RETHINK®

RESIDENTIAL



FIFO'S GUIDE TO FINANCIAL FREEDOM

WORK HARD.
INVEST SMART.
ENJOY LIFE.

A PLAN B THAT PAYS BETTER THAN PLAN A

Rostered work with long days and nights on site is not for the faint hearted. Looking beyond mining to win back time at home is more achievable than you may think. You work hard. Now make your investments work harder. This guide shows how to turn strong FIFO income into dependable, long-term wealth through residential property without adding stress between swings.

At Rethink Residential, you are supported by an integrated team across financing, legal, insurance and education. Every step is coordinated so you can enjoy your time at home while we handle the heavy lifting. Fewer moving parts, faster execution, and the confidence that the property you buy today will support your goals long after you hang up the hard hat.

OPPORTUNITIES FOR INVESTORS

Whether you're a first-time investor or scaling your portfolio, our tailored approach and deep market insight ensure you **buy the right property, at the right price, for the right outcome.**

- We complete **comprehensive due-diligence** on every property we recommend. If it passes through our due-diligence team we know it's an exceptional deal.
- Our nationwide acquisitions team has access to **the best off-market opportunities in the country**. Out of the four hundred properties that we review each week, we'll only present the top one percent to our clients.
- We are **experts in negotiation** and understand the market better than others. This allows us to continually buy well for our clients.

OUR RETHINK PROMISE

Our aim is to secure a quality investment within 6–8 weeks, with most clients purchasing between the first and third opportunity presented.





OUR STRATEGY

At Rethink Residential, our investment strategy is grounded in a disciplined, **research-led approach** designed to uncover **high-performing residential opportunities** that deliver strong returns and **long-term growth potential.**

We focus on residential assets located in **high-growth areas** backed by strong economic fundamentals, infrastructure investment, and population growth. These properties are selected for their resilience, rental appeal, and ability to **build sustainable wealth** from day one.

Our **proven strategy** prioritises assets that are:

1. Sourced **off-market** where possible, ensuring access to quality properties ahead of the broader market
2. **Cash-flow positive,** allowing clients to hold and grow their portfolios without financial strain
3. Strategically located in **growth corridors**, supporting both rental demand and capital appreciation
4. Capable of **value uplift**, whether through cosmetic improvements, rental increases, or subdivision potential
5. **Low-maintenance** and **tenant-ready,** reducing holding costs and time to income
6. Able to **perform through market cycles,** providing stability even in fluctuating conditions

Our goal is to help clients make smart, scalable residential investments, tailored to their goals, risk profile, and future ambitions as the first step in a broader wealth creation journey.

OUR PROCESS

1. **Strategy & Briefing** We begin with a 1-on-1 strategy session to understand your financial position, goals, risk tolerance and lifestyle preferences. This forms the foundation of your tailored property brief.
2. **Finance Alignment** If you're not already pre-approved, we connect you with trusted finance brokers to get you finance-ready. We also ensure your borrowing capacity aligns with your goals.
3. **Property Sourcing** We leverage national networks, data tools and off-market channels to source targeted properties that match your brief. Every option is filtered for growth potential, rental yield, and risk profile.
4. **Due Diligence & Analysis** We conduct deep due diligence on shortlisted properties - including market analysis, comparable sales, rental estimates, and on-the-ground agent feedback.
5. **Negotiation & Purchase** Once the right opportunity is identified, we handle negotiations to secure the property under the best terms. We then coordinate with your solicitor or conveyancer for contract review and execution.
6. **Building & Pest** We arrange building and pest inspections and help interpret results. If issues arise, we negotiate repairs or discounts on your behalf.
7. **Final Finance Approval** We liaise with your broker and legal team to ensure all finance and legal conditions are met so the contract can go unconditional.
8. **Property Management & Depreciation** We recommend vetted local property managers and introduce you to a depreciation specialist to maximise your post-settlement tax benefits.
9. **Pre-Settlement & Handover** We coordinate the pre-settlement inspection, ensure key dates are met, and guide you through to settlement. Your property manager will collect the keys and begin tenant onboarding.
10. **Post-Purchase Support** The journey doesn't end at settlement. We check in regularly, track your property's performance, and advise on next steps to grow your portfolio.

CASE STUDY:
LAUREN & AARON'S STORY

Aaron entered FIFO work over a decade ago after relocating from New Zealand to Australia. Motivated by the earning potential and family time the roster provides, he upskilled to increase income and channelled surplus cash flow into property. Early capital growth on the family's first home unlocked the strategy: retain quality assets, recycle equity, maintain buffers and repeat.

STRATEGY

Aaron & Lauren prioritised equity over cash for deposits, preserving savings as maintenance and contingency buffers. They kept their original Queensland home as an investment when upgrading their principal place of residence, then used accumulated equity to add a third property with Rethink Residential. The approach focused on newer, low-maintenance homes in growth locations, with yields sufficient to support holding costs and serviceability on a rostered income.





PORFOLIO SNAPSHOT

- **Property 1. Sunshine Coast, QLD.**
  - Four bed, two bath on 765 m²
  - Purchased **2016 for $465,000**, now valued at approximately **$1,000,000 in 2025.**
  - Yield at purchase approximately **8.4%**
  - **Drew out equity** to purchase property no.2
- **Property 2. Sunshine Coast, QLD.**
  - Five bed, three bath with dual living.
  - Purchased **2022 for $950,000**, current value in **2025 approximately $1,200,000**
  - Currently the PPOR with plans to convert to an investment property and reinvest
- **Property 3. Bendigo, VIC.**
  - Three bed, two bath on 660 m²
  - **Purchased October 2025 for $670,000**
  - Yield at 4.1%
  - Again, used equity from property 1 for the deposit.

Current portfolio value, approximately **$2.87M**

BENEFITS FOR INVESTORS

PASSIONATE ABOUT WHAT WE DO
Our goal is to help you build a self-sustaining property portfolio that generates passive income and supports an early retirement. We're with you from the first strategy chat through to settlement and beyond.

EXPERIENCED ACQUISITIONS TEAM
As licensed real estate professionals across multiple states, our team has facilitated over $6 billion in property transactions and continues to secure strong, investment-grade assets for our clients.

LARGE QUALITY NETWORKS
90% of the properties we purchase are sourced off-market. Our relationships mean high-quality assets are reserved for Rethink Group clients first, reducing competition and improving your buying power.



PURCHASING UNDER MARKET VALUE
A core part of the Rethink Residential strategy is buying under market value. This helps you inject instant equity into your property and fast-track your progress towards financial freedom.

BUYING WELL
We target high-yield, investment-grade properties in locations with strong fundamentals. The focus is on securing quality tenants and uninterrupted income, so your investment works harder for you.

RESEARCH-LED DECISIONS
Our team is dedicated to researching the best locations nationwide, analysing growth potential, local infrastructure, and demand drivers so you're buying with confidence, not guesswork.

ROBUST DUE-DILIGENCE
Every property is carefully vetted before it's presented to you - from flood zones and rental comparables to vacancy rates. Once a property is under contract, we dive deeper into tenants, leases, and outgoings to ensure the numbers stack up.

EXPERT NEGOTIATION
We negotiate on your behalf with a clear brief: secure the best possible terms and price. Our experience allows us to navigate complex leases, ask the right questions, and leave no stone unturned.

ONGOING SUPPORT
We offer step-by-step guidance throughout the purchase and settlement process, and remain available as you hold and grow your portfolio.

FOCUSED ON EDUCATION
We empower clients with clear, practical education on how to buy, hold, and scale investment properties - so you understand the strategy behind every decision.

WHY CHOOSE
RETHINK RESIDENTIAL

Because we don't just help you buy property, **we build wealth strategies that last**.

Our clients return for their second, third, and even fourth investments, knowing they're backed by **expert guidance**, proven performance, and a team that treats every portfolio like their own.

The results speak for themselves.

$6 BILLION

of Property purchased for our clients in the last 10 years

90%

of our properties purchased off-market

5,000+

valued clients have grown their wealth with property investing

9%+

consistently out-perform Australian average growth rate

100+

employees across Rethink Group

87%

of our clients have purchased two or more properties with us

POSITION YOURSELF AHEAD OF THE CURVE

You have done the hard work on site. Now convert that effort into assets that work for you at home. The next swing can be the moment you move from intention to ownership, with a plan that respects your roster, protects your cash flow, and builds towards the lifestyle you want for your family.

The residential market will continue to reward investors who combine discipline with timing. For FIFO professionals, the advantage is clarity. A clear lending structure that recognises base pay and allowances. A clear shortlist of locations with strong rentability and controlled maintenance.

A clear process that allows you to approve research, inspections and negotiations while you are on site, then settle and hand over to management when you are home. With Rethink Residential, each of these steps is coordinated by one team so you can move decisively without sacrificing family time or time off. The outcome is momentum today and compounding through to 2030 and beyond.

YOUR RESIDENTIAL INVESTMENT JOURNEY...

If you're considering your next step in residential property, our team at Rethink Residential is here to help:

- Identify growth-focused suburbs tailored to your budget and goals
- Assess asset quality and maximise long-term performance
- Navigate finance, legal, and acquisition with trusted in-house support

Let's talk about your investment strategy today.

Visit www.rethinkresidential.com.au or speak with our team on 1300 965 551 to get started.

