

You could be eligible to claim back four years of tax on your pension contributions\*\*

Saving into your ISA from the start of the year gives it more time to grow

Sharing assets with your
spouse could double your
tax-free allowances\*

**Take on the tax year with confidence**

**Prepare for a smarter tax year**

Hi [NAME],

When you think of the new tax year, ‘opportunity’ probably isn’t the first word that springs to mind. The different tax rules can be overwhelming, especially when they change. However, many of them are actually in place to help you and your family.

**Did you know?**

**Make the most of the tax year**

By following the rules to their full extent, you can find smarter ways to potentially grow your money. In fact, I can draw up a cashflow model which can show the short and long-term impact of improving your financial position this coming tax year.

If getting more financially savvy sounds good to you, you can find me at [***quilter.com/name-surname***] to schedule in your review.

Looking forward to hearing from you.

Kind regards,

[NAME]

\* Source: [*https://www.gov.uk/marriage-allowance*](https://www.gov.uk/marriage-allowance)
\*\* Source: [*https://www.gov.uk/tax-on-your-private-pension/pension-tax-relief*](https://www.gov.uk/tax-on-your-private-pension/pension-tax-relief)

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