s 22 [redacted]

From: s 22 [redacted]
Sent: Wednesday, 12 April 2017 4:51 PM
To: s 22 [redacted]
Subject: Sterling First Projects trading as Sterling New Life - Email 6
Attachments: Sterling Income Trust.pdf; Sterling Wholesale FAQ.pdf; Sterling Wholesale Property Rights.pdf; Sterling-new-life-co-ownership.pdf; 5a Wayside Court.pdf; 48 Kahana Parkway.pdf; A_22 Broadmore Loop.pdf; 3a Elegant Drive.pdf

s 22 [redacted]

Email 6 - The last one! I hope that you receive all these!

Kind regards

s 22 [redacted]
[redacted]
Property Industries, Consumer Protection Department of Commerce, Western Australia A 140 William Street, Perth P Locked Bag 14 Cloisters Square PO, PERTH 6850 T s 22 [redacted]
s 22 [redacted] W www.commerce.wa.gov.au
1300 30 40 54 Contact Centre
Facebook: www.facebook.com/ConsumerProtectionWesternAustralia

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Invest in Sterling Income Units from only

$2,000

The Sterling Income Trust is a registered managed investment scheme with the following features:

Income derived from residential property management

Historically pays distributions of 9.25% pa*

100% tax deferred

Monthly distributions with a 3 year track record

Management team with over 40 years experience in property & funds management

Target Distributions 9.25% pa with a 3 year track record of paying distributions*

*Reference to past performance is not a reliable guide to future performance.
No distribution rate is guaranteed. Returns may be more or less than historical returns and the target returns stated. Please refer to the PDS for details and read the key risk sections.
**Conditional redemption offers may be made periodically. Refer to the PDS for further details.

Find out more

Download our PDS

Click here

Offer at a glance

Offer – $1.00 Units	Income Units
Asset Type	Rental Management Income Rights
Units on Issue	11,007,229
Historical Annualised Distributions	9.25%*
	9.25%*

Target Distributions	
Tax	100% Tax Deferred
Net Tangible Assets	$11,007,22
Security	Equity ownership of Rental Management Income Rights

* The SIT only pays distributions in connection with the Management Company Units where it receives distributions from the Management Company Share Trust (less the relative share of costs of the SIT). Payment of any distributions is subject to the payment of dividends in relation to the Shares by Sterling First. Distributions are not guaranteed. Unit holders should note that any reference to past performance is not a reliable guide to future performance. Returns may be more or less than any historical returns. Please refer to the PDS for details and please read the Key Risks section of the PDS.
(The information in the table is current as at 20 May 2016)

Contact us today to find out more 1300 206 953

Submit your details below and we will email you our Product Disclosure Statement

Name

Phone

Email Address

Submit

Sterling Income Trust is a registered managed investment scheme
(ARSN 158 828 105)
Responsible entity Theta Asset Management Limited
ABN 37 071 807 684, AFSL 230920
Product Disclosure Statement ("PDS") – Dated 20 May 2016

Want to know more?

Name

Phone

Email Address

Submit

Phone. 1300 206 953

Web: sterlingfirstmetro.com.au
Address: 146B Railway Parade, West Leederville WA 6007

Disclaimer
This material has been prepared by Sterling Corporate Services Pty Ltd (ACN 158 361 507) ("SCS"). SCS is appointed as Investment Manager of the Sterling Income Trust (ARSN 158 828 105) by the Responsible Entity, Theta Asset Management Limited (ACN 071 807 684, AFSL No 230920) ("Theta"). SCS is appropriately authorised to perform this function on as a Corporate Authorised Representative (Number 444776) of Theta.
This material relates to the Sterling Income Trust Product Disclosure Statement dated 20th May 2016 ("PDS"), under which the offer of Units is made.

1300 665 890 Email

Sterling Wholesale Property Rights

Frequently Asked Questions

More Information

If you would like more information about this new exciting investment opportunity, please complete the form below, and we will be in contact with you as soon as possible to discuss how we can help you.

Name *

First *Last*

Email *

Phone *

Submit

Who is Sterling First Projects?

Sterling First Projects (SFP) is the partner company of Rental Management Australia. SFP is responsible for securing new property investment opportunities for clients of the group. This includes house and land packages, additional dwellings, apartments etc.

Why is SFP offering this land opportunity?

To construct new houses, land suitable for constructing a new dwelling must be identified. As there is a shortage of available land in WA, SFP has decided to secure a number of suitable land plots. It is planned in due course to develop these into new housing units for the residential rental market.

What are the main features of the Rights?

- Acquire Rights in multiples of $21,000
- Refundable deposit of $1,000
- Right relates to a right to acquire a residential land lot
- The Residential Property Investment Trust (RPIT) may acquire the Right for $42,000 from the Investor by the payment of $42,000 in cash of which $21,000 is to be invested in units in the RPIT.
- If the Residential Property Investment Trust does not purchase a lot, SFP has allocated 21,000 units into a reserve account, which will be transferred to the investor.

What is the Residential Property Investment Trust?

The Residential Property Investment Trust (RPIT) is a new investment trust that will buy property suitable for residential rental. This may include existing houses or new developments.

Why is the RPIT prepared to offer a 100% return on each Right?

The RPIT is only offering the 100% return to a limited number of people who acquire the Rights that allow the RPIT to secure the initial lots. . On average the total cost of buying a lot and building a house for the RPIT will be approximately $500,000. The $21,000 profit paid to the Rights holder represents only 4.2% of the total cost.

Why is the SWPR offer potentially for the RPIT units?

The Rights are being issued to assist in the establishment and initial stages of the RPIT by securing the lots it needs. If the RPIT acquires the lot instead of the Rights holder the RPIT will pay the Rights holder $41,000 in cash, of which $21,000 is to invested into RPIT units, so you can participate in the

Trust you have helped to establish. Subject to the terms of the RPIT you will be able to redeem the $21,000 units six months after issue.

What happens to my investment if the RPIT is not established?

In this instance, investors will be offered the option of either:

- i) Completing the purchase of the land for which they hold the Right; or
- ii) Exchanging the Right for Units in the Rental Management Investment Trust (RMIT).

What is the Rental Management Investment Trust?

The Rental Management Investment Trust is an investment trust that holds income rights to property management agreements and has consistently paid a distribution yield of 9.25% pa since inception. The RMIT has applied for listing on the Australian Securities Exchange.

Click here to return to the Sterling Wholesale Property RIghts Offer page.

Property Investors

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Sterling Wholesale Property Rights

Up to 100% return on each $21,000 Right

Rental Management Australia Pty Ltd has teamed up with its alliance partner, Sterling First Projects Pty Ltd ("SFP") to develop a new trust called the Residential Property Investment Trust ("RPIT") to provide investors with an increased yield on residential properties using our unique insight and experience as property management specialists.

More Information

If you would like more information about this new exciting investment opportunity, please complete the form below, and we will be in contact with you as soon as possible to discuss how we can help you.

Name *

First *Last*

Email *

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Sterling First Projects Pty Ltd locates and secures suitable lots for its various building solutions. The properties being initially targeted for acquisition by the RPIT have low plot ratios, which allow alternative building solutions and higher income yields. These include, but are not limited, to the following example:

1. Vacant lots in new land releases for approximately $200,000,
2. Construction of front 4 bed, 2 bath house for approximately $200,000,
3. Construction of rear 2 bed, 1 bath (granny flat) dwelling for approximately $120,000.

A number of variations are possible depending on the block, including houses with large numbers of bedrooms suitable for individual letting to students, or lots with two 3 bedroom dwellings, etc.

Limited pre launch special introductory offer

Investors are invited to assist in identifying suitable vacant lots of land for the RPIT to buy.

Investors can achieve up to a 100% return on their capital outlay over a six month period, by acquiring a Sterling Wholesale Property Right for $21,000.

This high investment return is only available by acquiring the Right to purchase the property. However, if the Right holder chooses to proceed with acquiring the property, this $21,000 return represents approximately 5% of the total value of the property.

Sterling Wholesale Property Rights – Offer Summary

- Sterling First Projects ("SFP") is in the process of identifying a limited number of residential land lots as the initial lots to go into a new investment trust - the Residential Property Investment Trust ("RPIT").

- To assist in securing the proposed lots, SFP is providing six month Sterling Wholesale Property Rights ("Right"), affording astute investors the opportunity to participate in the formation stage of the RPIT.
- Each Right can be acquired for $21,000 which will include a right to purchase a residential land lot.
- If the Right holder does not wish to buy the property, and the RPIT elects to acquire the Right, the RPIT will pay the Right holder $42,000 in cash, of which $21,000 is to be invested into RPIT units, which may be redeemed into cash six months after issue, subject to the terms of the RPIT redemption facility.
- If the RPIT does not elect to acquire the Right within six months, the Right holder can put the Right back to SFP and receive 21,000 units in the Rental Management Investment Trust ("RMIT"), which have a current unit price of $1.00

Background Details

The Rental Management Investment Trust ("RMIT") is a managed investment scheme that made an application on 19th June 2013 to be listed on the ASX. The responsible entity is Theta Asset Management Ltd (AFSL 230920) and the Investment Manager is Acquest Corporate Services Pty Ltd. The RMIT has a market capitalisation of approximately $13.3mil and has been making quarterly distributions to investors at an average rate of above 9% pa. Additional tax deferred benefits are expected to flow to investors.

The RMIT provides investors with a unique exposure to Australia's residential property market through investment in a highly diversified portfolio of rental management agreements that provide a high quality, reliable income stream. The RMIT, together with its alliance partner Sterling First Group Ltd (business development, property management and investment management) is well placed to participate in the consolidation of Australia's highly fragmented rental property management industry.

To view a copy of the Spring 2013 **Gordon Capital** independent research report on the Rental Management Investment Trust **click here**

Sterling First Projects Pty Ltd ("SFP") specialises in providing quality projects to property investors. SFP works in partnership with builders, developers and financiers to source competitively priced property solutions. SFP will be responsible for acquiring, building and selling properties for the RPIT. SFP also utilises the property management services of its alliance partner Rental Management Australia Pty Ltd. SFP is a wholly owned subsidiary of Sterling First Group Limited, which holds over 1.8 million $1.00 units in the RMIT.

The management team at Sterling First Group have managed many property and investment trusts, including a residential property trust in the 1980's. Coupled with our dedicated, highly rated property management business and real estate skills, there is significant experience in the specialist management needed to manage a residential property trust.

Sterling Wholesale Property Rights

Right Holder Scenarios

1. The Right holder engages SFP to perform land identification and development services for a fee of $21,000 (inc. GST). SFP will allocate 21,000 RMIT units into a reserve account on behalf of the Right holder.
2. SFP identifies land suitable for acquisition and development by the RPIT.
3. The Right holder has a first right of refusal to acquire the land and enter into a development agreement with SFP to provide a turn key investment property.
4. Alternatively, the RPIT may elect to acquire the Right and then purchase the land and enter into a development agreement with SFP, whereby the RPIT will pay the Right holder a cash fee of $42,000 (inc. GST), six months after the commencement date of the Right agreement, of

which $21,000 is to be invested into the RPIT for at least a six month period.

5. If the RPIT does elect to acquire the Right, the 21,000 RMIT units will be released back to SFP, and the $42,000 fee from the RPIT will be payable to the Right holder, six months after the commencement date of the Right agreement.
6. If the Right holder does not elect to buy the land and the RPIT does not elect to acquire the Right within six months, the Right holder will be issued with 21,000 RMIT units that have been held in a unit reserve account on behalf of the Right holder.

For more information or to register your interest click here

Or call us on

1300 665 890

or email us at
offer@sterlingfirst.com.au

Rights Investment Procedure

1. Register your interest by completing the Registration of Interest form and pay a $1,000 refundable deposit to Sterling First Projects for each Sterling Wholesale Property Right you wish to acquire.
2. Investigate your finance alternatives to fund the investment.
3. Contracts for the Sterling Wholesale Property Rights, and other related documents including a copy of the Residential Property Investment Trust Product Disclosure Statement, the Rental Management Investment Trust Product Disclosure Statement and Supplementary

Product Disclosure Statement, will be issued to you within 48 hours.

4. A meeting can be arranged for you to receive these documents after which you can inspect them, refer them to any legal representatives for perusal and comment and seek your own financial advice if so you desire.
5. Sign the contract and pay the balance of the fee into the Sterling First Projects Pty Ltd bank account. Direct deposit to Commonwealth Bank BSB 066 274 Account 10024311 - Ref: RIght holder Name
6. Sterling First Projects Pty Ltd will place 21,000 RMIT units into a reserve account on behalf of each Right holder.
7. You will be offered the opportunity to purchase a house and land package, or alternatively you can allow the RPIT to consider purchasing a House and Land package.

This is a limited offer that will close quickly. To ensure that you do not miss out, please have a look at the offer while it is still available.

We trust that this investment offer will provide an excellent opportunity for you. If you have any queries, or would like to arrange an appointment to discuss this investment opportunity further, please contact us at:

1300 665 890

or email us at

offer@sterlingfirst.com.au

To receive the Registration of Interest form click here and complete the information required.

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Property Investors

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Sterling New Life Co-Ownership

Sound Telegraph
Wednesday 15th March 2015
Ray Jones

Sterling New Life Co-Ownership could be the financial liberation for retirees

"Due to ongoing urban sprawl and the shortage of low cost accommodation, there is a greater emphasis now to encourage urban infill in higher populated areas" Sterling First director Ray Jones said.

Mr Jones said the media, government and many financial commentators had predicted black clouds ahead for the 86% of retirees, including the 5.5 million baby boomers now retiring.

He said most retirees had not had sufficient time in a compulsory superannuation savings scheme or had experienced personal difficulties which had resulted in them not having sufficient savings to fund their retirement years comfortably.

"Recent changes to State Government and planning directives has allowed for two and three occupancies on housing blocks that previously only contained one dwelling" Mr Jones said.

"This Government initiative effectively brings into play a lot of backyards and allows for the co-ownership structure to take effect with land downsizing allowing retirees to repay debt, have access to immediate cash and minimise their day to day out goings."

"Even if your property is not suitable for downsizing you can sell your home, free up cash and buy a house or villa in your local area or in another area of your choice – still with the advantages co-ownership provides."

Mr Jones said a house worth $450,000 traded into a co-ownership structure could free up $150,000 in cash to pay off outstanding debt, or spend.

He said the structure offered lifetime accommodation and minimised ongoing property expenses resulting in no water rates, council rates, building insurance, maintenance and weekly or monthly fees – plus it was possible owners might be eligible for assessment in respect to rental assistance.

"Unlike many retirement villages, the retiree, through a custodian, owns the property title along with other retirees," Mr Jones said.

"Bank loans and debt are not permissible under the co-ownership structure."

"You will have a contract for the home and land specific to your area of use, as will other participating retirees."

"Apart from a 1.5 per cent per annum deferred management fee, which is payable upon vacation, there is no reduction of your capital investment."

"In fact, if the property value increases, this creates growth in your capital in the co-ownership structure."

Mr Jones said the structure was one of co-ownership, which was a timely solution

Request A Free Consultation

First Name

Last Name

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Address

Suburb

SUBMIT NOW

to the financial difficulties affecting so many retirees.

He said it had been developed by business people with more than 35 years' experience in the area.

"This group has formed and managed the companies of Armstrong Jones, Ascot Management Australia, Ascot Management New Zealand and Settlers Retirement Villages," Mr Jones said.

"If your property is not suitable for this model, Sterling New Life can demonstrate many variations and possibilities available to you, including some already constructed units or renovated homes."

For more information contact Sterling New Life on 1300 665 890 or visit www.sterlingnewlife.com.au

Contact Us

Sterling First Projects Pty Ltd ACN 162 801 425
(licensed real estate agent T/C WA68744)
trading as Sterling New Life

Ground floor, 5 Ord St, West Perth WA 6005

23, 397 Warnbro Sound Avenue, Port Kennedy WA 6172

1300 665 890

offer@sterlingfirst.com.au

www.sterlingnewlife.com.au

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DETAILS GALLERY

FLOORPLAN LOCATION

OVERVIEW

Property ID	1P0004
Price	From $135,000
Type	Villa
Contract	For Sale
Location	5a Wayside Court Ravenswood

Bedrooms	2
Bathrooms	1
Garage	1

DESCRIPTION

(http://www.sterlingnewlife.com.au/system/email-a-friend.php?id=1P0004)

(http://www.sterlingnewlife.com.au/system/mysaver.php?pid=1P0004)

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Brand new just waiting for you!!!

Here it is.... A wonderful dual key home only minutes away from Pinjarra, the Mandurah Cafe strip, shopping centers and medical facilities. Included within are quality fixtures and fittings complete with window treatments,light fittings, all floor coverings, landscaping, reticulation, fencing, European stainless steel appliances, dishwasher and reverse cycle air-conditioning split system. WOW!!!

FEATURES

Air Conditioning

Window Treatments

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DETAILS
(http://www.sterlingnewlife.com.au/buying/WA/Eastern-Suburbs/Butler/House/1P0141#overview)

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(http://www.sterlingnewlife.com.au/buying/WA/Eastern-Suburbs/Butler/House/1P0141#gallery)

LOCATION
(http://www.sterlingnewlife.com.au/buying/WA/Eastern-Suburbs/Butler/House/1P0141#map)

OVERVIEW

Property ID	1P0141
Price	$213,000

Type	House
Contract	For Sale
Inspections	As Advertised or by Appointment
Location	48 Kahana Parkway Butler
Bedrooms	3
Bathrooms	2
Garage	2

DESCRIPTION

(http://www.sterlingnewlife.com.au/system/email-a-friend.php?id=1P0141)

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DELIGHTFUL HOME IN GREAT LOCATION!

This gorgeous, light, bright modern 3x2 (or 2x2 plus study) surrounded by gorgeous parks and public open spaces, is close to all amenities and only minutes from the new train station and the beach.

Beautifully presented in neutral earthy tones this home has been cleverly designed, with a mix of open plan and private spaces zoned away from each other.

In the open plan kitchen/living/dining area towards the rear of the home you will find the chef's kitchen has quality stainless steel appliances and a breakfast bar. This is such a serene space which partially wraps around a lovely atrium area with water feature and in-deck lighting. The rear of the home flows out to the delightful entertaining area with a pergola, paved courtyard and small established gardens.

The bedrooms are a good size, the master having a fabulous ensuite and walk in robe and one bedroom would also make the perfect study with its peaceful outlook to the atrium area.

You will be charmed by this low maintenance property with its bullnose veranda to the front giving it that homely cottagey feel but with all the modern conveniences within. Inspection will not disappoint!

YOU'LL LOVE:
- Cleverly designed low maintenance home
- Large Master bedroom with beautiful ensuite and large walk in robe
- 2 double minor bedrooms with robes
- Gourmet Kitchen with gas cooktop, pantry, breakfast bar and quality stainless steel appliances
- Large lounge room with gas point and huge patio doors and windows - lots of natural light
- Large Dining area
- Atrium area off hallway with water feature and patio doors
- Gorgeous family bathroom
- Laundry
- Gas hot water system
- Reverse cycle ducted heating and cooling throughout
- Storage
- Quality flooring
- Fab entertaining with paved courtyard and garden area
- Auto reticulation
- Discreet built-in pet door
- Double carport with automatic garage door to the rear
- Large storage area
- Extra on-street parking at the door
- Brilliant handy location
- Viewing a must!

FEATURES

Air Conditioning	Built-In Wardrobes
Close to Transport	Close to Shops
Pets Allowed	Close to Schools
Ensuite	Window Treatments

AGENTS

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Gibbs)

Kevin Gibbs
kevin.gibbs@sterlingfirst.com.au (mailto:kevin.gibbs@sterlingfirst.com.au)
0416 267 558 (tel:0416 267 558)
1300 665 890 (tel:1300 665 890)

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DETAILS GALLERY

LOCATION

OVERVIEW

Property ID	1P0010
Price	$159,667
Type	Villa
Contract	For Sale
Location	A/22 Broadmoor Loop Meadow Springs

Bedrooms	2
Bathrooms	1
Garage	1

DESCRIPTION

(http://www.sterlingnewlife.com.au/system/email-a-friend.php?id=1P0010)

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(http://www.sterlingnewlife.com.au/brochure-1P0010)

Brand new just waiting for you, Dual income investment opportunity !!!

Presenting an easy lifestyle option, these dual key units include four spacious bedrooms, 2 x semi ensuites, alfresco to the rear, modern kitchen with stainless steel appliances, stone bench tops and reverse cycle split system air conditioner in living. Read no more and come and register your interest now!!

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DETAILS GALLERY

FLOORPLAN LOCATION

OVERVIEW

Property ID	1P0084
Price	210,000
Type	House
Contract	For Sale
Location	3a Elegant Drive Greenfields
Bedrooms	4
Bathrooms	2
Building Size	112m²
Land Size	719m² approx.
Garage	1

DESCRIPTION

(http://www.sterlingnewlife.com.au/system/email-a-friend.php?id=1P0084)

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Room for your Caravan!

Situated in a quiet location with views to the hills and close to all amenities
This home has been fully refurbished and has easy care gardens. Superb parking area for your caravan or boat

AGENTS

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Falkingham)

Andy Falkingham
andy.falkingham@sterlingfirst.com.au (mailto:andy.falkingham@sterlingfirst.com.au)
0427 087 660 (tel:0427 087 660)
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