

Autumn

Autumn Term has arrived with a chill in the air so it offers us a great opportunity to step back and look at the bigger picture to plan ahead!

With our latest newsletter uploaded [here](#) and magazine on the way it serves as a prompt to take a fresh perspective on our finances.

Interestingly written, the final article on the subject of wealth preservation proves to be a good read with some thought provoking ideas on the new main residence transferable nil-rate band allowance starting 6 April 2017.

With this new 'family home allowance' that will be available when the main residence is passed on to a direct descendant and with also the existing Inheritance Tax Nil-Rate Band of currently £325,000.00 it will ensure that with careful planning assets can be transferred in the most tax efficient manner.

Subsequently whatever the pressing need is right now, such as consolidating your pension planning in light of all the new changes or securing adequate protection planning for your loved ones, now is a great time to refocus on your biggest future goals.

Our approach as a team, continues to be, to provide an impartial perspective on your current financial position, give practical next steps and thinking tools to you as our clients so that you can thrive in a changing world.

We therefore look forward to partnering with you over this next season and continue to help towards a successful future.

Best Wishes

A handwritten signature in black ink that reads "Julia". The signature is written in a cursive, flowing style with a large initial 'J'.