

MERLOT CLIENT INVESTMENT PROCESS

The Road to Becoming a Merlot Client

Stage	Process	Benefit
Product Awareness and Education	Merlot works alongside the investment market through a direct marketing and community consultation process. Brand and product awareness comes through continued targeted marketing, client	Merlot is able to communicate directly with our clients and stakeholders through and consultative process, meaning investors and their professional advisers can receive up to date and transparent information about
Initial Consultation and Information Gathering	A prospective Investor will meet with a Merlot Consultant for a no obligation information based consultation. This education and information gathering session allows a prospective investor to learn more about tax effective property investing and	The prospective Investor has the benefit of a fully confidential consultation and in the privacy of their own home or office. The provision of information is fully transparent and allows the prospective Investor to seek independent advice.
Analysis and Proposed Investment Outcomes Consultation	A prospective Investor will meet their Merlot Consultant for a follow-up consultation where the consultant will present a basic analysis outlining the benefits of investing with Merlot, given the Investor's current situation as provided in the initial	The prospective Investor has the benefit of receiving a brief analysis illustrating the costs, tax benefits, mortgage reduction savings and overall outcomes which may come with investing with Merlot.
Property Inspection and Consultation Day (PICD)	A prospective Investor will spend a full day with a Merlot Director completing a PICD, touring Merlot developments, walking through Merlot homes and understanding the infrastructure and economic mechanics of SEQ.	A PICD gives prospective Investors a hands-on practical guide to Merlot, our homes, their quality, fixtures and fittings and surrounding community amenities. This tour provides peace of mind for many first time investors.
Mortgage and Finance Consultation	Following the property inspection all prospective Investors complete an in-depth mortgage and finance consultation with an authorised credit representative and broker, learning more about investment loans and mortgage reduction strategies specific to the	This consultation gives a prospective Investor insight into their current budget situation while highlighting complications and developing resolutions. The visual presentation enhances the education and retention for the Investor.
Investment Mechanics and Merlot Education Consultation	The prospective Investor will meet with a Merlot Director and learn about the true mechanics of "how an investment property works" before running through a complete analysis outlining the benefits of	This session gives the Investor the education and confidence in themselves to select a property and successfully become a Merlot client.
Investment Documentation	The prospective Investor will complete all relevant property investment documents including REIQ Contracts, HIA Contracts, RTA Agreements, MGMT Agreements, Insurance and tax documents with a	Industry regulatory contracts and documents provide the Investor with protection and rights under the relevant Acts pertaining to property in Australia.
Finance and Construction	All purchase agreements are subject to finance and the Merlot broker and client manager will liaise with the Investor during the finance approval, land settlement and construction phase.	This process provides a peace of mind and passive investment process for the Investor. During construction stage photographs will be provided keeping the Investor up to date with the build
Practical Completion and Management	Upon practical completion, the Investor is "on the rent roll" as Merlot becomes the tenant and property manager on each home. The Merlot client manager will liaise ongoing with the Investor.	The overall product and service offering delivers a peace of mind and passive investment for the Australian taxpayer seeking tax effectiveness, cash flow management, mortgage reduction and long term capital growth for financial security.