

PROPERTY INVESTMENT

VS TRADITIONAL SAVINGS: THE 10 –15% RETURN GUIDE

Why Smart Investors Are Moving
Their Money from Banks to Bricks



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www.intopropertyinvesting.com

The Savings Crisis: Why Your Money Is Losing Value

While money sits in a savings account earning 1–5% annually, inflation erodes its purchasing power. Property investors, on the other hand, are securing consistent 10–15% annual returns through strategic UK property investments.

This guide shows why thousands of smart investors are moving their money from banks to bricks.



Traditional Savings – The Hidden Wealth Destroyer

Current Savings Rates (2025):

- High street banks: 0.5–2%
- Best savings accounts: 4–5%
- Cash ISAs: 4–5%
- Premium Bonds: ~1%
- Fixed-term bonds: 3–5%

The Reality Check:

Your “safe” savings account can actually lose value after inflation and tax.

Inflation Erosion:

- UK inflation: 3–4% annually
- Real return after inflation: Often negative

Tax Impact:

- Interest taxed at 20–45% depending on your rate
- Limited personal savings allowance

Opportunity Cost:

Earning 2% instead of 12% costs you significant wealth over time.

Property Investment – The Wealth-Building Machine

Why Property Delivers Superior Returns:

1. Multiple Income Streams:

- **Rental Income:** 6–12% annually, increases with inflation
- **Capital Appreciation:** 3–8% annually
- **Tax Advantages:** Mortgage interest, repairs, and professional fees deductible
- **Leverage Benefits:** Use borrowed money to amplify returns

2. Inflation Shield:

- Rents rise with the cost of living
- Property values increase with replacement costs
- Fixed-rate mortgages become cheaper in real terms





The Numbers – Real Return Comparison

£50,000 Investment Over 10 Years

Savings Account (5% p.a.): £81,445 total, real return after tax and inflation significantly lower

Property Investment (12% p.a.): £155,292 total, tax-optimised and inflation-protected

Difference: £73,847 more with property investing

Key Insight: Property investment compounds wealth faster than traditional savings.



Risk Analysis – Separating Fact from Fiction

Savings Risks:

- Inflation and tax reduce real returns
- Opportunity cost of missing higher returns
- Limited FSCS coverage (£85,000)

Property Risks:

- Market fluctuations mitigated by long-term investment
- Void periods manageable with professional management
- Maintenance typically 10–15% of rental income
- Liquidity less than cash but forces disciplined investing

The Into Property Investing Advantage

- Proven track record: 10–15% returns
- North West England focus: affordable properties, high rental demand
- Professional refurbishment and letting expertise
- Member of NRLA (National Residential Landlords Association)

Investment Opportunities:

- Minimum: £10,000
- Target returns: 10–15% annually
- Terms: 12 months

Tax Efficiency

Savings Taxation: Limited, punitive for higher earners.

Property Investment (via Limited Company):

- Corporation tax 19–25%
- Mortgage interest and professional fees deductible
- Capital gains reliefs and rollover options available

Compound Effect – Why Timing Matters

Cost of Delay:

- Every year postponed costs tens of thousands in missed returns.
- Compound growth accelerates wealth when starting early.

Getting Started – Your Investment Pathway

Option 1: Direct Property Investment – Hands-on control, high returns

Option 2: Private Investor Partnership – Passive income, minimum £10,000

Option 3: Education-First Approach – Learn before investing, smaller initial amounts

Due Diligence – Protecting Your Investment

- 🕒 Clear legal title, planning permissions, and building compliance
- 🕒 Transparent cost and return projections
- 🕒 Professional management and tenant screening
- 🕒 Track record and references verified

Common Mistakes to Avoid

Savings: chasing high rates, ignoring inflation, tax mistakes

Property: underestimating costs, poor tenant screening, emotional decisions

Success Stories

Category	Starting Amount	Final Amount	Time Period
Pension Saver	£75,000	£232,000	10 years
Young Professional	£25,000	£77,600	—
Business Owner	£150,000	£466,000	—

Taking Action – Your Next Steps

Immediate:

1. Calculate opportunity cost
2. Assess investment readiness
3. Book a free consultation

Medium-Term:

1. Join our private investor list
2. Start property education
3. Review financial strategy

Final Note: Get Started Now! The evidence is clear, property investment builds wealth faster than traditional savings. Start today, don't delay.

Ready to Transform Your Financial Future?

- 📞 Book Consultation on our website www.intopropertyinvesting.com
- 💰 Join Investor List: [www.intopropertyinvesting.com]