



earlswood  
WEALTH MANAGEMENT

# TAX PLANNING FOR LANDLORDS



# Disclaimer

**General** – The content in this presentation is for information purposes only and is based on our understanding of current legislation which can change at any time. No part of this presentation confers any advice. Should you need more specific guidance or advice, please speak to your accountant or tax adviser.

**Tax treatment** – The tax treatment is dependent on individual circumstances and may be subject to change in the future.

**Tax and Estate Planning** – Is not regulated by the Financial Conduct Authority



# Who are Earlswood Wealth Management?

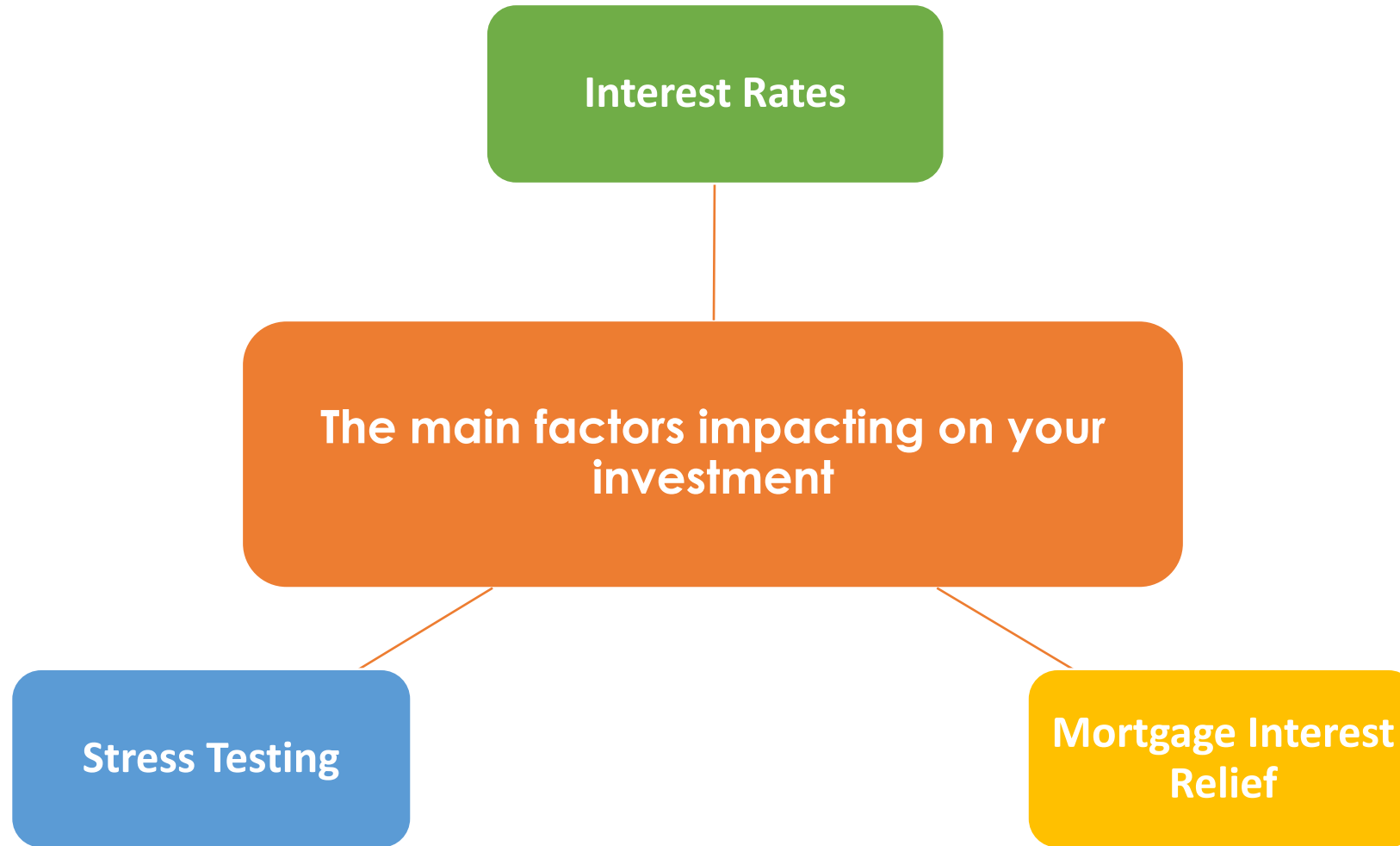
- ❖ Specialist Financial Strategists
- ❖ Independently owned
- ❖ Longevity in business and the profession
- ❖ Highly qualified Specialist
- ❖ Low staff turnover
- ❖ We believe in what we do (we follow our own advice)
- ❖ Authorised and regulated by the FCA



# Our role as *your* Lifestyle Financial Planner

- ❖ Clearly understand *your* goals
  - ❖ Develop and optimise the right planning strategy to achieve those goals
  - ❖ Minimise any taxation consequences
  - ❖ Mitigate any risks
  - ❖ Provide education regarding investments
  - ❖ Monitor progress towards objectives
  - ❖ Review the strategy regularly
- 

# THE PROPERTY INVESTING LANDSCAPE





# TAX AND THE INVESTOR

❖ Main Focus (even now) – Income Generation

❖ But don't forget.....



# SO, WHAT'S CHANGED

❖ Section 24 and its impact



# THE TAX PROBLEM – AN EXAMPLE

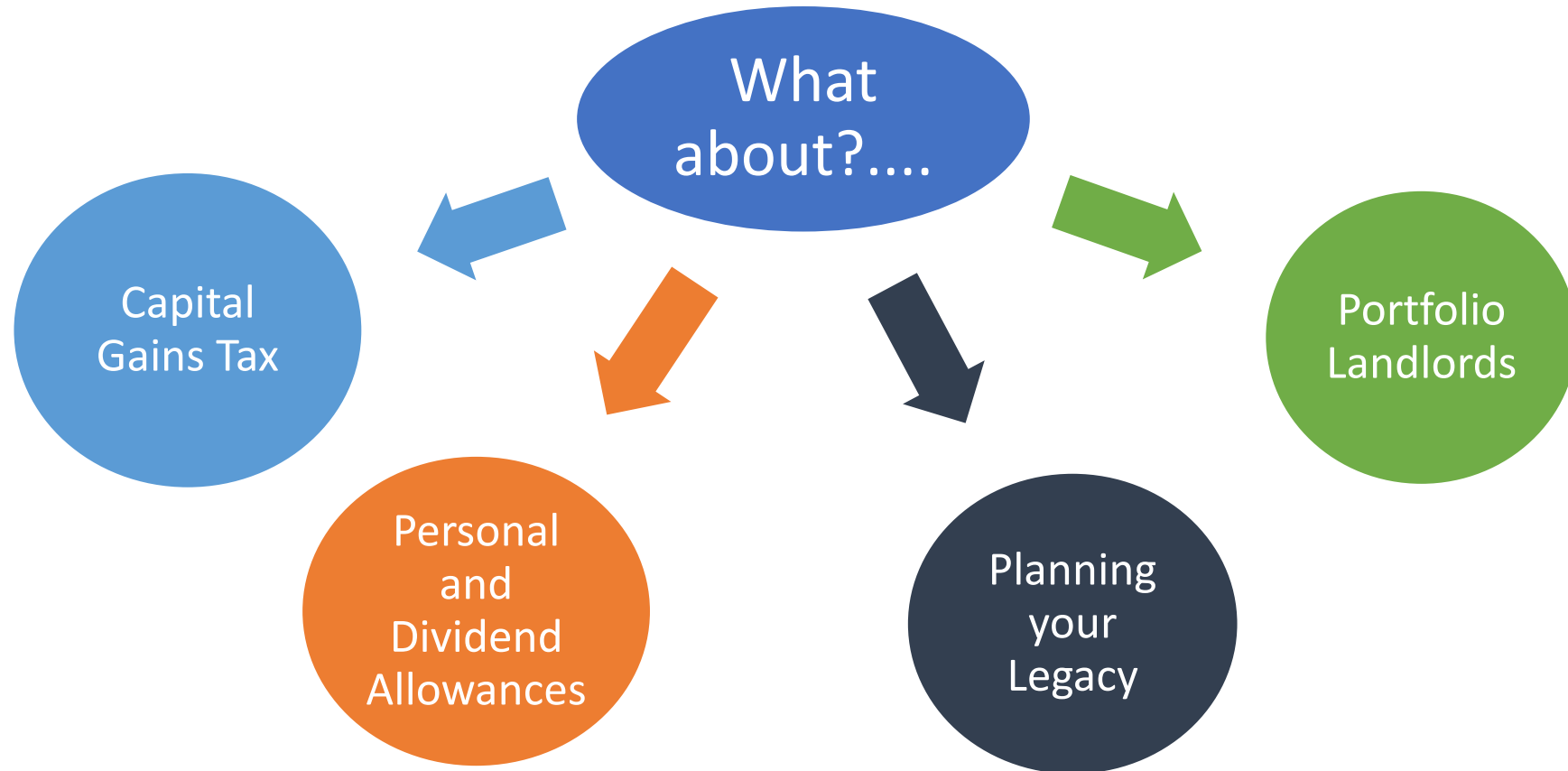
## Hotel business vs residential landlord

- ❖ PV - £2m
- ❖ Borrowing – 75% LTV at 5%
- ❖ Finance cost - £75,000
- ❖ Net profit - £50,000

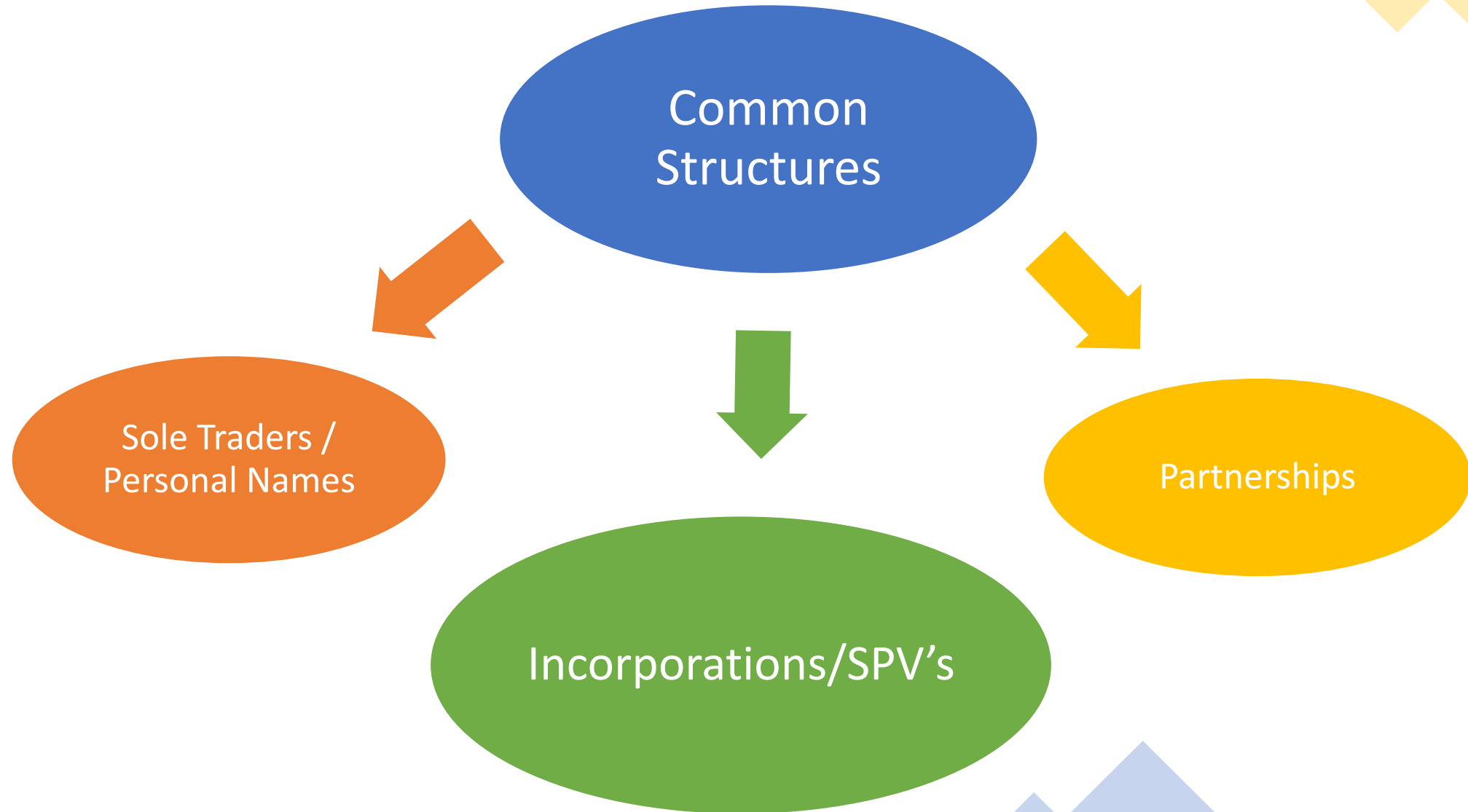




# OTHER CONSIDERATIONS



# MOST COMMON STRUCTURES



# SMARTER STRATEGIES

- ❖ Option 1 - An Income tax planning strategy
- ❖ Option 2 – Smarter Structures; Family Investment Companies
- ❖ However, is there a better way?

# THE SMARTEST STRATEGY - POSSIBLY

❖ Combining a Corporate Structure with a Trust

Enjoy the Benefits of the trust with the efficiency of a company!!!

# OTHER PLANNING OPPORTUNITIES

❖ Pensions

❖ Insurances

❖ Other Tax Efficient Vehicles

# THANK YOU

Any Questions?



# LET'S HAVE A CHAT

## Lifestyle Financial Planning

*Financial Planning with you in mind*

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Go on.....scan me;  
Book some time in  
For a chat

