



Property in or out of Super

For each \$100 of investment dollars you create outside of your super, the cost is up to \$187.50. Inside of superannuation the cost is dramatically reduced.

Cost (Gross Income)	\$187.50
Tax (46.5%)	\$87.50
Price (Net Income)	\$100.00

PRICE VS COST (COMPARISON SUMMARY)	Outside SMSF \$	Inside SMSF \$
Purchase Price (of Investment Property)	500,000	500,000
Deposit (Price)	140,000	140,000
Deposit (Cost)	261,682	164,705
Loan (30 Years)	360,000	360,000
Total Repayments (10 years)	302,060	302,060
Total Repayments Cost (10 years)	649,592	355,365
Total Cost	911,275	520,071
Advantage	-	391,203
Property Value	1,000,000	1,000,000
CGT	116,250	0
Overall Advantage (after 10 years)	-	507,453