For physicians, dentists, physiotherapists & clinic owners

Grow Your Income, Not Your Hours

How healthcare professionals grow their income with rental property, without adding time at the clinic.

ROCK STAR REAL ESTATE

Your Life. Your Terms.

You make good money. But your hours set the limit.

You like what you do, and you earn good money. But you wish you could spend less time tied to the chair, trading dollars for hours.

To earn more from your practice, you either raise your fees or work more hours. Here's what that looks like if you earn $350,000 a year, working 45 hours a week with 6 weeks off a year:

Your clinic	Per year
Income	$350,000
Hours worked	2,070
Your time is worth	**$169 an hour**

591 more hours

That's what it would take to make another $100K a year at the clinic. About 13 extra weeks of work a year.

There's a smarter way to grow your income

Own an asset that earns for you. A rental property brings in money whether you're seeing patients, on vacation or asleep, without taking your time at the clinic.

> **“Without your money working for you, you will never be able to stop working for money.”**
>
> TOM AND NICK KARADZA

Rent is just the start: 4 ways a rental property pays you

Each one adds to your income, and none of them need your time.

1 Cash flow

Your tenants' rent covers the mortgage, taxes, insurance and the property manager, and what's left each month is yours. Over time rents go up while your mortgage payment doesn't.

2 Your tenants pay down your mortgage

Every rent payment shrinks your mortgage, and that builds your equity: real money you can later draw on for your clinic, your family, or to buy more income-producing properties.

3 Appreciation: the property grows in value

Over the last 20 years, GTA home prices rose about 6% a year on average (source: TRREB). Every dollar of that growth is added to your equity.

4 Tax advantages

Rental expenses, including mortgage interest, can generally be deducted from rental income. Your accountant can show you how this works for you, including owning through your professional corporation.

You don't have to become a landlord.

A property manager handles the tenants, rent and repairs. All four income sources keep working whether you're with patients, on vacation or at home with your family.

One property. $697,733 in income and net worth. Zero extra clinic hours.

A typical Hamilton Mountain single-family home with a legal basement suite adds about $69,773 a year in income and net worth.

The property

Purchase price	$650,000
Down payment	20% ($130,000)
Mortgage rate	5.09% (5-year fixed)
Total rent collected	$4,275/month (upstairs + basement)

What it gives you over 10 years

Rent your tenants pay	+$561,721
Expenses (tax, insurance, upkeep, manager, mortgage)	−$474,591
Cash flow (money in your pocket)	**+$87,130**
Mortgage paydown	**+$96,552**
Appreciation*	**+$514,051**
Total profit	**+$697,733**

Equity builds as your tenants pay down the mortgage and the property appreciates. That equity can supplement your retirement income or help you buy more income-generating properties. *6% a year, the average yearly growth in GTA home prices over the last 20 years (source: TRREB). Typical example; your results will vary. Sources: HonestDoor, Found Spaces (2026).

To earn that same $697,733 at the clinic, you'd need to work an additional 4,127 hours. That's about 2 extra years of full-time practice.

How to go from $350K to $450K+ without working more hours

Add 1, 2 or 3 rental properties to a $350,000 clinic income, and here's what you'd make each year in income and net worth.

Property type	With 1	With 2	With 3
Single-family rental $779K · $2,650/month rent	$405,732	$461,464	$517,196
Home + legal basement suite $650K · $4,275/month rent	$419,773	$489,547	$559,320
Student rental $779K · $4,800/month rent	$420,717	$491,434	$562,151
Multiplex $960K · $6,150/month rent	$451,384	$552,767	$654,151

Each property's income and net worth is averaged over 10 years, because real estate rewards time and long-term numbers paint the clearest picture.

+$100,000 a year

Two income-generating properties could add $100,000+ a year in income and net worth, without adding more work.

Typical examples; your results will vary. All with 20% down at 5.09%. Sources: WOWA, HonestDoor, Found Spaces, McMaster Students Union, AssetAvenue (2025–2026).

FREE TRAINING CLASS · LIVE ONLINE

Find out how to increase your income with no extra work.

Join Tom and Nick Karadza for a free live class. In about an hour, you'll see exactly how professionals like you add income with real estate, without adding hours to their week, and with zero guesswork.

In the class, you'll learn:

- **The 5 ways one single-family home can generate income:** one of which most people still don't know exists.
- **Real cash flow numbers from local properties** and the strategy behind each one.
- **How investors keep qualifying for more properties** including financing options the big banks don't advertise.
- **What really drives home prices** (hint: it isn't interest rates).
- **How busy professionals keep it hands-off** so it never takes time away from your patients or your family.
- **Live Q&A with Tom and Nick** bring your questions and get straight answers.

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of hands-on real estate investing in Ontario

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of Canadians have used this playbook

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about 1 hour, plus live Q&A

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Numbers are based on typical examples and are for illustration only. Your results will vary and are not guaranteed. Figures are before income tax and don't include closing or selling costs. Expenses are property tax, insurance, upkeep and the property manager. Appreciation is based on the average growth in GTA home prices over the last 20 years; past performance does not guarantee future results. Rock Star Real Estate's team are licensed real estate professionals, not lawyers, accountants or tax advisors. Speak with qualified advisors before investing.

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