



RETHINK®
INVESTING

WE ARE AUSTRALIA'S PREMIER
COMMERCIAL PROPERTY EXPERTS

WHAT RETHINK INVESTING DOES

The Rethink Investing ethos 'Wealth of Expertise' represents our team's knowledge and commitment to empowering financial journeys by providing unique and forward-thinking property investment services. Our seasoned team thrives on presenting unparalleled opportunities in property investment, tailored precisely to match the unique aspirations of our sophisticated investors.

As experienced Wealth Creators, we offer a diverse range of opportunities and strategic approaches shaped by dedication and expertise. Our forward thinking approach drives us to pioneer new paths to financial success through property.

As part of the wider Rethink Group, our clients benefit from direct access to our full suite of specialist business units, working together to support every stage of their wealth creation journey through property. Backed by deep industry expertise and extensive experience, we deliver considered strategies and practical opportunities, underpinned by a steadfast commitment to long-term outcomes and a forward-thinking approach.

OUR PROCESS

1. We complete comprehensive due-diligence on every property we recommend. If it passes through our due-diligence team we know it's an exceptional deal.
2. Our nationwide acquisitions team has access to the best off-market opportunities in the country. Out of the four hundred properties that we review each week, we'll only present the top one percent to our clients.
3. We are experts in negotiation and understand the market better than others. This allows us to continually buy well for our clients.

WHO IS RETHINK INVESTING?

Established over a decade ago, Rethink Investing was created to reshape the commercial property investment landscape by making high-quality commercial opportunities more accessible to sophisticated investors. While much of the market remained focused on residential property, the business identified the long-term value of high-yield, cash-flow positive commercial assets and built a reputation for uncovering opportunities others overlooked. Underpinned by rigorous research, disciplined acquisition strategies, and a strong understanding of market dynamics, Rethink Investing has grown to become Australia's largest commercial buyer's agency, with more than \$7 billion in commercial acquisitions.

Our journey began with a simple yet transformative idea: challenging conventional property investment practices by deploying disruptive investment strategies. This vision of offering better yields and higher returns through commercial properties laid Rethink's foundations.

We believe true results come from specialisation. Over the past decade, we have built dedicated acquisitions, sales and due diligence teams led by highly experienced professionals. This structure ensures our clients are supported by specialists at every stage, with clear guidance and informed decision-making throughout their investment journey.

We prioritise long-term relationships built on trust, transparency and shared success. Our focus on exceptional service and tailored advice means each client benefits from considered strategies, deep market knowledge and a disciplined approach to execution, helping them build substantial property portfolios with confidence.

As we continue to evolve, our story is defined by expertise, innovation and a steadfast commitment to wealth creation through property.

MARKET CONTEXT

Commercial property continues to stand out as one of the strongest cash-flow opportunities in Australian real estate. At Rethink, our investment approach is grounded in income performance first, securing assets with a minimum 5.75% net yield for our clients. This focus on sustainable yield is increasingly important as more investors move away from lower-yielding residential property and into commercial markets where income can be materially stronger.

Beyond yield, we are also seeing continued capital growth potential in select commercial locations, driven by demand shifting toward quality assets and limited supply in many sub-markets. What enhances these results further is the leverage advantage commercial investors can access. As demonstrated in the below client example, a leveraged commercial acquisition can deliver strong income outcomes, with a 4.54% cash-on-cash return from cash flow alone, and total returns increasing materially when modest capital growth is applied, reaching 16.07% with 5% growth and up to 27.61% with 10% growth.

Looking ahead, we expect demand for high-quality commercial assets to remain resilient over the long term, supported by asset scarcity, broadening investor participation beyond traditional buyers, and on-going yield compression in desirable segments. In combination, these dynamics position commercial property as a compelling pathway to strong income and long-term wealth creation for sophisticated investors seeking performance beyond what most residential assets can deliver.



PURCHASED DETAILS

Commercial Purchase Price	\$11,400,000
Deposit (assuming 65% debt) - 35%	\$3,990,000
Stamp Duty	\$721,000
Building Report*	\$3,500
Solicitor Costs	\$6,500
Valuation	\$3,000

TOTAL CASH REQUIRED

Purchase Price + Purchasing Costs Net	\$12,350,600
Annual Cash Flow Return	\$668,712
Net Yield on Property	5.87%
Net Yield on Property Accounting for the purchase Costs	5.41%

CASH-ON-CASH RETURNS

Deposit Needed = 35% + Costs:	\$4,940,600
Cost of loan (assume 6.0% pa on 65% debt):	\$444,600
Cash Flow After Mortgage Costs:	\$224,122
Return on Equity (pure cash flow return):	4.54%
Return on Equity with a 5% Capital Growth Rate:	16.07%
Return on Equity with a 7% Capital Growth Rate:	20.69%
Return on Equity with a 10% Capital Growth Rate:	27.61%

*approximate numbers



STRATEGY

THE RETHINK INVESTING STRATEGY

As Australia's leading commercial buyers' agents, Rethink Investing applies a proven strategy not only to the acquisition of commercial assets, but also to the disciplined reduction of debt over time. We focus on high-quality commercial property across industrial, medical, retail and childcare, targeting assets that meet minimum yield requirements and are underpinned by resilient, essential service businesses.

Every opportunity is assessed to ensure it is positioned within an economy supported by clear growth drivers and strong long-term capital growth fundamentals. Our approach is designed to deliver performance through both income and asset quality, with each investment selected because it meets a consistent set of criteria, including:

1. Sourced off-market and under market (if possible)
2. Are always positively geared
3. Boast superior cash-on-cash returns
4. Have the opportunity for add-ons
5. Already have secure and robust tenants
6. Will weather even the worst market/ economic downturns



NUMBERS

There's a reason we're Australia's most trusted commercial buyer's agents and why most of our valued clients return to purchase two, three or even four commercial properties with us. Have a look below – the numbers-speak for themselves.

\$7 BILLION

of property purchased for our clients
over the last 10 years

70%

of our properties
purchased off-market

6,000

valued clients have grown their
wealth with commercial investing

5.75%

min yield

130+

employees across
Rethink Group

87%

of our clients have purchased
two or more properties with us

10

specialised businesses
across the Group

BENEFITS FOR OUR INVESTORS

PASSIONATE ABOUT WHAT WE DO

Our goal is to help you create a self-sustaining property portfolio that will generate a passive income and ultimately lead you to an early retirement. We pride ourselves on taking you every step of the way until you have your property settled.

EXPERIENCED ACQUISITIONS TEAM

We are licensed realtors in multiple states across Australia and with \$7 billion worth of commercial property purchased, we continue to choose winning assets for our clients.

LARGE QUALITY NETWORKS

68% of the properties we purchase are found off market. Our contacts reserve the highest-grade commercial assets for Rethink Investing, giving our clients first priority. Less competition means that you'll secure it at a much better price.

PURCHASING UNDER MARKET VALUE

An integral part of building wealth through property, and the Rethink Investing strategy is purchasing under market value so you can inject tens of thousands of dollars back into your property, fasttracking your journey towards financial freedom.

BUYING WELL

We know where to look for high-yielding investment grade commercial assets that will attract secure tenants and ensure an uninterrupted income stream; delivering you the strongest returns on your investment.

RESEARCH

Our devoted team spend their time researching the best locations to buy in, to ensure growth potential is met for our clients.

DUE-DILIGENCE

Each property is carefully investigated both prior to presenting to our clients (flood zone, rent comparable, vacancy rates, etc) and then even further, once the property has gone under contract (tenant, business, lease analysis, outgoings check).

NEGOTIATION

We are experts in negotiation. Our experience allows us to navigate the complexity of commercial leases with ease, leaving no stone unturned and asking difficult questions; ultimately negotiating the best commercial lease for your property.

ONGOING SUPPORT

We provide step by step support throughout the whole purchase and settlement process, and, for the life of your ownership of the property.

EDUCATION

We educate our valued clients on the best way to purchase investment properties and how to maintain and grow a great property portfolio.



RETHINK INVESTING



RETHINK GROUP

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