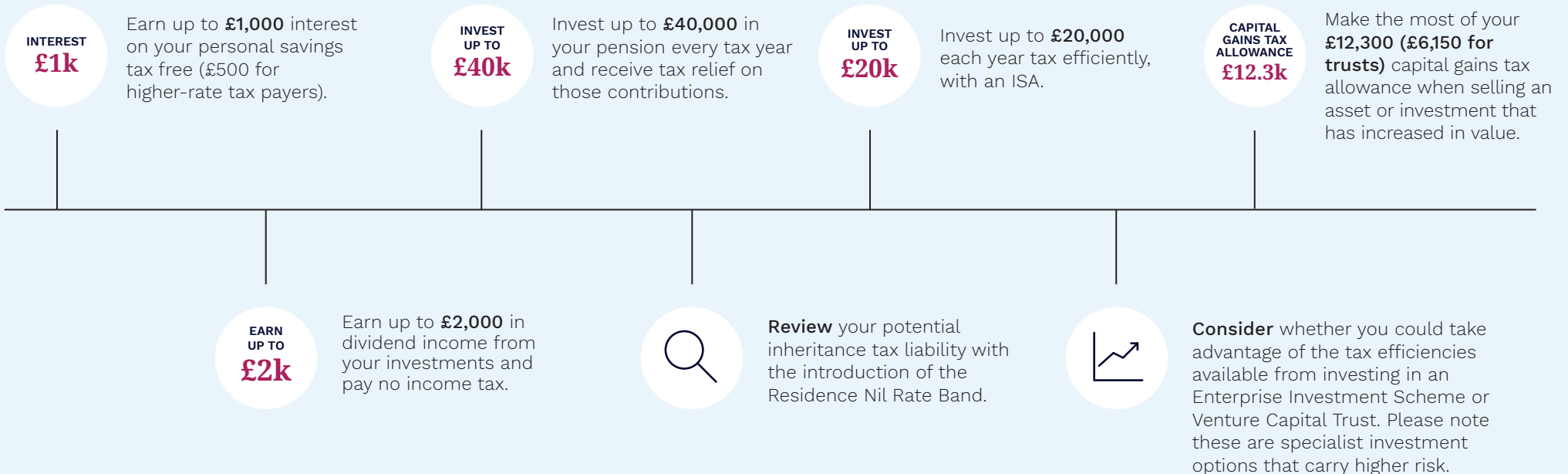


# Are you making the most of your tax allowances and reliefs?

If you leave your tax planning until the end of the tax year, you could be missing out on a year's worth of reliefs and allowances. Here's a reminder of some of the key tax reliefs and allowances available, to help make your money work harder:



We can help you achieve a tax-efficient financial plan by providing advice that's based on a thorough understanding of your personal circumstances and goals.



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*Please bear in mind that this information is based on our current understanding of the rules for the 2021/2022 tax year.*

*HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.*

*The value of investments and any income from them can go down as well as up and you may not get back the original amount invested.*