

## FREE SEMINARS

Contact 020 8996 6700  
for further details

### February 2011

1-3:	<b>Brighton</b>	Rich Dad Education
5:	<b>Gatwick</b>	Rich Dad Education
8-10:	<b>Southampton</b>	Martin Roberts, Making Money from Property
8-10:	<b>London</b>	Rich Dad Stock
12:	<b>Heathrow</b>	Rich Dad Stock
22-24:	<b>London</b>	Business Success Systems
22-24:	<b>Bristol</b>	Rich Dad Stock
26:	<b>Heathrow</b>	Business Success Systems

### March 2011

1-3:	<b>London</b>	Rich Dad Education
5:	<b>Heathrow</b>	Rich Dad Education
8-10:	<b>M4 Corridor</b>	Rich Dad Education
8-10:	<b>Birmingham</b>	Rich Dad Stock
15-17:	<b>Bristol</b>	Rich Dad Education
15-17:	<b>Luton</b>	Rich Dad Stock
22-25:	<b>London</b>	Teach Me to Trade
26:	<b>Heathrow</b>	Business Success Systems



# Life after work – Are you prepared?

**Earlier this month, a leading daily newspaper ran a front page article detailing the plight of an OAP who found herself in what today is a much too common plight. Here was a woman who had spent her life working hard, paying her taxes and raising her three children on her own in a Scottish tenement. A woman who, no matter how hard life got, never complained about her situation, but believed that with hard work and dedication everything would be all right and things would get better.**

Much like the estimated 10 million people in the UK over the age of 65, she enjoyed watching soaps and the occasional film until at age 80 the unexpected happened and she was run over by a drunk driver. Without the financial resources needed she was forced into care.

The article went on to relay in sad detail an unfortunate series of events, including the appalling conditions and treatment that she was subject to as she moved from home to home. It told of how a once proud and independent woman was slowly broken down to become a husk of her former self and how finally her death at age 90 was a relief for both her and her family.

This story in itself, although sad, is not unusual with approximately 419,000 people in long-term care, 398,000 of whom are over 65. The article did, however, highlight a number of statistics that bear thought and consideration for the future of you and your loved ones. It highlights how some forward planning now can ensure that financially you can be prepared for the unexpected in later life.

Today there are 1.4 million Britons aged over 85 and it is estimated that by 2034 there will be over 87,900 centenarians in the country. Of the 1.4 million aged over 85, 930,000 are women and 439,000 men. The fact is that due to the advances in medical science, the average person today can expect to live longer after retirement than ever before. Even with the Government's recent plans to raise State Pension age to 66 for both men and women, this still means that the average person would need to plan financially for in excess of 11 years of retirement for men and 15 years for women. Incredibly, the State pension as of April 2011 at £163.35 per week for a couple and £102.15 for a single person is below the latest official low income figures of £206.00 per week for a couple and £202.00 for a single person, both instances for people without dependant children. Even more bizarre is the fact that the low income threshold figures are calculated after income tax, council tax and housing cost whereas the State Pension levels are not. In real terms this equates to the fact that, if your strategy is to rely on the State Pension

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## 3 DAY PROPERTY TRAINING COURSE

Superb course – giving practical useful advice that can be applied immediately. Great support and networking opportunity.

A. Pattar, January 2011

A truly rewarding three days. Intensive and a great way to invest in yourself over a weekend. Rohan was fantastic, completely shifted my mindset. Aged 33 and can't wait to get started.

C. Vaughan-Griffith, January 2011

I loved the energy and enthusiasm of the main speaker and was inspired by the successful people I met. Thank you to the whole team for all your words of wisdom and for giving me the opportunity to do this and believe that I can.

K. Ganapathi, January 2011

It has been so pacey, informative and inspirational. Thank you to Rohan and the wonderful team for such an exciting and educational weekend. I am buzzing with ideas and can't wait to get started. I know that what I have learnt this weekend will help us to realise our dreams ...

K. Reynolds, January 2011

... highly motivated people having a true passion for what they do and wanting to share their knowledge and personal experiences

R. Ananthan, January 2011

I found the levels of commitment shown by Rohan and everyone in the team simply amazing and a great inspiration to take action to change the route I'm in, in my life.

G. Marcello - January 2011

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in your retirement and do not have additional sources of income in place, you face the harsh reality of spending your retirement in poverty.

Many are counting on Private or Final Salary Pensions as an additional source of income in their retirement, but how safe are these vehicles? Recent years have seen a sharp decline in the expected value of many of these schemes and with interest rates and average savings rates at an all-time low, many are looking at a bleak payout at the end of their working lives. There are of course other options available to those who have not adequately prepared for their retirement; you could work for longer, move in with family, sell the family property if you are lucky enough to own it and move into rented or assisted accommodation or simply rely on the government and any savings that you may have been able to accumulate over the course of your working life. None of them very attractive options!

Now consider the difference having just one income producing rental property would make. Imagine the difference the extra income would make in your retirement. Imagine being able to leave your loved ones a legacy of income rather than debt. Think about the difference in your lifestyle that extra income could make, the security that any potential equity could offer in the case of an emergency and the freedom from financial worry that a well-managed and cash flowing property could provide. Then ask yourself what two, three or even four properties could mean to you and your family.

The point is that you don't have to be rich to invest in property and you don't have to want to have the world's largest portfolio, but you should consider the benefits that owning property can offer you as part of a well-balanced investment portfolio. And as with any savings or investment plan, the sooner you start the larger the potential rewards are over time. The important thing to remember is that you are in control of your financial future and you must ensure that you approach property investment in an educated and professional manner.

Learn how to mitigate the threats that the current uncertain market conditions have created, and ensure that you have the options and strategies in place to allow you to either dispose of, add value to, or change the use of all the properties in your portfolio should the need arise. Learn how to run the numbers on the properties that you are looking at to ensure that they stack up financially in worst case scenarios and remember that the professional investor makes their money when they buy not sell. Understand and master the strategies to ensure that there is demand for the type of property that you are considering, in the area that you are considering, and that that demand will be long-lasting. Remember that you don't buy property based on expected capital gain over time but rather on cash flow today. A good positive cash flowing property will be an asset no matter what markets do in the future! Learn to understand what local councils expect from the landlords in their area and what they can do to help you, and what you need to do to ensure that you remain legal and not incur fines or penalties. Most importantly, learn this from people who are actively involved in property, doing what they are teaching day in and day out.

Tigrent believes in this philosophy and as such, all of the trainers that you meet at Tigrent are investors in their own right. Many of them have come through the ranks and moved on from sitting in the classroom to standing in front of it. They understand the frustrations and fears that the new investor feels and how difficult many people find it to get started. Most importantly, they have a passion and a desire to see others secure their financial future and are motivated by the need to give back and teach others what is possible for those that have the hunger and drive to move forward.

There is a saying that every journey starts with a single step! Ask yourself if you have taken yours, and if not why not take that step today. Tigrent Learning offer various seminars and training that together cover all areas of investing and are suitable for whatever level or strategy you wish to achieve.

**For more information on any of these and for the full range of training on offer, visit [www.tigrent.com](http://www.tigrent.com) or call a customer advisor at the Tigrent office on 020 8996 6700 and take that first step to securing your future.**

# Helping First-time Buyers

**The first-time buyer market is often described as the foundation for the property market. They are the buyers that buy at the lower end of the market and allow those sellers to move up the ladder and so on, all the way to the big family detached homes. Without the bottom rung of the ladder being populated by new buyers the entire chain stagnates.**

In essence a strong first-time buyer market is essential to the well-being of the property market, so keeping an eye on this sector can often indicate the direction that the rest of the market is heading.

Recent indicators of the first-time market offer conflicting views of things to come. The end of December heralded headlines declaring that *"First-time buyer affordability best for 12 years"*. The article looked at a number of factors, including the proportion of disposable earnings that the average first-time buyer would have to devote to mortgage payments, 27% in September 2010, a considerable improvement of the 50% plus peak only three years previously. Add to this the fact that by the close of 2010 40% of local authority districts across the UK were deemed to be affordable for the average first-time buyer, a considerable improvement from the 6% of 2007 and things in this vital market sector are looking rosy. But are they?

The same day as the above article was released, a shocking statistic stating that the average first-time buyer would require a huge £29,000 in order to get on the property ladder. This incredible statistic was further underpinned by the fact that it would take an average person on an average salary of £25,000 18 months to save the required funds they needed if they saved every penny that they earned after tax, and an incredible 15 years saving 10% of their take home pay every month. And the situation only gets worse in London where the average requirement is £56,000, the South East at £37,000 and the South West at nearly £33,000.

So how can the professionally trained investor help this market, while ensuring great returns on their investment? One possible strategy offered to Tigrent customers to learn is Lease/Purchase Options. Lease/Purchase Options can offer solutions to both the first-time buyer by getting them on the property ladder and the landlord struggling to cash flow an investment property by allowing higher than market rents to be asked for.

At its core the strategy involves finding good first-time buyer properties, finding potential first-time buyers that are currently renting, and offering them the opportunity of renting your property with the option of purchasing it from you at a pre-determined price over a pre-determined period of time. The benefit for the potential buyer is that they get to move into what could be looked at as their first step onto the property ladder today without the need for the hefty deposit. They have a pre-determined time period in which to save their deposit for the eventual purchase while enjoying the benefits of living in what is potentially their own home. So what if the market goes up and the property increases in value before they buy? Well because they have pre-agreed the purchase price, they now benefit from any additional equity that may be there, and if the increase is sufficient, the deposit could already be built in.

The landlord on the other hand is in a perfect position to ask for above market level rents for the privilege of the option to buy. From the business and cash forecasting side of the investment business, the landlord knows that should the tenant buyer exercise their option to buy, they already know what profit they will be pulling out of the deal, and as a professional investor would have had their tax mitigation strategy already in place, and if the tenant buyer does not exercise their option the landlord keeps possession of the property and can choose what to do with it at that stage.

One of the reasons that this strategy is so important to the professional investor is that the contract or option can be tailored to suite almost any tenant, property, area or situation. But be careful and remember that being well trained in this area is essential to the successful implementation of the strategy. You are, after all, entering into a legal agreement with the tenant buyer and you must know what you are doing and have your power teams in place. It is important that you know and understand how to put the deals together from the start

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## 3 DAY MENTORSHIP PROGRAM

It was great learning so much in the three days. I will benefit from it for many years. It was great to view properties, two of them from Gold Mine Ads. It has given me an immediate tool for growth.

J. Soto, January 2011

This mentorship has helped me get focused on my two year plan in preparation for my retirement with a sense of urgency and also having fun along the way!

M. Vanek, September 2010

The mentorship is worth its weight in gold as it is tailor-made and not judgmental!

F. MacKay, August 2010

This programme is to me of such value to the Tigrent student, because it's tailored for the student specifically and the needs of that student regarding property!

D. Greene-Smith, August 2010



All testimonials can be reviewed in the company offices if required.

## 3 DAY COURSES AND REFRESHER COURSES

contact 020 8996 6700 for further details

### February 2011

4-6:	London	Making Money from Property
11-13:	London	Rich Dad Education
11-13:	Manchester	Rich Dad Education
18-20:	Birmingham	Making Money from Property
25-27:	Gatwick	Rich Dad Education

### March 2011

4-6:	Southampton	Making Money from Property
11-13:	Heathrow	Rich Dad Stocks
18-20:	London	Business Success System
18-20:	Bristol	Rich Dad Stocks

## THE GREAT MINDS CONFERENCE 2011

contact 020 8996 6767 for further details

### March 2011

26:	Heathrow	The Great Minds Conference 2011
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Alistair Campbell to speak at "The Great Minds Conference 2011"

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and what the implications are for both the investor and tenant buyer. The chosen property must be a sound investment from the start and it is vital that, as with any investment, you understand how to run the numbers, evaluate the property, determine demand and have your exit strategies in place, all before you buy.

Tigrent has been developing and teaching Lease/Purchase Options in the UK for over four years and is the leading provider of training in this area.

**For more information of this and the full range of training offered by Tigrent, please call a customer service representative on 020 8996 6700 or visit one of the free seminars in an area near you.**

# Third speaker for "The Great Minds Conference 2011"

**Tigrent Learning UK is proud to announce the inclusion of Alistair Campbell to the speaker line up at "The Great Minds Conference 2011" that is taking place on Saturday 26<sup>th</sup> March 2011 at the Radisson Edwardian Hotel at Heathrow Airport.**

Alistair Campbell is a writer, communicator and strategist best known for his role as former British Prime Minister Tony Blair's spokesman, press secretary and director of communications and strategy from 1994-2004. Still active in Labour politics, he now splits his time between writing, speaking, charitable fundraising, politics and campaigns.

Alistair Campbell played a key role helping to create New Labour and return the Party to power. After the 1997 election he became the Prime Minister's Chief Press Secretary and Official Spokesman, which entailed the co-ordination of government communications and twice daily briefings of the press. He did this job for Labour's first term but after helping Mr Blair win a second landslide election victory, he became Director of Communications and Strategy. He did this until he resigned in September 2003.

He returned to the Labour Party for six months prior to the 2005 general election and continues to advise the party informally. He is one of the party's most in-demand speakers at fundraising and motivational events, and was a founder of the GoFourth campaign aimed at focussing Party activists and the public on the need to understand the real choices facing Britain. Together with former Sports Minister Richard Caborn, he pulled together two of the most successful fundraising dinners in Labour's history, both on the theme of sport at Wembley Stadium.

In his time in Downing Street he was involved in all the major policy issues and international crises. He has said that in ten years in the media, and a decade in politics, he saw his respect for the media fall and his respect for politics rise. He is a sought after speaker at events around the world, specialising in strategic communications.

In 2007, he published his first book on his time with Tony Blair, *The Blair Years*, extracts from his diaries from 1994 to 2003, which was an instant Sunday Times Number 1 bestseller. In 2008 he broadcast a one hour documentary on BBC2 about his own breakdown in 1986. Both the film, *Cracking Up*, and *All In The Mind*, won considerable praise from mental health charities and campaign groups for helping to break down the taboo surrounding mental health. He is shortly to front a mental health campaign aimed further at breaking down stigma. He appeared as a mentor in the BBC2 series *The Speaker* in 2009 offering his advice on persuasive speaking.

Tickets for the event are available for the very reasonable investment of only £97 half of which will be donated to Make-A-Wish, Tigrent's chosen charity.

This event is a great way to kick start your journey to financial success in 2011, and you will have the opportunity to talk to and meet some of the most successful entrepreneurs and investors in the country. Space is limited so book early to ensure that you are able to attend this spectacular networking event.

**For further information, you can call the Tigrent UK office on 020 8996 6767 or email [ukconference@tigrent.com](mailto:ukconference@tigrent.com).**