



BEYOND THE BASICS: 4 DEBT STRATEGIES FOR SOPHISTICATED INVESTORS 2025

MortgageWorks



01

DEBT RECYCLING

POLICY

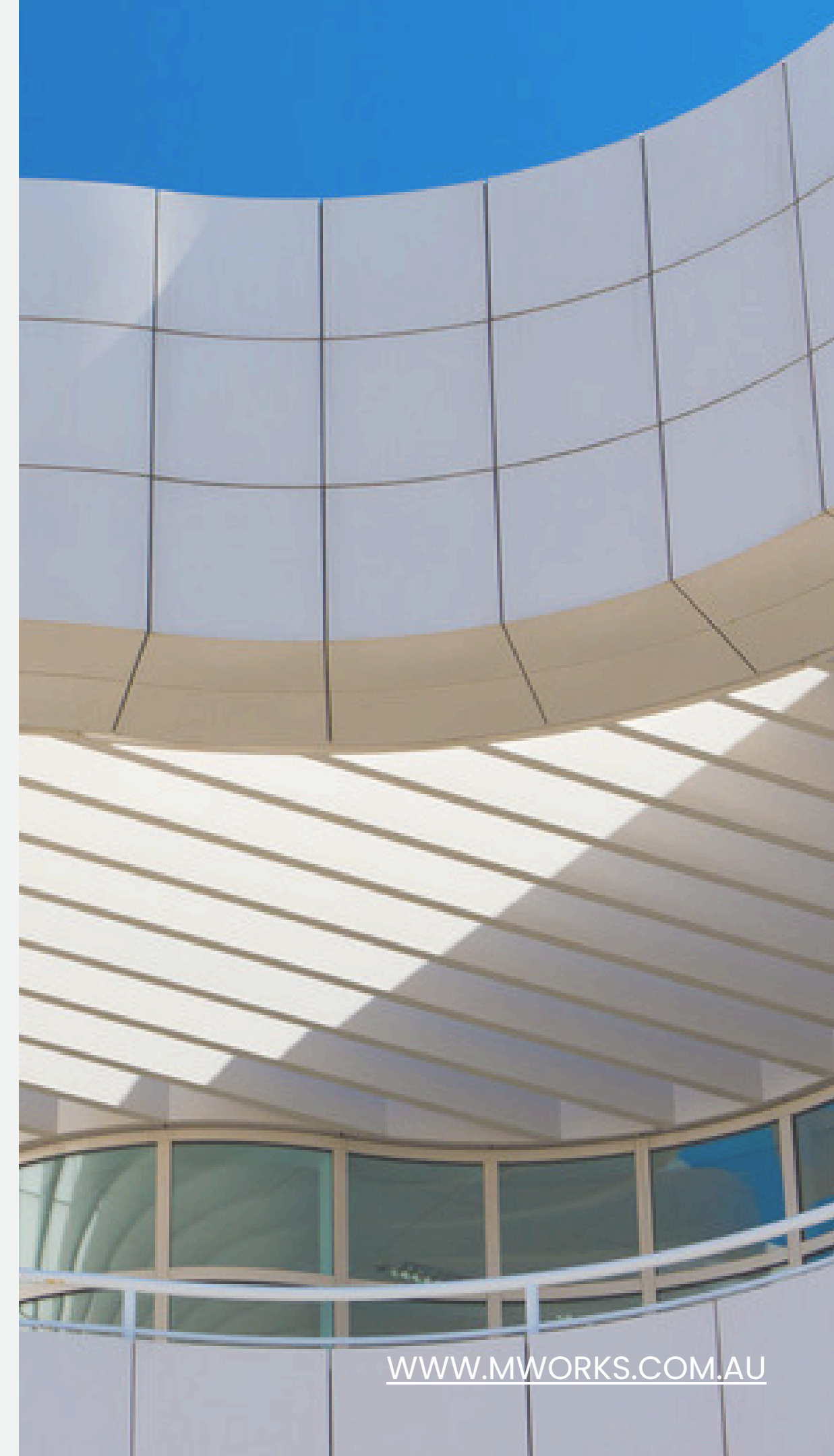
Debt recycling enables investors to convert non-deductible home loan debt into tax-deductible investment debt.

Surplus cash flow or additional loan repayments reduce the owner-occupied mortgage, an equivalent amount is re-borrowed and reinvested into income-producing assets such as liquid assets or property.

BENEFIT

Investors seeking tax efficiencies and investment growth will benefit by:

- Accelerated wealth creation – compounding investment returns while reducing non-deductible debt.
- Tax efficiency – shifting interest costs from personal to investment purposes.
- Portfolio growth – building diversified investments without waiting to accumulate savings.



02

NET ASSET LEND



POLICY

Select private banking partners provide an exclusive policy for qualifying clients, where investors may access lending of up to 80% of their net liquid assets without the requirement to demonstrate traditional income servicing.

This facility is particularly valuable for:

- Investors with substantial listed portfolios, cash reserves, or managed funds.
- High-net-worth individuals seeking liquidity without restructuring income flows.
- Sophisticated investors requiring swift access to capital for strategic opportunities.

BENEFIT

By leveraging asset strength rather than income verification, this policy offers flexibility, discretion, and speed — key advantages for investors managing complex or diversified portfolios.





SELF DECLARATION

POLICY

Select lenders have a unique policy framework where borrowers are afforded the ability to Self-Declare the financial standing of the Trust or Company.

This declaration allows borrowers to confirm either:

1. That the Trust or Company is actively trading, operating profitably, and fully capable of meeting all liabilities; or
2. That the entity is non-operational and carries no outstanding liabilities.

BENEFIT

For borrowers who are directors of multiple companies, or investors managing portfolios across various trusts, this policy offers a significant advantage. By reducing the need for extensive supporting documentation—such as multiple tax returns and accountant's letters, resulting in a faster, more efficient lending experience.

Important to Note

Eligibility for this policy is contingent upon borrowers demonstrating a strong repayment record. Applicants must have maintained a clear and consistent repayment history for a minimum of six months prior to application.

04

SPECIALIST INCOME

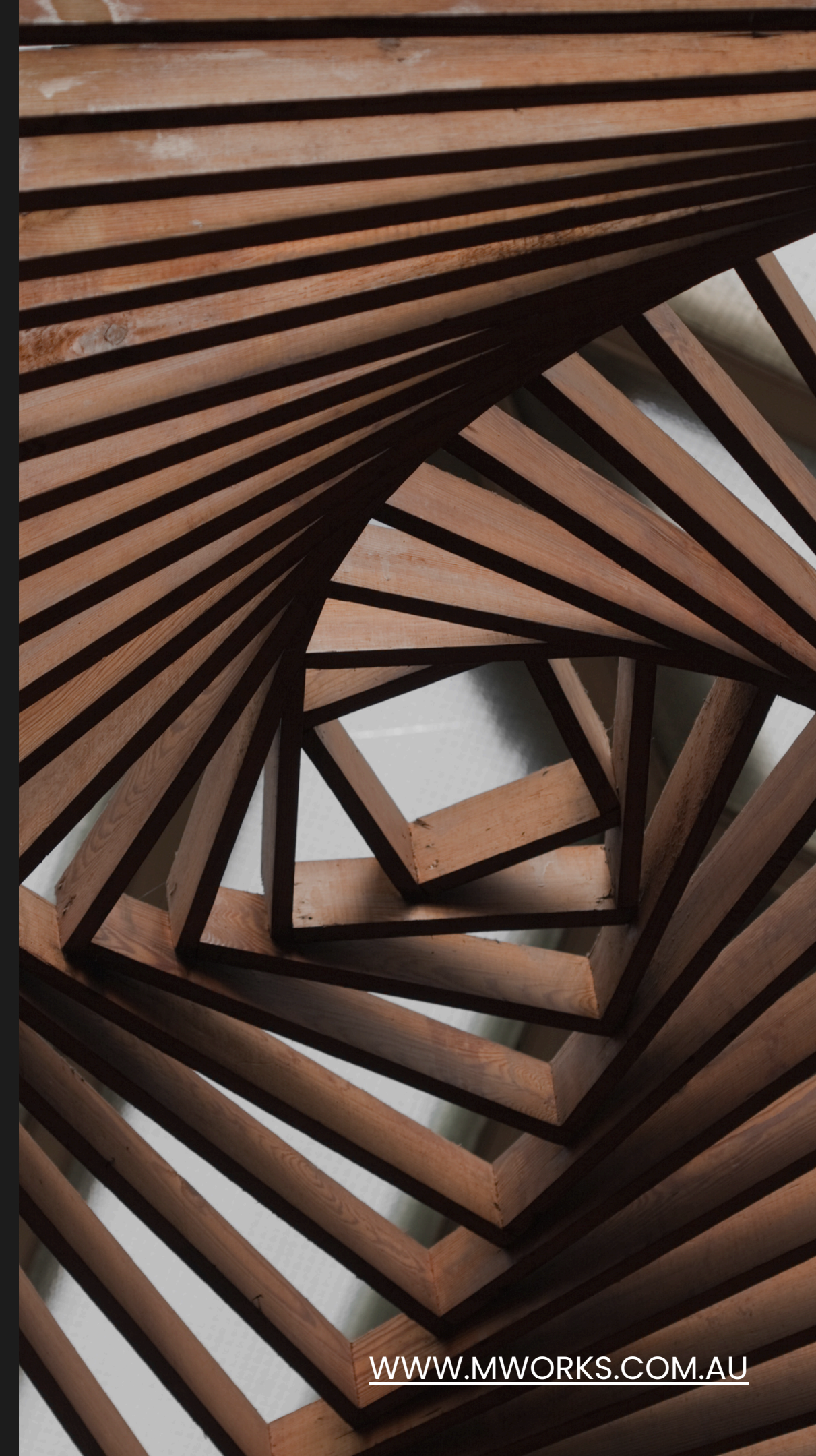
POLICY

Through our exclusive private banking relationships, we can access bespoke income verification solutions tailored for professionals including:

- Recognition of Restricted Stock Units (RSU)
- Partner distributions from accounting and law firms
- Invoice-based income for medical specialists
- Future bonus entitlements

BENEFITS

- Optimised borrowing capacity – Ensuring all eligible income sources are recognised.
- Tailored solutions for professionals – Lending structures aligned with unique income profiles.
- Access to policies not available through mainstream channels, avoiding missed opportunities.
- Efficiency and discretion – Faster, more accurate assessments without unnecessary hurdles.



MEET OUR TEAM



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Director



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