The Delphi Wealth Method

How Everyday Australians Build Real Wealth Through Property, In Any Market, Under Any Rules

PART 1 · FREE EDITION

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A quick note before you start

This is **Part 1 of the full book, free.** *The Delphi Wealth Method* has six parts. This one — *The Great Wealth Shift* — is the foundation: why so many hard-working Australians end up with less than they deserve, and why property keeps changing that story. It's yours, no cost, no catch. Read it at your own pace.

There's no jargon in here. Where a technical term is unavoidable, it's explained in plain words straight away.

Important — please read

This book provides general information and property-strategy education only. It is not personal financial, credit, taxation or investment advice, and it does not take into account your objectives, financial situation or needs.

Nothing in this book is a recommendation to buy, sell or hold any particular product, property or structure. No outcome, return, saving or result is promised or guaranteed. Past performance is not a reliable indicator of future performance.

Some of the 2026 changes to Australian property, tax and superannuation rules are now law with future start dates; others are announced and may change — always confirm the current rules before acting. This book describes them as understood at the time of writing.

Before making any decision, seek advice from the appropriate licensed professional for your situation — a licensed finance broker for finance and credit, and a licensed financial adviser for superannuation, structures and personal financial advice, along with your accountant and solicitor.

Inside Part 1 — The Great Wealth Shift

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CHAPTER ONE

Why Most Australians Will Retire Broke

Picture a bloke I know. A sparkie. Call him Dave.

Dave left school at sixteen, did his apprenticeship, and worked harder than anyone I've ever met. Thirty years of it. The kind of tradie everyone wants — booked out months ahead, charges good money, earns every cent. Up before dawn, never missed a shift. By any normal measure, Dave is a success.

At fifty-two, Dave had almost nothing behind him.

A house with a big mortgage still on it. A ute on finance. A bit of super — the money set aside from every pay for retirement — that he'd never once looked at. That was it. Thirty years of hard, skilled, well-paid work. And the moment he stopped swinging the tools, the money stopped too.

Was Dave lazy? Not a chance. Was he stupid? He's one of the sharpest problem-solvers you'll ever meet — give him a fault in a switchboard and he'll find it in minutes. Was he reckless? No. He never blew it on anything mad.

So what happened to Dave?

The same thing that's happening, right now, to most of the country.

Most Australians do everything they're told to do — and still retire broke.

Work hard. Pay the mortgage. Tip money into super for forty years. Keep your head down. Don't take risks. Do all of it, exactly as instructed, for your whole working life. Then retire on a fraction of what you used to earn. A "comfortable" retirement, they call it.

Let me tell you what "comfortable" actually means. It's a marketing word for "just enough." Just enough to get by. Just enough that you don't complain. Not enough to be free. You spend forty years filling the tank, and at the end you're handed a thimble and told to be grateful.

That's the deal most Australians are signed up to without ever reading the fine print. And it's not because they're lazy, or stupid, or didn't earn enough. Dave earned plenty.

It's because of three quiet things almost nobody talks about.

This chapter is about those three things. Once you see them, you can't un-see them — and you'll understand exactly why so many good people end up stuck, and exactly how to make sure you're not one of them.

The first reason is the one that should make you angry: nobody ever taught you how money actually works. And that was no accident.

Think back to school. Thirteen years, maybe more.

You were taught to read, write, do algebra, name the rivers of Africa, dissect a frog. Useful, some of it. Now answer me this. In all those years, how many lessons did you get on how money actually works? On how wealthy people build wealth? On debt, on assets, on making money work *for* you — instead of you working for it your whole life?

For almost everyone, the answer is zero. Not one lesson. Not one.

That's not a small oversight. That's the whole game.

School was never designed to make you wealthy. It was designed to make you employable.

It was built to produce good workers — people who show up, follow instructions, and trade their time for a wage. And it's brilliant at that. But "good worker" and "wealthy" are two completely different skill sets. One you were trained in for thirteen years. The other, you were never shown at all.

So you walked into the world knowing how to *earn* money, but not how to *build* it. And there's a world of difference between the two. Earning is trading hours for dollars. Building is making assets — things you own that earn for you while you sleep. Most people spend their whole life mastering the first. They never even hear the second one exists.

That was Dave's whole problem, right there. Dave was a master at earning and a complete beginner at building — because nobody had ever told him there was a difference. He thought working hard and earning well *was* the plan. He thought that was wealth-building. Nobody had ever shown him it wasn't.

That's not Dave's fault. That's the gap. And Dave isn't rare. Dave is the rule. He's most of the country.

Here's the part that breaks what most people believe their whole lives:

The thing keeping most Australians from wealth isn't a lack of money. It's a lack of understanding.

I've met high earners — doctors, executives, blokes pulling huge money in the mines — who are flat broke. Big salary, big house, big car, nothing behind them. And I've met people on ordinary, modest wages who quietly built real freedom. The difference was never the size of the pay packet. It was what they understood.

Picture a fly-in-fly-out worker up in the Pilbara. On enormous money, for years. What's he got to show for it? A jet ski he uses twice a year. A big dual-cab. A renovated kitchen. A lifestyle that swallows every dollar the second it lands. He earns a fortune, yet he's one redundancy away from panic.

Now picture a schoolteacher. Never earned anything close. But she understood one thing he never did — that money is meant to be turned into something that earns on its own. So slowly, with proper guidance, she turned a slice of what she earned into assets. No jet ski. No drama. And by the end she had choices he could only dream about. The choice to slow down. To help her kids. To stop worrying.

Same country. Same era. Wildly different incomes. And the lower earner ended up in the stronger position.

Income is how fast you fill the bucket. Understanding is whether the bucket has a hole in the bottom — and whether you ever bother building a second one. You can earn a fortune and stay poor. You can earn an ordinary wage and get free.

So where were you supposed to learn this? Not at school. Not from your parents, usually. They were never taught either, so they passed on what they knew: work hard, save what you can, hope it works out. Not from the bank, whose job is to lend to you, not to teach you. Not from the bloke at the barbecue with the hot tip, because he's guessing too.

The honest answer is: nowhere. The lesson simply wasn't on offer anywhere in an ordinary Australian life. You didn't skip the class. There was no class.

That's not an excuse. It's the diagnosis. And a problem named clearly is a problem you can fix.

The second reason is sneakier, and it costs more than the first: you wait. And waiting feels like the safe choice, when it's actually the most expensive decision you'll ever make.

Here's the trick your own head plays on you.

Doing nothing is not the absence of a decision. Doing nothing IS a decision. And it's usually the dearest one you'll ever make.

When you wait, it doesn't feel like you're choosing anything. It feels like you're being careful. Sensible. Waiting for the right time — when the kids are older, when the market settles, when the renovation's done, when you "know enough." But the right time never comes on its own. The right time was only ever going to be the day you decided to stop waiting.

And every year you wait has a price tag you never see. There's no bill. You just quietly arrive at sixty-five with less.

Let me show you why it's so sneaky. Forget property for a second. Imagine two people set aside the same small amount, regularly, into something that grows over time. Same amount. Same growth. The only difference is *when they start*.

One starts at forty. The other starts at thirty. That's it. Ten years apart. Everything else identical.

I won't put a number on the end result. That depends on a hundred things nobody can promise, and you'd get proper advice for your own situation before doing anything. But here's what is not in doubt, and it's the bit that should sit you upright. The one who started ten years earlier isn't ahead by ten years' worth. They're ahead by *far* more. That's because the early money had the most time to grow, and growth builds on growth. (There's a name for that — compounding: your growth earns growth of its own, and it snowballs.)

The first years are the most valuable years you'll ever have. And they're exactly the years most people throw away, because at thirty, sixty-five feels like a rumour.

That's the cruel maths of waiting. The years you waste early are the very years that were worth the most. You can't buy them back later with effort. Time is the one thing you can never get more of.

The most expensive thing in your whole financial life won't be a bad investment. It'll be a good decision you put off for ten years.

What makes the waiting so dangerous is that it's dressed up as wisdom. Fear whispers *not yet, not like this, better safe than sorry* — and it feels like being sensible. It isn't. Most of the time it's just fear wearing a sensible hat.

And here's the trap underneath it all: comfort. Being comfortable feels good — that's exactly the problem. The mortgage is getting paid, the job's okay, the routine is safe. There's no crisis forcing you to change. So you don't. A bad life forces you to change; pain is a great motivator. But a "good enough" life never forces anything. It just hums along, comfortable and safe, year after year. Then one day you look up. Twenty years have gone, and you're in the exact same spot — just older.

Nothing grows in comfort. Not muscles, not skills, not wealth. Growth lives one step outside the comfortable.

The third reason is the quiet killer: you trust a single system to carry you. You put forty years of hope into one basket, set and forget, and pray it's enough at the end.

For most Australians, that one basket is super. You tip a slice of every pay into it. You never look at it. And somewhere in the back of your mind, you assume it'll all work out by the time you're old.

Now, hear me clearly, because this is important. There's nothing wrong with super. It's a perfectly good tool. But that's all it is — *a* tool. One among several. It was never meant to be the whole plan, and it was certainly never meant to be the only thing standing between you and a broke retirement.

This is where I want to plant a flag, because it's the heart of everything I do and everything in this book.

Wealth was never about any one product. It's about the position you end up in. The product is just a tool.

I have always believed this. Long before any headline, long before the rule changes everyone's talking about in 2026. The people who understood that it was about the *position* — not super, not negative gearing (that's when an investment costs you more to hold than it earns, and the loss lowers your tax), not any single clever structure — always ended up better off. Better off than the people who pinned everything on one vehicle and hoped. The recent changes to the law (most now law as I write this, with start dates set — check the current state of play, because these things move) didn't change that truth. They just proved the people who already understood it were right all along.

When you trust a single system, you hand your whole future to something you don't control and can't see inside. The rules can change. The returns can disappoint. And you find out far too late, when there's no time left to fix it.

The people who build a real, better position don't do that. They don't bet everything on one square. They understand the landscape. They spread across more than one road. And out of everything available to an ordinary Australian, they lean hardest on the one tool that's quietly built more everyday wealth in this country than almost anything else.

That tool is property. And that's what this whole book is built around.

Not as a get-rich scheme — there's no such thing, and anyone selling you one is lying. As the slow, boring, proven vehicle that ordinary people have used for generations to turn an ordinary wage into a stronger future. We'll get deep into the how. For now, just hold onto the shape of it. Property is the vehicle, and the destination is a better position.

So there it is. Three reasons most Australians retire broke. They were taught to be employable, not wealthy. They wait, and call it being careful. And they trust a single system to carry a whole lifetime.

Notice what's *not* on that list. Not lazy. Not stupid. Not greedy. Not "didn't earn enough."

It was never about any of that. Dave wasn't lazy. The Pilbara bloke wasn't broke from a lack of income. Good people end up stuck for reasons that have nothing to do with their character and everything to do with what they were never shown.

That's the part I need you to really take in, because it changes everything about how you read the rest of this book. If you've been carrying a quiet shame about money — that everyone else seems to get it and you somehow missed the memo — let it go right now. You didn't miss anything. There was no memo. There was just a gap nobody filled, and a system that left you to fend for yourself.

You're not behind. You're not slow. You're not bad with money. You were simply never taught — and "never taught" is the most fixable problem in the world.

That's why I do this. I didn't come from money. I started with nothing and built my own property portfolio — my collection of properties — from the ground up. The slow way, the real way, getting plenty wrong and learning from every bit of it. I won't put a figure on it, and I never will, because the number was never the point. The point is *how* it happened: understanding first, then action, then good licensed people around me. Not a secret. Not luck. Not a rich relative. Just the thing nobody had bothered to teach me — learned the hard way, so I can hand it to you the easy way.

I have to be straight with you, because I promised I always would be. This book is general education, not personal advice. I don't know your numbers, so I can't tell you what to do with them. Nothing here is a guarantee, and anyone who hands you one is having you on. When the time comes for the specifics, you'll get proper people in your corner: a licensed mortgage broker for the lending, a licensed financial adviser for advice on your own situation, your accountant for the tax. We'll talk a lot about that team. Nobody builds this alone, and the ones who try usually come unstuck.

But the foundation — the understanding that protects you, that no rule change and no salesman can ever take away — that's the thing this book gives you. And it starts with one decision: to stop drifting and start understanding.

Because here's the truth this whole chapter has been circling. The reason most people retire broke isn't permanent. It isn't bad luck or bad genes or a door that was locked to people like you. It's information you were never given. And information can be got.

You're getting it now. That changes everything.

So if it was never really about super, and never about any single product — if it was always, quietly, about the *position* — then here's the first thing we need to do. Get crystal clear on what that actually means.

What does a better position really look like? Not as a fuzzy feeling. As a real, solid destination you can see and drive toward.

That's where we go next.

CHAPTER TWO

The Death of Traditional Retirement

Let me tell you about Dave.

Dave's a good bloke. A sparky by trade. Mid-fifties. Worked hard his whole life and never missed a day. Up before the sun, ute loaded, on the tools till knock-off. The kind of bloke who fixes your power point and won't take the extra twenty bucks.

And Dave had a plan. The same plan most Australians have.

Get a steady job. Buy a house. Pay it off over thirty years. Tip a bit into super along the way — super, or superannuation, is the retirement savings your employer pays in while you work. Then one day — around sixty-seven, if your body holds up — collect the pension, lift the lid on the super, and be "comfortable."

That was the deal. The old deal. Work forty years, and the house and the super and the pension would carry you the rest of the way.

Here's the problem.

That deal is dead.

I want to be careful with my words here, because this matters.

I'm not saying super is bad. I'm not saying the pension is going anywhere. I'm not saying owning your home is a mistake — it's one of the smartest things you'll ever do.

What I'm saying is simpler, and harder.

The old plan was never really a plan. It was a hope. And the world has changed enough that the hope no longer holds.

For about thirty years, Australians were sold a story. Work hard. Be careful. Trust the system. Do the "right thing," and the right outcome would follow. Nobody had to think too hard. The path was laid out for you.

But look closely at that path, and you'll see it was built on three things doing all the heavy lifting. The family home. Super. The age pension.

Let's take them one at a time. Honestly. No hype.

Start with super, because that's where most people put their faith.

Every few weeks, Dave would log in and check his balance. When the number went up, he felt good. When it went down, his stomach dropped. That number on the screen was his whole future, and he watched it like the footy scores.

He'd talk about it at the pub. "Reckon I'm on track," he'd say, half hoping someone would agree. Nobody really did the sums. They all just nodded into their beers and hoped they were on track too.

Here's Dave's situation, told straight. He couldn't touch that money for another ten years. He didn't choose what it was invested in. He didn't really understand the fees — the charges taken out of it each year. And every year or two, the government changed the rules on it again.

Dave didn't have a plan. Dave had a *hope* — parked in a bucket he couldn't reach, run by people he'd never met, under rules that kept moving.

And here's the first hard truth of this chapter. Read it slowly.

Super was never a strategy. It's a bucket.

That's all it is. Super is a *place to put money*. A special account with a fence around it, where the money is taxed at a lower rate but locked away until you're older. It's useful — genuinely useful, and I'll defend it in a minute. But a bucket is not a plan.

Think about it. If I handed you an empty bucket and said "there's your retirement," you'd laugh at me. A bucket doesn't *do* anything. It just sits there. What matters is what you pour into it, how much, how often, and what that money is actually doing while it waits.

Most Australians have spent their whole lives confusing the two. They think *having* super is the plan. So they tip a bit in, cross their fingers, and hope the number's big enough by the time they're allowed to open the lid.

Then they get to sixty-five, lift the lid, look inside… and it isn't enough. Not for the life they pictured. Not the holidays, not the helping the kids, not the not-setting-an-alarm.

That's not a money problem. That's an *understanding* problem. Nobody told them the bucket was just a bucket.

Now the pension.

A lot of people quietly treat the age pension as their backstop. "If it all goes pear-shaped, there's always the pension." And there is. It's a good thing. We should be proud we look after each other in this country.

But let me say this plainly.

The pension is a safety net. It was never meant to be a plan.

A safety net catches you so you don't hit the ground. It doesn't lift you up. It doesn't give you choices. It keeps you off the floor — and that's all it's designed to do.

Ask yourself honestly. Is “kept off the floor” the future you’ve been working forty years for? Is that the retirement you picture when you close your eyes? The one where you take the grandkids somewhere nice, help your daughter with a deposit, fly up to see the family without flinching at the cost?

The pension doesn’t buy that life. It was never built to. There’s no shame in the safety net being there. There’s a lot of risk in calling it a plan.

Then there’s the part nobody likes to talk about.

People are living longer. A lot longer.

This is a good thing. A wonderful thing. But it quietly breaks the old maths.

The old deal was built back when a bloke might finish work at sixty-five and, being blunt about it, not live all that many years after. The money didn’t need to stretch far. The sums sort of worked, because retirement wasn’t that long.

Now? You might finish work and have twenty-five, thirty years ahead of you. Maybe more. That’s not a retirement. That’s a whole second adult life. And it has to be paid for.

Think about what that means. The same bucket of super now has to last *decades* longer than it was ever designed to. The same pension has to stretch across a far longer stretch of life. The house you paid off still has rates, still has repairs, still has a roof that’ll need doing one day.

The maths that “sort of worked” for a ten-year retirement falls apart over a thirty-year one.

Nobody updated Dave on that. Nobody updates most people. They’re running a plan built for a shorter life, in a world where we’re all — thankfully — living longer ones.

Living longer is a gift. But it turns “enough to get by” into “not nearly enough for long enough.“

So there it is. The three legs of the old stool. The home, the super, the pension. One was never a plan. One was never meant to lift you. And the maths underneath all three quietly stopped adding up the day we all started living longer.

The old retirement isn’t under threat. It’s already gone. Most people just haven’t been told.

Now here’s the bigger idea. The one that changes everything. And once you see it, you can’t un-see it.

It was never about super. And honestly? It was never even about property.

It was always about the **position**.

Let me explain, because this is the whole reframe.

Nobody actually wants “super.” Nobody lies awake dreaming about a balance on a screen. What people want is what that money *gives* them. They want to stop trading their hours for dollars. They want choices. They want to help their kids. They want to sleep at night knowing they’re not one bad month from disaster. They want to be free.

That’s the position. That’s the real goal.

You don’t retire on a product. You retire on a position.

Let me make that real.

I once sat across from a nurse — call her Sandra. Worked nights for the better part of twenty years. Long shifts, sore feet, the lot. And every payslip, money went into super. She did everything she was told.

When I met her, she wasn’t asking me “how big should my super be?” She was asking something deeper, even if she didn’t say it out loud. She was asking, “Will I be okay? Can I stop working before my body gives out? Can I help my daughter without going backwards myself?”

I asked her to do something simple. I said, “Forget the balance for a minute. Tell me what a good day looks like in five years’ time. Walk me through it.”

And her whole face changed. She talked about not setting an alarm. About being there for her grandkids on a weekday. About taking her daughter to lunch and not flinching at the bill. She didn’t mention a single number. Not one.

That’s the destination. That’s what we were really talking about the whole time. The balance was never the point. The balance was just a tool — one possible tool — to buy back her time, her energy, her freedom.

Super is one of the cars that can drive you there. Property is another. Your own name is another. A trust is another. They’re all just *vehicles*. The destination is the same. A better position in life.

And here’s where most people get it badly wrong. They fall in love with the vehicle.

Picture it like this.

Say you have to drive from Sydney to the Gold Coast. The destination is the Gold Coast. That’s the whole point of the trip.

Now imagine you fall in love with your *car*. You decide this exact car is the only car you’ll ever drive. You’re so attached to it that you forget the trip was ever about getting to the Gold Coast. The car *becomes* the goal.

Then one day, the government says: sorry, that model’s been taken off the road.

If you’re in love with the car, this is a catastrophe. Your whole plan just died. You’re standing in the driveway, staring at a car you can’t drive anymore, feeling like the trip is over.

But if you remembered the destination was the Gold Coast? You shrug. You get in a different car. You keep driving. Same destination. Different vehicle. No drama.

That's exactly what happened with the changes announced in 2026.

A lot of people had fallen in love with one car — borrowing inside super to buy property. They'd built their whole future around that one vehicle. When the government announced it was taking that model off the road, they were devastated. They thought the journey was over.

It wasn't. The destination never changed. The Gold Coast was still there. They just had to get in a different car — and there were plenty parked right next to them.

Don't fall in love with the vehicle. Fall in love with the destination.

The destination is a better position. The vehicles will change — they always do, every few years, as governments fiddle with the rules. If your plan only works with one vehicle, you don't have a plan. You have a single point of failure.

Think about how a sparky like Dave works. If he only owned one tool — say, a screwdriver — he'd be useless on most jobs. A good tradie carries a van full of tools and picks the right one for the task in front of him. That's how wealth-builders think about vehicles. They don't get attached to one tool. They open the van and grab whatever fits the job today.

Now let me be fair to super, because I don't want you closing this book and telling your mates "that Delphi bloke reckons super's rubbish." I don't reckon that at all.

Super is a *very good vehicle* for a lot of people. The tax treatment inside it can be genuinely excellent. It's one of the better buckets going around — low tax, money working away quietly, your employer topping it up while you sleep. I am not anti-super. Let me say it twice. I am not anti-super.

But it's *one* vehicle. It's not the plan. It's not the destination. And it was never meant to carry the whole job on its own.

That's the bit that got lost. Somewhere along the way, a useful tool got dressed up as a complete plan. People stopped seeing super as one car in the car park and started seeing it as the whole journey. They put all their hope in one bucket — locked away, out of their control, under rules they don't set — and called it a retirement strategy.

That's not a position of strength. That's a position of hope.

And there's a world of difference between those two words. It might be the most important difference in this whole book.

A position of *hope* sounds like this: "I think I'll be okay. I reckon there'll be enough. Fingers crossed the market's kind to me." It's passive. It waits. It checks the balance and hopes for the best.

A position of *strength* sounds like this: “I know what I’m building. I know which vehicles I’m using and why. If one door shuts, I’ve got others. I’m not at the mercy of Budget night.” It’s active. It drives. It decides.

Dave was in a position of hope. So was I, for years. So are most Australians, right now, today, without even knowing it.

Here’s a quick way to test which one you’re in. Ask yourself one question. *If the government changed the rules on my main plan tomorrow, would I be devastated — or would I shrug and adjust?*

If the answer is “devastated,” you’re in a position of hope. You’ve got a single point of failure. One door, and you’re praying it stays open.

If the answer is “I’d shrug and adjust,” you’re in a position of strength. You understand the destination. You’ve got more than one car. You’re driving.

There’s no shame in being in the first group right now. Almost everyone starts there. I started there. The whole point of this book is to move you, step by step, from hope to strength. And the first step is simply seeing the difference.

Let me tell you how this landed for me.

For years, like Dave, I measured my whole future by one number. I chased the balance. I thought a bigger balance meant a safer future. I was playing the only game I’d ever been taught — work hard, tip money in the bucket, and hope.

I didn’t come from money. I built my own property portfolio — my own collection of properties — from the ground up, brick by brick, mistake by mistake. And in those early years, I was certain the old deal was the answer. Why wouldn’t I be? It’s what everyone said. It’s what the ads said. It’s what my own payslip seemed to say.

Then one day it clicked. I stopped asking the wrong question.

The wrong question is: *“How big is my super?“*

The right question is: *“What position am I building — and what’s the best vehicle to get me there, given the rules right now?“*

The day I started asking the second question, everything changed. Because the second question puts *you* in the driver’s seat. It doesn’t care what the government did on Budget night. It doesn’t panic when a door shuts. It looks at the whole car park, picks the right vehicle for today, and keeps driving toward the destination.

I remember the exact feeling. It wasn’t excitement. It was *relief*. The weight of betting everything on one number, one bucket, one set of rules I couldn’t control — it just lifted. For the first time, I felt like I was driving instead of being driven.

That's not a trick. That's not a loophole. That's just how people who build real wealth actually think. They're not loyal to a product. They're loyal to a *position*.

The wealthy don't ask "where do I put my money?" They ask "what am I building, and what's the smartest way to build it right now?"

That one sentence separates the people who get ahead from the people who stay stuck. Read it again. It's the whole game.

And here's the thing — you don't have to be born knowing it. I wasn't. Sandra wasn't. It's not a gift. It's a way of thinking you can learn. And the day you learn it is the day the whole thing tilts in your favour.

Now, I have to be straight with you, because this is regulated ground. What's right for *your* super, *your* retirement, *your* situation — that's a conversation for properly licensed people who know your numbers. A licensed financial adviser. A licensed mortgage broker. Your accountant. I'm not here to tell you what to do with yours. I'd never. I'm here to shift how you *think* about it — to get you to stop seeing any one bucket as the finish line, and start seeing it as one tool among several.

Nobody builds a position like this alone, off a book and a hunch. The wealthy don't either. They've got a team. People who know the rules better than they do, who check the map before every big turn. That's not a weakness. That's the smart play.

So let me leave you where this chapter has taken us.

The old retirement is dead. The home, the super, the pension — three legs of a stool built for a shorter life and a simpler world. One was never a plan. One was never meant to lift you. And the maths quietly stopped adding up the day we all started living longer.

That should not scare you. It should free you. Because the old deal dying doesn't mean *your* future died with it. It just means the thing you were sold as "the plan" was only ever one car — and there were always others in the car park.

You don't retire on a product. You retire on a position. And a position is built, on purpose, with the right vehicle for the road in front of you.

So that's the real question now. Not "how big is my super?" The bigger one.

If the old plan is dead — what replaces it? What's the vehicle that everyday Australians, on ordinary wages, with a mortgage and a bit of equity — the share of your home you actually own, the part that isn't still owed to the bank — have actually used to build real wealth and a better position?

There's an answer. It's been sitting in plain sight the whole time. It's the one most of us already own a piece of.

Turn the page. Let's talk about property.

CHAPTER THREE

Why Property Remains Australia’s Greatest Wealth Vehicle

Let me open with a statement the share-market crowd will want to fight me on.

For ordinary Australians, more everyday wealth has been built through property than through just about anything else.

Not because property is magic. Not because it’s the only thing that works. Plenty of people have done brilliantly in shares, in business, in all sorts of things. Good on them.

But for the *regular* person — the tradie, the teacher, the nurse, the family with a mortgage and not much spare — property has quietly been the great wealth-builder of this country for generations. And I’m going to show you exactly why. Not with hype. With plain logic.

Because once you understand *why* it works, two things happen. You stop being scared of it. And you stop being fooled by people who don’t understand it themselves. The scared ones think property is a rich person’s game they could never join. The fooled ones think it’s a magic money button that can’t lose. Both are wrong. The truth sits in the middle, and it’s far more useful than either fairy tale. So let’s get into it.

Reason one: leverage — the multiplier

Here’s the single biggest reason, and almost nobody explains it properly:

Leverage.

Don’t switch off — it’s a simple idea wearing a fancy word. Leverage just means using a small amount of your own money, plus a large amount of the bank’s money, to control something big. You’ll also hear it called gearing. Same thing.

Where else does this happen? Walk into a bank and say, “I’d like to borrow $400,000 to put into the share market.” They’ll laugh you out the door. Say, “I’d like to borrow $400,000 to buy a house,” and they’ll hand you a pen.

Banks lend against property like they lend against almost nothing else on earth. Why? Because it’s real, it’s not going anywhere, and people always need it. To a bank, that makes it safe collateral — something solid they can hold as backup in case the loan isn’t repaid. And that means *you*, an ordinary person, can get your hands on a level of borrowing power you can’t get any other way.

Picture two neighbours. Same street, same income, same savings — say each has $100,000 put aside. One puts the lot into shares. The bank won't tip in to help, so she's playing with her own $100,000 and nothing more. The other uses his $100,000 as a deposit, and the bank lets him control a $500,000 property. Same starting money. One is steering a small boat. The other is steering a ship five times the size — most of it paid for by the bank. That's not a trick. It's just what banks will do for bricks and mortar and almost nothing else.

Before I show you any numbers, hear me loud and clear: **what follows is an illustration to explain the idea, not a prediction and not a promise.** Property values can rise. They can also fall. Nobody can guarantee you a single dollar. I'm showing you *how the maths works*, not what your house will do.

Back to that $500,000 property — your $100,000 deposit, the bank's $400,000. If it grows in value, your gain isn't measured against your $100,000. It's measured against the *whole* $500,000.

Imagine it rises by 10% over some years. That's a $50,000 lift. But you only put in $100,000 of your own. So a 10% rise in the *property* shows up as a 50% lift against the *money you actually risked*. The growth happened on the bank's money too. But that gain lands in your pocket, not theirs. They just get their loan back. You keep the upside on the lot. To match that, the neighbour who skipped the bank would need her own $100,000 to climb a full 50% on its own.

That is the multiplier — and it's why a regular wage-earner can build something serious without first becoming rich.

Leverage is how regular people build big wealth from a small start. Property is where the bank actually hands it to you.

But I'll say the warning now, and keep saying it through this whole book: leverage cuts both ways. The same multiplier that lifts you up will drag you down if the value falls, because you still owe the bank the full loan no matter what the property is worth. We'll deal with that honestly in a minute. A chainsaw builds a house faster than a handsaw — and takes your fingers off faster too. The answer isn't to fear it. It's to learn to hold it properly.

Reason two: two engines, not one

Leverage is only the start.

Property has two engines.

It can grow in value over time — that's capital growth, meaning the property is worth more than you paid for it. *And* it pays you rent along the way — that's income. Most investments give you one or the other. Property, done well, gives you both.

Think of it like a fruit tree that's also slowly turning into a bigger asset. Every year it drops fruit you can use — that's the rent. And the tree keeps growing, so the day you sell, it's worth more than when you planted it — that's the growth. When one engine is quiet, the other can keep you flying.

The engines also change roles as *you* change. Lean on growth while you're building. Then let the rent do the heavy lifting when you'd rather slow down.

There's a quieter benefit alongside the two engines, too. **Other people help pay for it.** Your tenant pays rent, which helps cover the loan. In some cases, the tax system helps as well. Nobody pays down your car loan for you. Nobody chips in on your credit card. But with an investment property, a stranger helps fund the very thing that's building *your* future.

And here's a third quiet force: **property forces you to save.** How many times have you promised to put $500 a month away — only for the car rego, or Christmas, or a quiet Friday to wipe it out? Most of us are hopeless at saving money we can see and touch. But a mortgage doesn't ask your permission. The repayment goes out whether you feel like it or not, and a slice of it silently becomes *yours* every month. For a lot of people I've worked with, the home they "had to" pay off was the only savings plan they ever stuck to.

Every dollar that comes off the loan isn't just less debt — it's equity. Equity is the difference between what the place is worth and what you still owe. The tenant's helping. Your repayments are helping. And if the value rises on top, the gap grows faster still. Most money leaks. This stuff stacks.

Reason three: you can see it, touch it, and control it

This one matters more than people realise — for your *nerves* as much as your wallet.

You can understand it and control it.

It's a house. You can see it, drive past it, fix the kitchen, choose a better tenant. You're the driver, not a passenger watching a number bounce around on a screen you don't control. When the share market drops 15% in a week, there's nothing you can do but watch and sweat. But a property? If the rent's a bit low, you can lift it at the next lease. If the place is tired, you can paint it, freshen the kitchen, add a room, and lift its value. You have levers to pull. For people who hate feeling helpless with their money, that's worth a fortune in peace of mind alone.

Reason four: it's real, needed, and in short supply

People will always need a roof over their heads. Through every boom and every crash, that never changes. And right now — this matters — Australia is hundreds of thousands of homes short of what it needs. The country can't build them fast enough.

Think about what a house actually *is*. It's not a number on an app that could be worth nothing tomorrow. It's land, which they're not making any more of, with a building on it that someone needs to live in tonight. A company can go broke and its shares can go to zero. But think about land in a town where people want to live, with a shortage of homes around it. That's about as solid as wealth gets in this country. When something is genuinely needed and genuinely scarce, the long-term pressure runs one way.

Put it all together — leverage, two engines, forced saving, control, and a real asset people can't do without — and you start to see why property has done what it's done for ordinary Australians. It's not a mystery. It's a very good set of ingredients in one place.

What it looks like in a real life

That's all theory until you see it walk around.

I think of a couple I'll call Dave and Karen — not their real names, but the shape is true to dozens of stories I've seen. Dave was a sparky. Karen worked part-time at the local school. Two kids, a dog, a mortgage, and the constant feeling they were running hard just to stand still. No rich parents. No windfall. After years of grinding away at the home loan, they had a chunk of equity built up in their own house. They didn't even know it counted as anything.

For years, that equity just sat there. Dave thought of investing as "something other people do." Karen thought property was for the wealthy. They weren't lazy and they weren't silly — they just didn't understand the engine. Nobody had ever explained it in plain English.

When they finally learned how it worked, the fear lifted. They got proper, licensed advice. They built in a buffer so a rough patch wouldn't sink them. And they took one steady step — not a wild punt.

I'm not going to tell you they got rich, because I won't promise outcomes and I won't pretend their story is yours. What I *will* tell you is that their *position* changed. They went from feeling like passengers in their own financial life to having a hand on the wheel. That shift — from stuck to moving, from scared to steady — is what this whole book is really about. The property was just the vehicle.

And here's the thing nobody tells everyday people: a lot of you are already further along than you think. I've sat with people who'd quietly paid down a home for fifteen years without ever calling it a strategy — and when they saw what that discipline had built, they didn't feel rich. They felt relieved. They'd been building the whole time and just didn't know it.

That's the pattern, over and over. The people who get moving aren't the cleverest or the richest. They're the ones who stopped being scared of a thing they didn't understand — and then took guided action instead of going it alone. And I keep saying *guided* for a reason. Every one of them got proper, licensed advice before they acted. The book wakes you up. Your own licensed team — a mortgage broker, a financial adviser, an accountant — turns waking up into a safe, sensible plan that fits *you*.

The honest part: it's not magic

I promised you honesty, so here it is. I won't pretend property is a one-way bet, because it isn't — and anyone who tells you otherwise is the kind of salesman you should walk away from.

Property can go down. Not just up. Down. Some areas go nowhere for years. Buy the wrong thing in the wrong place at the wrong time, and you can lose money, same as anything.

And leverage cuts both ways. It magnifies the gains when things go well — and the pain when they don't. Here's the part the spruikers skip. Say you control a $500,000 property with a $100,000 deposit, and the value drops 10%. That's a $50,000 fall, and it lands entirely on *your* money, not the bank's. They still want their $400,000 back in full. So the same multiplier that made a 10% rise feel like a 50% win makes a 10% fall feel like a 50% hit to your deposit. That's not a reason to run away. It's the reason *how* you do this matters so much. It's why we'll spend whole chapters later on choosing well, building in buffers, and managing risk like a grown-up.

Property is also not effortless, and it's not instant. It costs money to buy and to hold — stamp duty, legals, rates, insurance, repairs, the lot. You can't sell half a house on a Tuesday because you need cash. It rewards patience and punishes panic.

The people who get hurt are almost always the ones who skipped the homework or got spooked and sold at the worst moment. I've seen that second mistake more than the first, and it stings more. The market wobbles for a year or two, as markets do. They panic-sell at the bottom, and a temporary dip becomes a permanent loss. The asset was fine. The *temperament* wasn't. That's why a buffer matters — a bit of breathing room, so a quiet patch stays a quiet patch instead of an emergency that forces your hand. You don't lose by holding a good asset through a soft year. You lose by being forced to sell.

So no — property is not magic, and it's not guaranteed. Nothing is. What it *is*, done properly and with the right people around you, is one of the most powerful and reliable tools an ordinary Australian has ever had to build a better position. Both things are true at once — hold them together. Anyone who only tells you the upside is selling. Anyone who only tells you the downside is scared. I'm going to keep telling you both.

"But didn't they change all the rules?"

"Hang on, Adel," I can hear you saying. "Didn't the government just change all the rules? Is any of this even true anymore?"

Great question. And it's the whole point. The 2026 changes shifted the *shape* of property investing. They didn't touch the *engine*.

Did they ban leverage? No. Did they stop people needing somewhere to live? No — if anything, the housing shortage makes that need stronger. Did they remove capital growth, or rent, or the ability to control a real asset? No, no, and no.

Feel the difference between the *rules* and the *engine*. The rules are things like which ownership structure gets which tax treatment, or how a tax deduction is handled. Governments tinker with those all the time. They always have, they always will. The engine is the deep stuff underneath: real, scarce, needed bricks and mortar that ordinary people can control with the bank's money. Politicians can move the goalposts. They can't change the fact that people need homes and there aren't enough.

One honest note: the 2026 measures are described here as the law was understood at the time of writing — most are now law, with start dates set; the trust change is still only announced. Laws get refined on their own timetable. Always check the current rules for your own situation with a licensed professional before you act.

Picture it like new road rules — fresh speed limits, a few roads closed, a couple opened. Does that mean cars don't work anymore? Of course not. The engine under the bonnet is exactly the same. You just take a different route. That's all 2026 was: a change to the road map, not a change to the car. The drivers who panicked and parked in the garage went nowhere. The ones who learned the new route kept moving.

Governments change the rules of the game. They almost never change the nature of the game. The engine keeps running.

That's why I didn't panic in 2026, and it's why you don't have to either. While plenty of people read the headlines and assumed property was finished, I looked at the engine — and it hadn't moved an inch. When everyone else is scared and frozen, that's usually when the people who understand the machine quietly get to work.

A word to close

Let me tell you something personal. I didn't come from money, and I didn't start with shares or a clever business idea. I started with property, because it was the one thing that would let a bloke with not much get a foot on the ladder using the bank's money instead of money I didn't have.

It wasn't smooth. I made mistakes — real ones, ones that cost me. I'm telling you that because anyone who says their run was perfect is lying, and I'd rather you trust me. But that one decision changed the entire direction of my life — the decision to learn property properly and use it as my vehicle. Not because property is some secret. Because I finally understood the engine, and let it run for me instead of against me.

I built my own property portfolio from the ground up, starting with nothing but a willingness to learn. And the most valuable thing I got wasn't a number on a balance sheet. It was the *position* — the security, the choices, the breathing room, the ability to look at my family and know we'd be alright. That's what I want for you. Not a get-rich story. A better position.

You can understand that engine too — and you're most of the way there already. You know its risks, told straight, and you know it survived 2026 intact.

Property doesn't reward the reckless. It rewards the patient and the educated. The people who win aren't the ones who gambled. They're the ones who understood the machine, got the right team around them, and took one steady step. So that's what we're going to do. We'll understand the machine, piece by piece, until that step feels less like a leap and more like the obvious next move.

Let's go build the foundations.

CHAPTER FOUR

The Coming Changes to Super & Wealth Creation

In 2026, the rules changed.

More moved in property, super and tax that year than in a generation. The headlines screamed. The forums went off. The talkback lines ran hot. Good, hard-working people rang me genuinely scared. They'd done everything they were told, and now a piece of their plan seemed to disappear overnight.

And here's the thing I want you to notice before we go a single step further.

I didn't panic.

Not because I'm cleverer than anyone. It's because I already understood the one lesson this whole book is built on. It was never about a single rule, a single tax break, or a single product. It was always about the *position* you put yourself in. So when the government shifted the rules, it didn't shake the ground I stand on. You can't knock the legs out from under someone who was never standing on one leg.

A lot of people got their entire understanding of 2026 from panicked headlines and angry comment sections. That's like trying to understand a footy game by only listening to the boos from the crowd.

So let me walk you through every major change, in plain English. No jargon. No fear. No spin. Just what happened — and what it actually means for someone like you.

One promise before we start, and it matters. This is *general* explanation, to help you read the landscape. It is **not** advice about your situation. And rules like these get refined over time. Most of what I'm about to describe is already law, with start dates set. One piece is **announced and still being finalised**. The picture I'm painting is the landscape as it's understood at the time of writing. When it comes time to *act*, the exact detail for you belongs with properly licensed professionals — a licensed adviser, your accountant, a licensed broker. This chapter makes you informed. It doesn't make you your own accountant.

Let's go.

Bucket one: the tax rules on investment property

Two big ones here. These are the changes that scared people the most.

First, **negative gearing**. Let me explain what that even is, simply. Sometimes an investment property costs a bit more to hold than the rent brings in. That gap is called a shortfall. Negative gearing just meant you were allowed to use that shortfall to reduce the tax on your *other* income, like your wages. It softened the cost of holding the property while it grew.

Picture a nurse who owns a rental. The loan, the rates, the insurance and the repairs cost her more across the year than the tenant's rent covers. There's a gap. Under the old rules, she could use that gap to lower the tax on her nursing wage. That's all negative gearing ever was. Not a loophole. Not a scam. Just a rule that made it a little easier to carry an investment property.

What's changing: from **1 July 2027**, that perk is being wound back. It only applies to *established* properties — older, existing homes — bought after the May 2026 Budget. That part is now law — but always check the current rules before you lean on them.

But here's the part the headlines buried. For **brand-new builds, negative gearing is being kept, in full.** And anyone who already owned their property before that Budget night isn't affected at all.

Read that twice. If you bought before Budget night, you're "grandfathered." It's a fancy word with a simple meaning: the old rules still apply to you. Nothing changes. So our nurse, if she bought before that night, carries on exactly as before. The change only bites on *established* homes bought *after* that night. And even then, the loss doesn't vanish. It can still be used against rental income, or against the gain when you sell, and any unused part is carried forward. It's a narrowing, not a wipe-out.

Now line up the lounge rooms. A couple who bought an older rental years ago: not affected. A tradie who buys a brand-new investment after Budget night: also fine, because new builds keep it in full. The only person who feels the change is someone who buys an *established* property *after* Budget night and hoped to write the shortfall straight off their wage. And even for them, it's not "you lose the deduction." It's "the deduction now sits against your rental income instead of your wage." Same money, different bucket. So the headline — "negative gearing is gone!" — was just plain wrong for almost everyone reading it.

Second, **the capital gains tax discount**. Plainly: when you sell an investment for a profit, that profit is called a "capital gain," and you pay tax on it. For a long time, if you'd held it more than a year, you got a 50% discount on that tax. Investors loved it. It roughly halved the tax on a good sale.

What's changing: from **1 July 2027**, that flat 50% discount is being replaced by a different system. In plain terms, it lifts your purchase price to allow for inflation before working out the gain, then applies a minimum level of tax on that gain. Now law, applying from 1 July 2027.

But — say it with me — for **brand-new builds, the investor gets to choose** and can keep the old 50% discount.

Two fair-dinkum points so you don't lose sleep. The new system only touches the growth that happens *after* 1 July 2027. The gain built up before that date is worked out separately, off a valuation or a set formula. So this isn't the government reaching back to tax what you've already earned. And again, new builds get the carve-out, so the investor can *pick* whichever treatment suits them. Whether that choice actually helps a particular person is a numbers question for a licensed adviser and an accountant. It’s not something to eyeball off a chapter in a book.

One thing quietly survived the chopping block: **depreciation**. That’s the rule that lets investors claim the building and its fittings wearing out over time. It didn’t change. For a brand-new build especially, that’s a meaningful after-tax lever still on the table.

See the pattern forming? Both scary tax changes carved out the same exception. New builds. Hold that thought.

Bucket two: super

A few things moved here.

The big headline: from **10 August 2026**, self-managed super funds can **no longer borrow to buy a residential property**. A self-managed super fund, or SMSF, is simply a super fund you run yourself instead of leaving it to a big fund. That change is now law — it applies to new arrangements only, deals with contracts already exchanged are protected, and existing arrangements are grandfathered. So the door — borrowing inside super for a house — is closing for new deals.

But notice what *didn’t* close. Existing arrangements are safe — grandfathered. And borrowing inside super to buy **commercial** property is completely untouched. So picture a small-business owner whose fund wants to borrow and buy the warehouse or shopfront their business runs from. That pathway is still open. The headline screamed “super is finished.” The reality is far narrower: one specific move — residential borrowing inside super — for new deals only.

There’s also a new tax — the **“$3 million super tax,“** now law from 1 July 2026. In plain terms: if someone has more than $3 million in super, the earnings on the slice above $3 million get taxed a bit more, with a steeper rate again for truly enormous balances. Most people reading this won’t be anywhere near that line.

And let me clear up the bit that caused the most fear. There was a real worry it would tax *paper* gains — growth you hadn’t actually pocketed. That worry got addressed. As it’s understood now, it’s the **realised** earnings that cop the extra — the actual dividends, interest, rent and gains you’ve banked on the slice above the threshold. And those thresholds move with inflation. For the overwhelming majority, this tax simply will not apply.

What it *does* prove is the point we keep coming back to: the rules inside super keep moving. That’s not a reason to fear super. It’s a reason not to lean your entire future on one set of rules politicians can change.

And a couple of quieter, friendlier super changes: the amount you can put in each year went up a little, and your employer now has to pay your super closer to each payday instead of in lumps every few months. Small wins — but wins. While everyone was busy being scared of super, some of the changes quietly landed *in the saver’s favour*. The story is never as one-sided as the headlines make it.

Bucket three: trusts

This one's more for people with bigger or more complex setups. But you should know it exists.

A "trust" is just a legal container that holds assets, with someone running it on behalf of the people who benefit. Families and business owners sometimes use one to manage how income is shared and to add a layer of protection around assets.

The government **announced** a new minimum level of tax on a particular kind of trust — the flexible, "discretionary" kind, where the person running it can choose how the income is shared each year. It's coming further down the track, **from 2028**. It's still being worked through, so treat what you read about it today as a sketch, not a finished picture.

And here's where a lot of the fear leaks straight back out. There's a long list of trusts left out of it entirely, and super funds sit outside it too. So the picture isn't "trusts are finished." It's "one specific flavour of trust got a minimum tax, a fair way down the track, with a long list of exceptions and a window to reorganise for those who genuinely need to."

I'll be blunt, because this is where people get hurt. Trust structures are exactly the thing a mate at a barbecue gives confident, wrong advice about. The rules are fiddly and the exceptions are long. If any of this could touch you, that's a paid conversation with a properly licensed adviser and your accountant. Full stop. Don't panic-restructure off a headline, and don't sit frozen because a neighbour told you the sky was falling. Neither fear nor a barbecue tip is a plan.

Bucket four — the good one nobody talked about: the family home

Through every one of those changes — the gearing, the discount, the super, the trusts — there was one asset the government did not touch. Not one word.

Your own home.

When you sell the home you live in, it stays completely tax-free. No capital gains tax. No cap. Exactly as it always has been. Even the rule that lets you move out for a period and keep the protection for a while stayed put.

Let that sink in, because it's extraordinary set beside everything else. A nurse, a tradie, a teacher, a family on one and a half incomes — when they sell the home they actually live in, the growth on it is theirs. All of it.

Now think about what that means in the new landscape. The tax treatment is getting harder almost everywhere else. So **your family home has quietly become the most tax-advantaged appreciating asset in the country —** the one that grows in value while staying the friendliest for tax. And the equity inside it just became more valuable than ever as the foundation of a plan.

Let me make "equity" plain, because it's a word that scares people off and shouldn't. Equity is simply the part of your home that's actually yours. It's the gap between what your home is worth and what you still owe on it. It's real money. You built it, payment by payment, year by year, often without noticing.

Here's the everyday version. Two families bought similar homes years ago. Both built up real equity. One stares at the headlines, decides "property's dead," and sits on their hands. The other understands that the equity in their own home is now attached to the single most tax-friendly asset in the country. So they start asking what a properly guided next step might look like. Same starting point. Completely different futures. The difference isn't luck or income. It's understanding the landscape this chapter just walked you through.

While the whole country was busy fearing the doors that closed, the smartest asset in the room was sitting in their own lounge room the entire time.

Bucket five: borrowing, first-home help, and supply

A few more things shifted around the edges. They matter.

On **borrowing**, the banks were told to be more careful about lending to people taking on very large debts compared to their income. That tightened things at the extreme end, for people stretching to borrow a very big multiple of what they earn. If you're being sensible, it's more of a guardrail than a wall.

At the same time, the rules around how your **student debt (HECS)** affects your borrowing got friendlier. That actually *improved* how much a lot of people can borrow. For years, a chunk of student debt quietly dragged down how much a bank would lend. Picture a young teacher told "you can't borrow as much because of your student loan." Under the friendlier treatment, that drag eases. Swings and roundabouts — and for plenty of ordinary earners, the roundabout spun their way.

For **first-home buyers**, it got genuinely easier. There are now schemes that let eligible first-timers buy with as little as a **5% deposit** without the usual extra insurance cost. There's another where the government chips in and co-owns part of the home with you. For a young couple who've been renting and saving and watching prices run away, that can pull the dream forward by years, not months. I'm not telling you which one fits anyone. Eligibility, caps and fine print all matter, and that's a licensed-adviser and licensed-broker conversation. I'm telling you the door for first-timers opened *wider*, not narrower. If you've got kids or grandkids stuck on the renting treadmill, that's a hopeful fact, not a scary one.

And underneath all of it, the single biggest fact about Australian property hasn't changed: **we don't have enough homes.** The country is short hundreds of thousands of dwellings, and the national plan to build them is running behind. When something is genuinely needed by everyone and there isn't enough of it, the long-term pressure runs one way. That's not a prediction or a promise — there are no promises. It's just the basic shape of the thing. And notice the fit. The country is short of *new* homes, and the 2026 rules went out of their way to keep the breaks on *new* builds. The shortage and the rules are pointing at the same target.

Pull it all together

When you stop reading the changes one panicked headline at a time, and see them as a *whole*, a clear message appears.

The government, whether it meant to or not, drew a map. And every arrow on it points the same way.

Toward new builds — the one type of property that kept the tax breaks everyone else lost.

Toward your own home and its equity — the one asset left completely untouched, now more powerful as a foundation than ever.

And away from the one-trick strategies people leaned on **—** borrowing in super, betting on a single tax break, calling one open door a plan.

Six different headlines. One consistent direction.

Now, I want to be careful with how I say the next part, because it’s the heart of why this chapter closes the way it does.

None of this was a surprise to people who already understood the game. It didn’t make us change course or rethink who we are. We were never in the “super” business or the “negative gearing” business. The work was always the same: helping everyday Australians build wealth through property, and put themselves in a better position. Super was only ever one tool on the bench. A good one, for the right person, at the right time — but never the whole job and never the point.

So when 2026 took that one tool away, it didn’t shake what this is about. If anything, it did us a strange favour. It drew the map clearer. The government shone a big light on exactly the ground the people who understood property were already standing on: new builds, the equity in your own home, and a proper plan instead of a single trick.

A lot of people panicked because they’d mistaken a tool for the whole job. The ones who’d always known it was about the *position* — not any single break or product — weren’t shaken at all.

A rule change is only a disaster if you thought there was just one door.

There was never one door. There were always a dozen. People just couldn’t see them, because they’d stared at the one door the government held open for so long they forgot the rest of the wall was even there.

And remember the honest caveat that’s run through this whole chapter. Most of these rules are now settled law with start dates set; the trust change is still being finalised. So the exact numbers and dates for *your* situation are a question for licensed professionals — not for me, and not for a forum. What this chapter gives you isn’t a personalised plan. It’s something more useful right now: the ability to look at the same landscape that's terrifying everyone else, and see opportunity where they see only closed doors.

That's the end of the first part of this book — the part where we got your head right and the facts straight. We've talked about why this is open to everyday people. Why the goal is a better *position in life*, not a product. Why property remains Australia's greatest wealth vehicle. And now, what's actually changing in 2026, and what it really means.

Here's the way to hold all of it.

The rules are the weather. They'll change again — they always do. Some years they'll blow your way, some years against you. You don't build a life by chasing the forecast.

The foundations are different. The foundations are the *ground you stand on*. Understanding how money works. The equity you've already built. A clear position to aim for, and good, licensed people in your corner. That ground doesn't move when a politician makes an announcement. It's the thing that keeps you calm and standing while everyone else reacts to the latest gust.

The whole country read the 2026 headlines and felt the weather change. You did the work in these pages — so you can feel the ground under your feet instead.

Now we build on it.

Want the rest, brought to life?

The free masterclasses and a chat with our team

are at **delphiandco.com**

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