

assetz<sup>®</sup>

expertise **advice**  
quality **experience**  
research **Service**  
global **education**  
multi-lingual **consultancy**

The UK & International Property Investment Advisers



## A Message from the Chief Executive

When we founded Assetz ten years ago, it was to create a single source for all the property investment advice, research and property needed by you, today's property investor. We cater for all requirements, whether you are seeking a single residential or commercial property, a portfolio of buy-to-let properties or a holiday home with investment potential.

We deliver you truly independent property investment analysis and utilise this to help select the best properties and locations available in the current market. Many of our clients also utilise our unique portfolio planning services and software, **myportfolio**™, as a proven and robust financial planning system for property.



You should always treat property as a long-term investment in order to reduce risk and maximise potential gains. In addition, make sure you buy property with your head and not just your heart, make sure the investment is cash flow positive where possible and make sure there is plenty of upside in the capital value in years to come - in essence, start with the end in mind.

I built my personal property portfolio up over the years to be a family pension. That means that I am interested in how much income a given investment will generate in the future once the mortgages are paid off and how that income compares to the capital investment requirement at the beginning. Thinking this way, and diversifying my investments across buy-to-let, student accommodation, commercial property and overseas property has helped me grow a multi-million pound portfolio from modest beginnings that will quickly repay its debt and provide strong rental income to enjoy in the future.

I have invested personally, and successfully, in many of the properties that we have sourced producing a resilient and cash flow positive portfolio that weathered the recent credit crunch superbly - a greater endorsement of our analysis and due diligence will be hard to find.

So now it's your turn - our investment advisers can now help you to formulate a great strategy, through our one-to-one portfolio planning service and the **myportfolio**™ software system that I designed years ago to plan my own successful investments. Use all of our property sourcing skills, expertise and portfolio advice and you can secure your long-term financial future through property!

I wish you every success in your investing and hope that you will avail yourselves of the wide range of expertise and experience that our team at the Assetz group of companies has on offer. I also look forward to meeting you at one of our future events.

**Stuart Law**  
Chief Executive



# The Leading UK & International Property Investment Advisers



Assetz is a group of well-known and very successful property companies delivering property investment advice and education as well as carefully selected property. We have developed our services in response to the demanding needs of both novice and experienced property investors, creating an organisation that you can trust to deliver carefully selected and well-researched property to suit your needs. Our renowned aftersales service, including mortgage sourcing, money transfer, overseas documentation translation and our ongoing Rental-Solutions™ service, helps give you peace of mind and makes the selection and management of your investment easier.

In the UK we offer specialist services for the investor by sourcing and negotiating prices on the best residential and commercial investment property. Overseas, we specialise in sourcing superb investment and holiday home property in a number of countries, carefully chosen for their location, their potential rental income and capital growth prospects. To facilitate your purchase, we offer smart financial solutions and ongoing aftersales care.

Investing through Assetz gives you the peace of mind that you are dealing with the longest established and largest private investor organisation – whether you are seeking a property investment, a holiday home, or a hands-off property fund investment.

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## Assetz for Investors The Leading UK Property Investment Advisers

The Assetz for Investors division was established in 1999 and is now the largest investment property sourcer, acting for the buyer. We have evolved from initially just sourcing UK buy-to-let property opportunities to now acting as a complete one-stop solution for investors looking to profit from property investment both at home and abroad. We regularly source UK discounted buy-to-let residential property investments at pricing unachievable by an individual. We also source student investment schemes, commercially managed holiday home investments, commercial property and much more.

Through our clients, it has been proven that our immense buying power helps secure substantially discounted prices from sellers, thus allowing us to pass on those savings and improve investors' returns in both the short and long term.

Regardless of your current investor status, just beginning or looking to add or restructure your current portfolio, Assetz can give you detailed investment advice and education, carefully selected property, exclusively negotiated discounts and innovative finance deals that will really make your investments work for you in the long term, leaving you free from financial worries and debt and with substantial income. For further details on how we can assist you, please visit our website.

[www.assetz.co.uk/investors](http://www.assetz.co.uk/investors)



## Residential Buy-to-Let Property

Residential Property has proved to be, and always will be, a very popular investment, as most people understand the processes, the purchase prices are affordable and homeowner and tenant demand continues to outpace supply by a long way.

Assetz always has access to a range of new-build property schemes that are ideal for hands-off buy-to-let investors with substantial discounts from the developers and competitive mortgage rates. Many schemes offer investors the option of fully-tenanted and ready to go properties!

Investing in times of market difficulties and taking advantage of negotiated discounts way below open market valuation ensures excellent returns are virtually guaranteed over the long term.

With the UK population forecast to continue its growth of recent years, it is anticipated that supply will continue to outstrip demand, ensuring rental income, and prices, will continue to grow, thus making buy-to-let a very attractive proposition compared to many alternative investments. Residential property remains an asset that is safer to leverage than many other asset classes due to its secure rental income, and this can give very superior returns compared to, for example, the stock markets.

Assetz uses its wealth of experience and contacts to continually source discounted buy-to-let apartments and houses in cities, towns and suburbs all over the country, producing consistent results for our many investors to enjoy.

[www.assetz.co.uk/btl](http://www.assetz.co.uk/btl)



## Student Property

### New-Build Student Accommodation

New-build, purpose-built student property has been one of the best kept investment secrets of recent years. They were usually the preserve of pension institutions, with many purchasing whole blocks and even sites, but now some developers sell individual apartments to private investors, with Assetz for Investors being the largest, if not the only specialist sales and sourcing agent for this type of property.



The rewards for investors in this particular asset class are substantial, with higher gross yields and lower cost deductions than normal buy-to-let being some of the more obvious benefits of this investment type. Most purpose-built student property comes fully furnished and fully managed, with many being fully pre-let prior to the forthcoming academic year and with little chance of voids to reduce your income below the level you forecast. Purpose-built student properties command higher rents than traditional 'digs' as they are often tenanted by the wealthier or overseas students who typically demand private facilities with en-suite bathrooms and full broadband-ready access.

Management costs are typically 25% of the gross rent with minimum voids. On the face of things, this may sound a little expensive versus buy-to-let, yet when you factor in that this usually includes the cost of full furniture renewals, in addition to repairs, decoration, service charges and even insurance, these costs can actually work out considerably less expensive than traditional buy-to-let costs (typically costing around 35% of the gross rent or more by way of letting and management charges, voids and repairs etc).

### Traditional Student Houses

Assetz also sources Housing in Multiple Occupation (HMO) compliant student houses in prime university towns for those investors that prefer traditional housing to purpose-built flats. These properties are sourced, refurbished and made HMO compliant by our on-site teams and then let and managed by our carefully selected partners.



### Cashflow-Positive Year One and Hands-Off

For investors seeking a hands-off UK residential investment that is usually cashflow-positive immediately and can even service a repayment mortgage, student accommodation (that conforms to HMO regulations) should be on your investment shortlist. With undergraduate student application numbers increasing by 9% in the 2008-2009 academic year (source: Savills 2009) and the most recent HESA data pointing to a rising student demand with UK student numbers increasing by 12% over the last five years (source: Savills 2009), student property investments appear to be going from strength to strength. For further details on student investment schemes, please contact us or visit our website.

[www.assetz.co.uk/student](http://www.assetz.co.uk/student)

## Off-Market Property

Assetz regularly sources both commercial and residential off-market investment property (from £1m - £200m+) for high net worth/sophisticated investors. These schemes range widely. For further information and to register your interest, please visit our website.

[www.assetz.co.uk/offmarket](http://www.assetz.co.uk/offmarket)

## UK Holiday Home Property

If you are looking for a high yield investment property, then fully-managed UK holiday homes, and the potential profits they can generate, are well worth investigating.

There are several reasons why holiday home investments can deliver superb financial returns.

Firstly, holiday lets can earn you as much income in a week as the property could achieve in a whole month on a longer term Assured Shorthold Tenancy (AST) on a buy-to-let basis. A typical example could be based on a one-bed apartment that may rent out for £450 per week in high season as a holiday rental, but may only achieve £450 per month if rented on an AST as a buy-to-let investment.

What this means to you is that if you let the example property above for a period of just 12 weeks on a holiday basis, you could generate around the same gross income as a buy-to-let tenancy for a whole year.

It must be assumed that if used as a holiday let, there will be voids between the holiday weeks, particularly out of season, but the total rental income for the whole year should greatly exceed the income a buy-to-let rental model could achieve. In addition, running costs of a holiday property can be significantly higher than buy-to-let letting costs but this is generally outweighed by the higher gross income.

Finally, holiday home property can provide you with holiday accommodation that has no further cost for yourself and indeed saves holiday costs for alternative accommodation - something that needs to be factored in to investment return calculations.

For more information on a variety of UK holiday investments please see our website.

[www.assetz.co.uk/holiday](http://www.assetz.co.uk/holiday)



## Commercial Property

Assetz for Investors has been supplying commercial property alongside buy-to-let residential property for many years. Commercial property, whilst being generally more expensive than residential, does often offer significantly higher net yields, with this rental income often able to allow the investor to pay off a repayment mortgage rather than just operating on an interest-only basis.

These higher rental incomes can help to make commercial property a more attractive long-term investment, albeit with higher purchase prices. In the current market, yields have grown substantially whilst prices have fallen back and well let commercial property is more attractive as an investment than it has been for several years.

Many investors purchase commercial property through their pension or SIPP to maximise the tax advantages. Commercial property is the only property type permitted to be directly owned within a pension.

For further information please see website below.

[www.assetz.co.uk/commercial](http://www.assetz.co.uk/commercial)



## Rental Solutions

At Assetz for Investors, we aim to make the buying process hassle-free and hands-off for our clients. Our service package has been designed for convenience, with our clients purchasing from a distance in mind. We provide a one-stop-shop solution to take care of snagging, furnishing and rentals at discounted rates due to our bulk buying on your behalf.



## Snagging

We can manage and organise a professional snagging agent to comprehensively inspect your investment prior to completion ensuring that the developer undertakes any remedial defects and hands over your property to the required standards.

## Furniture Packs

Some locations require properties to be fully furnished in order to maximise rental values and minimise void periods. In addition, many properties require floor coverings to be fitted. We source complete high quality furniture and flooring packs for our schemes at substantial discounts which we will organise to be installed for you.

## Letting

We select the best local and proactive agents for each scheme and negotiate preferential discounted letting rates on your behalf. We insist on priority letting of our clients' investments as we are providing a block of properties and will work to help to maximise letting income whilst minimising voids.

[www.assetz.co.uk/rentalsolutions](http://www.assetz.co.uk/rentalsolutions)

## Tax Advice

Assetz offers an online tax advice centre and also a library of books available to purchase. Please visit the following page for more information:

[www.assetz.co.uk/tax](http://www.assetz.co.uk/tax)

## Members' Training Days

Assetz runs a number of members' training days throughout the year and across the country. These days involve very intensive training in property investment techniques both in the UK and overseas. They include buy-to-let, finance, overseas, commercial property and other content. Please visit our website at the following address for more details of forthcoming training days:

[www.assetz.co.uk/training](http://www.assetz.co.uk/training)

## Open Days

Assetz runs a number of property investment open days at our offices where you may visit and discuss your property investment needs with our advisers and see the latest properties available, along with original site plans and documentation. Please visit our website for more details:

[www.assetz.co.uk/opendays](http://www.assetz.co.uk/opendays)

## Overseas Property Investment

Assetz International offers carefully selected overseas investment property and the best possible finance available for successful international property investment in a number of countries. Please see the following pages for more details or visit our website at:

[www.assetz.co.uk/international](http://www.assetz.co.uk/international)

# myportfolio™

## Portfolio Planning Software

Assetz has designed a unique property portfolio planning system that helps investors achieve a significant income from property, in a time-frame that suits their plans. Our consultants will help you design your plan, either starting from scratch or analysing and suggesting adjustments to an existing portfolio. The end result is a printed report, access to your personal online portfolio planning software and a targeted portfolio of property that will deliver your ideal financial outcome in an appropriate timescale. Depending upon your investment level, we can design plans generating income immediately. The majority of clients, however, are seeking independent income in typically 8-15 years' time.



Clients come to Assetz for help and guidance in formulating a realistic strategy for their property investment activities, whether they already own a series of properties or are looking to acquire a portfolio in the future. Our service is as valuable for an established landlord of two decades as it is for a new starter with few or no existing properties. We meet very few clients who have existing property investments and can actually forecast what their portfolio is going to achieve for them - i.e. what income it could generate for them and by when. This service aims to answer these questions, help you improve the answer and give you greater clarity in your decisions and investments.

Without proper planning, and very detailed investment modelling, an investor is acting in the dark and cannot know if the properties they already own are sufficient to produce the results they are aiming for or, indeed, even if they are the right properties. Do you even know what outcome you are aiming for in terms of time-frame and financial results?

Our tried and tested portfolio planning system utilises a mix of one-to-one consultancy and our unique software system, designed and written in-house, to design and store your plan and permit you to monitor its progress over the years based upon many assumptions and scenarios. We offer two strategies according to your property investment objectives ;

- Build a Retirement Income Portfolio - Design a diversified property portfolio that will give you a debt-free high-income in retirement within typically 10 to 15 years from zero current investments, faster if you have existing property investments. Typically, for a new investor with no existing properties, each £30,000 invested today could produce around £10,000 of income per year for life in 10 to 15 years on relatively low assumptions. This strategy is ideal for those seeking lower risk and a higher certainty of the income objective being achieved.
- Build a Capital Growth Portfolio - Design a property portfolio to grow your capital from a relatively low starting point and with a relatively aggressive investment strategy. This method utilises low-deposit buy-to-let property, normally found in the UK due to the low costs of purchase and sale that helps enhance returns. We can help you build a large portfolio of property over time with as little starting capital as £20,000, provided that you have a healthy income as well. In today's property environment you should be looking to take around a 10-year view at least.

Our system has been used to build many very successful long-term plans for clients and it is the same system used by ourselves as active investors.

## Portfolio Planning Process

Firstly your overall financial goals are reviewed via a fact-find with a particular focus on income/capital requirements and acceptable time-frames for these outcomes. Existing investments are factored in to the review.

Following this, your portfolio is created within the software based upon any existing property you own. These properties are sorted into Generators (high-income cash positive properties) and Accelerators (low deposit capital growth properties). The system will take all of your data on these properties including mortgage, LTV, value and rents plus take your assumptions of price and rent inflation and base rates and project the financial results of your portfolio for years to come in both tabular data and charts.

The system produces charts showing the future mortgage balances, equity and rental income from the portfolio as well as predicting the date at which you could retire on your portfolio based upon your assumptions. If you raised equity for investment from re-mortgaging your home, then the repayment of this debt can also be factored into the system.

There is much to learn for experienced or first-time property investors when planning a structured portfolio using our process ;

- How to achieve a debt-free, high income property portfolio that would permit you to retire in 10 to 15 years' time - even if house price growth is low over any period
- How to re-balance your existing buy-to-let portfolio with more high-income / high-yield properties - and where to find them
- How to generate a large cash lump sum in years to come - even if house price growth is low over any period
- How to ensure your retirement portfolio is hands-off and low-risk

## Stop Speculating - Start Investing

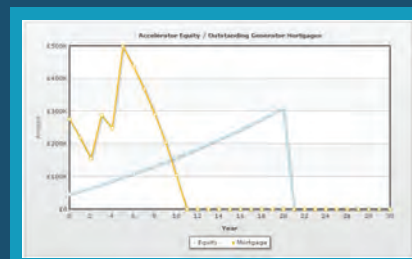
It is a sad fact that many people started out in property investment with a pure objective of capital growth but have found this to be difficult to forecast. Recent times have shown that predictable property growth year after year is not possible and this strategy cannot be relied upon as the foundation of reliable pension planning. There is a growing realisation that income generating properties provide a greater stability and predictability to any portfolio and this has been the basis of the myportfolio™ software and process for many years.

Portfolios using the investment principles embodied within this system have performed superbly through the recent turbulent times and are little affected in terms of time-frame or predicted financial outcomes.

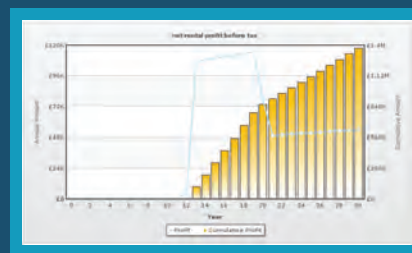
### Step One: Enter the details of your properties

The screenshot shows a software interface with a table of property data. The table has columns for Property, Value (£K), Mortgage (£K), Rent (£/week), Yield, Capital Growth (%/annum), and various status indicators. The data is organized into sections for 'Accelerator' and 'Generator' properties.

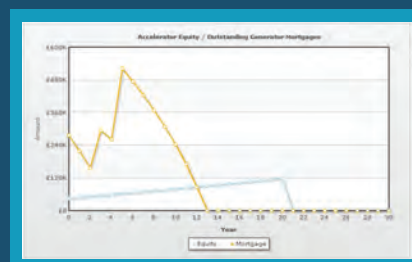
### Step Two: Calculate when you will be able to retire



### Step Three: Review your planned income and adjust your portfolio if necessary



### Step Four: Re-calculate when you will be able to retire



## International Investment Property

Assetz International comprises an overseas property investment advisory service and an international holiday homes sourcing team of specialists. Successful overseas investment can be determined by many factors including:

- understanding of the buying process
- keen mortgage rates and low deposits
- strong rental demand and capital growth potential
- acquisition at a competitive price and in a good location



For investment purposes, Assetz operates in a selected number of countries according to market conditions, and investment opportunities available at that time. Our specialist teams provide a property selection and vetting service, mortgage brokerage and a second-to-none aftersales service. Our Funds division also designs and advises upon overseas investment funds that invest in overseas real estate and also developer funding.

Assetz International maintains and updates the unique Assetz Property Investment Tracker, providing investors with a complete analysis of investment returns in many countries throughout the world, including rental income, capital gains over the previous 12 months and the total returns on investment after all costs.

For further details and to see some of the excellent investments available at present, please visit our website.

[www.assetz.co.uk/international](http://www.assetz.co.uk/international)

## International Holiday Homes

Assetz International provides access to a wide range of high-quality international holiday homes. With many people regarding their holiday home as an investment, our holiday homes consultants look for the quality of location, development and site facilities in order to protect your investment. Assetz International is often appointed as exclusive promoter for many schemes we offer, meaning our clients have exclusive and often pre-release access to some of the best schemes available, as well as having the luxury of time to review the offers and to make an informed choice.



Assetz International is currently offering a variety of fantastic schemes to suit every budget in some of the most popular destinations around the world. We have the perfect investment to suit your individual needs, from beach-side properties overlooking warm, inviting oceans to luxurious mountain retreats and from city dwellings to more rural and secluded destinations. Whatever you are seeking, we will have a property that will be perfect for you.

[www.assetz.co.uk/international](http://www.assetz.co.uk/international)

## Luxury Property

Assetz has established a specialist division for the more discerning buyer who demands luxury international property for personal use. We originally began by catering for clients who wished to procure high-end luxurious properties on the French Riviera. However in recent years we have expanded our high-quality service into many other luxurious destinations around the world. The property we source is of the highest quality and is built to the highest specifications, with many being personalised to the needs of the individual purchaser.



All properties are sourced following extensive research to the exacting standards of our client's specific requirements, to ensure the buying process is as pleasurable and efficient as possible.

For assistance with international search and sourcing please visit:

[www.assetz.co.uk/luxury](http://www.assetz.co.uk/luxury)

## Ski Property

Assetz International employs a team of specialists dedicated to sourcing some of the best ski property available, worldwide. With winter ski and snowboarding holidays on the increase and many of the opportunities we have on offer coming complete with full management and lettings services, full furniture packs and an array of additional benefits including free personal usage, all within the highly competitive purchase price, we are sure you will be amazed at some of the packages and destinations we can offer you!



We currently have affordable, buy-to-let holiday homes and property in popular French, Swiss, Canadian and Italian ski resorts. We ensure our destinations are thoroughly vetted and our ski specialists are on hand to offer help and advice throughout the buying process.

[www.assetz.co.uk/ski](http://www.assetz.co.uk/ski)

## Partners, Agents and Affiliates

Assetz has designed a comprehensive partner scheme to provide access to our wide range of high-quality investments and properties to all forms of agents, affiliates, IFAs and other partners.

The Assetz credentials in terms of due diligence, sourcing skill and our ability to obtain exclusive access to some of the best schemes in the world are well known - apply to become a partner with Assetz and you can leverage our skills and reputation in supplying the best property and investments to your own clients.

[www.assetz.co.uk/partners](http://www.assetz.co.uk/partners)

## Assetz Fund Management

Assetz Fund Management was established to act as the property investment adviser to a series of innovative property investment funds. It is known that many investors are attracted to property as an asset class but are put off by the work and time involved. Our business aim for the funds that we advise upon, is to deliver property investment strategies that investors would like to implement directly if only they had the time. Not all funds or joint venture opportunities will be suitable for all investors. Independent advice should be taken before considering any investment. Our funds must be advised upon as suitable for your needs by a regulated financial adviser or you should have a sophisticated investor form signed by your financial adviser.

Please read the important notice at the foot of the opposite page.



### Property Funds for Investors

Assetz Fund Management acts as the property investment adviser for a number of property investment funds. These funds are designed for SIPP/SSAS pension investors, private-equity investors and in some cases institutions. As a private investor you must seek independent financial advice on their suitability for your investment needs through a regulated financial adviser.

For information purposes only, we list below a number of funds that we are planning.

#### UK Residential Recovery

Investing in selected UK residential property from distressed and forced sellers including developers, banks and LPA receivers. Targeting highly desirable low and mid market property with strong rental/homeowner demand. Higher Risk/Return fund.

#### USA Residential Recovery

Investing in selected US residential property from distressed and forced sellers including developers and banks. Targeting highly desirable low and mid market property with strong rental/homeowner demand. Higher risk/Return fund.

#### UK Student Private Halls of Residence

Investing in student halls of residence in university towns. Developing and then operating student private halls of residence in order to deliver property development profits as well as long term rental income and capital growth. A joint venture with a leading student hall developer. Medium to Low Risk/Return fund.

#### UK Budget Hotel Sector

Investing in the booming budget hotel sector delivering market leading value for money through a unique budget-boutique proposition. A joint venture with a new and successful budget hotel operator and developer. Medium Risk/Return fund.

#### UK Care Home Sector

Investing in recession-proof care home sector providing development capital to a successful care home development and operation business. Medium Risk/Return fund.

## Eco Investment Sector

Investing in a new range of eco-investments, many of which have government backed income streams. Low Risk/Return fund.

Further funds will follow in due course to reflect investor demand. To register your interest in receiving details of these funds, once launched, from our regulated partners please visit the following web-page and complete the survey form:



[www.assetz.co.uk/funds](http://www.assetz.co.uk/funds)

## High Net Worth and Sophisticated Investors

High Net Worth and Sophisticated Investors may also invest in a number of other property ventures provided they have self-certified themselves. See further information at the following web-page:

[www.assetz.co.uk/hnw](http://www.assetz.co.uk/hnw)

## Bespoke Property Funds

If you are a private investor, investor syndicate or IFA seeking the structuring of a property fund for yourself or your clients, then please contact us. Along with our legal, tax and fund operation partners, we can structure a fund to suit your individual investment requirements, whether you already have the property in mind or are looking for Assetz to provide the sourcing. Assetz Fund Management can also act as the property adviser to the scheme.

[www.assetz.co.uk/bespokefunds](http://www.assetz.co.uk/bespokefunds)

## IFAs, Wealth Managers and Other Introducers

Assetz Fund Management welcomes interest from IFAs and wealth managers with significant investor client bases. We are happy to discuss introducer agreements that incorporate remuneration for joint marketing services. We provide full online training materials for each fund and are happy to support any marketing events that you may organise as well as us providing regular roadshows that you can attend. Please visit this address for more details and to sign up with Assetz and join the many other advisers already introducing clients to our funds:

[www.assetz.co.uk/introducers](http://www.assetz.co.uk/introducers)

### Important Notice

Nothing in this document should be treated as an offer to invest in any specific funds or investments that may be regulated. The funds may already be released or due for release in the future. Depending upon the exact investment it may be necessary to receive regulated advice or seek a confirmation of suitability for your investment requirements from a regulated adviser - in other cases some investments may only be open to certified high net worth or sophisticated investors. Any fund returns referred to above are examples from our investment models and are not normally guaranteed in any way.

## Assetz Finance - Practical Financial Advice

Assetz Finance is a specialist independent financial adviser, directly regulated by the FSA. We provide smart financial solutions for investors including advice covering UK and overseas mortgages, mainstream investments, alternative investments, tax, pensions, investment funds and protection.

Our qualified and highly experienced national team can provide you with the comprehensive and sophisticated financial advice that many of our clients tell us can be difficult to find.



### UK Buy-to-Let Mortgages

We have a hugely experienced broker team to search out the most competitive buy-to-let mortgages in the UK. We search the market for the best rates available for buy-to-let mortgages with the lowest loan to values, lowest rates and longest fixed rate and tracker terms to suit your particular requirements.

We also offer mortgage portfolio re-financing as well as active monitoring of remortgage opportunities for you to save money by switching products. As every experienced buy-to-let investor will know, having a high quality mortgage broker act for you in a transaction can make the difference between profit and loss, the difference between going ahead with an investment and turning it down.

For details of all the latest rates available please visit.

[www.assetz.co.uk/btlfinance](http://www.assetz.co.uk/btlfinance)

### Overseas Mortgages

Pre-qualification for overseas finance is an essential part of successfully purchasing overseas. Assetz Finance delivers a comprehensive overseas mortgage service that will ensure you are pre-approved in principle for the finance required for your investment before you sign any property-purchase paperwork or pay reservation fees. This is a slightly slower process but ensures you are as safe as possible when paying any reservation fees.

In addition, we deliver ongoing mortgage and purchase progression services and, when necessary, assistance with understanding foreign paperwork. We can also assist you with raising finance from your own home or property investment portfolio to act as a deposit or, indeed, the entire finance for your overseas investment.

Overseas finance is often complex and opaque with many lenders not even speaking English or having English application forms. In some cases, we can arrange for the mortgage, often required to be in place during the build process, to be deferred until the property is delivered. Regardless of the recent problems in the financial markets, mortgage deposit levels can still be quite low in several countries. We usually have mortgage deals available, exclusively for higher income or net worth clients, that can allow zero deposit mortgages.

Re-financing overseas can often be more difficult than in the UK but we have a number of solutions that allow the release of equity for use as deposits on further purchases or other selected requirements.

There is no need to be an Assetz client for the property purchase in order to use the Assetz Finance mortgage service. Introducers are welcome.

[www.assetz.co.uk/overseasfinance](http://www.assetz.co.uk/overseasfinance)

## Savings and Investments

Traditional savings and investments have a significant place in every investor's portfolio. Everything from cash savings, bonds, property, equity funds and ISAs provide a part of the solution to everyone's financial planning problem. Which investments, in what proportions and at what age are the main issues that need to be addressed. The solution is available in plain English through Assetz Finance and, unusually for an IFA, includes property advice.

[www.assetz.co.uk/investments](http://www.assetz.co.uk/investments)

## Alternative Investments

Over recent years many asset classes have converged in terms of overall performance and cyclical timing. For those looking for truly non-correlated and diverse investments, in order to reduce their overall portfolio risk and to provide exposure to sectors that can deliver performance in challenging times, Assetz Finance can deliver.

[www.assetz.co.uk/alternatives](http://www.assetz.co.uk/alternatives)

## Pensions

Pensions can provide a relatively safe and ring-fenced savings vehicle for retirement planning. However, good performance still depends upon the selection of a rounded and well researched set of investments. Assetz Finance provides advice on pension (including SIPPs) setup, ongoing planning and retirement strategies to maximise the financial benefits of your savings.

For those who have moved, or plan to move, offshore we offer pension products that can minimise the tax paid and maximise the benefits payable.

[www.assetz.co.uk/pensions](http://www.assetz.co.uk/pensions)

## Taxation

Many investors have complex tax affairs even though they have relatively simple investment strategies. Investing directly, through companies, trusts and pensions can create a plethora of questions and a significant problem in terms of how to optimise the tax payable now and in the future.

Our panel of taxation specialists can answer all of the questions you may have whether it be on income tax, savings and investment tax, inheritance tax, whether to invest directly or through a company, ISA or pension and much more.

[www.assetz.co.uk/tax](http://www.assetz.co.uk/tax)

## Protection

Life insurance and critical illness cover are often a neglected area for many people but for those in business, with substantial property portfolios and with families, it is a vital area of financial planning.

Assetz Finance can design a custom set of protection policies that suits your personal ambitions, investment strategy, business life and family life and provide you with the protection upon which, one day, you may rely.

[www.assetz.co.uk/protection](http://www.assetz.co.uk/protection)



## Assetz plc

Assetz is the market-leading group of property investment advisers. Founded to make property investment easier, safer, more predictable and more profitable.

[www.assetz.co.uk](http://www.assetz.co.uk)

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## Assetz for Investors Ltd

Assetz for Investors delivers market-leading investment property, advice and expertise for UK Buy-to-Let and commercial property investments along with the unique **myportfolio™** planning service.

[www.assetz.co.uk/investors](http://www.assetz.co.uk/investors)

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## Assetz International Ltd

Assetz International offers stunning international property from leading developers and in the best overseas locations for both investment and holiday-home purposes.

[www.assetz.co.uk/international](http://www.assetz.co.uk/international)

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## Assetz Fund Management Ltd

Assetz Fund Management designs and advises upon a series of specialist property funds for SIPP and private equity investors. Offering access to 'the property and strategies you would invest in if only you had the time'.

[www.assetz.co.uk/funds](http://www.assetz.co.uk/funds)

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## Assetz Finance Ltd

Assetz Finance is an FSA regulated financial adviser with a difference. Not only providing expert consultancy on UK and overseas mortgages, pensions, tax, investments and protection but also, unusually for an IFA, advising on how property best fits into a balanced portfolio. Nationwide advisers.

[www.assetz.co.uk/finance](http://www.assetz.co.uk/finance)

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