

THE MISTORIA GROUP

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Investor Case Study: Why I chose to invest through the Mistoria Group



The recent budget announcement

Property has become an extremely popular choice of investment for those seeking a tangible asset over more traditional methods, such as pensions. Changes to how pensions are managed were recently announced in the budget, with pensioners given much more freedom with their retirement savings. All restrictions on access to pension pots have been removed, savers can take 25% of their pension pot tax-free when they retire, the tax on withdrawing the remainder of the cash cut, making it easier for retirees to use their entire fund as they wish. Many have opted to withdraw greater sums from their pension and invest in the buy-to-let sector.

Your Mortgage Decisions director, Dominik Lipnicki, says: "Without a doubt, we have seen a boost in buy-to-let investment as a result of the pension system changes. It is clearly a good option for someone to be able to use the cash they have saved over their working life to earn a rental yield that outweighs normal savings rates."

Investing through the Mistoria Group

The Mistoria Group specialise in the high yielding student and professional accommodation market, delivering a strong monthly cashflow and annual cash net yields of 13% (rent and capital), depending on the type of property investment product chosen. With the rate of return on student property higher than any other property type in 2013 and student numbers set to increase by 4% in 2014, investing in the student market can provide an excellent return on your investment, with the right company. Here, Doug Mackay explains his reasons for selecting the Mistoria Group to launch his own property portfolio.

How many properties do you own?

I bought a six bedroomed student property in Liverpool. The purchasing process was extremely smooth, with the Mistoria Group on hand throughout. They were even able to provide me with mortgage advice. Work had already been undertaken on the property by the Mistoria Group and it had been finished to a very high standard. There were also tenants in situ which was particularly convenient as I work overseas. In the future, I am hoping to expand my portfolio and purchase a four bedroomed investment property, which I will also secure through the Mistoria Group.

Why have you chosen to invest in the property market?

I wanted a pension supplement and decided that property was the right choice for me because of the healthy – and immediate – financial return. An investment property is also a good legacy to leave for my children.

Why did you choose to invest in the North West of England?

I studied at the University of Liverpool and know the City well. Choosing to invest in a location that I am familiar with is important, because I spend a lot of time abroad. Liverpool also has a good mix of properties and is currently experiencing a period of regeneration.

Why did you choose to invest through the Mistoria Group?

I met with the Mistoria Group's CEO, Mish Liyanage, to discuss the options. I liked the structure of the company and the idea that a student property would yield a good return. All dealings with Mish have been great and I would have no hesitation in recommending the expertise of the Mistoria Group and its team.

If you are an investor and would like to discuss our current property investment deals in the North of England, why not call one of the team today on: 0800 500 3015 or visit our website - www.mistoriagroup.com

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