

MORTGAGE BUSTER WITH FREEDOM STRATEGY



HOW EVERYDAY AUSTRALIANS
ELIMINATE
YEARS OF MORTGAGE DEBT
AND DOUBLE THEIR EQUITY

WITHOUT GIVING UP LIFE'S PLEASURES



What If Everything You've Been Told About Your Mortgage Is Wrong?

Most people follow the bank's repayment plan without question - paying little by little for decades. Some make extra repayments, or try refinancing, but still feel like real progress is out of reach.

It's not because you're doing anything wrong - it's because the system is designed to keep you paying for as long as possible.

At Freedom Strategy, we help you turn the tables with proven strategies that can slash years off your home loan, without stretching your budget.

Here's What Your Mortgage Is Really Costing You (It's Not Just Interest)

Let's say you borrowed \$800,000 at 5%. Over 30 years, you'll repay around \$1.5 million, nearly \$700,000 in interest.

That's money that could've:

- Sent your kids to private school
- Bought two investment properties
- Funded 10 years of early retirement
- Covered your dream holidays

But instead, it's silently drained from your income.

AND HERE'S WHAT MAKES IT WORSE:

Most people don't even realise how much they're overpaying, or that there are smarter options.

Start Using These 10 Mortgage-Crushing Tactics Today

This is your blueprint to beat it, without giving up life's pleasures.

At Freedom Strategy, we help you restructure your finances in smarter, more tax-effective ways to:

- Kill your mortgage faster
- Build wealth on the side
- And set yourself up for retirement

Here's Your Mortgage Buster Blueprint

We don't hold back. Before we even have a conversation, we want you to leave with strategies you can start using today to get ahead - whatever your income or stage of life.

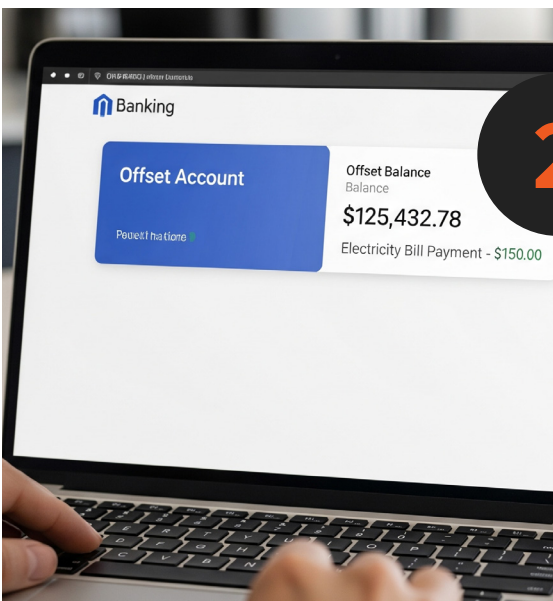
The Mortgage Buster gives you those first steps: practical, proven actions to reduce your mortgage stress, save on interest, and start building towards a more secure financial future.



1

Switch to Fortnightly Repayments

Instead of monthly payments, try making half-payments every two weeks. This results in an extra full month's payment every year, without feeling the pinch. It's a simple shift that compounds over time.



2

Use Your Offset Account Strategically

Most people have one. Few use it correctly.

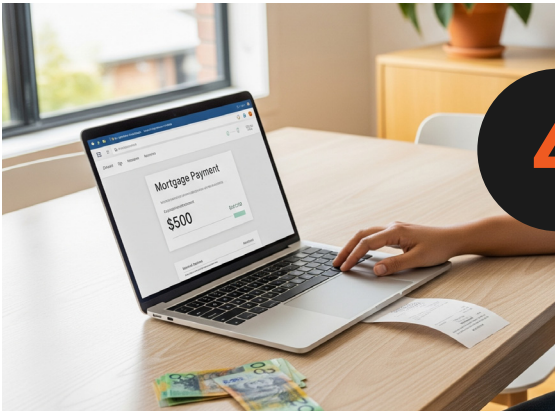
- Direct your entire income into your offset and pay bills from there.
- This lowers your loan balance daily, reducing interest.
- Combine this with frequent repayments and you're accelerating debt reduction automatically.



3

Apply a PAYG Tax Variation

Why give the ATO more than needed? By applying for a PAYG Withholding Variation, you can reduce the tax taken from each paycheck. This frees up cashflow, which can be funnelled straight into your mortgage or investments.



4

Make Lump Sum Payments When You Can

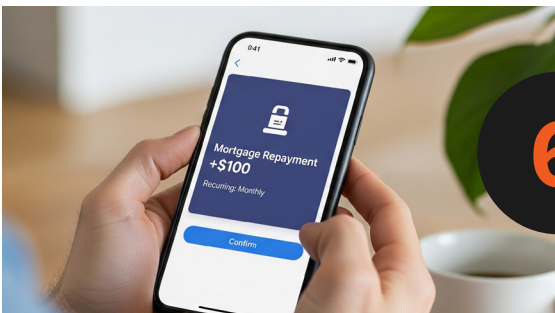
Even \$500 here and there adds up. Every extra repayment goes directly to the principal, which reduces your total interest bill significantly. Do this consistently and you'll save thousands.



5

Get a Mortgage Review

If your current lender doesn't allow these strategies, you might be in the wrong product. A free review can help identify better structures that support your goals.



6

Increase Your Regular Repayments

Just \$50–100 extra per month can cut years off your loan. Set it up automatically and forget it, your future self will thank you.



7

Start a Reserve Fund

Consider long-term savings vehicles like super or insurance bonds. These allow you to build wealth alongside your mortgage strategy and support early retirement goals.



8

Invest the Difference

If you've got a low-interest loan, it might make sense to keep repayments steady and invest the surplus. High-return investments can give you the lump sum to wipe debt faster, though this depends on your risk profile.



9

Unlock Your Equity

You may be sitting on untapped potential. Use existing equity in your home to invest in income-generating assets (like shares or property), then direct that income back to your mortgage. Done right, this is the essence of debt recycling, transforming bad debt into good, tax-effective debt.



10

Coordinate Your Entire Financial Picture

Freedom Strategy isn't just about loans. Our team works with you to:

- Align your tax, super, investments, and mortgage into one cohesive plan.
- Use offset accounts, tax variations, and investment returns to drive down your mortgage and build your future.

We give you the tools. We help you apply them. And when you're ready, we build a strategy around your life.

Why Thousands Trust Freedom Strategy With More Than Just Their Loan

We're not just mortgage brokers. We're a team of strategists, accountants, planners, and property specialists who work together to help you do more with your money. From cutting years off your home loan, to unlocking equity for investment, to reducing tax and boosting your lifestyle - we've helped thousands of Australians take control of their finances and build real freedom. All of our information and strategy sessions are cost and obligation-free, so you can explore your options with confidence.

We're here for:

- Everyday families, teachers, nurses, and tradies
- Investors ready to grow
- Pre-retirees wanting more from their money
- Anyone tired of the mortgage treadmill and looking for a smarter path forward



OUR MISSION IS SIMPLE:

Show you how to make the most of what you have, so you can get ahead sooner.



How We Turn Your Mortgage Into a Freedom Engine

From here, we'll book a no-cost, no-obligation Discovery Call to talk through your goals and see what's possible.



01

Discovery Call (10 Minutes)

One of our team members will contact you for a short, obligation-free phone consultation.

In this call, we:

- Clarify your goals, mortgage, tax, retirement, wealth creation
- Ask a few financial questions to understand your situation
- Determine if we can help and whether you qualify for a personalised strategy session

This isn't a sales pitch. It's a genuine conversation to ensure we're aligned.

02

Strategy Phone Consultation

(30-40 Minutes)

This is where the real value is delivered.

You'll meet with a strategist and together, you'll review:

- How your mortgage is currently structured
- Whether your offset account is set up for maximum impact
- Your cashflow patterns and how to align them for faster debt elimination
- Options to consolidate or restructure your debt
- Your current equity and whether you can apply debt recycling
- Tax variation strategies to legally reduce your PAYG tax and free up extra cash
- How to channel savings into wealth-building investments
- Opportunities for superannuation alignment and long-term planning

Every aspect is tailored to your goals, whether that's reducing years off your loan or boosting retirement readiness.



03

Zoom Strategy Session

(Optional, if needed)

If the strategy is complex or if you're moving into implementation, we may schedule a Zoom meeting with one of our senior strategists and in-house broker.

This ensures you have absolute clarity before any action is taken.



04

Full Access to Our Team

Behind your strategy is a full team of experts:

- Strategists with backgrounds in finance and property
- Brokers who understand structure, not just rates
- Accountants who advise on tax variation and debt recycling
- Financial Planners who align super, SMSFs, and investment pathways
- Client Service Managers who guide you through property purchasing (if desired)



05

And It's All Free Until You Decide to Act

That's right, everything above is delivered without pressure or obligation.

You'll walk away with a strategy and clarity, whether or not you move forward with us.

No pushy salespeople. Just expert advice.

No Pushy Sales. No Guesswork. Just Real, Actionable Advice.

This isn't a sales meeting.

It's a personalised, obligation-free consultation where you get real answers, real strategies, and real clarity.

If you don't walk away with at least one game-changing insight, we didn't do our job.

No pressure. No fees. Just value.

Your next step is simple:

Book your FREE DISCOVERY CALL



Don't Just Take Our Word for It...



Siena Rossi, AU (Trustpilot)

I had the pleasure of working with Steve and Jim recently, and I must say it was an outstanding experience that surpassed all my expectations... Their communication throughout the process was exceptional and their in-depth knowledge of the financial landscape was evident as they were always available to answer my questions and address any uncertainties I had along the way. I highly recommend Freedom Strategy...



Justin Hop, AU (Trustpilot)

Had a great experience with their team, highly recommended.



Ben Bowen, AU (Google)

Wanted to commend Charles Kerbage of the Freedom Strategy team - knowledgeable, friendly and customer-centred approach that filled us with enough confidence in the process and strategy to dive in. Looking forward to the next steps in the journey!



Milan Sedoglavich, AU (Google)

Working with Charles and Dean from Freedom group has been an absolute joy. We got to learn about our options and how to organise our finances so that they would work better for us. I would highly recommend them. It does not hurt to learn about better ways that things can be done.