My GlobalPension SOLUTION

HOW TO START BUILDING A UK INVESTMENT PROPERTY PORTFOLIO LIKE A MILLIONAIRE

SPECIAL REPORT

BY : PEDRO ROBERT

A Special Report

HOW TO START BUILDING A UK INVESTMENT GRADE PROPERTY PORTFOLIO

Like a Millionaire

FOREWORD to the Sector

There is no question that the buy-to-let market in the UK is flourishing. With a lack of affordable housing stock and a growing number of people looking to rent as a long-term alternative to buying, the Private Rented Sector (PRS) is growing at an unprecedented speed.

Industry experts anticipate that the proportion of households in the PRS in the UK will grow to 24% by 2021, equating to almost one quarter of the population renting in the sector. The cause of the burgeoning growth of the UK rental market comes down to a rising population and undersupply of affordable housing. One of the largest contributors to the PRS, the percentage of 25 to 34 year olds privately renting more than doubled between 2003/04 and 2014/15. The reasons behind the large number of young professionals choosing to rent are numerous and span from difficulty in saving a deposit, to preferring the renting lifestyle.

With the population in the UK expected to rise to 74 million by 2039, and approximately 240,000 - 250,000 new homes required each year to keep up with demand, it is clear that the issue of supply and demand will only exacerbate. This will put more pressure on the rental sector to provide high-quality homes for tenants.

Whilst the current housing market is presenting a more challenging environment for first time buyers, it is important to note that a growing need for high-quality rental accommodation makes now a great time to invest in buy-to-let.

Investors are currently enjoying a buoyant housing market, fuelled by high tenant demand, growing rents and impressive growth in house prices. With property remaining one of the strongest and most stable investment classes around, it is no surprise that UK buy-to-let has skyrocketed.

WHAT IS INVESTMENT GRADE PROPERTY?

Firstly let me introduce MGP. We are global pension specialists who create exclusive bespoke pension schemes for those passionate about preserving and pursuing financial freedom. Our experienced team pursues and protects financial independence for its members. It seeks exemption of unnecessary lifetime taxes, immoral death duties, forced heir-ship and opportunistic financial predators.

For example if you are from the U.K. you can reap the following benefits:

- Government Regulated that is recognised by HMRC
- No Inheritance Tax
- No Capital Gains Tax
- No Probate
- No Lifetime Limits
- No Forced Heir ships
- Litigation Protection (such as bankruptcy or divorce).
- No UK Income Tax if you retire in the UK.

Our bespoke structures, unlike those available in the UK, allow investment into the UK residential market.

Now what do we mean by Investment Grade Property?

We have an experience team that searches for property developments that offer excellent capital growth and income generators. We specifically like to work:

- Recognised Quality local developers;
- Deal directly with these developers;
- Developers that have a long history of attracting local buyers (this ensures prices are correctly presented to market, unlike some projects that are only sold overseas which may reflect an inflated pricing);
- Developers with good financials and preferably a good working relationship with local government.

WHY
BUY-TO-LET?

As an income investment, property is a highly attractive option. In a world where the stock market is constantly fluctuating with each new day and other investment classes often appear unstable, many hold confidence in bricks and mortar.

In particular the UK housing market has proven to be resilient and remains buoyant. With market trends showing house prices and rents to be on the rise as a whole across the UK, it's little wonder that investors are keen to put their money into buy-to-let.

The introduction of Assured Short-hold Tenancies under the Housing Act 1988 opened the market up to buy-to-let investors. With the potential for a stable income from rental receipts, as well as an accumulation of wealth if house prices increase over time, the market has been growing steadily in recent years. This is particularly so in the regions where there has been a notable shift from the unsustainable and unaffordable prices in London, to less expensive cities in the North of England, such as Liverpool, Leeds, Sheffield and Manchester.

"The percentage of 25-to-34-year-olds who are privately renting a property more than doubled between 2003-04 and 2014-15."
(The Guardian, 2017)

£70bn+

Estimated worth of the build-to-rent sector by 2022
(Knight Frank, July 2017)

60,000+

Annual shortfall of new-build properties in the UK
(House of Commons Library, 2017)

74 million+

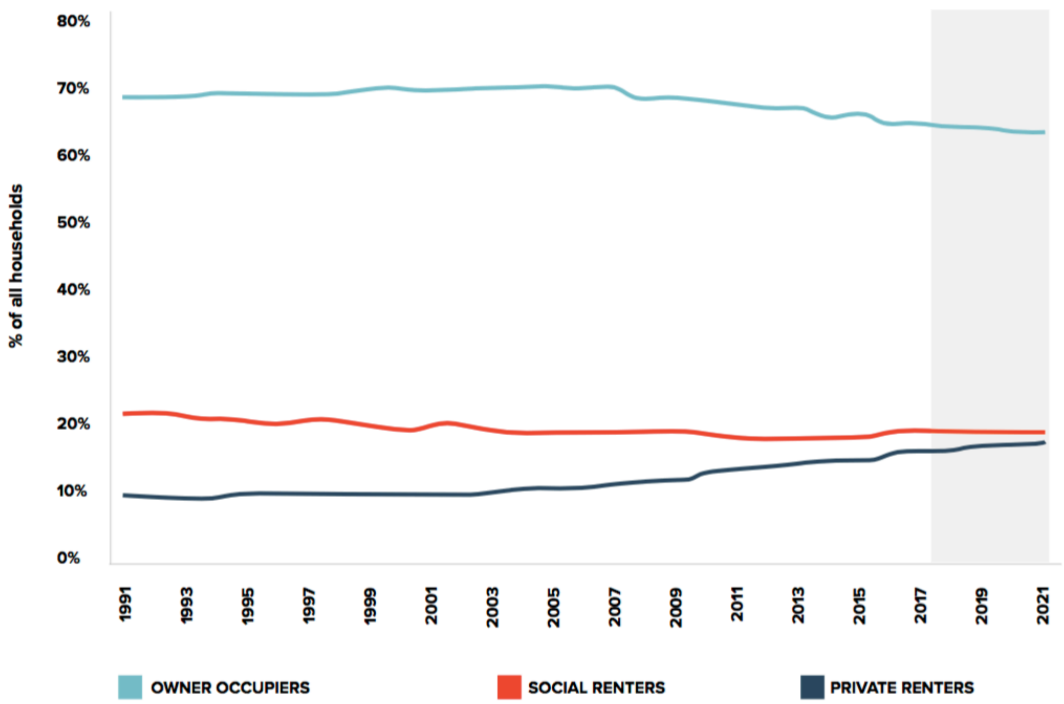
Anticipated UK population by 2039
(Office for National Statistics, July 2017)

There is no question that the Northern regions in particular have boosted the buy-to-let market in the last 12 months, with a notable buzz around key cities like Manchester where the local property market has outperformed all other regions. With the property market in London having suffered in the same period, there has been a shift in investor interest towards the North. Manchester experienced the best yields for buy-to-let investors as of September 2017, sitting at 6.04%.
Currently worth £25bn, experts expect the build-to-rent sector to be worth £70bn by 2022 – an illustration of the huge demand within the buy-to-let market at the moment.

"The proportion of households in the Private Rented Sector will rise to 24% by 2021."
(Knight Frank, 2017)

Growth of the Private Rented Sector

Historic and forecast tenure distribution in England



Source: Knight Frank Research

A MARKET FOR INVESTORS

The spike in the number of people opting to sign-up to an Assured Shorthold Tenancy (AST) with private landlords is a result of rising national house prices, among other things.

In October 2017, the UK Government's House Price Index showed that England has seen an annual house price increase of 5.3%, taking the average property value to £243,520.

Whilst London saw the lowest annual price growth at just 2.6%, this still leaves the average property price in the capital at an eye-watering £484,362.

This kind of inflation is unmanageable for many as wages continue to stagnate. In August 2017, the Office for National Statistics reported a 0.5% fall in real wages, highlighting the problem that many aspiring homeowners are currently facing: wages that are not keeping up with inflation.
This is a problem particularly felt by those between the ages of 25 and 34 who are coming to the realization that owning their own home may remain an unachievable dream in the current landscape.

With the PRS now the only viable option for a huge proportion of UK families, the sector is under growing pressure to reform, making long term renting a positive experience for all, spurring on buy-to-let for investors and tenants alike.

With buy-to-let appearing to be one of the answers to the current housing market issues in the UK, there really has never been a better time to invest.

The Government predicts that the UK requires an estimated 240,000-250,000 new homes per year to meet rising demand and to tackle the longstanding backlog of housing required across the nation.

With buy-to-let investors pouring money into new build developments that can help to meet this need, it seems likely that the buy-to-let sector will remain a strong investment class in terms of returns. In addition, by investing in new-build developments, investors go some way to helping alleviate pressure on the UK's busiest rental markets.

WHERE TO INVEST?

There are lots of things to take into consideration when venturing into buy-to- let investment. Perhaps, though, the most important factor is where to buy.

There is a huge focus on property 'hotspots', particularly in the UK housing market. Emerging or particularly well- performing markets are often reported in the media, which can cause excitement among investors and can result in certain areas experiencing quick growth and market fluctuations.

The fact that statistics show that house prices rose by 5.3% annually across England spells good news for the housing market overall, and indicates a buoyant market for buy-to-let investors. However, when taking a closer look at property price trends it is clear that some regions are performing far better than others.

Rental growth forecasts (%p.a.)

	2017	2018	2019	2020	2021	2017-2021
MANCHESTER	3.0	3.5	4.0	4.0	4.5	20.5
LIVERPOOL	2.5	3.0	3.5	3.5	4.0	17.6
LEEDS	5.0	5.0	4.0	3.5	3.0	22.2
UK	2.5	3.0	3.5	3.5	4.0	17.6

Source: JLL February 2017

THE NORTH
OVERTAKES LONDON

Looking at the statistics, there has been a clear divide between regions in 2017, with the North overtaking London in terms of yields and house price growth for the first time in recent history.

The August 2017 UK Government House Price Index shows that the North West experienced the greatest increase in house prices over the last 12 months at 6.5%. The same measurement showed the lowest annual property price growth was found in Central London, which recorded an increase of just 2.6%. Further to this, rents increased in the North West by 3.6% annually to reach an average of £633, making it the fastest-growing region in terms of rent rises.

The culmination of rising rents and well performing house price growth has resulted in the Northern regions providing the best yields for investors, with the North East at an average yield of 5.1% and the North West at 5% - higher than anywhere else in the country.

“20% of the people who left the capital in 2016 bought a home in the Midlands or the North”
The Telegraph, 2016

It is for these reasons that the last 12 months have seen a larger number of investors look further afield than London for property investment, with a big percentage looking toward the North. This is also true of renters, with tenant footfall moving from the capital, and towards key Northern cities such as Manchester, Leeds, Liverpool and Sheffield.

Research from the Office for National Statistics shows that, in 2016, 291,620 people moved out of the capital, an increase of 36,480 from 2012. This marks the highest rate of people moving out of London since 2007. When coupled with research reported in the Telegraph, which shows that 20% of those who left the capital in 2016 bought a home in the Midlands or the North (up from 12% in 2014), we can see an increased appetite for rental properties in the North, a rebalancing of the market away from the capital and changing landlord sentiment.

NORTH WEST

AVERAGE MONTHLY RENT
GBP 697

AVERAGE ASKING PRICE
GBP186,238

YIELD
5%

GREATER LONDON

AVERAGE MONTHLY RENT
GBP 697

AVERAGE ASKING PRICE
GBP186,238

YIELD
5%

A SPOTLIGHT ON MANCHESTER

Manchester in particular has performed incredibly well over the last 12 months and continues to be the shining light of the North, with economic growth outstripping that of London every year since 2014.

With the population of Manchester growing 15 times faster than homes are being built, and projections suggesting that the city's population will top 3 million by 2040, it is clear to see why investment here is so popular.

Industry experts JLL anticipate that property prices in Manchester will grow 28.2% over the next five years, with rental prices also expected to grow by over 20%.

Manchester has cemented itself as not only England's second City but also the UK, with the largest economy outside of London and a City that is growing 3 times faster than any other UK City. When you also consider that the UK population is growing faster than all other European Countries, the macroeconomics for Manchester, in terms of supply and demand alone, are compelling.

Xi Jinping, Chinese Premier, visited London and Manchester in 2015, the first formal State visit by a Chinese Premier in a decade and confirmed GBP 800m investment into Manchester Airport City, including 2 "China Clusters", alongside direct flights to Beijing to commence in June 2016, operated by Hainan Airlines. Manchester already flies direct to Hong Kong and is the only Airport outside of London to fly direct to China, whilst being the 3rd busiest UK Airport, behind only London Heathrow and Gatwick.

The rise of the "Northern Powerhouse", Manchester, as referenced by David Cameron, former Prime Minister, in his inaugural speech after re-election and in the Queens Speech a week later, added further weight to the view that England's second City, delivering 11% of the UK's GDP from 8% of the population, is a very shrewd investment prospect.

Indeed, within the past months, further powers have been devolved to Manchester in addition to the management of the NHS in the Greater Manchester region, allowing which evidences the confidence in the economy and its governance. Andy Burnham, became Manchester's Lord Mayor earlier this year, with similar wide reaching powers to the Mayor of London.

Further Manchester Investment Highlights

1. 65% of the FTSE 100 present in Manchester
2. Manchester Property Prices increases surpassed London
3. The largest University Campus in Europe
4. Manchester Airport is the 3rd busiest in the UK
5. "Manchester is rated the best City in the UK" The Economist Intelligence Unit
6. "Top 10 European Financial Centres" Financial Times
7. GBP800m investment into Manchester International Airport – Flights direct to Hong Kong and Beijing
8. GBP 3bn committed to Infrastructure projects
9. HS2 – High Speed Rail - travel time to London to less than 1 hour
10. Central Government has released devolved powers to Manchester, allowing Manchester to allocate taxes raised in the City to benefit the City
11. Manchester has room to grow both financially and geographically, unlike London.
12. Third largest China Town in Europe.
13. UK's second largest Economy, 8% of the UK's population delivering 11% of the GDP
14. Manchester Airport Terminal 2 Expansion - Increasing Air Traffic and generating over 1,500 jobs during the Construction period and many more on completion.
15. Atlantic Gateway - The regeneration of the Liverpool - Manchester Ship Canal will generate 240,000 jobs in the Region, with the Trafford Park Logistics Hub

UNIVERSITY TOWNS & CITIES

Figures from the LendInvest Buy-to-Let Index Report 2017 highlight an important, if not slightly obvious market to look out for: university towns and cities.

With UCAS reporting that a massive 649,700 people applied to study at UK universities in 2017, there is a huge requirement for student rentals, which in turn can hugely affect local housing markets. The report puts towns and cities including Luton, Colchester, Manchester, Nottingham, Hull, Norwich, Leeds and Birmingham as all being successful university towns for property investment.

Manchester and Birmingham both topped the list of the highest yields at 6.04% and 5.02% respectively, whilst Luton and Colchester both posted impressive capital gains of 10.29% and 13.01% respectively. It is important to note that while a large number of students rent with their university, particularly those in their first year, many choose to rent privately.

In fact, information shows that, in Salford, 90% of university students rent privately, illustrating the scope of the market.

As well as this, university towns and cities can benefit from large numbers of graduates staying in their place of study, for example in Sheffield where 26.5% of graduates choose to stay in the city annually.

PROPERTY CHOICES

Subsequent to choosing location, deciding on the type of buy-to-let property you wish to invest in comes next. Unlike deciding on where to invest, which takes a fair amount of market analysis and research, deciding on what kind of property to buy is more of a personal preference, but it is a choice that will shape your overall investment strategy.

2.5 million

There are 2.5 million more households in the private sector than there were in 2000. (English Housing Survey, 2017)

2.55%

Rents for Purpose-Built Student Accommodation have increased by 2.55% on average for the year 2017/18. (Knight Frank, 2017)

£909

Average UK rental values October 2017. (HomeLet, 2017)

Whilst some people like a project property which they can change and alter to suit personal preferences, some landlords would prefer to purchase a new or off-plan apartment that comes ready for the market. There are pros and cons to both types of purchase, and each choice made at this point should depend on the type of tenant you wish to attract.

Beyond deciding whether or not to buy a 'doer-upper' or a new build, there is also a choice to make between residential and student dwellings. Residential (supplying properties for the whole of the private rented market) tends to be more expensive than student accommodation, but it remains the most common asset class due to the high rental demand in the mainstream market.

In the student buy-to-let market, the initial outlay is considerably less, but has become popular with investors in recent years because of its ability to command high yields, which has made it an extremely attractive and viable investment option. If you go down the student accommodation route, it goes without saying that you should consider only locations with high student populations such as the Leeds City Region which is home to the highest concentration of higher education institutes outside of the capital, with nine universities that produce 38,900 graduates a year.

In recent years, the student accommodation market has changed considerably and the Purpose-Built Student Accommodation (PBSA) blocks that are so popular with investors and students today are a far cry from the dreary student halls some of us might remember. PBSA today caters for a new breed of student that expects the latest mod cons including Wi-Fi, gymnasiums, games rooms, private cinemas and Sky TV – all included for the price of their room.

The bottom line when choosing an investment property really is to cater for the type of tenant you are looking for. If you want to attract students, the answer is to invest in modern new blocks located near university campuses and kitted out with everything they would require to work and play; equally, if you wish to attract a family you should be looking at proximity to good schools, local amenities and a house or apartment with space to grow.

OFF-PLAN INVESTMENTS

One area of the buy-to-let market that is gaining particular traction in the current investment landscape is o -plan - that is, the act of purchasing a property that hasn't yet been built or is still in construction. What makes this type of investment so appealing is the substantial capital gains potentially on offer by purchasing property of this kind.

Off-plan developments are often significantly cheaper than their completed counterparts, giving investors a much better return on investment from the get-go. This is because the property can justify higher rents when the time comes to accept tenants because of its new-build status, and the fact that the property could have significantly appreciated in value during the build process.

Investing off-plan is seen as a more long-term approach that requires locking away capital until the development is completed, but generally the returns can be significantly higher (both in terms of rental yields and eventual capital appreciation). Some investors consider buying off-plan as 'riskier' than purchasing a pre-built property simply because you can't guarantee its completion, but investing with an experienced developer with a proven track record will almost completely alleviate this risk. A trusted off-plan property provider should be able to prove their track record of past developments, which should leave investors reassured that their property will get built on time and will produce the promised rental returns on completion.

In the same vein as choosing the right location, the success and potential returns of an off-plan investment can often rest on its surroundings and high levels of infrastructure that exist in the area. Planned or existing road networks and economic drivers like universities and employment hubs help encourage future house price growth and make an area sustainable and attractive to prospective investors.

Off-plan investment requires a deposit to be paid in order to secure the property - this figure can vary from company to company, with some favouring a lump sum which is then taken from the cost of the property and others preferring a fixed percentage of the property's value. Then the remainder of the purchase cost is normally done by installments, with some preferring a payment model which requires a small deposit, a percentage of the value payable on exchange of contracts, a percentage due at a predefined time in the construction period (e.g. six months into construction), and the remainder due on completion - but again this differs depending on the company and the value of the property purchase.

THE DO'S AND DON'TS
OF PROPERTY INVESTMENT

Before stepping into the world of buy-to-let investment, make sure you consult this checklist of vital things you need to consider:

- Are you up to date with the UK buy-to-let and rental market?
- Have you chosen a suitable location with high tenant demand?
- What kind of tenant do you want to attract – students, young professionals or families?
- Do you understand basic responsibilities of being a UK Landlord?
- Have you calculated the cost of buying and managing your buy-to-let property?

THE DO'S

1. Recognize that buy-to-let (particularly off plan) is a medium to long-term investment.
2. Always seek advice from local experts.
3. Furnish the property with high quality neutral colours to attract the best-quality tenants quickly.
4. Always use a well-established and reputable letting agent.

THE DON'TS

1. Treat the property likes it's your home – personal tastes should not be part of your judgment.
2. Purchase a property that required a lot of updating and maintenance.
3. Subcontract any maintenance to family or friends – it requires professional attention.
4. Leave documentation to the last minute.
5. Don't cut corners and try to furnish cheaply.

FREQUENTLY
ASKED QUESTIONS

Buying a property - whether you are a first-time buyer, a seasoned home-mover, an 'accidental landlord', or a professional buy-to-let investor - requires careful consideration to ensure you are making the right move at the right time.

The potential returns in the buy-to-let market are evident but - as with any investment, be it stocks and shares, government bonds - having a clear and carefully thought- out strategy is essential in order to achieve the desired yields and capital gains from your asset. You have to be 100% sure before making the commitment to buy a property for investment purposes. Here are the top five frequently asked questions about UK buy-to-let:

1. What is the UK property market like, post-Brexit?

A lot of pre-referendum press coverage - both domestic and international - surrounding Britain's potential exit from the European Union (EU) was pure speculation, with the majority dismissed as scaremongering.

The truth was that, before the result was announced, nobody really knew what would happen if Britain left the EU.

Now, more than a year after Britain voted to leave the EU, the situation is much the same now as it was then - the rental market is still very strong. In the days following the shock announcement, the stock market took a nose-dive. However, the housing market has been largely unaffected. Property investors should be encouraged by the fact that - unlike the volatile stocks and shares market - the UK property market has fared extremely well in the face of political uncertainty, with house prices remaining stable and even increasing in some areas of the UK.

This just goes to show the resilience, security and buoyancy of property, especially against other more volatile investment markets.

In short, the property market has hardly been affected in the post-Brexit world - in the past, property has come through market crashes and global recessions relatively unscathed, and is faring against widely uncertain political conditions with relative ease. Tenant demand is still strong throughout the UK, so with the supply-demand imbalance still very much prevalent, prices are likely to continue to rise regardless of Britain's decision to leave the EU. Property is proving to be a safe haven for investors.

If you are unfamiliar with the market or unsure of any of these elements, be sure to send me an email at pedro.robert@myglobalpension.com, I'd be more than happy to update you on our views.

2. How can I fund a buy-to-let property with my pension?

The pension and landscape changed beyond recognition in April 2016, and many people are looking for an alternative source of retirement income. The landmark decision from then Chancellor of the Exchequer George Osborne to give, those nearing retirement age full control of their pension pot for the first time has led to a surge of people looking beyond the once- mandatory annuities for something more lucrative.

Naturally, buy-to-let property is high on many pre-retirees' agendas. Now that there are flexible options in the pensions marketplace - namely flexible drawdowns, which allow pensioners to release some or all of their pension pot as a cash lump sum - property investment is for the first time an option for many people who want their money to work for them in retirement. And with monthly rental income and the potential for capital appreciation when the time comes to sell, or an inheritance to leave to named beneficiaries upon the owner's death, property is proving incredibly popular as an alternative pension pot.

Of course for standard investors any capital gains could attract taxes as well as inheritance taxes upon passing on. However, at MGP we have certain solutions that may help in ensuring your wealth it kept intact. If you wish to find out more at to how we can maintain your wealth please drop me a message at **pedro.robert@myglobalpension.com**

3. Why isn't it possible to get a mortgage on off - plan properties?

While all lenders are different when it comes to their rules and lending criteria, off-plan properties are not generally eligible for a mortgage because there is no ironclad guarantee that the property will get built. UK lenders are still jittery from the financial crash of 2008, so are far more cautious in this post-recession economy than ever before.

Even for a normal residential mortgage, applicants have to go through rigorous stress tests and affordability checks to ensure they can afford to pay back the loan and have a proven track record of properly managing credit in the past.

With this in mind, lenders are dubious about off-plan properties as a whole.

Their logic is that if they agree to lend a considerable sum in order to fund a construction project, which doesn't end up getting built, they have lost money. Another theory is that it's impossible to quantify and accurately value a property that has not yet been built.

This is a worry for mortgage lenders because, if property values have dipped in the area by the time construction is complete or the building has had some aesthetic changes that affects its value, the lenders are again out of pocket.

No matter the legitimacy of the off-plan construction company, and no matter how convincing their past portfolio is, many high-street lenders will only lend against something they can see, something tangible and easily appraised.

However, this isn't to say there aren't off-plan buy-to-let lenders out there: you may just have to venture off the high street to find them.

4. What financial considerations should I take into account before investing in buy-to-let?

No matter your personal motivation for investing in buy-to- let, the fact is that you will need to consider all the financial implications that it will bring. During the purchase process, as an investor, you will face a series of ancillary costs that you need to be aware of before taking the next step on the buy- to-let ladder. These include:

Solicitor/conveyance fees
Valuation fees
Ground rent
Lettings and management fees *(usually between 10-15% of the property's monthly rental income)*
Landlord and Rental Guarantee Insurance *(not mandatory but advisable)*
Capital Gains Tax *(only applicable if you eventually sell the property on for a profit, many MGP clients will not attract this!)*
Stamp Duty

There is no blanket amount for each of these fees - the prices depend entirely on the cost of the property. Some fees like stamp duty, capital gains tax and letting/management fees are taken as a percentage of the property's value, while other fees like conveyancing all depend on how many billable hours the exchange process has taken.

As a general rule of thumb when investing in property, it is advisable to keep between two and three months' rental income aside per year for any due maintenance in the property - that way, if you have any unexpected costs like a broken washing machine or leaky roof, this will not negatively hinder your expected returns.

However, it's worth sitting down with a notepad to work out how much you can realistically afford, taking into account the property's purchase price and all its associated costs.

TOP LANDLORD CONSIDERATIONS

When all is said and done, property investment eventually comes down to two key decisions – the costs involved in both the initial purchase and eventual upkeep of the property, and the role you would like to play in the maintenance of your property.

Buying a property is only the first step on the buy-to-let journey. You need to ask yourself what will happen when you purchase your property - will you rent it out on your own, or get an agent to do it on your behalf? Many people like to be hands-on landlords, while others feel more comfortable hiring a management company to oversee the property.

Naturally, you can make more money by renting the property out yourself, but it is important to be aware that you will be required to find and fully reference tenants; advertise the property and organise and conduct maintenance and repairs, as well as potentially sacrifice evenings and weekends for viewings. Cleary this is not an option that non-UK resident investors should be considering.

Being a hands-on landlord is as time-consuming lifestyle, with the majority of landlords finding it more stressful than their day jobs.

Therefore, it is unsurprising that most prefer to use a professional lettings and management company to take on these responsibilities on their behalf.

Lettings agents take away a huge proportion of worry for landlords, dealing with the day-to-day management of the property, including: finding and fully referencing tenants, collecting rent, as well as liaising with tenants on behalf of the landlord and organizing any due maintenance and repairs on the property.

The fee for a lettings agent is on average between 10-15% of the property's monthly rental value, which many landlords think is a small price to pay for peace of mind and less hands-on work.

However, if you are considering going it alone, be sure you are familiar with all of the procedures, regulations, and maintenance required to be a hands-on landlord.

WHAT SHOULD
I DO NEXT?

Regardless of the market environment, you need to decide if buy-to-let investment is for you. So ask yourself a series of questions: Do you have sufficient capital at your disposal? Are you happy to tie up this capital for a number of years? Have you the resources to manage the property, either yourself or with the help of an agent? If the answer to any of these is no, then you should carefully consider whether to get involved.

As with all rental property, the benefits for a buy-to-let landlord can include a stable income from rental receipts, as well as an accumulation of wealth if house prices go up over time. The burgeoning housing market and healthy house price growth in the UK inevitably makes buy-to-let a popular way to invest.

With rents continuing to rise, many of those with access to capital will continue to turn towards property investment for an income.

Radical changes that allow people aged 55 and over to access their pension savings as they wish during retirement continue to boost the market.

What has never been in doubt is that buy-to-let has not only provided very strong returns for investors for many years, but has encouraged an influx of new investors to enter the market. Low savings rates and rising property prices and rents continue to make buy-to-let attractive to consumers, while lenders have been fighting to offer the best deals.

For more information on becoming a first-time landlord, or if you are a seasoned investor already, email me at pedro.robert@myglobalpension.com to see how I can help.

TOP 5 REASONS TO INVEST
IN BUY-TO-LET

✓ **Lower barrier to entry** – Anyone can be a property investor without needing special skills or knowledge.

✓ **Security** – Property is a secure, tangible asset.

✓ **Profitability** – Property in the UK has outperformed all other major assets classes for over a decade.

✓ **Your Wealth Life Jacket** – The value of UK property has risen some 47,000% in nearly a century, which proves the market's incredible growth and resilience.

✓ **Double WIN returns** – Property investments offer investors 2 types of potential returns: rental income and the prospect of capital appreciation over the long-term.

OUR LATEST DEVELOPMENTS

To see our latest Investment Grade opportunities please **CLICK HERE**

If you wish to contact please do not hesitate by emailing me on: **pedro.robert@myglobalpension.com**

I look forward to hearing from you and welcome the opportunity to help you build a highly profitable UK investment property portfolio.