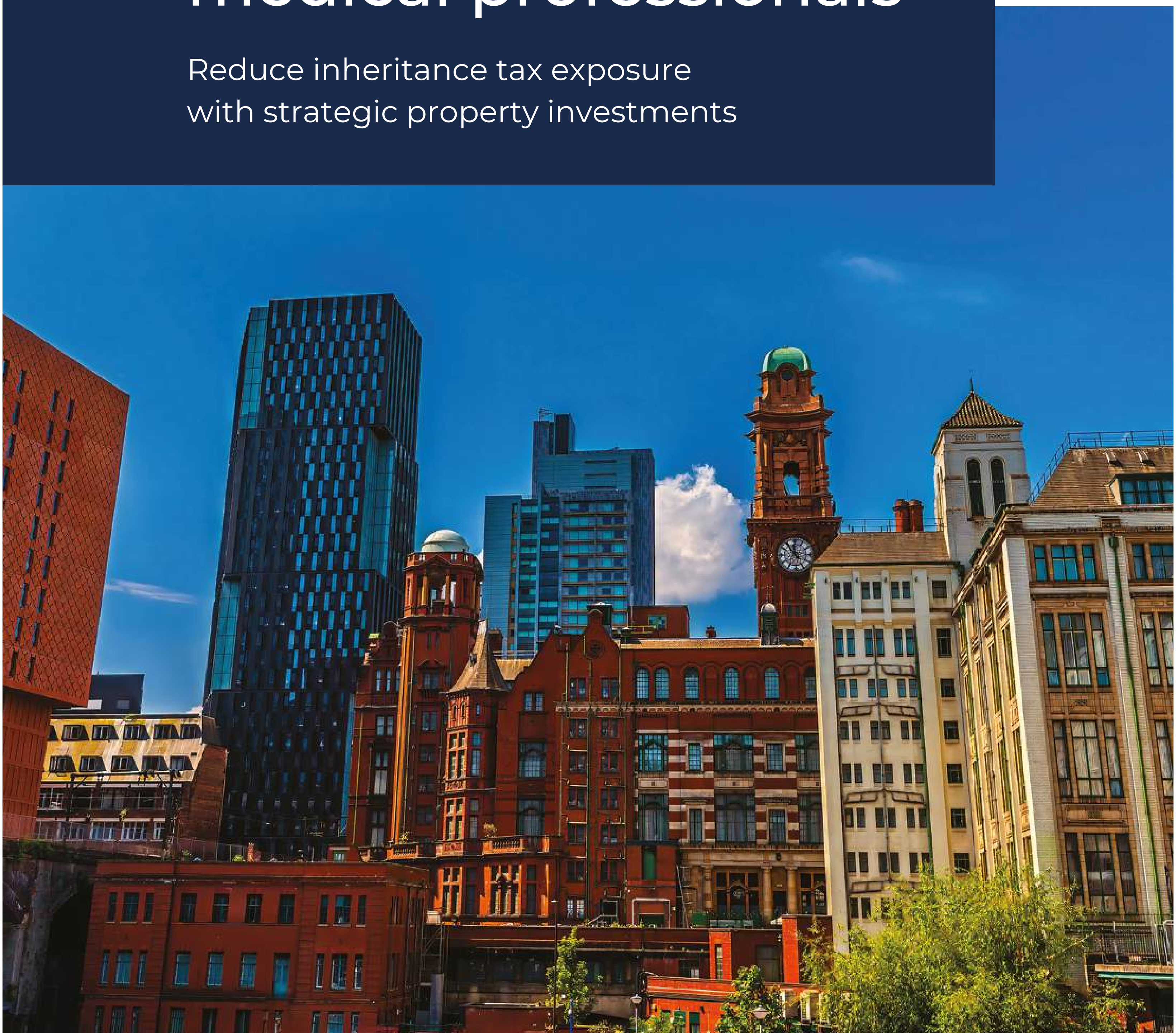
Investment guide for medical professionals

Reduce inheritance tax exposure
with strategic property investments



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Executive summary

Grow your wealth sustainably by releasing part of your pension tax-free and investing it into fully managed, buy-to-let property opportunities.

Release your pension into property investment

Generate regular rental income by withdrawing part of your pension tax-free and redeploying the funds into grade-A property in prime city-centre locations.

No additional investment of time and money needed

Avoid the time and upfront costs associated with other investment strategies with this light-touch, high-return approach.

Build a special purpose vehicle to reduce inheritance tax exposure

Protect and grow generational wealth by investing tax-free funds through a family special purpose vehicle – delivered via trust-based wealth management.

A word from our founder

You've worked hard to build your pension over time. But without strategic planning, you could lose up to 40% to inheritance tax (IHT). By withdrawing up to 25%, tax-free, Adventum can help you acquire and manage income-producing properties – creating a steady revenue stream for you and your family.

Adventum Wealth empowers medical professionals to make their pensions work harder. Our team can support you in building a family special purpose vehicle (SPV), acquire high-performing properties, and handle furnishings and tenant management for a 'hands-off' landlord experience.

Read on to discover how an SPV can help you multiply your pension and grow your generational wealth away from IHT exposure.

Rajanya Ravasia
Founder of Adventum

Figures in this guide are correct as of November 2025. Unless cited, some figures, examples and information are based on personal experiences, anecdotal evidence and historical data collected by Adventum.

Release your pension into property investment

As a professional in the medical sector, you've worked hard to accumulate pension funds over time. And for those with other family members in the profession, the cumulative family pension pot will be considerable. However, from April 2027, pensions are expected to be included as part of a person's estate and therefore no longer exempt from IHT – potentially reducing your pot by up to 40%.

While you may be aware of other investment avenues, many of these require a large allocation of initial funds and ongoing labour to manage the investment over time. Medical professionals need a simple, effective, light-touch solution that reduces IHT exposure, protects their wealth, and grows it while minimising tax implications.


SALBOY
DOMIS

Build an SPV to reduce IHT exposure

Adventum Wealth empowers medical professionals to protect and grow generational wealth by investing tax-free funds through a family SPV. No cash investment needed – you simply unlock up to 25% of your pension pot to reinvest and multiply via income-producing properties.

This SPV is delivered via trust-based wealth management. The end-to-end process is taken care of by our experts, from building the family SPV to property acquisition and management, for a ‘hands-off’ landlord experience. All income generated is redirected back to you, creating a steady revenue stream for you and your family – away from inheritance tax.

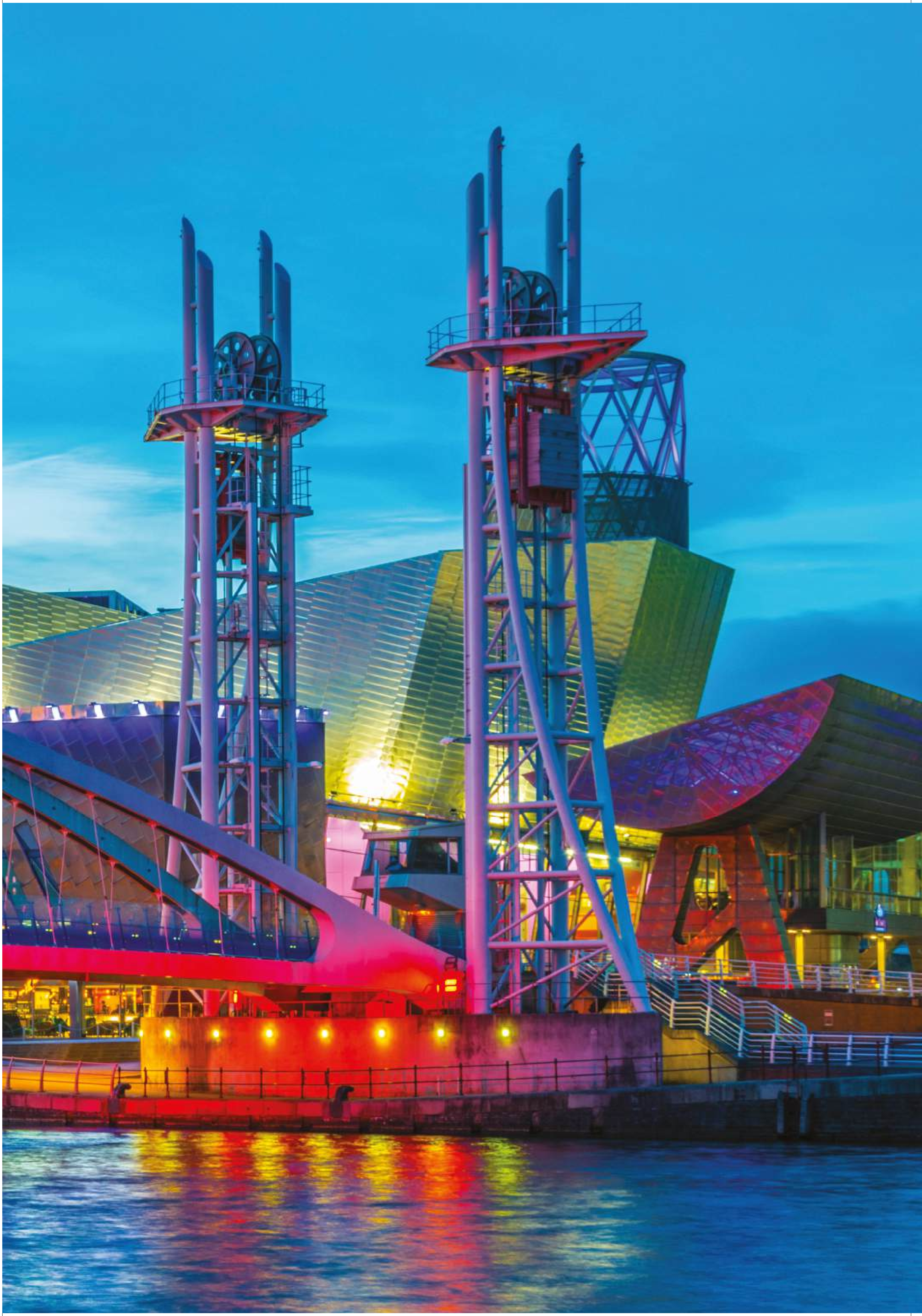
How it works

Adventum Wealth creates the necessary structures and SPVs that deploy pension pot withdrawals – distributing the rental income back to you.

We break this down across four steps:

1. You access up to 25% of your pension pot tax-free, with us guiding you throughout the process.
2. Adventum creates the necessary compliant structures and holding vehicles or companies. We then deploy the funds to source and acquire income-producing grade A buy-to-let property.
3. Our experts provide the professional management of your investment entirely on your behalf.
4. The recurring rental income generated flows back to you, enabling you to protect and grow your family's generational wealth.

Ultimately, Adventum Wealth generates a predictable month-on-month stream of sustainable income, extracting more value from your pension pot while reducing your IHT exposure.



The UK's second cities

Why Manchester and Birmingham?

Property investors are increasingly choosing the north of the UK over London to grow their portfolio, and for good reason. Cities like Manchester and Birmingham offer lower property prices, higher rental yields and strong potential for capital appreciation driven by large-scale regeneration projects and a rising population.

This lower cost of entry and economic growth in northern cities provides a hotbed for both short-term income and long-term potential.

Manchester has been an investment hotspot for more than a decade

1. Its thriving economy has a GDP worth £86bn per year, expanding per capita by 44% over 10 years[1]
2. Experts project a 21.6% rental growth increase in the city by 2027[2]
3. Voted third best city in the world in the Time Out Index 2021[3]

Birmingham is at the start of an exciting growth curve

1. It attracted the highest foreign direct investment outside of London in 2023[4]
2. It's leading UK sales price growth forecasts at 24% with rental growth at 18.8% over the next five years[8]
3. A 20-year city centre masterplan will bring £2.1bn to the local economy annually[9]

[1] Manchester City Council, 'Investing In Success - Manchester's new economic strategy unveiled'
[2] Salboy, 'JLL Report: Manchester Home to a Thriving Housing Market, Strong Economy & Growing Populatio
[3] Time Out, 'Time Out Index Reveals San Francisco as the World's Best City'
[4] West Midlands Growth Company, 'West Midlands records 72% rise in foreign direct investment projects in 2023'
[5] JLL, 'Big Six Residential Development Report - Winter 2024/25'
[6] Birmingham City Council, 'Big City Plan'

Economic growth and development

Manchester

According to Renaker, a prominent property developer in the region, Manchester's economy is among the fastest growing in the UK – driven by significant investment in infrastructure, business, and education. The city's GDP rose by approximately 10% in 2022 – significantly higher than the UK's 7.6% average.[7]

This growth is palpable within the city centre, with a rapidly evolving skyline and the influx of business giants and exciting startups alike all choosing Manchester as a vessel for opportunity and growth.

Birmingham

Home to the largest city economy outside of London, Birmingham is established as a prosperous, high-growth investment city. But it's Birmingham's future growth projections that make it such an exciting location for investors.

In 2023, Birmingham was the UK's most successful city for foreign direct investment outside of London – a 139% increase on the year before and a decade high.

[7] Statista, 'Gross domestic product of the United Kingdom from 1948 to 2022'

Thriving hubs

Manchester

Manchester is famous for its history, culture, diversity, and achievements. Not only is it considered the birthplace of the Industrial Revolution, but it also boasts a rich musical and sporting heritage as well as a roster of revolutionary inventions including the computer and graphene.

The city's enduring impact on the world is a product of its relentless creativity and innovation. This creates an air of opportunity for its burgeoning student population of over 100,000 people, spread across Greater Manchester's five universities.[8]

Birmingham

The UK's second largest and most connected city is Birmingham, with more canals than Venice, more greenspace than Paris, and a strong industrial heritage. It's home to eight Michelin-starred restaurants, while its Jewellery Quarter is the biggest producer of jewellery in the UK.[9]

Over to academia, and the Library of Birmingham is the largest in Europe, while one of the city's five universities is included in the Russell Group – a top choice for domestic and overseas students with world-class university status.

[8] Statista, 'Number of students enrolled at universities in Greater Manchester from 2016/17 to 2021/22'

[9] BBC News, 'World Craft status for city's jewellery trade'

Yields and property market

Manchester

Manchester's property construction is rising in line with its population and economy. This makes the city a place for landlords to thrive. With Manchester's vibrant cultural and educational reputation, properties practically sell themselves – apartments often rent within hours of listing.

In comparison to London:

1. Service charges tend to be around £3-3.50 per sq. ft. per annum in Manchester as opposed to £10-14
2. Lettings and management fees tend to be around 10% in Manchester as opposed to 14-16%
3. Yields tend to be around 6-7% in Manchester as opposed to 3-3.5%

Birmingham

Birmingham's property performance is underpinned by a significant undersupply of real estate. In particular, Birmingham city centre is starved of quality purpose-built rental accommodation – driving demand for the few existing developments and those under construction. With all forecasts predicting market-leading growth, it's a property market with all the essential qualities required for a successful long-term investment.

The city:

1. Is leading UK sales price growth forecasts at 24% over the next five years
2. Is expected to achieve rental growth of 18.8% over the next five years
3. Saw the highest annual rental growth in the UK in 2023, at 19.7%[10]

[10] JLL, 'Big Six Residential Development Report – Winter 2023/2024'


AVAILABLE

Contour

RENAKER

Completion date: Q2 2027

Units: 494

Prices starting from:
One bed (average 458 sq. ft.) – £330,000
Two bed (average 818 sq. ft.) – £401,000
Three bed (average 1,075 sq. ft.) – £625,000

Estimated gross rental yield: 6.5%

Service charge estimate: £3.25 per sq. ft. per annum

Ground rent: Peppercorn

Leasehold: 980 years

Deposit required: 20% on exchange, 80% on completion

Contour is a 51-storey tower situated at the southern gateway to Manchester city centre. It is found within the highly sought-after New Jackson development, an established community with a GP surgery, primary school, and restaurants.

Set for completion in Q2 of 2027, the tower will boast 494 units ranging from one- to three-bed properties, with luxury amenities included such as a 24-hour concierge service, residents' lounges, indoor golfing green and Peloton studio. Public transport options are plentiful, with Deansgate Station and Deansgate-Castlefield tram stop all under a 10-minute walk. Contour joins a popular and growing neighbourhood of young professionals and urban dwellers already enjoying the tower-living lifestyle.


AVAILABLE

Vista river gardens

Completion date: Q4 2025/Q1 2026

Units: 475

Prices starting from:
One bed (average 541 sq. ft.) – £299,995
Two bed (average 816 sq. ft.) – £403,995
Three bed (average 1,219 sq. ft.) – £585,000

Estimated gross rental yield: 6.5%

Service charge estimate: £3.25 per sq. ft. per annum

Ground rent: Peppercorn

Leasehold: 990 years

Deposit required: 20% on exchange, 80% on completion

Renaker presents Vista River Gardens, a new 55-storey development offering a range of penthouses as well as one-, two- and three-bed apartments.

Benefiting from a prime waterfront location on the banks of the River Irwell, the tower sits within the historic Castlefield Conservation Area – a highly sought-after location for young professionals and city natives alike. Equipped with the highest quality on-site amenities, residents will get access to exclusive lounge areas, a coworking space, climbing wall, rooftop kitchen, and 1.6 acres of landscaped gardens. Nearby they'll also find a number of attractions within walking distance, including the Science and Industry Museum, Castlefield Viaduct, and Aviva Studios' Factory International.


AVAILABLE

Centenary tower

Completion date: Q1 2028/Q3 2028

Units: 432

Prices starting from:
One bed (average 511 sq. ft.) – £297,000
Two bed (average 712 sq. ft.) – £407,000

Estimated gross rental yield: 6.5%-7%

Service charge estimate: £3.50 per sq. ft. per annum

Ground rent: Peppercorn

Leasehold: 250 years

Deposit required: One-bedroom apartments – 25% down payment, 75% on completion in Q3 2027; two-bedroom apartments – 20% down payment, 80% on completion in Q3 2027

Centenary Tower is an iconic 46-storey development in the heart of Birmingham city centre. Set for completion in Q3 2028, this landmark residence features Birmingham's most comprehensive amenity package with over a remarkable 23,000 sq. ft. of five-star hotel-style facilities.

Residents will enjoy exclusive access to the city's first residential swimming pool complex complete with sauna and steam room. The 44th floor houses an exceptional fitness experience including a state-of-the-art gym with outdoor terrace, spin studio, and climbing wall – while one floor above features a stunning sky lounge, ambient co-working area, private dining room, and entertainment spaces. And with predictions of 12% capital growth over the build period and up to 70% ROI over five years, it offers compelling investment potential too.

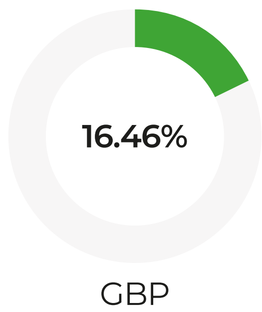
Example investment returns

To help you understand returns on a typical property investment, we've provided an example below. You can work out the results of your own prospective property by using Adventum's investment calculators.

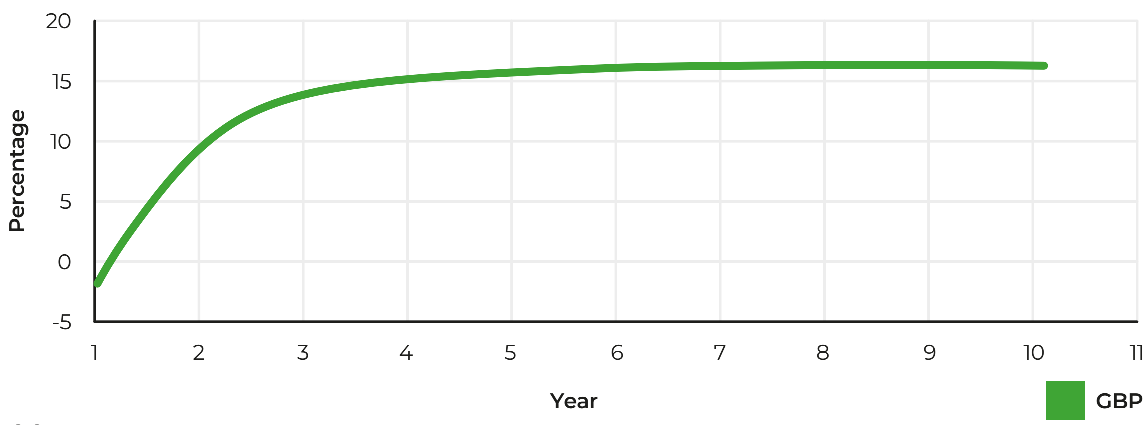
Property value	£400,000
Loan amount	£300,000
Investment tenure	10 years
Mortgage interest rate	5%
Mortgage interest type	Interest only
Mortgage interest tenure	10 years
Rental yield	6.5%
Rental growth/escalation	5%
Projected capital growth	5%
Stamp duty land tax	£30,000
Loan origination fee	0%
Letting management fee	10%
Ground rent	£0
Service charges	£1,500

Here's your IRR

(Internal rate of return)



Yearly internal rate of return



% contribution to your IRR

63% Capital growth | **37%** Rental income

Your investment performance

Value at exit	£480,881
Total profit	£350,881
Capital growth	£221,558
Net Rental income	£129,322
Initial investment	£130,000

About Adventum

Our expert team of tax advisors, compliance professionals and lettings managers will partner with you to capitalise on the power of UK property. We'll support you at every stage of your investment journey and beyond.

- **Advisory and acquisition** – We'll help form the appropriate special purpose vehicle and structures to acquire property efficiently and compliantly.
- **Banking and accountancy** – We offer a full suite of banking and accountancy services through our trusted partners, including annual return filings and bookkeeping.
- **Legal advice** – We'll ensure you have the right legal advice and support by connecting you with partners who specialise in UK property law.
- **Management** – We'll manage your property from start to finish, as well as offer aesthetically pleasing furniture from our partners to maximise rental yields.
- **Financial and portfolio planning** – We'll advise you on financial, tax and portfolio planning, ensuring your investments are tax-efficient and continue to work towards your objectives.

When you choose Adventum, you'll ensure a smooth property journey – from initial acquisition and securing your first tenant through to ongoing management. With over £200 million in assets under management and backed by 25 years' experience, strong partnerships, and impartial assessments, you can trust us to find a property that suits your needs and appetite for risk.

The Adventum team

Rajanya Ravasia

Founder of Adventum and Author of Crossover

Rajanya has been advising international investors on cross-border finance, real estate strategy and capital deployment for over a decade. He's known for his ability to break down complex regulatory frameworks into clear, actionable insights and deliver structured, data-driven investment solutions.

Rajesh Sharma

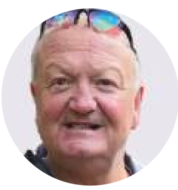
Director of Tax & Legacy Planning

Rajesh is an international tax specialist who advises our clients and developers of commercial and residential properties. He has advised on the structuring of corporate transactions, de-mergers and reorganisations across the globe.

Ranjeev Kumar

Partner – Real Estate & Finance, TLT Law and NED, Adventum

Ranjeev advises on all types of real estate transactions including sales, purchases, lettings, financing, joint ventures and real estate funds formation. His particular concentrations are domestic and cross-border real estate finance transactions, including restructurings.



Jonathan Godfrey

Sales Director

Jonathan has worked with doctors and consultants for 40 years in pharmaceutical sales for the likes of GSK and AstraZeneca. He has earned both the trust and friendship of many doctors, who respect his judgement to now facilitate their UK property investing plans.

Martin Cooney

Sales Director

Martin streamlines the property investment process and brings the best, most suitable proposals to Adventum's clients. His focus is on having a deep understanding of each of his clients' requirements to secure the right property.

Our partners

We work with trusted industry leaders, developers, and financial experts to bring you qualified tax-saving opportunities and tailored wealth management solutions.

- RENAKER
- SALBOY
- FEC
- SelectProperty
- Berkeley Group
- savills
- TLT
- AVENSIS SERVICES Business fiduciary services
- INTERPOLITAN
- CAPITIQUE
- SANCTUM
- one Financial Solutions

Get in touch

Start your journey with Adventum. Get in touch to learn more about our bespoke solutions for your UK investment ambitions.

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