

Autumn

Now we have arrived into the Autumn Season it seems that the start of a new term and back to school mentality navigates our focus towards financial planning goals and objectives.

In the current newsletter, found [here](#), you will see a number of opportunities highlighted including investment strategies post-Brexit with the given tax effective solutions including the new rules on ISA death benefits received by surviving spouses.

In addition, Pension Reforms are given due consideration in terms of the changes implemented over the previous years with reduced lifetime allowances and also a reduction to the annual pension contribution allowance for higher earners.

Most relevantly the articles on investing during market volatility whether for seeking income, growth or a combination is also a worthwhile read with the ground rules remaining as relevant as ever.

Furthermore, we can look at the Saving for a Rainy Day article to sharpen our focus, making sure our planning and goal setting are **SMART**. This acronym remains foundational for being intentional when it comes to our finances and desired lifestyle and so includes the following tips:

Specific – Make each goal clear and specific

Measurable – Frame each goal so that you know when you have achieved it

Achievable – you need to be able to take practical, bite-size actions to achieve a goal.

Realistic – A goal must be relevant and realistic.

Timely – Choose to assign a timeframe to each goal so that you can track progress and achievement

I trust the above is of interest to you and please do not hesitate to contact us to discuss matters high-lighted further either by telephone on 01554 771017 or by email on enquiry@fpplimited.co.uk.

Wishing you every success in this new season.

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'.