Property **vs** Shares

ETHIRA
PROPERTY GROUP

The Debate That Shapes Portfolios

For generations, investors have built wealth through two main avenues: property and shares. Both have created millionaires. Both offer the potential for growth, income and financial freedom.

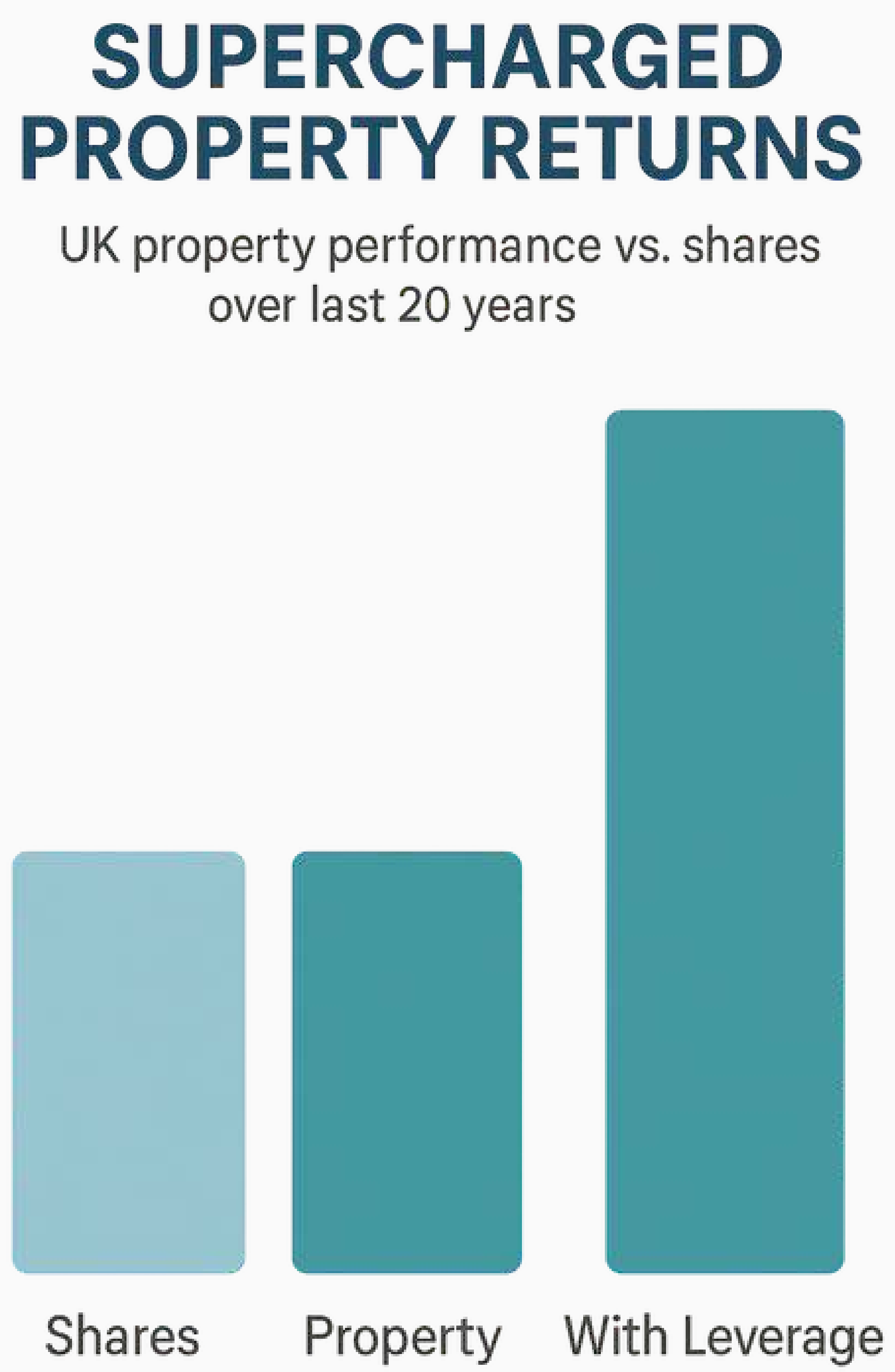
Shares can give you speed, liquidity and exposure to global companies in real time. Property can give you stability, leverage and a tangible asset that often weathers economic cycles differently.

So which is the smarter choice for long-term wealth?

This guide takes a closer look at how both asset classes perform, how they behave under pressure, and the role each can play in your wealth creation and retirement strategy. By the end, you will see why many investors rely on a combination of both, and why property often becomes the foundation of a balanced portfolio.

Comparing Returns

On a cash basis, property and shares have delivered broadly similar returns over the past two decades.



- Capital growth: typically 5 to 6% per year for both asset classes.
- Income: property through rental yields and shares through dividends, generally 4 to 5%.

The real difference emerges when leverage is introduced.