

Winter 2016

Happy New Year to you!

The beginning of this New Year offers a fresh start to us all with a natural affinity to consider new goals for 2016 and welcome in the changes required.

Traditionally it is a time when we all think of New Year's Resolutions, embracing common topics such as health and finances, with mindfully building on what has already been achieved.

Creating time and space to take ownership of your money, thinking how best to improve on your financial position will give a positive direction towards making real progress in financial success with easy, small, regular steps.

This brand new newsletter for 2015, which can be found [here](#), is a worthwhile read as the topics cover the usual blend of up-to-date changes coming into play since the Chancellor, George Osborne's, announcements from recent Budget's including a lower rate of tax relief on Buy to Let properties, pension changes and the new tax free dividend allowance on first £5,000.00.

In addition to the topical changes planned there is also a concise summary on Tax matters for 2016 looking at ways to reduce the taxman's slice and to become more informed around the most effective relevant financial strategies.

Finally, there is also an interesting article on the consequences of being generous grandparents which is an increasing trend and warrants further thought and future planning around Estate Planning and utilising Trust Solutions to protect the next generation's wealth.

We hope that you enjoy the read and find it informative and should you wish to discuss any of the above highlighted matters further or arrange a meeting please do not hesitate to contact us on 01554 771017 or alternatively you can email on enquiry@fpplimited.co.uk.

Very best regards for a prosperous 2016.

Best Wishes

A handwritten signature in black ink that reads "Julia". The script is fluid and cursive, with the first letter 'J' being particularly large and stylized.