

## **How to make the most of your investment money**

Filipino Expatriates who especially want to hedge their savings against inflation and do not want to invest in the volatile markets overseas may find an answer in hard quality assets, such as Philippine real estate.

According to Dr. Krassimir Petrov of Financial Sense: "Real assets hedge better than paper assets. By definition, real assets have a value of their own. Inflation does not erode their value."

Meanwhile, Marco R. Antonio, managing director of Century Properties, points out that while real estate may have an intrinsic value, investors must still choose wisely, using these tried and tested cardinal rules:

**Choose a well-located property so you are assured of value appreciation.** A property located in central business districts or city centers will maintain high marketability. If you choose not to use it, you can always sell it, rent it out, or have it leased.

**Choose a reliable developer that has a proven track record of completing its projects on time.** Look for a developer that has gained valuable experience and built successful projects even throughout different real estate cycles.

**Review your options and make an informed comparison.** Narrow down your choices to properties that will meet your objectives, whether you're buying for personal use, for leasing, and so on. Those who want to avoid the hassles of moving in may avail of fully-fitted, fully-furnished packages offered in certain projects.

**Choose payment or financing terms that are realistic to your cash flow.** Avoid leverage.

And finally, "investing in good real properties that are on pre-selling stage affords buyers the ability to own these hard assets over a period of time at a rate attuned to the buyers' paying capacity," he said. "It almost serves as part of their retirement plan, wherein the real estate investment becomes an asset investment. The buyer

can use or lease it out for income, and they can look forward to an asset at the time of their return to the Philippines.”