



winter 2025

Today's Topics

The Winter Webinar will cover ...

- ▶ **What Does a Sale & Leaseback Involve?**
- ▶ **Biases Commercial Investors Should Avoid.**
- ▶ **Summary: “Well Being: The 5 Essential Elements”**

**What Does a Sale &
Leaseback Involve?**

Sale & Leaseback ~ Benefits



Investor

Seller

Landlord

Tenant



Sale & Leaseback ~ Benefits

1. An Immediate Cash Injection

Re-investing back into the business.

Retiring some debt.

Funding new projects.

Expanding existing operations.

Sale & Leaseback ~ Benefits

2. Steady Returns for Investors

Creating long-term, reliable income.

Creditworthy tenants.

Relatively low-risk investment.

Sale & Leaseback ~ Benefits

3. Lower Maintenance Risk

Your tenant has a strong connection to the property.

More likely to take care of it.

Reduced maintenance for you.

Sale & Leaseback ~ Benefits

4. Potential Tax Benefits

Lease payments deductible for tenants.

Favourable tax treatment for you.

Claims on the building's components.

Sale & Leaseback ~ Considerations

1. The Lease Structure

The duration of the leaseback?

Rent escalation clauses?

Maintenance responsibilities?

Are the overall terms competitive?

Sale & Leaseback ~ Considerations

2. Do your homework

Investigate the property's ...

- Physical condition
- Location
- Emerging trends
- Tenant's financial strength

Sale & Leaseback ~ Considerations

3. Keep an eye on market conditions

They could impact upon ...

- Your negotiating power
- The specific Leaseback terms

Sale & Leaseback ~ Considerations

4. Do you have an exit strategy?

How easily can you sell property?



Sale & Leaseback ~ Considerations

5. Legal and Regulatory factors

Work with specialist lawyers

- Deal with legal complexities
- Protect your interests



Sale & Leaseback ~ Case Studies

Case Study #1: Warehouse in Melbourne

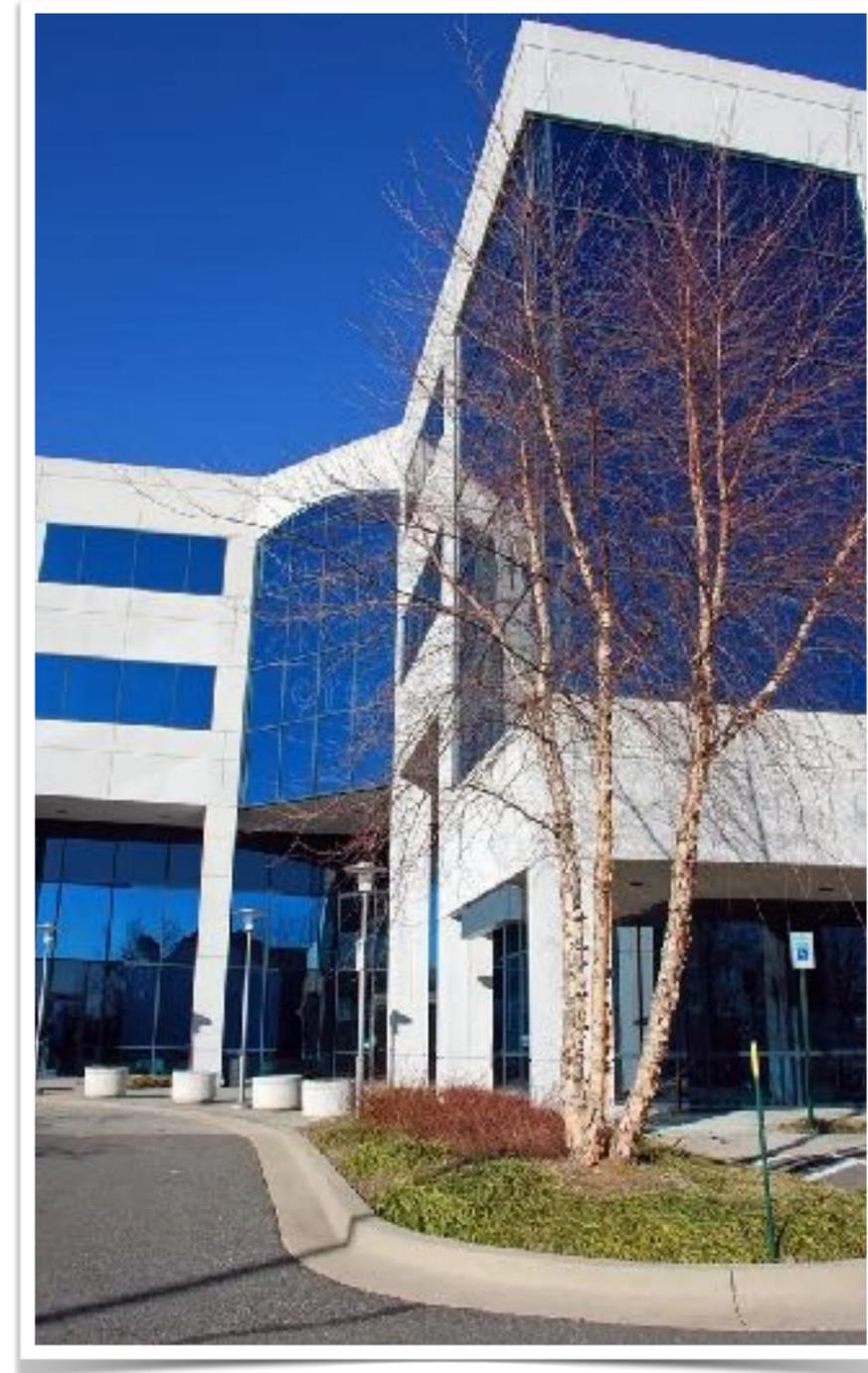


\$8 million on a 10-year lease

Sale & Leaseback ~ Case Studies

Case Study #2: Offices in Sydney

\$12 million on a
10-year lease



Sale & Leaseback

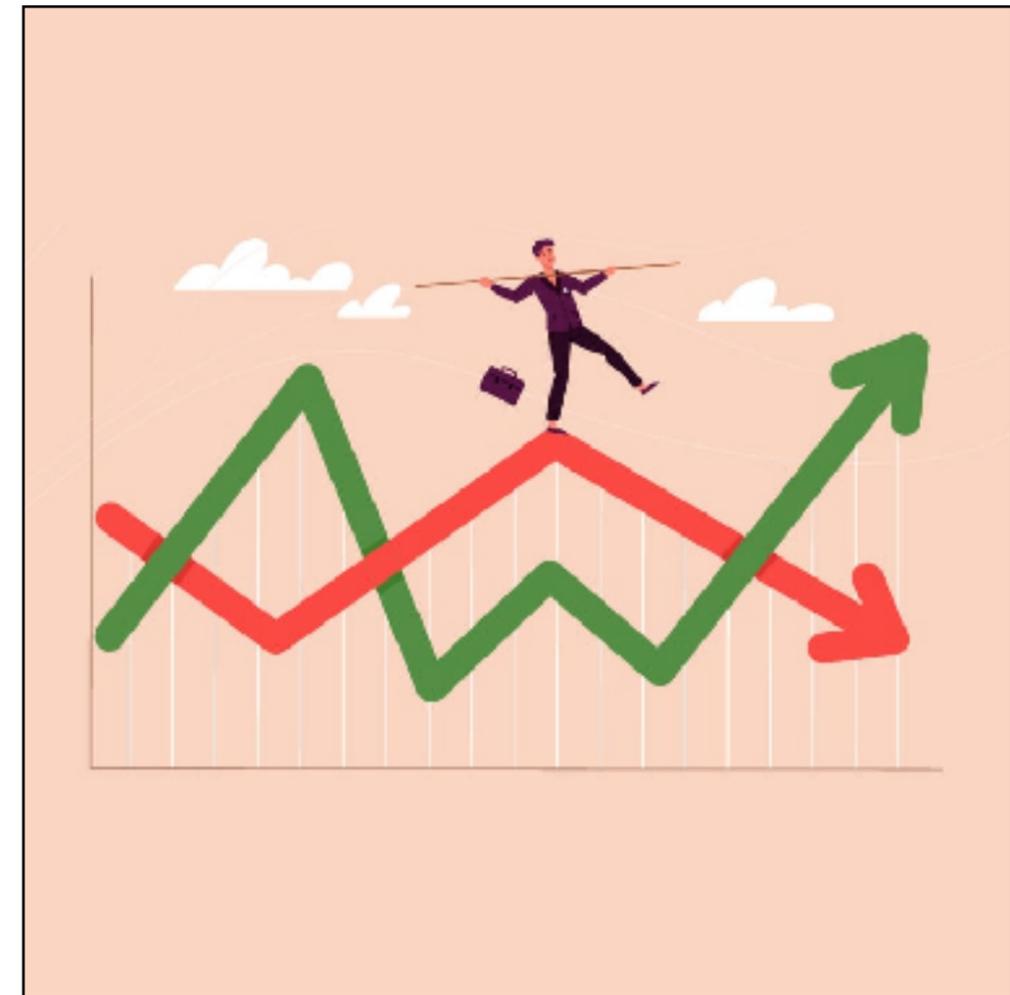
The Key Players

Property Investors

Corporate Sellers

Real Estate Agents

Legal Advisors



**Biases Investors
Should Avoid**

Biases to Avoid

1. The Buy-and-Hold Bias



Biases to Avoid

1. The Buy-and-Hold Bias



Stay Informed
& Be Flexible

Not all Markets in Sync

Biases to Avoid

2. The Location Bias



Biases to Avoid

2. The Location Bias

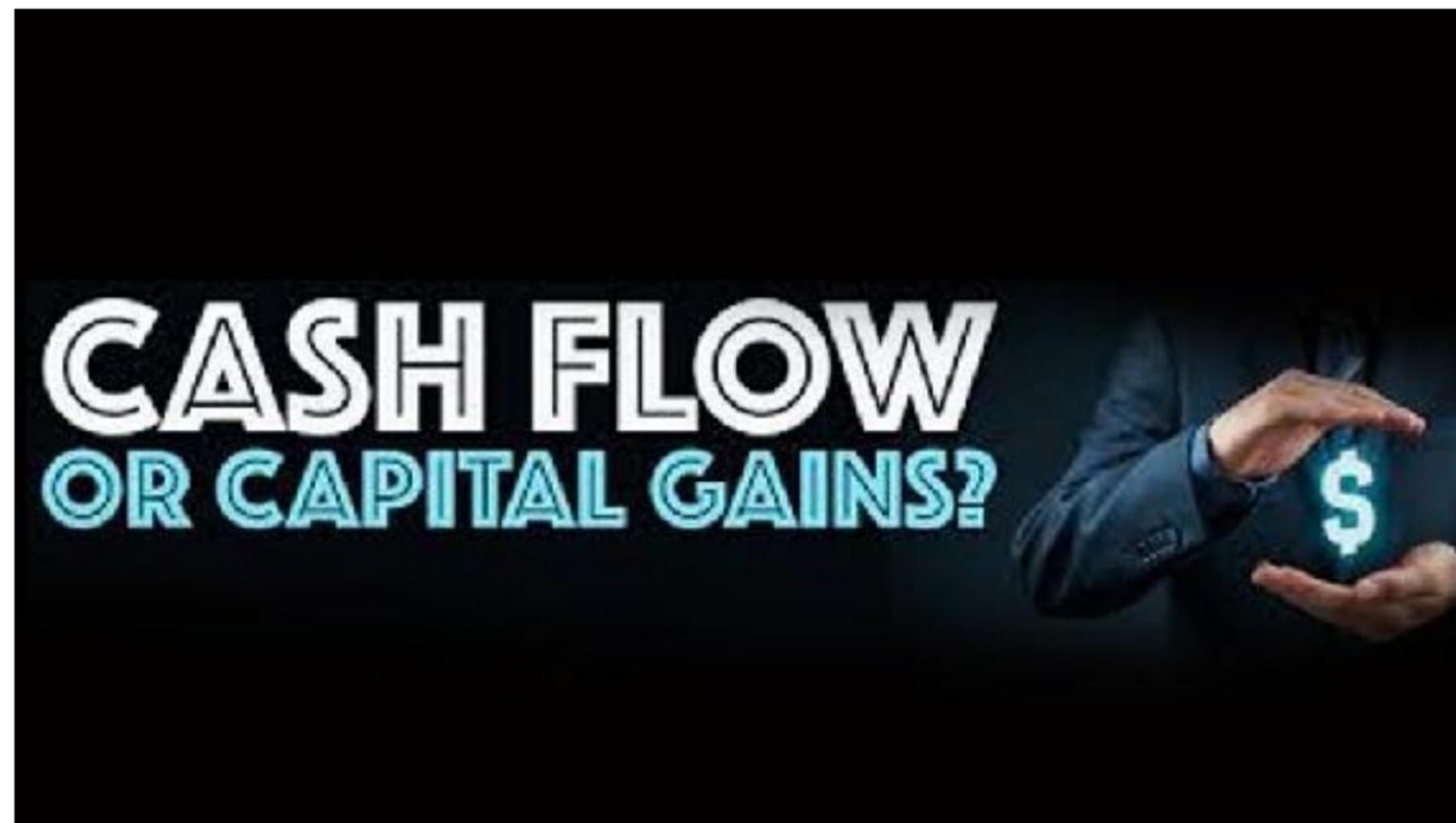
Hotspots or
Growth Areas

Gentrification
Transport
Trends



Biases to Avoid

3. The Cash Flow Over Growth Bias



Costs need to
be covered

Consider
Capital Growth

Biases to Avoid

4. The Fear of Missing Out Bias

Fear
Of
Missing
Out

Assess
Fundamentals



Solid Demand?
Fit Your Strategy?



Biases to Avoid

5. The Belief All Property Will Appreciate Bias



Biases to Avoid

6. The Neglect of New Technologies Bias



Liaise with your
Property Manager



Biases to Avoid

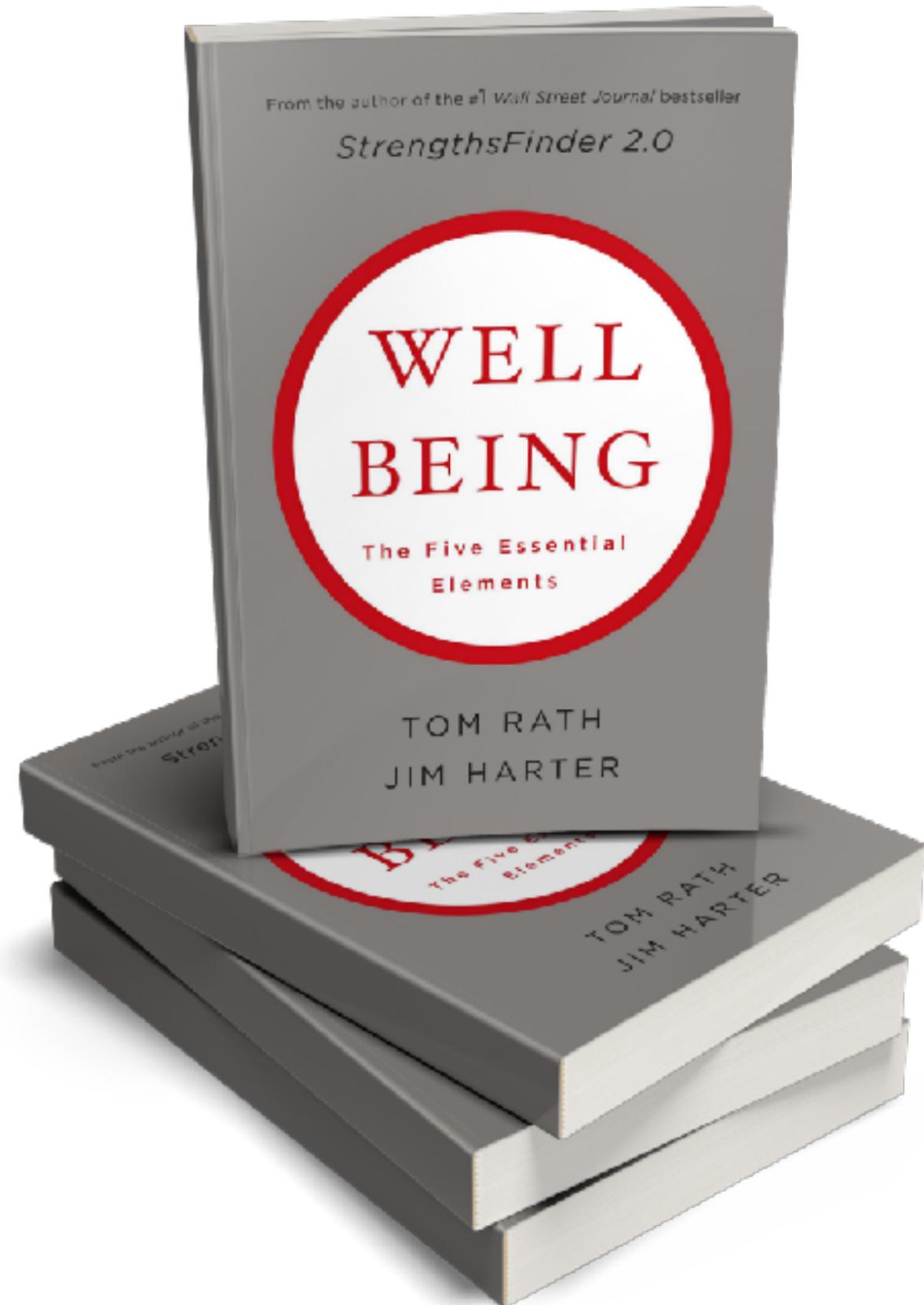
Recognise and Understand these 6 Biases

Personal Experience
and Historical Data + New
Information = Evolving
Strategies

Keep These Biases in Check

Well Being

Tom Rath & Jim Harter



Creating a Balanced Life

Avoid the Latest Fad
True Well Being
Comes from Harmony

Well Being

THE 5 PILLARS OF WELLBEING

1

CAREER

Do you like what you do and how you occupy your time?

2

SOCIAL

Do you have love and strong relationships?

3

FINANCIAL

Are you effectively managing your economic life?

4

PHYSICAL

Do you have enough health and energy to get things done every day?

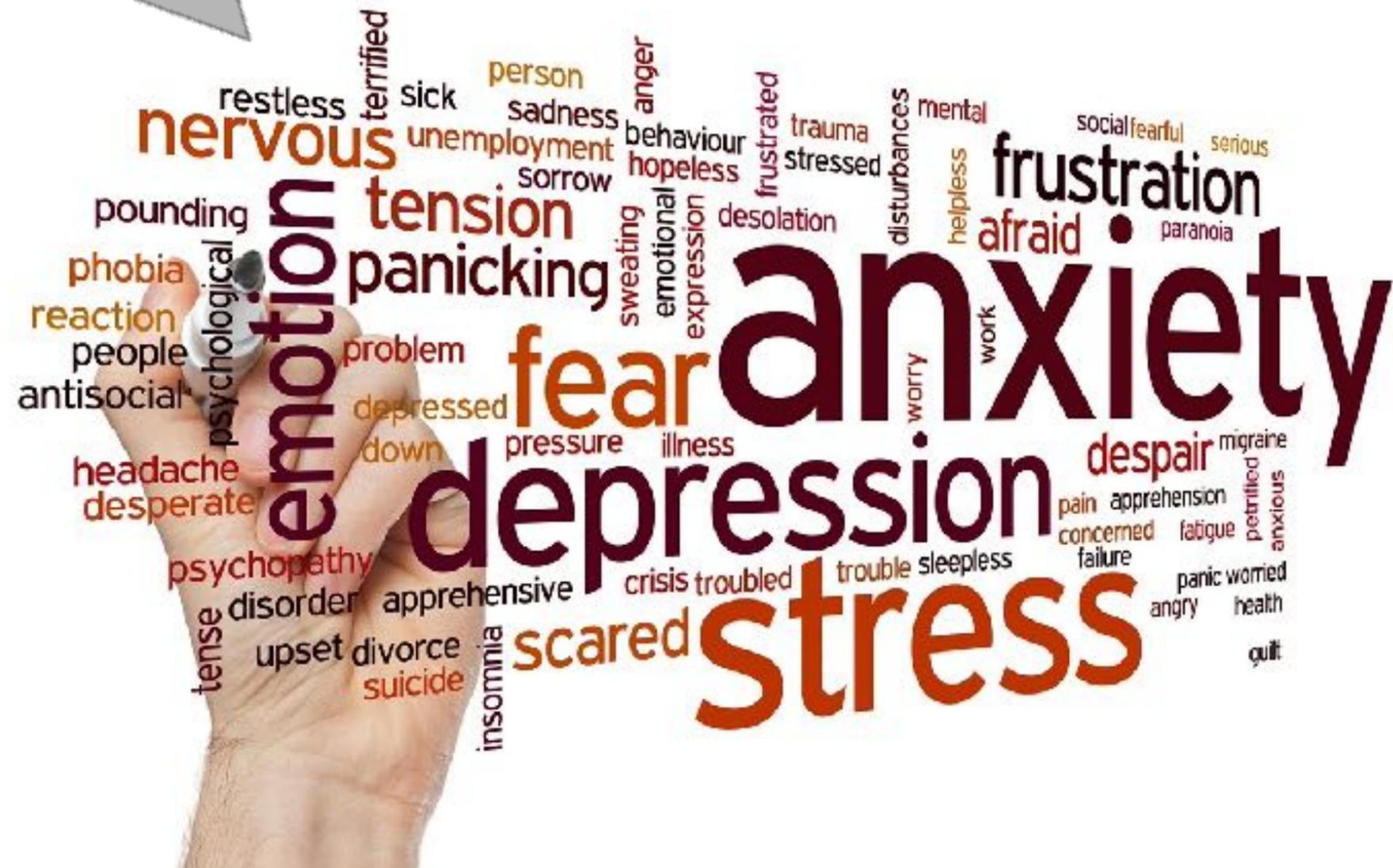
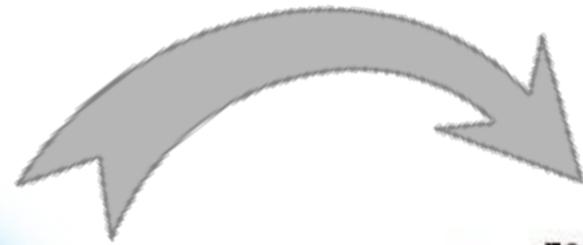
5

COMMUNITY

Are you engaged with the area in which you live?

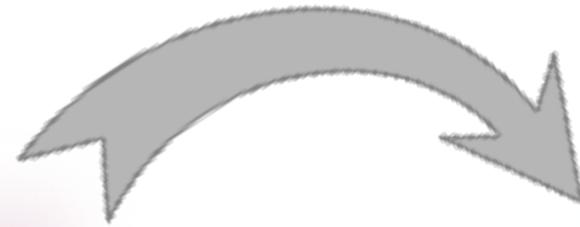
Well Being

Career Well Being



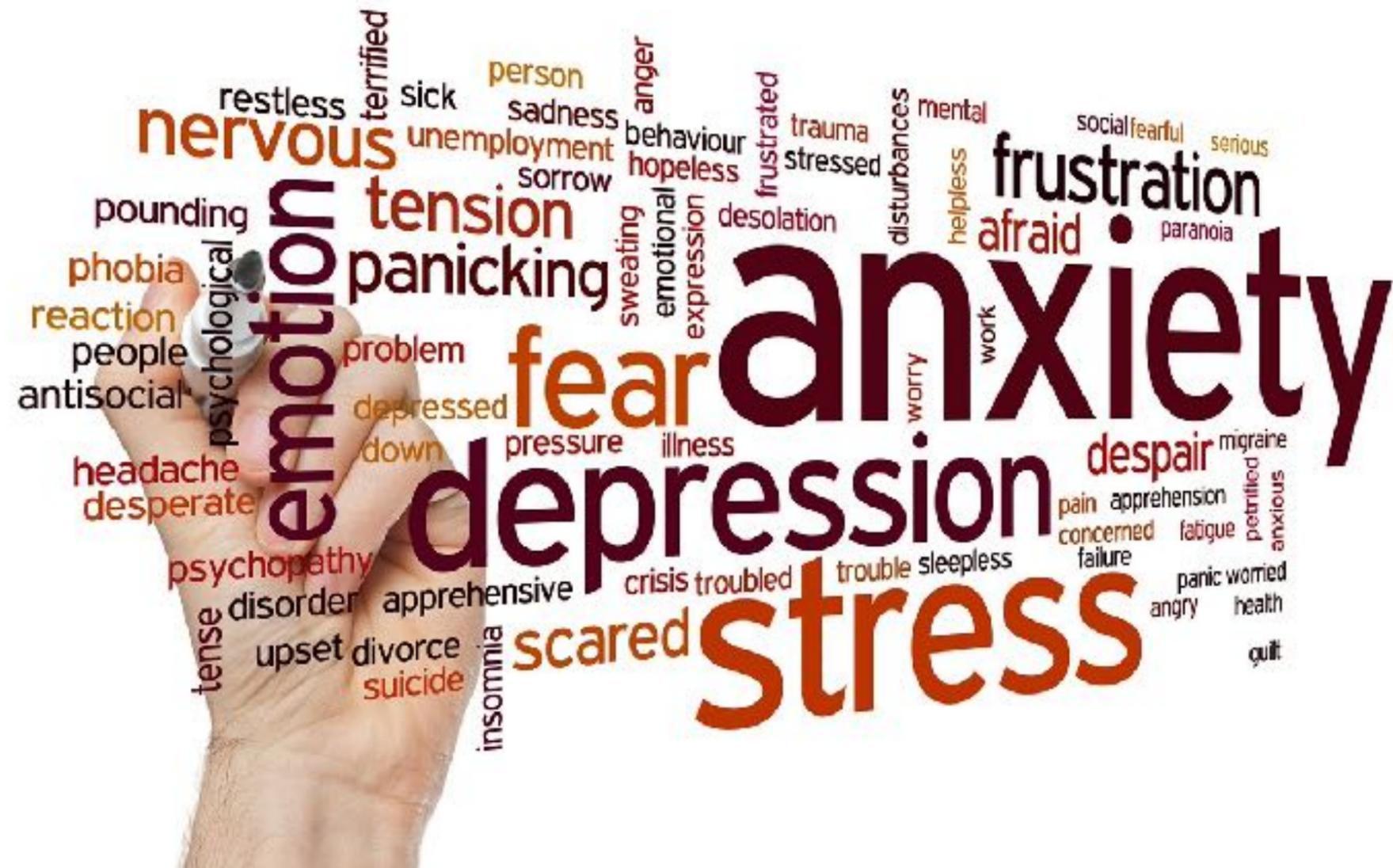
Well Being

Career Well Being



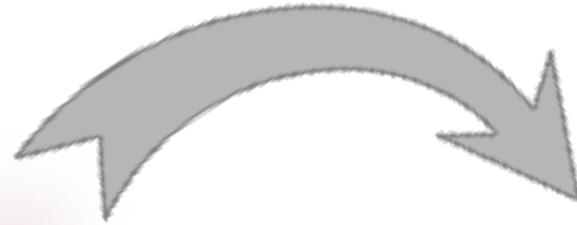
Well Being

Career Well Being



Well Being

Career Well Being



Well Being

Career Well Being

Tap into your Strengths

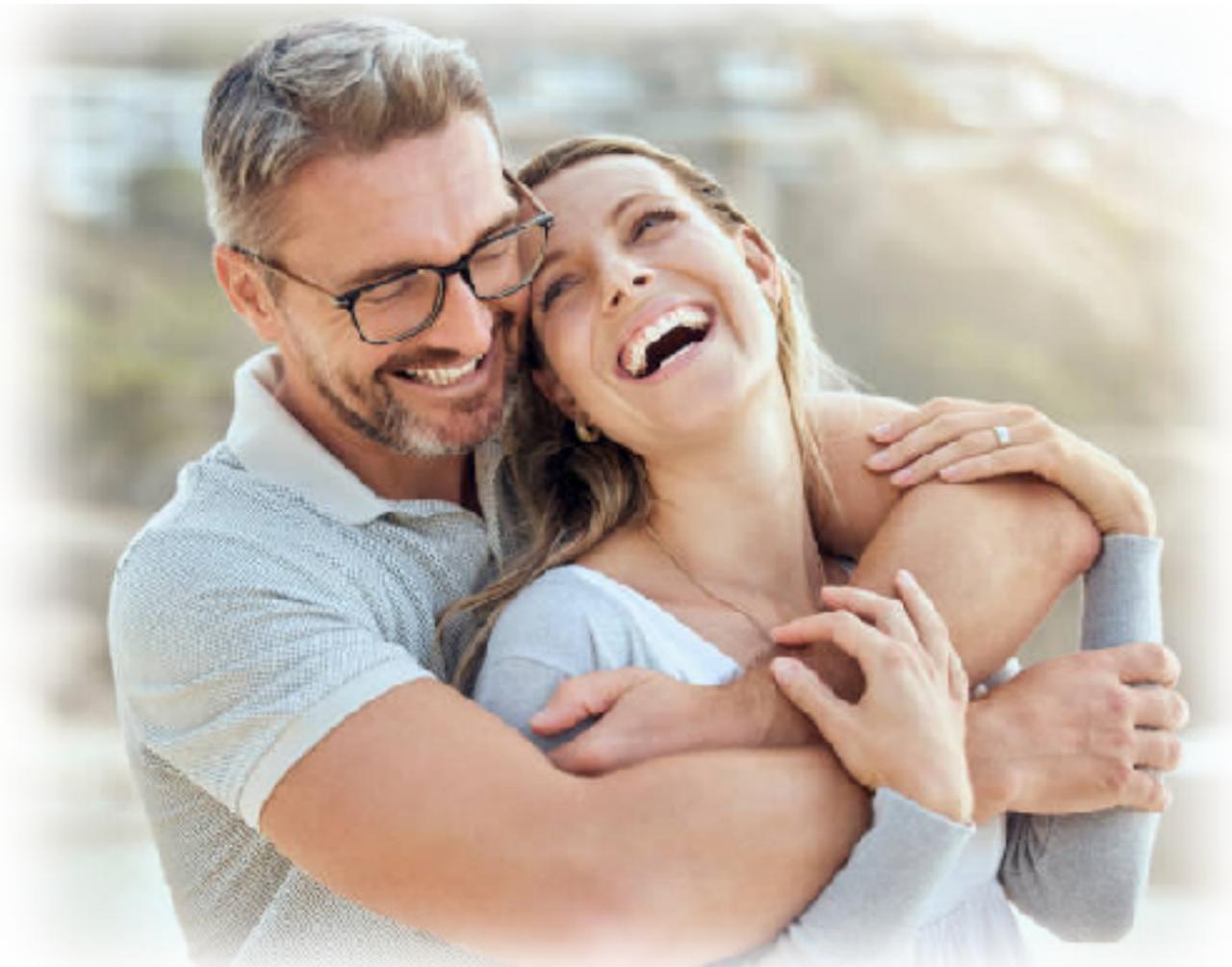
Engage with Joyful Teams

Connect with Supportive Colleagues



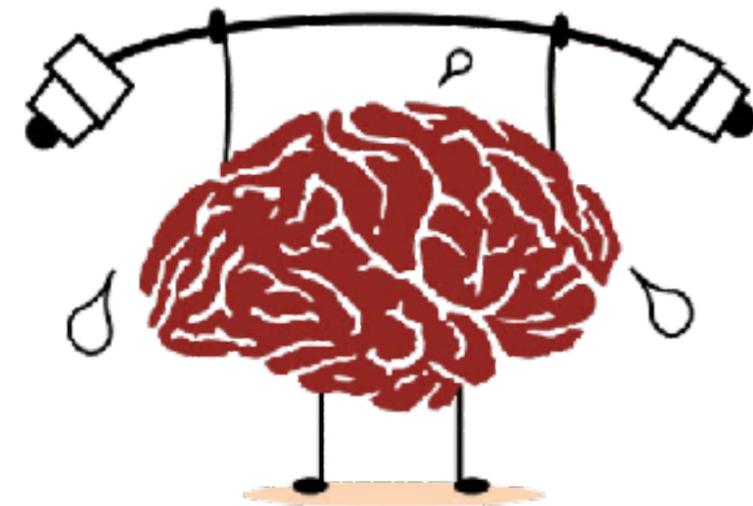
Well Being

Social Well Being



Quality Relationships

Can boost your
Engagement & Productivity



Engage Socially for 6 hours/day

Well Being

Social Well Being

Quality Relationships

Dedicate Time for Connections

Strengthen Bonds

Combined Social Time
with Physical Activities



Well Being

Financial Well Being



Well Being

Financial Well Being



Invest in Experiences

Give to Others

Automate Your Finances

Well Being

Physical Well Being

Physical Well Being



Eat Healthy



Drink Water



Move Your Body



Well Being

Physical Well Being



Aim for Daily Exercise

Prioritise Sleep

Choose Healthy Foods

Well Being

Community Well Being



Where you're actively Participating and Contributing

Well Being

Community Well Being



Identify your contribution

Share your passions

Get involved

Well Being

Putting it all together ...



It's all about Balance and Connection