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Articles featured inside this issue, the perfect talking point to generate new business opportunities.

- **Pension tax relief threshold could be lowered still further...**
higher rate taxpayers should talk to us now
- **Investing offshore...**
with careful planning, a variety of savers could put offshore investments to good use
- **News in brief...**
will you have to work until you are almost 80 years of age?
- **UK workers neglect to save more tax-efficiently...**
don't miss out on the extra tax relief available this year
- **Tax-efficient wealth creation...**
taking advantage of the increased savings allowance
- **Investing in your child's education...**
make sure that your numbers add up
- **Investing for retirement...**
the flexibility to decide on your pension investments at all times
- **Trust in your future...**
investment solutions for the diverse needs of our clients
- **Ethical money...**
making ethical choices when it comes to your finances
- **Money makeover...**
tips to make your finances more financially savvy
- **Corporate financial advice...**
meeting the distinct and changing needs of you and your business
- **Tackling a potential IHT issue...**
now is a great time to discuss your problem with us
- **News in brief...**
cutting the time taken for annuity transfers
- **Dates for your diary...**
don't miss these deadlines
- **Making a will...**
the first step to ensure that your estate is shared out exactly how you want it distributed
- **Inflation matters...**
protecting your finances from the return of inflation
- **Lifestyle protection...**
easing the financial pressures of a critical illness
- **The jargon of retirement...**
what you need to know
- **Safety in numbers...**
reducing the risk of acquiring wealth
- **Thinking of retiring soon?**
Navigating through the minefield of choices



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