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WHO WE HELP

Property Investors & Landlords

Building stronger property portfolios through joined-up financial planning.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

ROXTON WEALTH

WHY PROPERTY NEEDS PLANNING

Property is more than bricks and mortar

Property investing is often presented as a simple formula: buy, rent, grow, repeat. Real life is rarely that neat. A portfolio can create income and opportunity — or pressure without structure behind it.

A PORTFOLIO SHOULD ANSWER FIVE QUESTIONS

01
What is this asset meant to do for me?

02
How does it affect my cashflow today?

03
What happens if rates rise, rent falls, or a property sits empty?

04
How does it fit my family, career, and retirement plans?

05
What is my exit strategy if I no longer want to manage it?

FIRST PROPERTY → INCOME & EQUITY → PORTFOLIO GROWTH → FLEXIBILITY → RETIREMENT & LEGACY

THE REALITY OF TODAY'S MARKET

Challenges facing today's investors

The days of buying almost any property, relying on rising values, and assuming the rent will cover everything are gone. Today's investors need more discipline and a clearer view of the numbers.

INTEREST RATES

The cheapest headline product is not always the strongest option. Fees, term, early repayment charges, and future flexibility all matter more than the rate alone.

REGULATION

Licensing, EPC requirements, building safety, and tenant protections all affect running costs and whether a property remains attractive to buyers or lenders.

TAXATION

Gross rent can look exciting. Net return tells you whether it is working. Ownership structure, CGT, and inheritance planning must all be considered properly.

PORTFOLIO GROWTH

More property does not always mean more wealth. Growth should follow a clear strategy, not a fear of missing out, with enough liquidity to survive a flat market.

FINANCING COMPLEXITY

Portfolio landlords, HMOs, limited companies, and non-standard properties often need more than a high-street search. The right lender makes a transaction possible.

THE PRINCIPLE

Property finance should support your strategy, not trap you inside it.

A PORTFOLIO IS A FINANCIAL SYSTEM

Building a sustainable portfolio

Every property should have a role. Every debt should have a purpose. Our approach is built around five linked areas.

01 · ACQUIRE

Buy with purpose, not excitement. The right acquisition fits your strategy, funding, and risk level.

02 · FINANCE

Borrowing should create options, not remove them, and work with your next move.

03 · PROTECT

Do not let one life event undo years of work. Protect the people behind the portfolio.

04 · GROW

Reinvest deliberately. Growth should create more choices, not simply more debt.

05 · REVIEW

A portfolio that worked three years ago may not work today. Review before you are forced to.

A REVIEW HELPS IDENTIFY

- Mortgages approaching expiry
- Weak net returns
- Excess exposure
- Gaps in protection
- Cashflow pressure
- Retirement & legacy implications

ACQUIRE → FINANCE → PROTECT → GROW → REVIEW

BEYOND STANDARD BUY-TO-LET

Specialist property finance

Not every property fits a standard mortgage. As portfolios grow, investors move into complex investments that need lenders who understand the asset, the income, and the strategy.

HMOs & MUFBs

Houses in Multiple Occupation and multi-unit blocks can offer stronger yields, but involve stricter criteria, licensing, and valuation complexity based on bricks-and-mortar or commercial value.

LIMITED COMPANIES & SPVs

SPV borrowing can suit investors restructuring a portfolio, but is not automatically best for every landlord. Lender appetite, director income, and tax position all matter.

COMMERCIAL PROPERTY

Commercial and semi-commercial property carry different risks. Lease length, tenant strength, void periods, and future saleability all need careful consideration.

BRIDGING FINANCE

Useful for auctions, refurbishments, and chain breaks — but not cheap money, and not a long-term solution without a clear exit plan to repay or refinance.

The strongest deal is not the one that completes fastest. It is the one that still makes sense once the finance is in place.

YOU ARE THE ENGINE BEHIND IT

Protection for property investors

Property can create income, but the portfolio often depends on the health and decision-making of one or two people. A sustainable portfolio protects the people behind it.

INCOME

Income protection can help replace part of your income if illness or injury prevents you from working for a prolonged period.

FAMILY

Life and critical illness cover can protect borrowing, family income, and future plans if you die or fall seriously ill during the mortgage term.

DEBT

A portfolio should not leave your family with unclear debt or assets they cannot easily manage. Debt and ownership should not be left vague.

BUSINESS

For company, partnership, or joint arrangements, protection may be needed around key people, shareholders, and outstanding business liabilities.

QUESTIONS WORTH ASKING

What if you cannot work for six months? · What if a partner or director dies? · What if debt remains, but income stops?

INCOME · FAMILY · DEBT · BUSINESS

SUPPORTING WIDER LIFE GOALS

Beyond property

Property can be a powerful part of a wealth plan. It should not have to carry every responsibility on its own. A joined-up plan helps create more balance.

RETIREMENT

Property, pensions, ISAs, and future income can work together — so retirement does not depend on selling at the wrong time or managing tenants forever.

INVESTMENTS

Diversified investments can provide different forms of growth, liquidity, and access to capital, reducing the pressure on property to fund every goal.

FAMILY WEALTH

Helping children or the next generation requires decisions about ownership, affordability, gifting, and protection — not just a list of properties.

LEGACY

A legacy plan makes sure your wealth goes where you intend. Property, pensions, investments, and protection need to be considered together.

Property should give you more freedom in life, not make your future dependent on one asset class.

REAL DECISIONS · JOINED-UP ANSWERS

Investor case studies

These examples are illustrative and do not represent actual client circumstances.

CASHFLOW

"My portfolio was growing, but my cash flow was getting tighter."

We looked at which properties were performing, which mortgages were ending, and how much liquidity was available — leading to a clearer strategy based on net return rather than property count.

STRUCTURE

"I wanted to buy through a limited company, not based on social-media tax advice."

An HMO purchase through an SPV needed finance matching the property and the business plan — with coordinated mortgage, tax, and legal advice, not a "hack".

OPTIONS

"Most of my wealth was in property. I wanted more options by retirement."

We explored pensions, diversified investments, protection, and debt reduction — building a plan designed around future lifestyle, not just the next purchase.

REAL INVESTORS · REAL DECISIONS · JOINED-UP ANSWERS

A STRATEGIC PARTNER, NOT A BROKER

Why Roxton Wealth

Independent financial advice alongside whole-of-market mortgage and protection advice — bringing the moving parts of a portfolio together.

WHOLE-OF-MARKET

Whole-of-market mortgage and protection advice, with access to a panel of over 100 lenders.

INDEPENDENT ADVICE

Independent financial advice, joined up across property, protection, investments, pensions, and retirement.

UK-WIDE REACH

London, Wales, and Scotland, with advice across the UK and flexible remote or in-person appointments.

INDEPENDENT FINANCIAL ADVISER

WHOLE-OF-MARKET ADVICE

LONDON · WALES · SCOTLAND

ADVICE ACROSS THE UK

100+ LENDERS · IFA · EDUCATION-LED ADVICE

START THE CONVERSATION

Let's build your property strategy.

Your next property decision should fit the bigger plan. Whether you are buying, refinancing, raising capital, restructuring debt, protecting income, or planning for life after property, Roxton Wealth can help bring the moving parts together.

EMAIL	CALL	WHATSAPP	ONLINE
team@roxtonwealth.com	02039 172650	+44 7949 690059	www.roxtonwealth.com

LONDON	CARDIFF	EDINBURGH
The Link Business Centre, 49 Effra Road, SW2 1BZ	Sophia House, 28 Cathedral Road, CF11 9LJ	Westpoint, 4 Redheughs Rigg, EH12 9DQ

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Important information.

This guide is for general information and education only. It does not constitute personal mortgage, financial, investment, pension, protection, tax, accountancy, legal, business or estate-planning advice. Any personal recommendation will be based on your individual circumstances, needs, objectives, income, assets, liabilities, existing arrangements, financial knowledge and experience, attitude to risk and capacity for loss following a full assessment where required. We work alongside accountants and legal advisers where needed. Appropriate specialist tax, legal or accountancy advice should be obtained where relevant.

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. A mortgage is not guaranteed and depends on individual circumstances, affordability, credit profile, deposit and property type. The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested. Tax treatment depends on individual circumstances and may change in the future. Inheritance and estate planning is not regulated by the Financial Conduct Authority.

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team@roxtonwealth.com · 02039 172650 · www.roxtonwealth.com
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