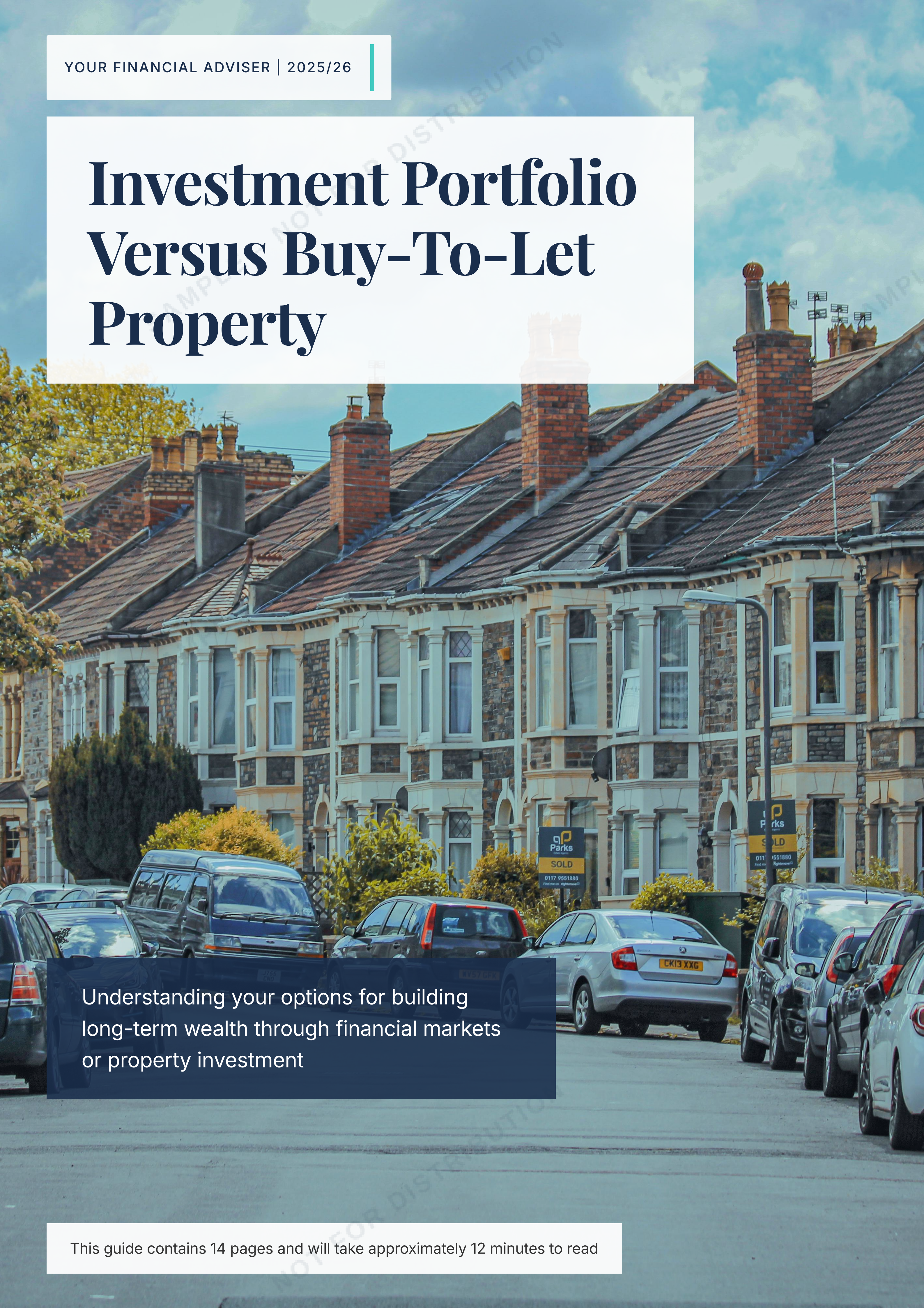
YOUR FINANCIAL ADVISER | 2025/26

Investment Portfolio Versus Buy-To-Let Property



Understanding your options for building long-term wealth through financial markets or property investment

This guide contains 14 pages and will take approximately 12 minutes to read

What's Inside

Two of the most popular investment options for UK investors, compared side by side. This guide will help you understand the key differences and make an informed decision about where your money works hardest for your future.

Contents

Images: Pexels

Why This Comparison Matters Now

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The Numbers at a Glance

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£270,000	25.8%	93,000
Average UK house price (December 2025)	FTSE 100 total return in 2025	Buy-to-let landlords left the market in 2025

Key Thresholds for 2025/26

£20,000	5%	£3,000
Annual ISA allowance (tax-free growth)	Extra stamp duty on buy-to-let purchases	Annual capital gains tax allowance

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Information accurate as of January 2026

How Investment Portfolios Work

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What goes into a portfolio?

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The ISA advantage

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Did you know?

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How Buy-To-Let Works

Getting started

The ongoing commitment

Stamp duty costs

Key Figures

£270,000

4.7%

£17,000

Tax Treatment: A Head-to-Head

Tax Area	Investment Portfolio	Buy-To-Let Property
Income tax	Dividends: 8.75% basic, 33.75% higher	Rental income: 20% basic, 40% higher
Tax-free wrapper	**ISA: £20,000/yr tax-free**	**None available**
Capital gains tax	18% basic / 24% higher	18% basic / 24% higher
Stamp duty	**None on shares or funds**	**Standard rates + 5% surcharge**
Mortgage interest	N/A (no borrowing required)	20% basic rate credit only
Annual allowances	£20,000 ISA + £500 dividend	£1,000 property income
Reporting	Annual self-assessment	Self-assessment + 60-day CGT report

The True Cost of Each Approach

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Investment Portfolio	Buy-To-Let Property
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Information accurate as of January 2026

Risk, Liquidity and the Changing Landscape

Market risk vs property risk

How quickly can you access your money?

Two Paths with £250,000

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S&J

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[illegible]

Travel in retirement | Help children buy homes | Financial security

SITUATION

[illegible]

→

ACTION

[illegible]

→

RESULT

[illegible]

[illegible]

[illegible]

Information accurate as of January 2026

Which Approach Suits Your Goals?

1

2

3

4

5

6

7

8

9

10

Your Next Steps

1

15 MINS

2

30 MINS

3

5 MINS

4

Information accurate as of January 2026

Your Financial Adviser

Let us help you make the right choice

Whether you are drawn to the simplicity of a managed portfolio, the tangibility of property, or a combination of both, the right decision depends on your circumstances, your goals, and the life you want to live. We are here to help you work it out.

Ready to take the next step?

Call us on 0800 XXX XXXX or email advice@example.com to book a free, no-obligation consultation.

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