

CAN INVESTING IN PROPERTY PAY FOR YOUR RETIREMENT?

A BLUEPRINT FOR INVESTING IN BTL



INTRODUCTION

Why do I need to read this eBook?

Nowadays there is a huge amount of free information around on the internet, and whether you are thinking about investing for the first time, or are a more experienced investor already managing properties, it can be overwhelming. Paul Mahoney, founder and Managing Director of Nova Financial Group, finds people can often be confused by the conflicting information researched, and lapse into what he terms ‘paralysis by analysis’.

This eBook is here to help by guiding you towards a strategy, and giving you direction, so that you can achieve your individual goals, but always in a way that is achievable and suits your own situations and preferences. His approach is that everyone’s situation is different and unique, so everyone needs a strategy that not only suits them, but that is implemented in a way that they’re comfortable with.

As Paul says, *“investing isn’t just about making money; you need to be able to sleep at night.”*

This eBook outlines Paul’s **RETIRE** investment model, which details the different stages of the landlord life-cycle:

- Ready to get started
- Education
- Testing the water
- Investing further
- Retirement Transitioning
- Easy retirement

Most people want to generate a certain amount of income, but may well have secondary goals, and Paul’s company, Nova Financial Group, has decades of expertise in understanding these requirements and in tailoring a strategy that works towards their clients’ targets.

As Paul points out, *“there’s no one blueprint for everyone because everyone’s situation is different. They need to be personalised.”*

AWARDS

Paul’s company, Nova Financial Group, is regularly recognised independently as a top buy-to-let financial investment and mortgage adviser, including their award, for example, for being ‘Best Property Investment Provider’ by LIS in December 2019. At whatever stage of their clients’ investment journey, Nova help them benefit from their advice and support.

Nova does not offer clients a ‘get rich quick’ scenario, but instead helps you to understand what profit is achievable, and how this can be done within a reasonable time span, however the economy is performing.



ABOUT PAUL MAHONEY



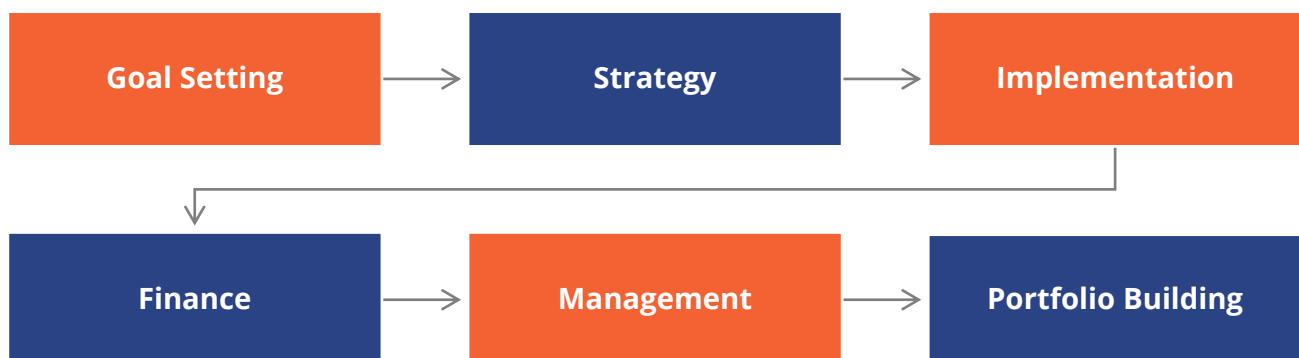
Paul Mahoney is founder and Managing Director of Nova Financial Group, and has recently published a book which is now an International Amazon #1 best-seller. It's called "The Property Pension Plan, Financial Freedom Through Buy to Let Investment".

As a successful landlord himself, Paul's own portfolio reflects the advice Nova generally gives to clients, which is to invest in central locations in major cities, where there may be a shortage of land supply but strong growth in, for example, the population, the economy, and infrastructure spending. Paul recognises that in a flourishing economy, you can do well as a property investor, but that it's important to help you understand that choosing your investment properties carefully can buffer you against periods when market conditions are not so favourable.

ABOUT NOVA FINANCIAL

Nova Financial Group is a multiple award-winning, privately-owned and independent buy-to-let property and finance advisory company.

The group assists clients in:



Nova's management team have successfully advised thousands of new and experienced UK and overseas property investors during their decades in the industry. They don't sell their own products and can therefore provide you with objective advice rather than sales-oriented guidance. Nova provides one-stop expertise, together with a range of educational services, under one roof from their centrally-located offices in London, Birmingham and Manchester.

Nova also have a [youtube channel](#) with lots of useful content for property investors. In addition to this, you can read Nova's [independent reviews on TrustPilot](#). Paul can be contacted directly on pm@nova.financial or at head office on 0203 8000 600.

CAN INVESTING IN PROPERTY PAY FOR YOUR RETIREMENT?

A blueprint for success:



- 1 Put in place a strategy that suits you, taking into account your property investment goals, personal circumstances and personal preferences.
- 2 Understand the factors that may affect the economy of the property you invest in.
- 3 Take the 'leap of faith' and begin with a low-risk, simple investment so you understand everything that is involved.
- 4 Once you have gained experience and a better understanding of the market or if you want to be more hands on, decide whether you want to build your portfolio by branching out into renovations, developments or HMOs.
- 5 Rethink your strategy to fit your retirement circumstances so that your investments generate the type of return you most need at this period.

DEFINING AND ACHIEVING YOUR GOALS

Faced with so much freely-available information, some of it inconsistent, it's understandable that both newcomers and even experienced investors in property investment can become slightly dazed and daunted.

As Paul points out, *"you can read one person's opinion which could be completely different to the next, therefore it's difficult to take action based upon that"*.

In addition, there is no 'one size fits all' alternative to drafting out a strategy and end-goals that correspond exactly to your own personal situation and wishes.

Whether you are a newcomer to the property market or a more experienced landlord, it's important to recognise the five different stages of the landlord life-cycle, as described by Paul Mahoney's RETIRE property investment model, and to develop your own strategy to achieve your goals.

Your guide to getting started or expanding your property portfolio

- If you are just at the stage of considering investment, start to inform yourself about the property investment market. Consulting a professional, fully-accredited adviser is a good first step in deciding whether this is what you want to do.
- Educate yourself so you can decide what will work for you, via a combination of online resources and professional advice about your options.
- Once you have a strategy in place, start investing in something that is low-risk and easy to understand. Once this succeeds, it will give you the confidence to tackle more complex steps in future.
- Think about investing further and building up your portfolio once you have several properties. You might look to renovations, developments or HMOs, if you have the time and the inclination to be more hands on, or stick to accumulating more passive investments if you are busy enough already.
- Continue to think about your primary and secondary (e.g. leaving a legacy, not having to work) goals and understand how to achieve them.
- When thinking about retirement, having focused mostly on portfolio growth, take stock on whether it is generating the type of return you most need and whether you need to revise your strategy.
- Access a personalised buy-to-let blueprint via a top UK property investment adviser such as Nova Financial Group. Then you stand the best chance of identifying a strategy that is right for you, and a way of carrying it out that suits your own approach.
- Think of professional advice as a valuable resource; individuals are usually somewhat limited by available time, knowledge, and experience. A qualified property investment adviser can offer you all of these resources through the services of one person, so that you can feel confident that the investments you are making are the right ones for your personal circumstances and wishes.



Pitfalls to watch out for:

- Don't go into property investment as a means of 'getting rich quick'; be conservative about what you can expect to achieve. Low-risk investments take longer to mature but are a safer approach.
- Remember that investing isn't just about making money; you need to consider a route that sits easily with your own style.
- Don't make the mistake of thinking that professional investment advisers only provide services for people starting out in the property market. They also offer valuable advice, guidance and support services to more experienced landlords who already let properties.
- Don't consider investing until you have worked out a structured approach that suits your circumstances. This includes your ultimate goals: for example, equity or income generation? This may depend on your current investable asset base because, for example, if you have limited funds to work with now, you're not going to be able to instantly generate lots of income, so growth is likely more suitable. On the other hand, if you have a substantial enough asset base then perhaps an income-focussed approach could work for you.
- Try not to 'overload' on information on the internet. There's a lot of contradictory advice available, and it can be difficult to separate the good from the less reliable information. Try to achieve a balance between researching on the internet and getting good, professional advice before taking the next step.
- If you're making your first investment, don't go in over your head and risk a setback through tackling a complex investment scenario. Start simple, low-risk and uncomplicated. Then build on your success.
- If building your portfolio, don't automatically opt for a 'hands on', full-time investment plan. Many people prefer to be 'hands-off' and don't want to be involved in detailed decision-making.
- Once your portfolio has grown to the size you want, don't 'sit' on it. Think about whether you want it to generate more income than you currently achieve. Do you need a shift in strategy?

THE RETIRE INVESTMENT MODEL EXPLAINED

This eBook outlines Paul Mahoney's RETIRE investment model, which details the different stages of the landlord life-cycle:-

Ready to get started

Whether you are just starting out in the property market, or have more experience as a landlord already letting a couple of properties, you may not know a great deal about the property investment market. The best approach to success is to inform and educate yourself so that you can make well-judged decisions about your strategy and approach. You are then in a much better position to decide which steps to take next.

Education

The next step is gaining an understanding of what might work for you, if you are looking to invest. This can be via a combination of researching online and getting some professional advice on possible options, and, critically, making sure that you understand the situation before making an investment.

Testing the water

This is where you make the jump from planning to implementation, and make your first investment. Doing this can be quite a leap of faith, and some find it daunting to finally leave the information-gathering stage and actually buy a property. For this reason, it's important to 'start simple', in other words, tackle a low-risk project that you can easily understand at this early stage. Some people make the mistake of taking on projects that are too complex for their actual level of understanding, and risk setbacks.

Investing further

Once you have built up a better understanding of the property investment market, and understand what suits your approach, you may have several properties

in your portfolio (*"at this point, people can get a little bit more creative."*). At this stage, you might consider investing further into renovations, developments or HMOs.

However, managing these kinds of schemes requires considerable personal input, and if you do not want to invest the requisite number of hours, you would be best to consider a different type of investment. At this point, it's a good thing for you to re-evaluate your end-goals, understanding what they are, whether to modify them, and then working towards them.

Retirement Transitioning

Many people who have built a portfolio tend to focus on growing the portfolio, rather than on the income that it generates. It's possible to achieve a balance between the two, but once you arrive at the point where you are happy with the size of your portfolio, you may realise that it is not generating the return, e.g. income, that you actually need. This can, for example, be true for landlords with London-based properties with a lot of equity but not much yield. This is the time to consider a change in your strategy.

Easy retirement

By this stage many people hope to be living off the fruits of their labour in retirement. There are a number of options to access equity and so shift towards a high-yielding portfolio, which would be suitable if you are planning to retire in the near future. This stage is about transitioning what you may have spent a long period building up into an arrangement that is suitable for this stage in your life.

As Paul observes, *"retirement should be pretty simple and easy."*

IMPORTANT POINTS TO REMEMBER IN PROPERTY INVESTMENT



- **'Look before you leap':** do your research, inform yourself and consult a professional adviser before leaping into the investment market, or ahead to the next stage of your property investment plan.
- Make sure you have a detailed strategy and have identified your own personal goals before investing in your first property. If you already own buy-to-let property, evaluate your strategy and goals as you proceed. These need to suit your own approach and your own personal circumstances.
- Don't expect to make huge returns over a short period for a modest investment, unless you are prepared to take a lot of risk. For gross returns on a property (UK average) 5% growth and 5% yield per annum is quite achievable. With regards to a net yield on equity, 5% per annum is a realistic expectation.
- It's a mistake to invest in complex schemes when starting out. Begin with simple, low-risk projects that are easy to understand while you grow in experience and understanding. Once you're more experienced, this is a good time to think about more complicated plans.
- When investing further, think carefully about how 'hands-on' or 'hands-off' you prefer to be. This will determine the type of investment that will work best for you.
- At each stage of your property investment journey, consider whether your investment is still working towards the end-goals that you established when embarking as a landlord. Consider which changes in your strategy might help you better achieve those goals.
- No strategy is ever 'one size fits all'. The way you approach your investment is unique to you and should reflect your starting point, your financial position, your attitude to risk, and how much time you want to spend on managing your investment.

Watch, listen, read Paul's advice: or meet Nova Financial advice in person!

Watch Paul's advice on video.

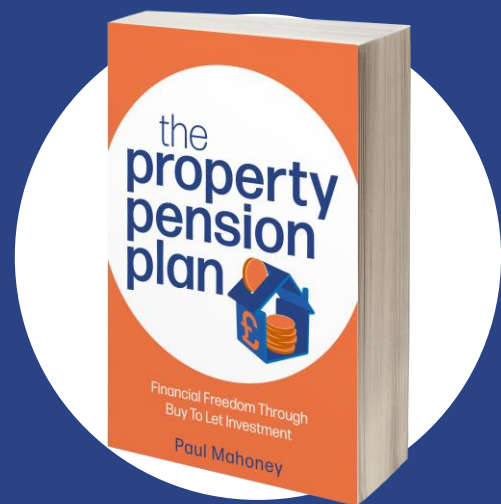
The Buy-To-Let Blueprint is powered by Nova Financial and is co-presented by Paul Mahoney MD and also founder of Nova. Paul shares his thoughts on property investment in general and his approach as a landlord and investor to building a portfolio.

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You can obtain a free copy of Paul's book, paying postage only, by clicking [here](#) and completing the form; or from Amazon by clicking [here](#).



Listen to Paul's the property pension plan book on Audible.

You can also listen to Paul's audiobook by clicking on the Audible link [here](#).

Meet Paul and his team in person

[Nova Financial Group](#) are financial advisors specialising in buy-to-let property investment. Nova helps clients to have full control and flexibility of property and investments. They approach property investment by assessing risk versus return, and focusing on fulfilling their clients' investment criteria. They use stringent selection criteria and select only those opportunities most suitable for in-depth analysis and potential recommendation.

You can check out Nova's [independent reviews on TrustPilot](#). Paul can be contacted directly on paul@nova.financial, or call Nova Financial Group's office on 0203 8000 600.