

FINANCIAL PLANNING

As part of our commitment to you all as members of CAPH, I wanted to drop you a line about some potentially concerning rumours.

FIND US ON:



We now have a change at the top of Government, Prime Minister Theresa May has promised to campaign for the masses, not just the privileged. Does this mean another review of pensions? Bring yourself up to date, to be able to make an informed decision. Make the call that could improve your financial health. Act today and plan for tomorrow.

Before the last Budget, there was a lot of rhetoric around pension tax relief; this in itself costs the Government around £40 billion per year. Again due to the costs of providing this relief it could come to the forefront of scrutiny once again.

Higher rate taxpayers currently receive much better incentives to save into a pension than the 85% of taxpayers on basic rate. Higher earners get bigger pensions for the same contributions and, in retirement, many move to a lower tax bracket, so the tax is not just delayed, it is never paid.

The retirement minefield has changed and is continually changing with later proposed retirement ages, the possibility of losing higher rate pension tax relief and the impact of Brexit.

The distractions go on.

With the world running at pace, sometimes the simple things are overlooked. Taking time out; stepping off the wheel just to look towards the future and your retirement takes planning.

The message is clear, a call to action. With the help of our financial professionals we can assist you put clarity to what often seems a complex and daunting area of life.

Time is ticking and should the Government tinker with pensions again, you could miss out on valuable benefits.

Sonja, your local financial professional is available for you; providing free no obligation consultations.

If you wish to arrange a catch up meeting, have any questions or queries, do not hesitate to get in touch.

Best wishes

Andrew Hennah

Director

Milsted Langdon

Providing help and assistance when you need us.

If you would like more information about additional financial planning services or you would like to assess how your investments are performing, please get in touch.



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