

FREE WEALTH BLUEPRINT

From Overtime-Dependent to Work-Optional by 55.

A Personal Wealth Blueprint for Frontline Professionals Who Refuse to Waste Their Peak Earning Years.

The outcomes we're working toward:

- **\$200K / year** — in passive income by age 55
- **Debt-free** — home fully paid off
- **Work-optional** — overtime becomes your choice



Andrew Low

Mortgage Broker · SCG Finance

CPA · Master of Financial Analysis (UNSW)

Property Investor · Australia Wide



*"If we're earning good money...
why don't we feel ahead?"*

This blueprint answers that question.

Your 5-Stage Wealth Roadmap

A proven framework — reverse-engineered from the outcome you want at 55.

01

Secure the Foundation

Budget right. Convert overtime into deposits. Set a safe purchase range. Discipline without exhaustion.

02

Design the 20-Year Blueprint

Reverse-engineer \$200K passive income. Map every property. Structure today for tomorrow.

03

Increase Capacity & Acquire

Two levers: income and assets. Acquire with discipline — not emotion or market noise.

04

Hold and Optimise

Monitor equity. Revalue. Refinance strategically. Replace underperformers. Wealth lives in the hold.

05

Transition to Work-Optional

Sell down. Shift to higher-yield assets. Replace earned income with passive. Overtime becomes your choice.

This isn't about quitting work tomorrow.

It's about building options while your income is at its strongest.

1

Secure the Foundation

Before we talk about multiple properties or passive income — we need the foundation right.

Budgeting System Use a proven system that protects lifestyle and prevents burnout. So, you can sustain the journey for 20 years	Savings Acceleration Plan Convert overtime into structured deposits. Your extra shifts become your deposit machine.	Safe Purchase Range A conservative borrowing figure based on proven lending principles — not wishful thinking.

2

Design the 20-Year Blueprint

This is where most people go wrong. They buy property #1. Then they “see how it goes.”

- **Reverse-engineer the outcome**

Work backwards from \$200K passive income. How many properties? What growth rate is realistic? We map the full pathway before your first purchase.

- **Structure today for tomorrow**

As your mortgage advisor, my role isn't just to secure loan approval. It's to ensure today's loan structure doesn't block tomorrow's purchase.

- **Review every 6–12 months**

We then review progress is regularly — even when you're not purchasing — to keep the strategy aligned with your income, goals, and the market.



KEY PRINCIPLE

"My job isn't just to get you a loan. It's to build a pathway."

3

Increase Capacity & Accelerate Acquisition

There are only two levers in wealth building: income and assets. Both must move in sync.

INCOME CAPACITY

- **Use overtime strategically**

Accelerate deposits with it — never build your lifestyle around it. It's a tool, not a salary.

- **Grow your base income**

Pursue career progression and skill development.
Raise your floor, not just your ceiling.

ACQUISITION DISCIPLINE

- **Every property must qualify**

Not every property help you scale.

We work with experts and follow clear criteria:

Strong fundamentals, borrowing capacity preserved, clear growth potential.

- **Timing is strategic, not emotional**

Acquisition timing follows the plan — not market noise, not FOMO.

4

Hold and Optimise

Wealth is built in the holding phase — not at the point of purchase.

Monitor equity positions Regular revaluations reveal equity available for your next acquisition.	Refinance when it improves your position Not just when rates move – when the structure improves your overall financial position.	Replace underperforming assets Assets that don't meet the criteria get replaced. The portfolio always earns its keep.	Annual review — even without a purchase Most brokers only hear from clients at settlement. My clients review annually. That's the difference.

5

Transition to Work-Optional

Now the plan shifts from accumulation to income. This is what it was all for.

Reduce debt strategically Sell down or reduce debt in a sequence that maximises net income and minimises tax.	Shift toward high-yield assets for income stability Rebalance the portfolio toward assets that generate income, not just capital growth.	Replace earned income with passive income Your portfolio generates \$200K/yr. Overtime is now entirely your choice — not a necessity.
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About Andrew Low

After more than a decade working in Finance for a national healthcare organisation, Andrew is now helping clients daily as a mortgage broker and experienced property investor.

He works with frontline professionals in healthcare, public transport, emergency workers who earn well but want a clear structure to ensure their income builds lasting wealth.

Andrew has built his own portfolio of properties in Sydney and Melbourne and is passionate about helping others achieve the same.

CPA (Certified Practising Accountant), Master of Financial Analysis (UNSW), Diploma Finance & Mortgage Broking



Book Your Free Wealth Strategy Session

If you're 25–35 and want a clear 10–20 year property pathway — this session is for you.

- Your income structure
- Deposit strategy
- Borrowing capacity review
- 10 to 20-year property pathway

Book a Free Session [HERE](#)

No cost. No obligation. Limited sessions available.