



THE PINK LION **GUIDE TO SMARTER PROPERTY & FINANCE DECISIONS**

Empowering South Australians through
Financial Literacy & Trusted Advice

www.pinklionfinanceandproperty.com.au

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NOT YOUR ORDINARY COMPANY

At Pink Lion, our mission is to deliver discreet, high-level property and finance solutions that empower our clients to secure their future with confidence. We leverage trust, relationships, and insider access to unlock exclusive opportunities—whether acquiring prime properties, structuring complex finance, or providing seamless bridging for retirement—always with absolute privacy and precision.

Core offerings

- **Property Sourcing, Negotiation & Acquisition** - Exclusive access to off-market opportunities and expert negotiation to secure the right property at the right price.
- **Financial Structuring & Funding Solutions** - Tailored lending strategies that maximize flexibility, efficiency, and long-term benefit.
- **Strategic Investment Advisory** - Insight-driven guidance to grow and protect your property portfolio.
- **Retirement-Optimized Downsizing** - Smart transitions that unlock equity and maximize returns for your next life stage.
- **Separating with Dignity & Financial Strength** - Compassionate, discreet support to navigate property and finance decisions during relationship changes.



THE IMPORTANCE OF FINANCIAL LITERACY

Financial literacy isn't just about understanding interest rates or reading fine print — it's about having control over your life. When you understand how money works, you make better choices: the kind that keep you out of unnecessary debt, help you grow your wealth, and protect your family's future. Without that knowledge, many people end up paying more than they should, feeling stuck, or missing opportunities simply because they don't know what's possible.

Think about your lifestyle goals. **Do you want the freedom to travel more? To upgrade your home as your family grows? To retire comfortably and still help your kids buy their first property?** Every one of these goals has a financial foundation. By improving your financial literacy — even just the basics like how offset accounts work, how to structure loans, and how to make your money work harder — you create a pathway where your finances support your lifestyle, instead of holding it back.

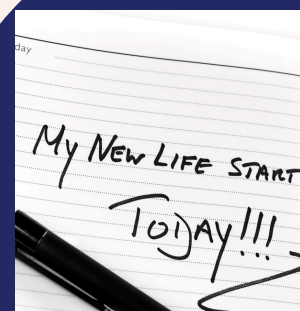
At Pink Lion, we believe financial literacy is empowerment. We don't just arrange loans; we teach our clients how to think strategically about money so they can make decisions with confidence. That confidence creates peace of mind — knowing you're not overpaying, not leaving money on the table, and not risking your family's security. The more you understand, the more options you have, and the closer you get to living the life you want, on your own terms.

Quick Financial Literacy Self-Audit

Tick off the ones you feel confident about:

- ✓ I know my current home loan interest rate and repayments.
- ✓ I understand whether my loan is fixed, variable, or split (and why).
- ✓ I know how an offset account works and whether I have one.
- ✓ I have a budget or spending plan that matches my lifestyle goals.
- ✓ I've reviewed my loan in the past 12–24 months to ensure it's still competitive.
- ✓ I know how much equity I have in my home and what it could be used for.
- ✓ I have a plan for managing rate rises or unexpected expenses.

If you couldn't tick all of these, don't worry — most people can't. That's where Pink Lion comes in. We help you close the gaps and take control of your financial future.



WHAT WE VALUE

The things we believe in
that help make this
company extraordinary.

INTEGRITY

We believe in doing what's right, not what's easy. In a world where lenders often push their own agenda, Pink Lion acts only in the client's best interest. Integrity means full transparency — no hidden agendas, no confusing jargon, and no unnecessary debt. When our clients trust us, they make better financial decisions with confidence.

LONG TERM PARTNERSHIP

Your first loan is just the beginning. Life changes — you might invest, upsize, downsize, or go through challenges like separation or career shifts. Pink Lion is a partner for the whole journey, not just a transaction. We're here to build relationships that last decades, helping clients achieve not just one goal, but a lifetime of goals.

EMPOWERMENT THROUGH EDUCATION

We don't just arrange finance; we help people understand it. By making financial concepts simple and practical, we empower clients to take control of their future. Education is the difference between someone feeling overwhelmed and someone making confident, strategic choices about their money. Financial literacy is freedom — and we see it as our responsibility to pass that freedom on.



REAL LIFE SCENARIOS

FIRST HOME BUYERS

Practical Strategies:

- Use the First Home Owner Grant (FHOG) where available – you only need a 5% deposit + costs (stamp duty & fees) to buy up to \$900k owner occupied property.

- Start by “test driving” your mortgage : if you expect repayments to be \$2,000/month, set that money aside while renting. This builds savings and proves affordability.

- Don't stretch to your maximum pre-approval. Lenders may offer more, but that doesn't mean it's wise.

REAL LIFE EXAMPLE

Adelaide Couple in their 20s: They were approved for \$600,000 and using the FHOG only needed \$66k genuine savings. Pink Lion also helped them structure their loan with a partial fixed rate for stability and an offset for savings flexibility.



INVESTORS

Practical Strategies:

- Always review rents annually – Adelaide's rental market has been tight, and many investors undercharge because they don't adjust.
- Consider interest-only repayments in the early years to improve cash flow, but plan a clear timeline for switching to principal & interest.
- Use depreciation schedules (from a quantity surveyor) to maximise tax deductions.

REAL LIFE EXAMPLE

Adelaide Investor: A client with 3 properties in Salisbury and Mawson Lakes was struggling with cash flow. Pink Lion restructured their loans across different banks, switched one to interest-only, and set up an offset. Result: \$480/month in improved cash flow and a clear pathway to purchase their fourth property within 18 months.

UPSIZERS

Practical Strategies:

- Get clarity on timing: if you're buying before selling, bridging loans can help and offset the costs of renting or moving twice.
- Keep in mind the hidden costs of upsizing: stamp duty, higher rates/utilities, new furniture.
- Use your existing equity smartly – don't wipe it out completely on the deposit; keep a buffer for emergencies.

REAL LIFE EXAMPLE

Family of Four in Adelaide Hills: Wanted to move from a townhouse to a 4-bedroom house. Pink Lion advised against putting all their equity into the new deposit. Instead, we structured a split loan with an offset, leaving them with a \$25,000 safety net. Six months later, when their son needed surgery, that buffer meant no financial stress.

DOWNSIZERS

Practical Strategies:

- Consider single-level, low-maintenance homes close to family
- If over 55, look into the government's Downsizer Contribution to Super
- Be aware of selling costs (agent fees, styling, legal) – typically 2–3% of the sale price.

REAL LIFE EXAMPLE

Retired Couple in Glenelg: They bought through Bridging a new seaside unit so they could buy and move first allowing them time to prepare their home for its maximum potential at sale. We also arranged a Pre-sale makover and all their decluttering and moving needs. They sold their large family home for \$1.2M, bought a \$700k seaside apartment, and put \$300k into super via the downsizer contribution. This reduced their ongoing living costs and boosted retirement income. Pink Lion also structured a small flexible loan that redrew on their existing equity so they had liquidity without dipping into super too early and extra funds of holidays.



SEPERATION OR DIVORCE

Practical Strategies:

- Protect your credit rating by keeping repayments current while settlements are ongoing. Bridging can assist.
- Refinancing can allow one party to buy out the other – but it must be structured carefully to avoid long-term hardship.
- Consider independent valuations of the property to avoid disputes.

REAL LIFE EXAMPLE

Adelaide Family Going Through Separation: One partner wanted to keep the family home in Norwood. Pink Lion helped refinance under her sole name, using some equity to pay out her ex-partner. We also set up an offset account to give her flexibility while adjusting to single-income budgeting. Without this, she likely would have been forced to sell in a rushed market.



Testimonials :

Finding the right property in Adelaide's market felt impossible – until I met Danae. She opened doors I didn't even know were there..Through Pink Lion's network, I had access to off-market properties and a team of buyer's agents who negotiated on my behalf with precision and strategy.The entire process was discreet, professional, and tailored to my goals. Thanks to Pink Lion, I secured a property that perfectly fits my needs – and my future plans.
– James L., Adelaide

Going through separation was one of the hardest times in my life. I felt lost, both emotionally and financially. Pink Lion didn't just guide me through the practical steps – they supported me as a person.Danae helped me secure my own home and create a financial plan that gave me stability and hope for the futureShe connected me with lawyers and mediators who genuinely cared, and she never made me feel like I had to face it all alone..I came out of this chapter with my dignity intact and the confidence to start over – something I never thought was possible.
– Emma T., Adelaide

WORKING WITH AGENTS

With decades of experience in finance and real estate, we understand the difference a trustworthy, high-performing agent can make to a sale. The right agent doesn't just sell your property — they protect your interests, your timeline, and your financial outcome.

At Pink Lion, we've built strong relationships with reputable agents who share our commitment to integrity and results. To give our clients the right level of support, we offer two partnership options:

Silver Support

We connect you with a carefully selected group of real estate agents we know and trust — professionals with a proven track record for honesty, hard work, and genuine client care. We make sure you're supported by someone who truly represents you, not just the sale.

Gold Standard Support

Our premium service goes a step further. Not only do we connect you with the right agent, but we also stay actively involved throughout the marketing and sales process.

We oversee strategy, spending, and communication with a "three eyes" policy — meaning every key decision is checked by you, your agent, and Pink Lion.

This ensures:

- Your marketing spend is strategic and justified.
- Campaigns stay focused on attracting serious buyers, not just foot traffic.
- Offers are assessed with data, insight, and experience.
- Your Agent attends all opens, they won't send their underlings.
- Your agent follows up all interest with a phonecall - not a text or email.

By blending market analytics, experience, and accountability, we make sure your property sale is handled with precision, transparency, and confidence — so you can move forward knowing every decision serves your best outcome.



“Choosing the right agent can add value far beyond the sale price — it shapes your experience, your outcome, and your next chapter.”

WORKING WITH AGENTS

BUYERS AGENTS

In Adelaide, buyer's agents are still a fresh concept — but one that's changing the way people buy property. While selling agents represent the vendor, a buyer's agent works solely for you, the purchaser — protecting your interests, negotiating on your behalf, and often uncovering off-market opportunities.

At Pink Lion, we partner with trusted buyer's agents who share our values of integrity, transparency, and care. Together, we help you buy smarter — ensuring your property choices and finance structure align perfectly with your goals.

We handle the finance strategy while your buyer's agent handles the search and negotiation. It's a collaboration built on data, experience, and advocacy — giving you confidence, clarity, and peace of mind at every step.



RECOMMENDED BUYERS AGENTS

HALLMARQ

PROPERTY GROUP

Matt and Lea Fraser are our recommended agents in Adelaide. They have assisted a number of Pink Lion clients and the feedback is always "Hard working, honest and excellent at communicating- Matt and Lea are a powerful team ". As buyer's agents they just don't just find you a property — they find the right property, at the right price, for the right reasons.

<https://www.hallmarq.com.au/about-adelaide-team/>

Alexis is our go to for Commercial and Hills properties. A true gentleman, with experience and knowledge throughout the commercial landscape. A hills dweller himself, Alexis brings a true passion to his role and is your advocate in the market — turning confusion into clarity and pressure into confidence.

www.craftpropertyco.com.au



craft
property.
CONSULTING

PRE-SALE MAKEOVER

IT MAKES A DIFFERENCE

First impressions matter — especially in real estate. A thoughtful pre-sale makeover can transform your property from “nice” to irresistible, often adding significant value well beyond the cost of the improvements.

At Pink Lion, we understand that strategic presentation is about more than fresh paint or styling — it’s about positioning your home to attract the right buyers and the strongest offers. Small updates such as landscaping, decluttering, modern lighting, or professional styling can make an emotional connection that drives better results.

PARTNERING FOR PROFIT AND PEACE OF MIND

Case Study: A Makeover That Moved the Market

When Sarah, a long-time homeowner in Adelaide’s eastern suburbs, decided to downsize, she was unsure whether it was worth investing in her property before selling. Her home was well-loved but dated — with older carpets, heavy curtains, and a tired garden that didn’t reflect the home’s true potential.



Working together Pink Lion and Pre- sale makeovers create tailored pre-sale strategies that help clients achieve outstanding results.

In one recent collaboration, a light, neutral interior repaint, refreshed bathroom, updated lighting, and a welcoming garden makeover completely transformed the home’s presentation. The total investment was under \$20,000 — yet it sold for \$147,000 above the initial appraisal within just two weeks.

By combining Pink Lion’s financial expertise with Presale Makeovers’ renovation know-how, clients can unlock hidden equity, sell faster, and move forward with confidence — without the stress or overspending.

Invest smart. Sell strategically. Move forward with clarity.

www.presalemakeovers.com.au



MEET THE TEAM



DANAE SENIOR FINANCE AND PROPERTY ADVISOR

A proud mum, devoted dog lover, and seasoned professional, Danae brings over 20 years of experience in finance and real estate to every client relationship. Her unique blend of passion, enthusiasm, and deep market knowledge means she understands not just the numbers, but also the people and dreams behind them.

Danae has guided South Australians through every stage of the property journey — from buying their first home, to building investment portfolios, to navigating major life changes like downsizing or separation. She combines sharp financial insight with genuine care, ensuring every client feels supported, informed, and empowered.

At the heart of her work is a simple belief: finance isn't just about money, it's about lifestyle. Danae's mission is to help her clients make smarter financial decisions so they can live the life they want, with confidence and peace of mind.



JANIS Senior Support Officer

Janis brings over 25 years of industry experience to the team, having successfully operated her own outsourced loan processing business for the past 15 years. She has led teams and is known for her strong attention to detail, proactive communication, and dedication to delivering a seamless, stress-free experience for clients.

Janis is passionate about helping people achieve their goals—especially first home buyers.

Outside of work, she enjoys exploring new bars and restaurants, escaping on weekend getaways, and experimenting in the kitchen. Fun fact, she is a mad Pug lover- if it has a fat, squashed face, it's love at first sight.

GLOSSARY OF COMMON BANKING TERMS

- **Variable Rate** – Moves up or down with market changes. Great for flexibility but repayments may increase.

Example: If your \$400,000 loan is on a 6% variable rate, repayments might rise or fall as the RBA adjusts the cash rate. In 2022–23, many households saw repayments jump by \$600+ a month due to rate rises.

- **Fixed Rate** – Stays the same for a set period (1–5 years). Provides certainty, but breaking early can attract penalties.

Example: A young Adelaide couple fixed at 2% in 2021. When rates rose to 6%, they saved thousands. However, breaking the fixed rate early (to refinance or sell) would have cost them hefty penalties.

- **Split Loan** – A combination of fixed and variable, balancing certainty and flexibility.

- **Offset Account** – Reduces the interest you pay by “offsetting” your loan balance with your savings account balance.

Example: If you have a \$400,000 loan but \$20,000 in your offset, you only pay interest on \$380,000 – potentially saving \$60–\$100 a month.

- **Redraw Facility** – Lets you take back any extra repayments you’ve made on your loan if you need access to cash.
- **Principal & Interest (P&I)** – Loan repayments that cover both the borrowed amount (principal) and the lender’s interest.
- **Interest-Only (IO)** – Loan repayments that cover only the interest, not the principal, usually for a set period. MAX 10 years and often used in investment purchases.

- **LVR (Loan-to-Value Ratio)** – $\text{Loan amount} \div \text{property value}$. Aim for 80% or less to avoid extra costs like LMI.

- **Equity** – The value of your property minus your loan. You can potentially borrow against it for investing, renovations, or other goals.

Example: Your Henley Beach property is worth \$700,000. You owe \$400,000. Your equity = \$300,000. **Some** of this can be used for investing or renovating. The max equity available is 80% of the properties valuation.

- **LMI (Lenders Mortgage Insurance)** – A fee charged when borrowing more than 80% of the property's value. Protects the lender, not you.

Example: Buying a \$500,000 first home with a \$50,000 deposit (10%) means you'll likely pay \$10,000+ in LMI – unless a guarantor helps.

- **Comparison Rate** – Shows the true cost of a loan, including fees, not just the headline interest rate.

- **Bridging Finance** – A short-term loan that lets you buy a new home before selling your existing one.

- **Stamp Duty** – A government tax on property purchases. In SA, this is one of the biggest upfront costs. We generally use 6% of the purchase price of a property to cover your entry costs including stamp duty.

- **Accessing Equity for retirement** - a way to draw on the equity in your home to fund your retirement. As your house appreciates in value, you draw on that value with a small monthly sum to fund your retirement meaning you still have inheritance to pass on, but you can enjoy your lifestyle as it needs to be now.

ADELAIDE, SOUTH
AUSTRALIA

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NEXT STEPS

1. Email us at hello@pinklion.au or call or text us on 0429 398 329 to book a free consultation
2. Write down your 'vision' what is it you want to achieve in the next 2, 5 10 years? that's our start point!

Then sit back and let us SUPPORT AND GUIDE YOU ON YOUR JOURNEY knowing you are in safe and trusted hands

KEYNOTE SPEAKER.



Danae believes deeply in empowering others through financial literacy and hope. With over two decades of experience in finance and real estate, she combines expertise with heart – delivering keynote presentations that are designed to educate, inspire, and motivate.

Her talks go beyond numbers, focusing on how financial understanding creates freedom, resilience, and confidence in every stage of life. Whether speaking to first home buyers, business leaders, or community groups, Danae's passion is contagious and her message is clear: knowledge creates opportunity, and hope fuels possibility.

Call now to book her for your event.

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Pink Lion

FINANCE PROPERTY DOWNSIZING