

Welcome to Property for Life

Property for Life is a UK based property investment consultancy that specialises in helping property investors create a wealth building property portfolio safely & quickly with minimal capital for maximum profit.

We source **new build properties** in **high growth areas** for our investors at **up to 30% below market value by buying in bulk**.

We also have unique financing arrangements so that you can **purchase property with little or no money down**.

We take you through the whole process from reservation through to completion and finding tenants to rent your property so that the process is **hassle free**.

We can also help **first time buyers** buy their property at a significant discount to the market value with a minimal investment.

Take a look at our [case studies](#) section to read how Property for Life investors have benefited from our attention to customer service and our 'one stop shop' approach.

To learn more about property investment and how we can help you to achieve your goals why not register for one of our FREE [property investment academy](#) events.

To see our current availability of property please go to our [properties available](#) page..

Company Profile

Property investment consultancy, Property for Life was founded in September of 2002 by Mr David Austin a qualified accountant with a background in investment banking and property development.

At Property for Life we source the very best discounted property investment opportunities across the whole of the UK and overseas.

Since the company started we have guided investors through the purchase of over £170 million worth of investment property and enabled our investors to benefit from millions of pounds of instant equity.

The company is head quartered in prestigious offices in Farnham, Surrey.

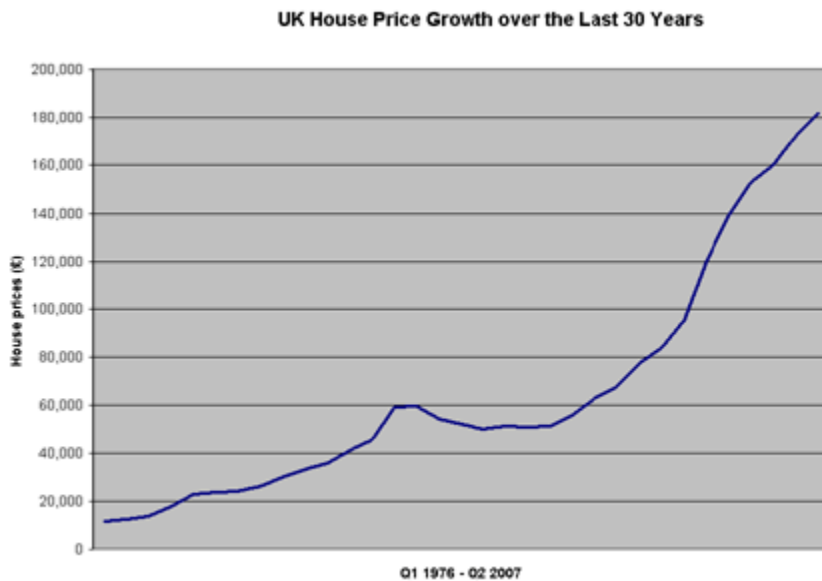
Why invest in property?

At PFL we are passionate about property investment and believe that it is the best investment vehicle for the average person to secure their financial future for the following reasons;

Growth and Profit

Statistics show that over the last 30 years average property values have doubled every 7 years.

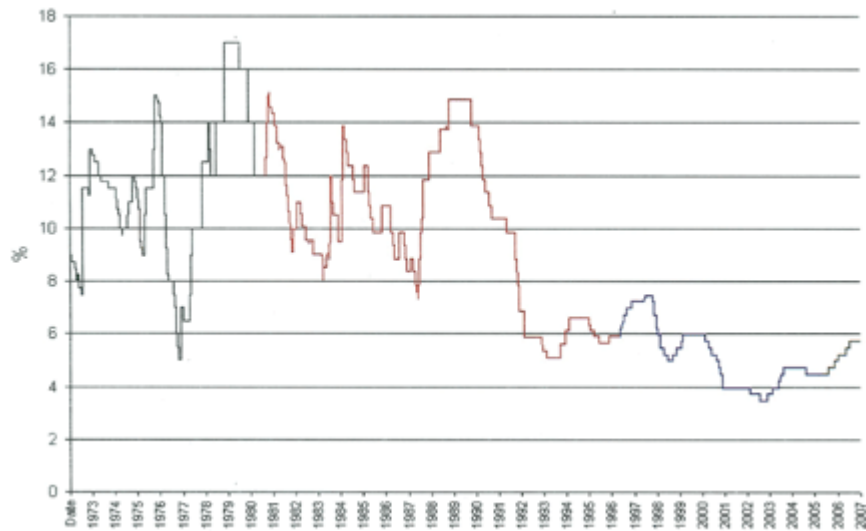
Figures produced from Nationwide Building Society House Price Index show this



Will this growth continue? To understand future property growth one needs to look at the two main factors which drive property price growth; employment and interest rates

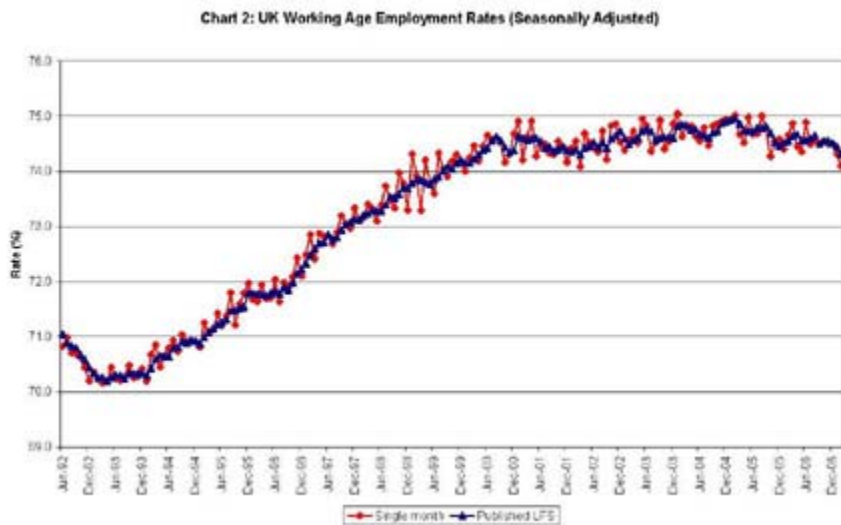
Interest Rates

Interest rates are still at historic lows when compared to the last 30 years.



Employment

The UK currently has historically high levels of employment.



In the longer term there are a number of factors that will keep property prices high.

- The UK has a serious shortage of housing supply relative to the demand.
- On the demand side high levels of immigration, higher life expectancy, and the growing number of single person households have all put pressure on property demand.
- On the supply side there is very little land being released for construction of housing. Lengthy delays in planning applications and the growth of nimbysism is restricting the availability of new housing coming onto the market.

The Treasury report on the housing market by Kate Barker revealed a huge shortfall in the number of new housing units coming onto the market with recommendations to increase construction to 300,000 units per year. Current building rates are about 180,000.

[Download Kate Barker's report \(PDF\)](#)

Low interest rates, high employment levels and a stable economic environment are all major contributors to a strong housing market. These factors should ensure that the price of property will continue to increase over the long term.

Safety and Security

Property investment offers the best means of building substantial long term wealth in a safe, stable and predictable manner.

Unlike the stock market there are not huge fluctuations in the value of property within a short period.

Property is considered a forgiving investment thereby offering great investment security.

Control

Property is a tangible asset which you own and control.

Because of this its value can be increased through simple measures such as an extension, a new kitchen or bathroom, or simply a coat of paint. By furnishing a rental property it is possible to not only increase the rental income but also determine the kind of tenant that you will attract.

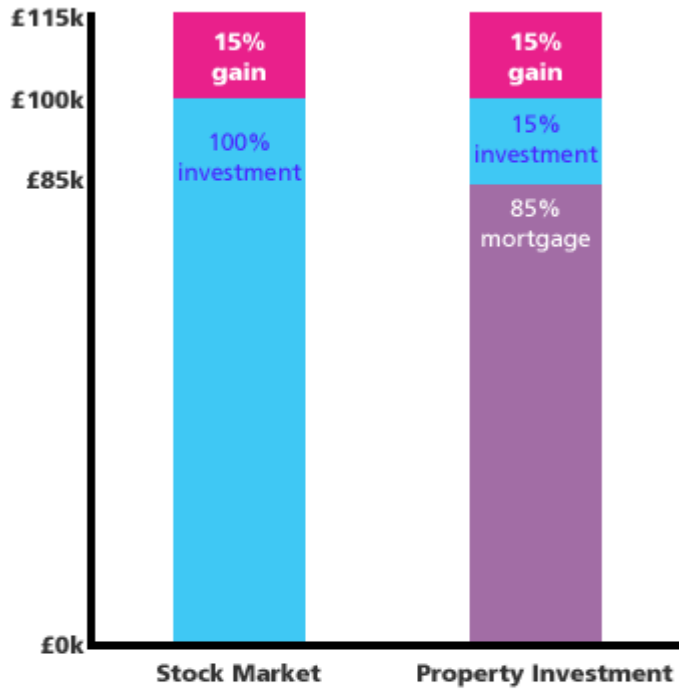
With the stock market you have no control over what can happen to your investment.

Leverage

An investor can generate a high return on the capital invested through borrowed money – also known as gearing or leverage.

Most lenders will now lend up to 85% of the value of a rental property (subject to certain requirements). By using this bank funding you don't require large sums of capital to build a property portfolio and the tenants pay the interest on the borrowed money.

Because you can borrow nearly all the money to purchase the investment it is possible that the return on your capital can be consistently high. It is not impossible through property to achieve a return on capital of 100% or more.



Key

- Personal investment
- Mortgage
- Financial Gain

Taxation

This is the icing on an already fantastic cake. When the value of property increases you can re-mortgage the property and the additional loan taken out is, in effect, tax free profit. If you set up a property business you can also deduct many types of expenditure before you declare any income for tax.

[Click here for more information on taxation](#)

So now you know why property is the best investment vehicle there is you can see why so many investors turn to Property for Life to help them build a strong property portfolio through the purchase of discounted property. Check out the rest of our website to find out how we can help you to achieve your goals.

Our Services

Property search and acquisition

As a leading property investment consultancy we are able to source new build property from developers in the UK at discounts of up to 30% below market value by buying in bulk.

We then offer this discounted property to our [registered property investors](#) . By purchasing in this manner our investors get an immediate advantage over buying direct from a developer.

We also structure our property transaction to be no money in deals i.e the discount on the property is used as the deposit. This means that our investors require very little capital to purchase investment property.

At Property for Life we take pride in providing a complete buying service, taking you through the entire process from reservation to completion and the subsequent sale or rental of your new property.

We engage solicitors and arrange your finance through our sister company Money For Life. Quite simply, we do all the legwork for you.

We identify trends in the market so that our clients can rely on our knowledge to maximise their profits and reduce their risk to an absolute minimum. We provide a comprehensive report with each investment proposition, including forecast rental yields and capital growth.

For more information about how our system works please download our [property buying guide](#)

Arranging finance - mortgages

We have an in house finance department [Money For Life](#) which is an FSA regulated mortgage broker specialising in the buy-to-let sector.

Money For Life offers a complete range of services for property investors including capital raising, re-mortgaging existing properties, debt consolidation, secured loans, life insurance and landlords insurance.

Our highly experienced resident mortgage advisors will assist you with any financial aspect of your property purchase (whether you buy through us or not).

For more information please take a look at the [Money For Life](#) website for more information.

Legals

We work with a number of legal professionals who specialise in all aspects of property investment. For further information regarding the legal process please download our [property buying guide](#).

Valuations

All property offered by us is independently valued by an RICS accredited valuer. This ensures that you can be confident in the values stated by us when purchasing investment property.

Property management and reselling

We do not deal with property management ourselves but will usually link with a local established letting or selling agent where each development is located. These agents will then assist with reselling or letting your property. Very often we are able to negotiate discount off their normal fees.

Snagging

We can offer a reduced fee snagging report for any clients wishing to take advantage of this peace of mind service. Our chosen snagging company – [Inspector home](#) - will carry out a full 650 point inspection of your new property and then deliver a full report to you and the developer within 3 days.

Because this takes place before completion the developer has an added incentive to fix any problems immediately. A snagging report substantially reduces the risk of any little problems that may arise when your tenant moves in such as a leaking dishwasher or faulty door locks.

Landlord insurance

There are a number of landlord insurance policies available on the market which can protect you against tenants not paying their rent. Take a look at our [insurance solutions](#).

Strategy Consultation

FREE personal investment strategy consultation

Are you keen to build a property portfolio but don't know where to start? Or maybe you are already an investor but need to gain some clarity and direction in order to expand your portfolio effectively.

We offer all registered members the opportunity to attend a detailed and individual strategy consultation here at our offices in Farnham, absolutely FREE!

During the consultation one of our highly skilled investment consultants will assess your current position. They will then evaluate your plans and long term financial goals to help you create an investment strategy that will enable you to achieve your dreams.

You will walk away with a clear view of the most suitable methods available to you, and how to structure them to enable you to reach your financial goals through property investment.

This is a fantastic opportunity to really focus your strategy and help you reach financial independence in a fast and relatively safe manner.

Remember, this fantastic opportunity is absolutely FREE.

To book your consultation complete the following form and we will contact you shortly to arrange a convenient time.

Please note that consultations will take place at our offices in Farnham, Surrey during normal office hours.

Buy-to-let Mortgages

Our mortgage division [Money for Life](#) is a well established UK based mortgage broker specialising in buy to let mortgages, capital raising and investment property finance.

We can also help with re-mortgaging and drawdown facilities on your residential property as well as commercial property mortgage requirements.

With over 8,000 mortgage products on the market, you can trust our team of highly skilled mortgage consultants to find exactly the right one for your requirements.

Because we are independent we have access to the entire mortgage market and can often obtain exclusive offers that you simply won't find on the high street.

If you are looking to fund an investment property, release money from your home or simply re-mortgage to obtain a better rate we can help.

If you have a requirement, or just wish to know more, please visit the web site www.moneyforlife.uk.com or call the team directly on 01252 737575.

Furniture Service

We can supply a wide range of furniture to cover even the most demanding furnishing requirements. Whether you are looking to furnish a studio apartment or a four bedroom house, our range of ready to go furniture packs provide all you will need to give your property that special look.

Our furniture is carefully sourced by our in house furniture specialist and offers a stress free and very cost effective method of furnishing your investment property. Studies have shown that a well furnished property will not only rent more easily but could also carry a rental premium, giving you an even better return on your investment.

Most items are held in stock and available for immediate dispatch. Delivery can be arranged for most regions of the United Kingdom.

For further information click the download link below or email davidl@propertyforlife.com.

Property For Life Financial Services (PFLFSL)

Property For Life (PFL) based in Farnham Surrey would like to offer those registered with the company the opportunity to earn a return of 15% per annum on any available funds they wish to lend to support a new business venture.

Quite simply PFL has set up a new company called Property For Life Financial Services Ltd (PFLFSL) to offer its customers the ability to borrow short term bridging finance to use for potential property purchases.

To recruit funds for use in this business activity PFLFSL is offering those that lend the company money the potential to earn a return of 15% per annum on their funds.

Interest will be paid to lenders every half year and there is a minimum term of six months on each loan. There is also a minimum limit of Â£20,000 that PFLFSL will accept as a loan for administrative purposes.

The funds will be used to offer prospective property purchasers that buy through PFL the chance to borrow their initial 15% deposit (if they do not have those funds available) prior to completion to enable successful purchase of the property.

Purchasers will be charged an administration fee and a standard interest charge which will make up the income for PFLFSL and this will be used to pay the returns being offered.

If you are interested in more information on this opportunity please click the green download button to download a question and answer document as well as the loan agreement that will need to be signed to lend funds to PFLFSL.

Alternatively please call us today on 01252 737575.

Property Investment Academy

Statistics show that on average property prices in the UK double every 7-10 years. Where else can you get a long term consistent return like this?

Would you like to learn how to invest in property using the latest, safest and easiest strategies?

Are you interested in learning how to generate maximum profit from your property portfolio and turn investment into financial independence?

Then you need to attend the Property Investment Academy.

These sessions run throughout the year and are completely FREE for our registered members. If you are not currently registered with us you can do so now by going to the registration section of our website.

On graduation from the PFL property academy you will know how to...

- ...Build a substantial property portfolio quickly and safely
- ...Identify the best opportunities in the most suitable locations
- ...Generate maximum return from a small investment
- ...Get the best finance options to minimise your capital investment
- ...Identify and minimise the risks involved with property investment
- ...Avoid unnecessary taxation
- ...Attract the best quality tenants
- ...And much, much more

Upcoming academy events are listed below. If you are interested in attending one please complete the following booking form.

Additional Education

We have trawled the wealth building education market to find the best 3rd party systems to compliment our own property investment academy programme.

If you wish to learn more please click on the following for full information regarding each system.

[Investment Mastery](#) - We are pleased to bring you what we consider to be the best stock market training course available today. We have teamed up with expert investor and trainer Marcus de Maria who with many years experience of the markets is well placed to show you how to make excellent returns from stock market investment.

[Wealth Workout](#) - The wealth workout evening is a completely free seminar aimed at those looking to create wealth through a number of different routes. This excellent seminar will show you why some people get wealthy whilst most others struggle to pay their bills. Do you want to learn their secret?

Property & Developers

Our property pages have full details of our current investment property opportunities. These pages are constantly updated so that you can be sure that the information contained here is accurate and up to date. Full and detailed information can be downloaded by clicking on the appropriate download link at the bottom of each property page.

If you would like to see our UK property availability please click [UK Property](#)

If you would like to see our overseas property availability please click [Overseas Property](#)

If you are a property developer, please take a look at our [Developers page](#)

Referral Programme

Do you fancy a shopping spree at one of the UK's leading department stores?

All you need to do is tell an interested friend about Property for Life and you could soon have £250 in gift vouchers to spend in any John Lewis or Waitrose store.

Quite simply, for each person introduced by you who then purchases a property through us you will receive a cool £250 in John Lewis gift vouchers.

Remember, the more people you introduce the more chance you have of grabbing at least £250. So why not tell your friends and family about Property for Life? Make sure they register on line and select the recommendation option at the end of the form.

Please note that the referral programme is on a per person not a per property basis. The maximum payment per referred purchaser is £250.

Property for Life reserves the right to make changes to this programme at any time without notice.

Contact Us

E-mail enquiries@propertyforlife.com

Telephone +44 (0) 1252 737 575 or our 24 hour number (08450) 539 318

Fax +44 (0) 1252 737 616

PROPERTY FOR LIFE
GOSTREY HOUSE
UNION ROAD
FARNHAM
SURREY
GU9 7PT