



Freedom 45 Program

WORK BOOK

FOR INVESTORS BY INVESTORS



INFINITY WEALTH INVESTMENT NETWORK

Start With Why

Think Different.

Freedom.

Peace of mind.

The FREEDOM to pursue your dreams. Just imagine.

Just imagine what a win in real estate could bring. Just Imagine.

We have several clients who have increased their net worth by more than \$1,000,000 and increased their monthly cash flow by thousands of dollars. Some have retired their spouses so they may stay home, raise their children, or quit that job they hate. Others have paid off debts, paid off debts for family members, paid for children's weddings, bought new cars, bought a boat, took the family on a Christmas vacation to Hawaii. Just imagine. This is possible for you and your family.

Why would you like to make more money?

We ask because we care about YOU and those with the strongest motivations have the most success investing in real estate.

We are the champion for the common Canadian and we make the benefits of investing in real estate available to all.

We want to see YOU become successful.

Erwin Szeto and the iWIN Investment Real Estate Team.

Local, Everyday People Are Coached By iWIN Investment Real Estate and Achieve Real Estate Income Towards Their Financial Freedom

What do your investments mean to you? For most people, it means early, more comfortable retirement, university tuition for their kids, living debt free and acquiring intergenerational wealth so your children and grandchildren will forever be middle class or better.

How important is that to you? Let me ask you another question, if you need heart surgery, would you want any surgeon or would you prefer a surgeon who has been awarded the best heart surgeon by his peers for four consecutive years? Both surgeons charge the same, who would you hire for the job?

10

Don't listen to us. Here is what the all time, best selling, Canadian real estate author Don R Campbell has to say: "Erwin is a big deal, he has helped so many people... I don't say this lightly, Erwin is the real deal, he is here to truly make a difference. The world needs more Erwins and I want to thank him for the leadership he has provided in the community, he and his team are awesome."

9

We have been investing since 2005 and have personally experienced more than one complete market cycle.

8

We transacted on over 100 investment properties in 2019.

7

We have your back. You may get sick of hearing and seeing us but we're always around should you have questions or need guidance or a referral.

6

We have numerous self made real estate millionaires as clients, some have retired their spouses, and real-life business models proven in the real world that you can replicate to succeed in the real world.

5

Our team is your team; accountants, lawyers, contractors, inspectors, architects, structural engineers, paralegals, collections companies, property managers. This is often where new investors struggle, our clients leap over the learning curve when it comes to building a team.

4

We give back to the community. Erwin is the cofounder and President of the registered charity, the Hamilton Basket Brigade.

3

We only recommend investments that we ourselves would invest in.

2

We host monthly networking meetings where we bring out the most successful investors in Southern Ontario because we have lessons to share and we enjoy hanging out with you.

1

Your results matter more to us than anything. Our clients from 2012 have received returns of 403% on their investments, our clients from 2013 have received returns of 342%. E.g. if you invested \$100,000 in 2012 or 2013, your return is \$403,000 or \$342,000 respectively.

****Bonus** - when it comes time to sell your investment, our community is in the thousands. We can market your property to more people than anyone.



Our WHY is to help people achieve financial freedom so they may live the lives they always wanted for themselves and their families. Together we are changing the world for the better.

Erwin is an eternal optimist who believes in a bright future and our ability to build it together. He discovered the remarkable secrets about how the greatest investors invest and openly shares them with the community and their clients.

Erwin is best known as an award winning investor and leader of the iWIN Investment Real Estate Team. Erwin and the team's awards include:

- Community Leadership Award from the Real Estate Investment Network (Michael Millenaar Memorial Award) in 2013 and 2016
- Real Estate Agent of the Year for Investors in 2016 and 2017 by the Canadian Real Estate Wealth Magazine.
- Real Estate Agent of the Year for Investors in 2015 and 2018 by the Real Estate Investment Network.
- Hamilton's Top 40 Under 40

Team iWIN

Our team of coaches, handpicked and mentored by Erwin, who share our vision of a more financially free future and fulfilled world and coach you to make it a reality.

A little confession in advance, we have our real estate licenses but we proudly are NOT like other "real estate agents." You know the ones I'm talking about, the ones who advertise their awards for the volume of business they conduct. My question is "who cares?" What value are you delivering to the client??!?!?

We are much more interested in your results, paying attention to detail, and seeing you become successful. Nothing makes me happier than seeing clients succeed. I am a bit of a control freak, I demand excellence from myself and the team. To me, this is not a "numbers game," we prefer, unlike most agents, to build long-term relationships with a select few and not the masses. That is how we maintain our FOUR time, investment real estate agent of the year award-winning services where YOUR success determines our success.

WHAT IS IT WE DO?

- 1) Educate you about **target neighbourhoods, property types, investment strategies** to maximize your returns.
- 2) Save you time searching the market for an investment property that meets your criteria.
- 3) View homes with you and provide **financial analysis**. We can also refer you to expert property managers who will provide more in-depth analysis and advice.
- 4) Help you explore your financing options so you make the best possible mortgage decision and refer you too expert mortgage professionals to make it happen.
- 5) **Negotiate** the best possible price for you and take care of all the documentation details.
- 6) Refer you to professionals to complete your **POWER TEAM**. Investing is all about team, one's team will make or break your success and ours is the best it's ever been.
- 7) Even after the sale, we will coach you, to help you locate an equity building tenant.

In short, we will provide you with comprehensive, award winning, quality investor services by investors to guide you on your way to your journey to financial freedom. But don't wait too long to take action, we are in a rising market in the mid recovery phase. Prices post correction have gone up an average of thousands per month. No one is creating more land, hence playing the long-term strategy game begs the question, do you want to pay today's prices or pay more in the future?

Investing in real estate is a **business decision**. Take the emotions out of the equation and evaluate the pure economics of the decision to invest in real estate.

Indicate with a + (plus) or - (minus) if the economic factor is a positive or negative indicator for investing in real estate.

- ☐ Is the population increasing, decreasing, staying the same?
- ☐ Is the area's supply of new housing increasing, decreasing, staying the same? Can it support demand?
- ☐ Is the vacancy rate increasing, decreasing, staying the same?
- ☐ Is the employment rate increasing, decreasing, staying the same?
- ☐ Is the investment into transportation improvements increasing, decreasing, staying the same?
- ☐ Does the area benefit from the ripple effect? Are surrounding areas' real estate booming?
- ☐ Is the area undergoing gentrification?
- ☐ Is the number of days to sell increasing, decreasing, staying the same?
- ☐ Are real estate prices increasing, decreasing, staying the same?
- ☐ Is this a buyers', sellers', or balanced market?
- ☐ Are alternative investments giving better or poorer returns with the same insurable risks as real estate?
- ☐ Are the speculative or new development investments in the area increasing, decreasing, staying the same?

Add up the + (pluses) and - (minuses). Is it time to buy, hold, or sell real estate?

What strategies are required for this economic environment?



Getting Started

1. How many properties do you want in the next 12 months?

| | |
|------------------------------------|---|
| <input type="checkbox"/> 0 | I'm just looking for information |
| <input type="checkbox"/> 1-3 | I'd like to start my real estate nest egg nice and easy |
| <input type="checkbox"/> 4 or more | I want to take decades off my retirement age!!! |

2. How is your financing...

| | |
|--------------------------|--|
| <input type="checkbox"/> | What is financing? |
| <input type="checkbox"/> | Getting started - I'm getting my documents in order for my mortgage professional |
| <input type="checkbox"/> | In progress - my mortgage professional has all my documents |
| <input type="checkbox"/> | Pre-approved for financing - I am ready to write offers |

3. How often per month are you available to view potential investment properties?

| | |
|--|---|
| <input type="checkbox"/> 0-1 | I'm just looking for information. I'm in no hurry and only want the best deals |
| <input type="checkbox"/> 2-4 | Well, my nest egg won't build itself!! |
| <input type="checkbox"/> More than 4 | Let's get this bus to financial freedom on the road!!!! I will do whatever it takes!! |
| <input type="checkbox"/> You mean in person? | Haven't you heard of Face Time/ Skype/ Zoom / any instant messaging app with built in video???? What is this? The 1990's? |

4. This market is a...

_____. (Insert one: buyers' market, sellers' market, balanced market)

5. How does that affect our property acquisition/offer strategy?

6. What limiting belief are you prepared to drop to achieve your big why?

Testimonials



"Without hesitation, I would recommend Erwin to anyone who is interested in investing in Hamilton. Erwin is much more than a real estate agent, he is an expert in investing in real estate. I consider him a coach and a mentor and trust him and his opinions on any real estate related matter. His connections,

colleagues and his iWIN team are second to none. As of yesterday, Erwin has expertly guided me through every step of my purchases of 2 rent to owns, and one student rental (yesterdays deal!!). As a new investor, he took the fear out of every aspect from offer, to purchase, to small construction, to filling the properties. I will continue to use Erwin throughout my investing life and consider him one of my most valuable relationships. He's also a great guy which helps tremendously!"

—Ryan Hindmarsh, Toronto, ON



"What you're doing with your podcast; getting out a message is just so incredible. Also being nominated as one of the top 20 influencers in real estate. And all that aside, what you're doing with the Hamilton Basket Brigade is just so awe inspiring. From afar, cause I'm

on the other side of the country, you will always have a fan here."

—Russell Westcott, Coquitlam, BC



"Whether you are an advanced investor or just starting to learn, the team at iWIN can help you towards achieving your financial goals with their wealth of knowledge and experience as investors themselves. They truly care about helping others such as empowering and educating people through their

informative blogs, podcasts, and events. They have been instrumental in helping my family and I build a successful real estate portfolio and I highly recommend iWIN to anyone that is interested in real estate investing."

—Charles Wah, Hamilton, ON

"Erwin consistently brings his clients new and relevant information. His wealth of knowledge and willingness to go above and beyond to obtain and share this information is instrumental to the continued success of his clients."

—Kelly McConnel, Caledonia, ON

"Erwin is very passionate about real estate and provides information to anyone who wishes it in a multitude of formats; iWIN meetings, podcasts and various other ways. He believes in real estate and is always searching for information to share with others."

— Paisley Mackenzie, Ancaster, ON



**Enriching
people's lives
and their
portfolios.**

Infinity Wealth Investment Network

165 Cross Avenue, Suite #6
Oakville, Ontario
L6J 0A9
(289) 288-5019