficiency and the Gallery Home Team-Thank you.

Our experience with Wealth Efficiency; All was delivered as promised and due diligence and care was applied at every stage-Thank you Michael.

Our experience with Gallery Homes; The quality of the build is beyond the average standard of service, delivery and experience. The client portal provided a staged approach which took us on a journey through the build process, the uploaded images, percentage of completion, relevant documentation including compliance certificates and progress images provided ALL stakeholders with project progress and accessibility 24/7-Thank you Jaide, Holly and the team (including the site supervisor and trades).

We look forward to future possibilities with the Team and look forward to updates on outstanding works and your prompt reply.

Best Regards,

Keith & Karen Lydon

# WHAT OUR CLIENTS HAVE TO SAY

I have known Michael (Quinny) since 2000. Our relationship started like many, on a personal basis courtesy of our children and the local schools. This friendship developed on both a personal and professional basis—given his infectious energy and love for life, his passion to create value for his clients (or partners) and my general curiosity.

Like most financial professionals I would like to think I have a fair grasp of financials and therefore investment. Despite that, like the plumber fixing his own leaky taps, I would often get caught up in the nine to five of creating value for others, and combined with a genuine concern (or fear) about the time it takes to invest and maintain an investment property, place it in either the “too hard” or “I will get back to it later” basket. And of course, we rarely get back to it. Instead you have Michael on your side, a positive influence guiding you through every step of the way. To me, Michael is like my personal trainer in my goal to develop a passive income stream as I head towards retirement, while creating essentially a superannuation nest egg for my children. With increasing commitments and seemingly fewer hours in the day, Michael keeps you in rhythm, guiding you on the right path to reach those goals.

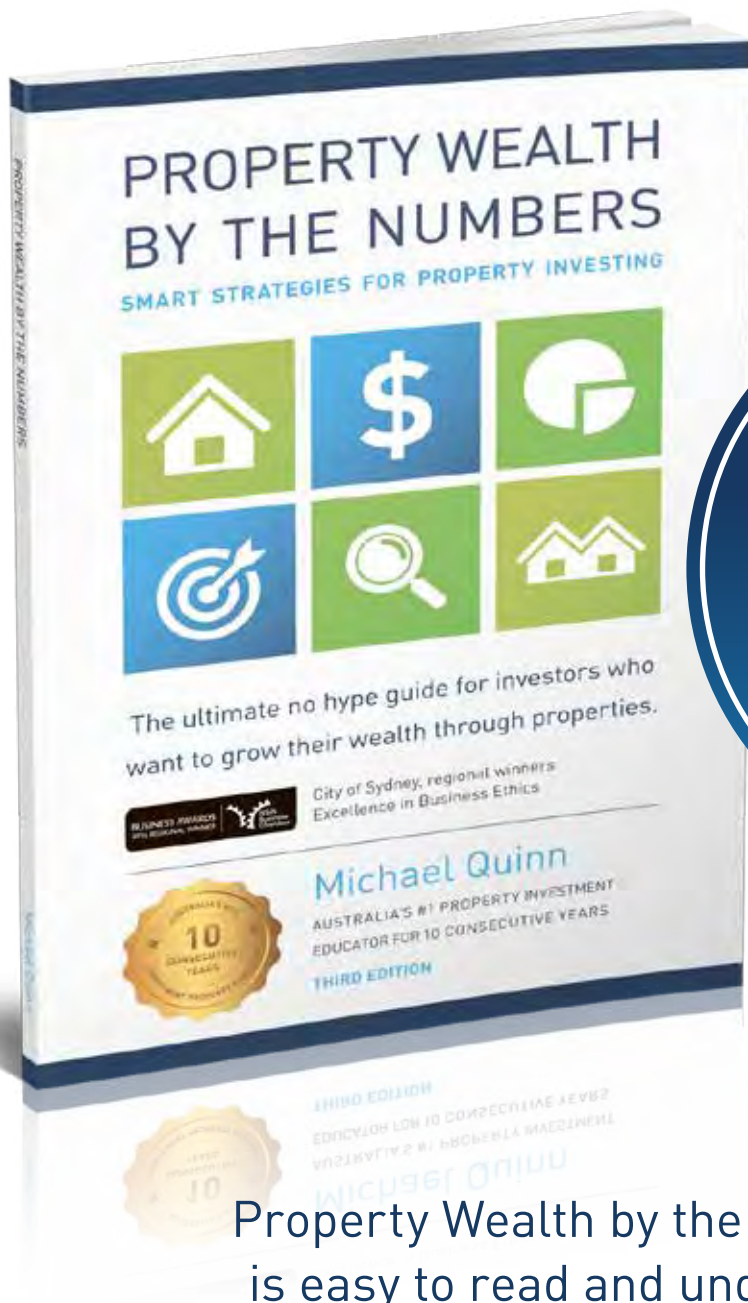
For me, in dealing with property, finance, and investment, it is important to find a partner you can not only trust, but who has the systems and networks in place to do the leg work where I, due to my work commitments, cannot. Michael’s relationship-based business model stands out from the pack of the day-to-day transaction-based sales folk. From my personal experience, Michael is hard working, trustworthy and highly principled. He constantly works with you and is always prepared to put in the extra effort, to give you the comfort and peace of mind of knowing someone is in your corner.

After nine years of property investing, I have now just acquired my sixth property, all through Michael. For me, like many in the finance field, putting my money where my mouth is, and being guided by Michael is the ultimate testament.

I would strongly encourage you to read Michael’s book, be curious, ask questions and take the next step on the journey to property investing. Touch base and arrange to meet Michael. You will not only feel better for meeting him, you will learn something (whether it be property investing or simply enjoying life). Following the meeting you will likely reassess your goals and objectives, and if you are smart and leverage those financial skills you have developed, you will have started on the exciting road towards creating a great partnership.

Rohan Gallagher B.Ec. ACA F Fin JP

# A GREAT READ THAT IS EASY TO UNDERSTAND



## GET IN TOUCH

Enjoy the read, the team at Wealth Efficiency look forward to assisting you in any way that we can.

For a complimentary Property Investment Session, visit [www.WealthEfficiency.com.au](http://www.WealthEfficiency.com.au) or call (02) 8231 6415.

Property Wealth by the Numbers  
is easy to read and understand.

This is a fantastic guide to getting the key fundamentals  
right with safe property investment.

To receive your own copy, visit [www.wealthefficiency.com.au](http://www.wealthefficiency.com.au)

