

**What does tax year end mean for you?  
Get your finances ready for 5 April**

Hi [NAME],

I have good news and bad news about the tax year end on 5 April…

The bad news? There’s a chance you’ve been missing out on opportunities that might help to increase your pension and savings. But the good news is you can now make sure you’re taking advantage of them in the future - and could even claim back money yourself.

And if you have been missing out, you’re certainly not alone.

**Did you know?**

**6 in 7** ISA savers   
don’t use their full allowance\*\*\*

**1 in 3** higher rate taxpayers aren’t claiming tax relief   
on their pension\*

**2 million**   
couples don’t claim   
Marriage Allowance\*\*



**How to turn things around**

When it comes to tax year end, knowledge is power. In a review, I can help you check your current situation and identify opportunities you may not be aware of. For example, you might want to:

* Put your savings to good use by maximising the ISA and Junior ISA allowances for you and your family
* Offset your income tax with pension contributions or charitable Gift Aid
* Make the most of your capital gains and dividends tax-free allowances

There’s still plenty of time to get more confident that you’re ready for 5 April. Find me at [***quilter.com/name-surname***] and let’s get your review in the diary.

I look forward to hearing from you.

Kind regards,

[NAME]

For ISAs, Investors do not pay any personal tax on income or gains, but may pay unrecoverable tax on income from stocks and shares received by the ISA managers

Tax treatment varies according to individual circumstances and is subject to change.

Stocks and Shares ISAs invest in corporate bonds, stocks and shares and other assets that fluctuate in value.

The Financial Conduct Authority does not regulate on taxation advice.

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. December 2024.

\*Source: [***https://moneyweek.com/personal-finance/605732/high-earners-missing-pensions-tax-relief***](https://moneyweek.com/personal-finance/605732/high-earners-missing-pensions-tax-relief)

\*\*Source: [***https://moneyweek.com/personal-finance/605717/marriage-tax-allowance***](https://moneyweek.com/personal-finance/605717/marriage-tax-allowance)

\*\*\*Source: [***https://ifamagazine.com/just-one-in-seven-brits-use-their-full-isa-allowance-survey-shows/***](https://ifamagazine.com/just-one-in-seven-brits-use-their-full-isa-allowance-survey-shows/)