

3 INVESTMENT STRATEGIES NURSES DON'T KNOW ABOUT,

USED BY THOSE WHO
RETIRED BEFORE 55



Proven strategies
for nurses



Turn income
into wealth



Real case
studies inside





3 Investment Strategies Nurses Don't Know About, Used by Those Who Retired Before 55

A PRACTICAL FAQ GUIDE FOR AUSTRALIAN NURSES AND HEALTHCARE PROFESSIONALS

How some nurses are using property to build long-term wealth, create more flexibility, and reduce reliance on shift work and overtime.

Disclaimer:

This guide provides general information only and does not constitute financial, legal, taxation, lending, or investment advice.

Lending policies, interest rates, government incentives, and property market conditions can change over time. The suitability of any strategy depends on your personal circumstances, objectives, and risk tolerance.

References to profession-specific lending advantages for nurses, including the potential to borrow up to 90% without paying Lenders Mortgage Insurance (LMI), are subject to lender policy, eligibility criteria, and individual assessment.

Any figures, projections, and case studies in this guide are illustrative only and should not be relied upon as guarantees of future performance.

You should seek advice from appropriately qualified professionals, including your mortgage broker, accountant, solicitor, and financial adviser, before making any investment decisions.

Introduction

Nursing is one of the most stable and respected professions in Australia.

Depending on your role, experience, and location, many registered nurses can earn approximately \$90,000 to \$150,000+ per year, with some experienced nurses and healthcare professionals earning significantly more through overtime, penalties, and salary packaging.

You may also benefit from:

- Stable and dependable income
- Strong employment demand across Australia
- Salary packaging and salary sacrifice arrangements
- Profession-specific lending policies that may improve borrowing capacity

Yet despite working long shifts, nights, weekends, and public holidays, many nurses still ask themselves:

- Will I always need to rely on shift work and overtime?
- Am I doing enough to prepare for retirement?
- How do I build wealth outside of my salary?
- Is property investing realistic for someone like me?

These are important questions.

The good news is that many nurses are in a stronger financial position than they realise.

With the right strategy, your nursing income may become more than just a salary. Over time, it may become the foundation for long-term wealth, greater flexibility, and more choice over how and when you work.

This guide explores practical strategies some Australian nurses are using to build wealth through property over the long term.

This is not about speculation or “get rich quick” investing.

It is about understanding how your profession, income, borrowing position, and time horizon may work together to create meaningful financial opportunities over time.



What lending advantages may be available to Australian nurses?

One of the most overlooked financial advantages of nursing is that some lenders view healthcare professionals favourably.

Because nursing is considered a stable and essential profession, eligible applicants may have access to lending policies that are not widely known.

Depending on lender policy and your personal circumstances, you may be able to access:

- Up to 90% finance without paying Lenders Mortgage Insurance (LMI)
- Potential savings of many thousands of dollars in upfront costs
- Improved borrowing capacity
- More favourable assessment of salary packaging and salary sacrifice arrangements

Why Does This Matter?

Lenders Mortgage Insurance can add substantial costs when borrowing with a smaller deposit.

Purchase Price	10% Deposit	Illustrative LMI Cost*
\$800,000	\$80,000	\$15,000 to \$25,000+

**Indicative only. Actual costs vary depending on the lender, loan size, and borrower profile.*

If eligible nurses are able to avoid this expense, you may be able to:

- Enter the market sooner
- Preserve more capital
- Retain funds for emergency buffers
- Keep more money available for future investments

How Can Salary Packaging Help?

Many nurses receive part of their remuneration through salary packaging or salary sacrifice arrangements.

Depending on the lender, these arrangements may improve your borrowing capacity and overall lending position.

In simple terms, your income may be more powerful than you think.

What makes a strong long-term investment property?

Not all properties perform equally over time.

Many experienced investors focus on selecting properties in locations with strong long-term fundamentals rather than simply chasing hype, trends, or the cheapest available property.

Why Does Location Matter?

In property, location is one of the biggest drivers of long-term performance.

A strong location may influence:

- Buyer demand
- Tenant demand
- Rental stability
- Capital growth potential
- Long-term liveability

For you as an investor, choosing the right location may significantly influence how your property performs over the next 10, 20, or even 30 years.

Population Growth

Areas experiencing strong population growth often see increasing housing demand over time.

As more people move into an area, demand for quality housing may continue increasing.

Owner-Occupier Demand

Many high-performing suburbs attract strong owner-occupier demand. Family-friendly suburbs with schools, parks, lifestyle appeal, and community infrastructure may experience more stable long-term growth compared to heavily investor-driven markets

Infrastructure Investment

New infrastructure projects such as:

- | | |
|---|--|
|  Hospitals |  Shopping precincts |
|  Rail upgrades |  Schools |
|  Employment hubs |  Road expansions |

may improve accessibility, liveability, and long-term desirability.

When more people want to live in an area over time, this can support long-term property performance.

Rental Demand & Vacancy Rates

Low vacancy rates may indicate healthy tenant demand.

For you as an investor, lower vacancy rates may reduce the risk of your property sitting vacant for extended periods.

Supply Constraints

Locations with limited future land supply may experience stronger long-term upward pressure on prices over time.

Lifestyle Appeal

Coastal regions, family-oriented suburbs, and areas close to employment hubs often continue attracting demand because people genuinely want to live there.

Fundamentals Over Hype

Experienced investors often focus on long-term fundamentals rather than chasing short-term excitement.

The goal is not simply to buy property.

The goal is to buy quality assets in locations that may continue attracting demand, tenants, and owner-occupiers over the long term.

Key Metrics Every Property Investor Should Understand



Understanding a few core property metrics may help you make more informed and strategic decisions as an investor.

These metrics are not guarantees of performance, but they can help you better understand how a market is performing over time.

Vacancy Rate

Vacancy rate measures the percentage of rental properties currently sitting vacant.

Generally, lower vacancy rates may indicate stronger tenant demand. For you as an investor, this may reduce the risk of long periods without rental income.

Rental Yield

Rental yield measures annual rental income relative to the value of the property. Higher rental yields may help improve cash flow and reduce holding pressure over time.

Capital Growth

Capital growth refers to the increase in a property's value over time. Over the long term, capital growth is often one of the biggest drivers of wealth creation through property.

Why do many busy nurses prefer newer and turnkey investment properties?

If you are already juggling long shifts, overtime, family responsibilities, and unpredictable rosters, the last thing you may want is a high-maintenance investment property.

This is one reason many professionals prefer newer or turnkey properties.

A turnkey property is generally completed and ready to lease immediately.

Depending on the project, this may include:

- | | |
|---------------|--------------------|
| ✓ Landscaping | ✓ Window coverings |
| ✓ Fencing | ✓ Appliances |
| ✓ Driveways | ✓ Floor coverings |

For busy nurses, this can mean:

- | | |
|--|-----------------------------------|
| • Less stress | • Strong tenant appeal |
| • Fewer unexpected costs | • Builder warranties |
| • Reduced maintenance in the early years | • Modern layouts |
| | • Potential depreciation benefits |

Why Does Finance Structure Matter?

The way your loans and cash flow are structured may influence:

- Borrowing capacity
- Cash flow flexibility
- Interest savings
- Future investment opportunities

For example, offset accounts may help reduce interest costs while still keeping funds accessible for emergencies or future deposits.

Over time, thoughtful financial structuring may make it easier to build and expand your portfolio.

The goal is not simply to purchase one property.

The goal is to create a financial system where each decision strengthens your overall position over time.



Infrastructure Pipeline

Infrastructure pipelines refer to upcoming projects such as:

- Hospitals
- Transport upgrades
- Schools
- Commercial centres
- Employment precincts

These projects may improve liveability and increase long-term demand in surrounding areas.



Affordability

Affordability plays a major role in population movement.

Many growth corridors attract buyers and renters seeking more affordable housing options while still remaining connected to major employment hubs.



Owner-Occupier Demand

Suburbs with strong owner-occupier appeal may experience more stable long-term demand because people are buying to live there, not simply to speculate.

When viewed together, these metrics may provide a clearer picture of a suburb's long-term potential.



How can property help nurses build long-term wealth?

One of the main reasons many Australians use property to build wealth is leverage.

Property allows you to control a large asset using a relatively smaller deposit and borrowed funds.

This means that if your property increases in value over time, the growth occurs on the value of the entire asset, not just the amount of money you initially contributed.

For nurses with stable incomes and a long-term mindset, this can become a powerful wealth-building mechanism.

A Simple Example

Suppose you purchase an \$800,000 investment property using an \$80,000 deposit.

If that property grows over time, the increase occurs on the full \$800,000 asset. This is why leverage can significantly accelerate wealth creation when combined with:

- Time
- Capital growth
- Quality asset selection
- Disciplined financial management



The Power of Compounding

The table below illustrates how an \$800,000 property growing at 7% per annum may increase in value over time.



Time	Property Value at 7% p.a.*
Today	\$800,000
10 Years	\$1,574,000
20 Years	\$3,097,000
30 Years	\$6,093,000
40 Years	\$11,986,000

**Illustrative only and not a forecast. Property values and returns vary over time.*

The key insight is simple:

your deposit may be relatively modest, but the growth occurs on the value of the entire asset.

Over time, this may help you create:

- Additional income streams
- Growing equity
- Greater financial flexibility
- More time with family
- Reduced reliance on overtime
- The option to transition to part-time work
- Earlier retirement if desired



Why do some suburbs outperform others over time?

Some suburbs experience stronger long-term growth because multiple economic and lifestyle factors align over time.

This may include:

- Population growth
- Infrastructure investment
- Employment opportunities
- Lifestyle appeal
- Strong rental demand
- Limited housing supply
- Family-friendly amenities

In many cases, strong-performing suburbs are not necessarily the most expensive areas today.

Often, they are locations where:

- demand is increasing
- infrastructure is expanding
- affordability still exists
- more people are choosing to live over time

Many experienced investors aim to identify these areas before growth becomes widely recognised.

This does not guarantee future performance, but entering quality markets earlier may create stronger long-term opportunities over time.



Real Client Success Stories



\$225,000 Growth

IN 12 MONTHS

Purchase Price	\$883,900
Estimated Current Value	\$1,150,000
Total Growth	\$266,000
Location	Coodanup, WA

Focused on a high-growth coastal corridor benefiting from strong population growth, rising lifestyle demand, and expanding infrastructure investment.



\$311,000 Growth

IN 12 MONTHS

Purchase Price	\$644,000
Estimated Current Value	\$955,000
Total Growth	\$311,000
Location	Collingwood Park, QLD

Strategically purchased in a growing Brisbane corridor with strong owner-occupier demand, infrastructure expansion, and increasing family appeal.



\$266,000 Growth

DREAM HOME GROWTH

Purchase Price	\$883,900
Estimated Current Value	\$1,150,000
Total Growth	\$266,000
Additional Portfolio Growth	Nearly \$900K Across 4 Properties
Location	Wollert, VIC

After building a portfolio through strategic investing, this client couple secured their dream home while continuing to grow long-term wealth through property.



3 Properties Worth \$2M+

SINCE 2019

Occupation	Registered Nurses
Portfolio Value	\$2,000,000+
Properties Owned	3
Started Investing	2019

Michael and Lilibeth began investing to create long-term financial security for their family and continue building toward early retirement and long-term wealth creation.

Disclaimer: These case studies are examples of past client outcomes and are provided for illustrative purposes only. Results vary depending on market conditions, timing, finance position, and individual strategy.



Your Next Step: Book a Complimentary Strategy Session

If you would like to explore how these strategies may apply to your own situation, the next step is to book a complimentary strategy session with one of the property specialists at Infiniti Property Corporation who works closely with nurses and healthcare professionals.

This is a no-obligation conversation designed to help you better understand:

- Lending advantages that may be available to nurses
- Your borrowing capacity
- How property may fit into your long-term financial goals
- What a realistic investment pathway may look like
- Common mistakes many first-time investors make

BOOK A CALL

During Your Strategy Session, You May Discover:

- How eligible nurses may be able to borrow up to 90% without paying Lenders Mortgage Insurance (LMI)
- How salary packaging and salary sacrifice may influence your borrowing capacity
- Which property strategies may align with your long-term goals
- How you may gradually reduce reliance on overtime and shift work over time
- What may be possible over the next 5, 10, and 20 years

No Pressure. No Obligation.

This is simply a practical conversation designed to help you think more strategically about your financial future.

Whether you decide to invest now, later, or are still exploring your options, you will walk away with greater clarity about what may be possible.

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