MANNING & COMPANY
Independent Financial Advisers

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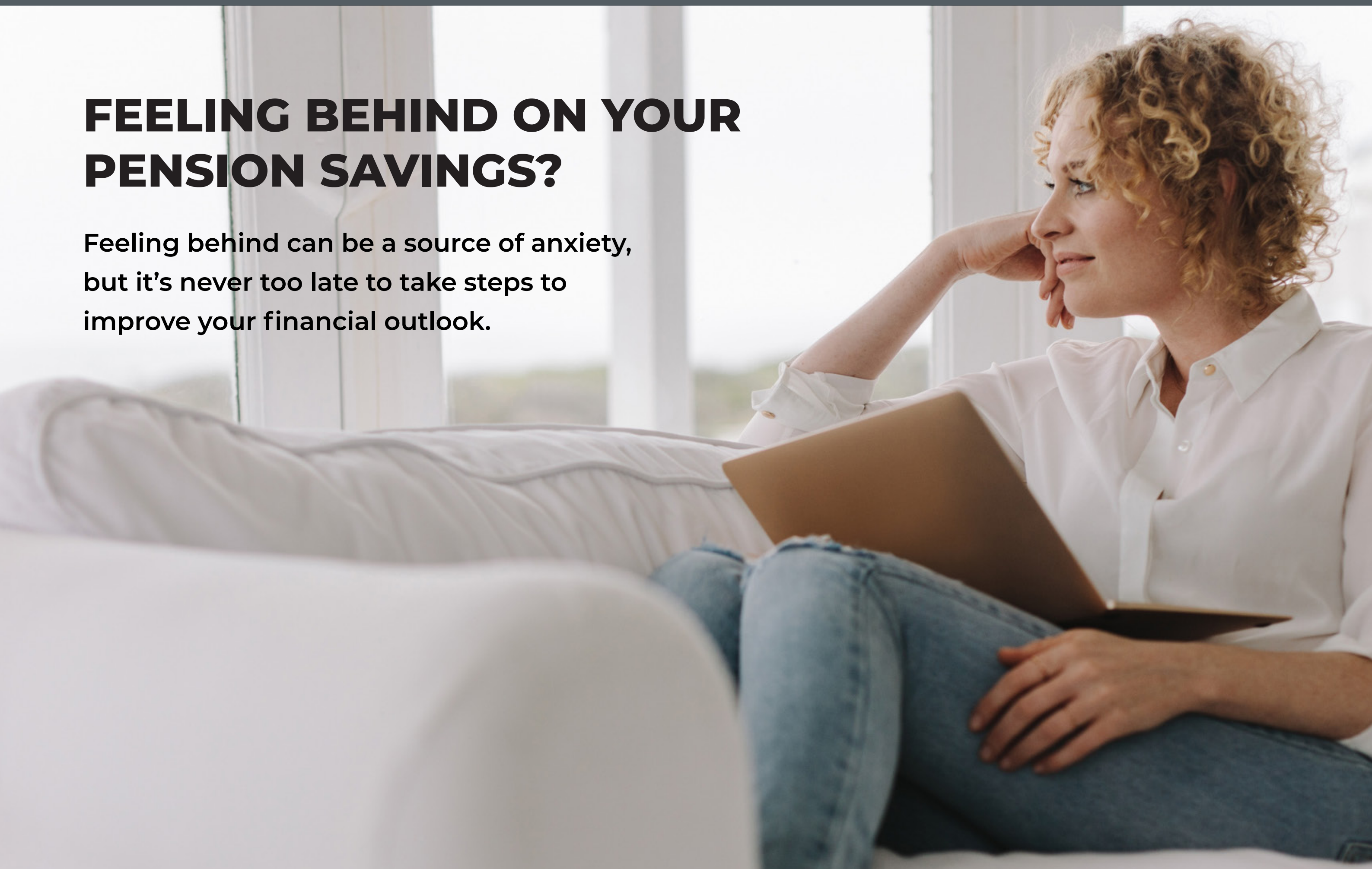
FEELING BEHIND ON YOUR PENSION SAVINGS?

Feeling behind can be a source of anxiety, but it's never too late to take steps to improve your financial outlook.



Understanding Capital Gains Tax

Being aware of its intricacies when making financial decisions is crucial.

Top Tips for Managing Inheritance

It's important to manage your newfound wealth wisely,

Incorporating Philanthropy into Your Financial Plan

A meaningful way to align your legacy with your values and ideals.

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WORKING WITH **MANNING & COMPANY**

For over 30 years Manning and Company has been giving clients trustworthy, proven and personal financial advice.

Based in Ivybridge near Plymouth, we're a respected and well-established name in Plymouth and South Devon – but we also work with clients throughout the UK.

We provide financial guidance to individuals and businesses alike. We're completely independent of any financial institutions, and we offer financial products from across the whole of the market – so our clients always get fully-informed, impartial advice. We firmly believe good financial advice should be available to everyone, not just wealthy clients – and all our clients receive the same level of attention and respect.

From a first-time mortgage to a complex investment portfolio, we have the breadth and depth of experience to help.

– Manning & Company

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FEELING BEHIND ON YOUR PENSION SAVINGS?

New research from leading online pension provider, PensionBee, reveals that in a nationally representative survey of 1,000 working-age UK adults, nearly a quarter (23%) admitted they were unsure of the total pension pot size required to achieve their desired retirement income. [1]

Feeling behind on your pension savings can be a source of anxiety, but it's never too late to take steps to improve your financial outlook. Whether you're in your 20-30's, 40-50's, or even 60s, there are strategic actions you can take to boost your retirement savings and ensure a comfortable future.

ASSESS YOUR CURRENT SITUATION

First things first, you should thoroughly evaluate your current financial situation. Knowing exactly where you stand is the first step. Calculate your current pension savings and use online pension calculators to project your future retirement income based on your current contributions. This assessment will give you a clearer picture of what you need to do to achieve your goals.

Understanding your current situation involves more than just tallying up your savings. It's essential to consider all aspects of your financial life, including your debts, assets, and expected expenses in retirement. Look at your current income and outgoings to identify areas where you might cut back to free up more money for your pension.

UNDERSTAND YOUR STATE PENSION

The state pension is a foundational part of your retirement income, so it's crucial to understand what you're entitled to. If you have at least 10 years of National Insurance contributions (NICs) when you retire, you will qualify for a state pension. To receive the full state pension, you need 35 years of NICs. You can check your state pension forecast online to see how much you are likely to receive and whether there are gaps in your contribution record that can be filled by voluntary contributions.

INCREASE YOUR CONTRIBUTIONS

Boosting your pension contributions is one of the most effective ways to catch up. If you have a workplace pension, find out if your employer offers matching contributions. This means that for every pound you contribute, your employer will add a certain amount, effectively giving you free money. For example, if you increase your contribution from 5% to 6% of your salary, and your employer matches this by increasing their contribution from 3% to 4%, your pension pot could grow significantly over time.

Consider setting up automatic increases to your pension contributions each year or if you get a pay rise. This way, your contributions grow without you having to think about it, and you benefit from the tax relief on these contributions.

START A PERSONAL PENSION

If you don't have a workplace pension or want to save more, consider starting a personal pension, such as a Self-Invested Personal Pension (SIPP). A SIPP offers a wide range of investment options and allows you to have more control over your pension investments. This can be a good option if you're comfortable managing your investments or seeking higher growth potential. However, remember that higher returns come with higher risks, so it's essential to make informed decisions or seek advice from a financial adviser.

MAKE USE OF PENSION CARRY FORWARD

If you've not used up your annual pension allowance in previous years, you can take advantage of the carry forward rule. This rule allows you to use any unused allowances from the previous three tax years, enabling you to make larger contributions in the current year and benefit from tax relief. This can be particularly beneficial if you've come into a lump sum of money, such as an inheritance or a work bonus, and want to invest it for your retirement.

The carry forward rule is particularly useful for high earners or those with fluctuating incomes. By making larger contributions now, you can utilise the tax relief available and significantly boost your pension pot. Ensure you understand the limits and rules around carry forward to avoid any tax penalties. Consulting with a financial adviser can help you navigate this strategy effectively.

DELAYING YOUR RETIREMENT

Another effective strategy is to delay your retirement. Working for a few extra years can provide more time to save and allow your pension investments to grow. Even part-time work can contribute to your pension savings and reduce the need to draw from your pension early. Additionally, deferring your state pension can increase the amount you receive when you eventually start claiming it, providing a higher income in retirement.

Delaying retirement doesn't necessarily mean working full-time until you're 70. Many people choose to phase their retirement, gradually reducing their working hours while still earning an income. This approach not only boosts your pension savings, but also eases the transition into full retirement.

TRACK DOWN LOST PENSIONS

In today's job market, it's easy to lose track of pensions from previous employers. Use the government's Pension Tracing Service to find and consolidate any old workplace pensions. Combining these pensions can simplify your retirement planning and potentially increase your overall pension pot. Many people are surprised at the value of pensions they had forgotten about.

REVIEW AND ADJUST YOUR INVESTMENTS

Regularly reviewing your pension investments is essential to ensure they align with your retirement goals and risk tolerance. Most workplace pensions have a default fund, but you may have the option to choose different funds that better match your risk profile and investment horizon. If you are far away from your retirement years and are happy to take more risk, consider allocating a portion of your investments to higher-risk, higher-reward assets. Always remember that investments can go down, as well as up, so you could get back less than you invest.

Investment reviews are not a one-time task; they should be part of your ongoing financial management. As you approach retirement, you may want to gradually shift your investments to lower-risk options to protect your savings from market volatility. Understanding your investment options and regularly assessing their performance can help ensure your pension pot grows as needed. This is where working with a financial adviser comes into play, as they provide ongoing insights and advice tailored to your unique situation.

UTILISE TAX RELIEF

Pension contributions benefit from tax relief, which can significantly boost your savings. For example, if you are a basic rate taxpayer, a £100 contribution only costs you £80 after tax relief. Higher rate taxpayers benefit even more, with a £100 contribution costing just £60. Ensure you are taking full advantage of this tax benefit by contributing as much as you can afford, up to the annual allowance limit of £60,000.

Tax relief is one of the most powerful incentives for pension saving. It effectively reduces the cost of saving for retirement, making it easier to build a substantial pension pot.

SEEK PROFESSIONAL ADVICE

If you're unsure about the best steps to take, consider seeking advice from a financial adviser. A professional can help you create a personalised plan based on your financial situation, retirement goals, and risk tolerance. They can also provide guidance on tax-efficient strategies and investment options, ensuring that you make informed decisions that align with your long-term objectives.

Financial advisers can offer valuable insights and strategies that you might not have considered. They can help you navigate complex pension rules, optimise your investment portfolio, and create a comprehensive retirement plan. Regular reviews with your adviser can keep your plan on track and adjust it as needed to reflect changes in your circumstances or goals. Investing in professional advice can pay off significantly in terms of securing your financial future.

STAY INFORMED AND PROACTIVE

Staying informed about changes in pension rules and tax regulations is crucial for effective retirement planning. Being proactive and engaged with your retirement planning can help you stay on track and make informed decisions. The pension landscape can change, and keeping up to date will help you take advantage of any new opportunities and avoid potential pitfalls.

While it can be daunting to feel behind on your pension savings, choosing to take decisive steps is the way forward. By increasing your contributions, utilising tax relief, reviewing your investments, and considering additional income sources, you can boost your retirement savings and work towards a secure and comfortable retirement. Remember, it's never too late to start saving for your future, and even small steps can have a big impact over time. Taking action now can help you achieve the retirement you dream of and provide peace of mind knowing you are on the right path.

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE, AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE AND SHOULD NOT BE RELIED UPON.

[1] Pension Bee: Over half of Brits are in the dark or 'dangerously underestimating' the minimum cost of retirement: May 2024

UNDERSTANDING CAPITAL GAINS TAX AND HOW TO MANAGE IT

Any profit you make from selling an asset could be subject to Capital Gains Tax (CGT). This article will help you understand what CGT is, how much your CGT allowance is, and ways to reduce your tax bill. CGT can significantly impact your financial decisions, so being aware of its intricacies is crucial.

Capital Gains Tax is levied on the profit you make when you sell an asset that has increased in value. It's the gain that is taxed, not the amount of money you receive. For instance, if you bought a painting for £5,000 and sold it later for £25,000, your gain would be £20,000 (£25,000 minus £5,000). Some assets are tax-free, and you do not have to pay CGT if all your gains in a year are under your tax-free allowance.

KEY FACTORS INFLUENCING CGT
Several elements determine the taxable gain:

- Purchase Price: The initial cost of the asset.
- Sale Price: The amount received upon selling the asset.
- Holding Period: The duration for which the asset was held.
- Improvement Costs: Expenses incurred for enhancing the asset's value.
- Allowable Deductions: Costs related to the sale, such as agent fees and legal costs.

CALCULATING YOUR CAPITAL GAIN
To calculate your capital gain:

- Subtract the purchase price from the sale price.
- Deduct any costs associated with the improvement and sale of the asset.
- Apply any applicable reliefs and exemptions.

For example, if you bought an asset for £50,000 and sold it for £100,000, and incurred £10,000 in improvement costs, your capital gain would be £40,000.

UNDERSTANDING GAINS AND RELIEFS
Not all gains are subject to CGT, as various reliefs and exemptions can significantly reduce your tax liability. Private Residence Relief, for instance, applies if the asset is your main home, with certain periods of absence still qualifying. Entrepreneurs' Relief reduces the tax rate to 10% for business assets, offering substantial savings for eligible taxpayers.

Additionally, every taxpayer has an annual exemption amount, which is £6,000 for individuals in the 2023/24 tax year. By understanding and applying these reliefs and exemptions, you can effectively minimise your CGT liability.

CGT RATES AND THEIR INTERACTION WITH INCOME TAX
The rate at which CGT is charged depends on your income tax bracket:

Basic Rate Taxpayers: 10% on most assets and 18% on residential property.
Higher Rate Taxpayers: 20% on most assets and 28% on residential property.

Capital gains are added to your taxable income, which could push you into a higher tax bracket and increase your CGT rate.

TIMING AND PAYMENT OF CGT
CGT must be reported and paid within specific deadlines. For property sales, you must report and pay within 60 days of the sale completion. For other assets, CGT should be included in your annual tax return, with deadlines of 31 January for online submissions and 31 October for paper submissions. Missing these deadlines can result in penalties and interest charges, so staying organised is a must.

STRATEGIES TO REDUCE CGT LIABILITY
To manage and reduce your CGT liability, consider utilising your annual exemptions, as your CGT allowance cannot be carried forward to future years. Offsetting losses is another effective strategy; by using capital losses to offset gains, you can reduce your taxable amount. Transferring assets between spouses can also be advantageous, as it allows the maximisation of individual allowances and the benefit of lower tax rates. Additionally, holding investments long-term can be beneficial, since long-term investments are taxed at lower rates compared to short-term gains. Proper estate planning is crucial, as it can reduce CGT for beneficiaries and ensure minimal tax impact.

SPECIAL CONSIDERATIONS FOR DIFFERENT ASSETS
Different types of assets have unique CGT rules that can affect how much tax you owe. Buy-to-let properties, for instance, are subject to higher CGT rates and specific reliefs that can influence the overall tax liability. Inherited assets also have particular rules; CGT is payable on the gain made since the original owner's death if the asset is sold. Understanding these specific considerations is essential for accurately calculating and minimising your CGT.

Navigating CGT requires a clear understanding of your liability and implementing strategies to manage it effectively. By leveraging allowances, timing your sales strategically, and utilising tax-efficient investment vehicles, you can significantly reduce your CGT liability.

Always seek professional advice to tailor strategies to your individual circumstances and ensure compliance with all tax laws.

TOP TIPS FOR MANAGING INHERITANCE

Receiving an inheritance can be both a blessing and a significant responsibility. Whether you've inherited a modest sum or a substantial estate, it's crucial to manage your newfound wealth wisely. Proper planning can ensure that your inheritance provides long-term financial security and peace of mind. Here are some top tips to help you make the most of your inheritance.

TAKE TIME TO REFLECT

The first step upon receiving an inheritance is to take a moment to reflect. The emotional impact of losing a loved one, combined with the sudden responsibility of managing their legacy, can be overwhelming. It's essential not to rush into any financial decisions. Take the time to understand your options and plan accordingly.

ASSESS YOUR FINANCIAL SITUATION

Begin by assessing your current financial situation. Make a list of any outstanding debts, such as credit cards, loans, and mortgages. Understanding where you stand financially will help you prioritise how to initially allocate your inheritance.

PAY OFF HIGH-INTEREST DEBTS

One of the most prudent uses of an inheritance is to pay off high-interest debts. Credit card debt, personal loans, and other high-interest obligations can quickly erode your financial health. By paying off these debts, you can save on interest payments and improve your financial stability.

BUILD AN EMERGENCY FUND

After addressing high-interest debts, consider setting aside a portion of your inheritance to build an emergency fund. An emergency fund provides a financial safety net for unexpected expenses, such as medical emergencies or job loss. Aim to save enough to cover three to six months' worth of living expenses in an easily accessible savings account.

SAVE AND INVEST

Once you've paid off debts and established an emergency fund, consider saving and investing the remaining inheritance. Diversifying your investments can help grow your wealth over time. Here are some options to consider:

- ISAs (Individual Savings Accounts): Utilise your annual ISA allowance of £20,000 by investing in cash ISAs, stocks and shares ISAs, or a combination of both. ISAs offer tax-efficient savings and investment opportunities.
- Stocks and Shares: Investing in stocks and shares can provide potential long-term growth. However, be mindful of the risks involved and consider seeking advice from a financial adviser.
- Bonds and Fixed-Income Securities: These investments can offer a more stable and predictable return, making them a good option for conservative investors.
- Property Investment: Investing in property can provide rental income and potential capital appreciation. However, it's essential to factor in maintenance costs, taxes, and current property market conditions.

PLAN FOR RETIREMENT

Investing in a pension is a smart way to ensure long-term financial security.

Contributing to a Self-Invested Personal Pension (SIPP) can offer significant tax benefits and provide a reliable income stream in retirement. Remember, funds in a pension can be passed on to beneficiaries, often free of inheritance tax.

CONSIDER YOUR CHILDREN'S FUTURE

If you have children or wish to have a family one day, using part of your inheritance to invest in their future can be extremely rewarding. Junior ISAs and Junior SIPPs are excellent tax-efficient ways to save for their education or future financial needs. Alternatively, setting up a bare trust can provide financial support while maintaining control over the funds.

GIVE TO CHARITY

Donating a portion of your inheritance to charity can have significant personal and tax benefits. Gift Aid allows charities to claim an additional 25% on your donations, and higher-rate taxpayers can claim further tax relief through their self-assessment tax return. Additionally, leaving 10% of your net estate to charity can reduce the rate of inheritance tax from 40% to 36%.

SEEK PROFESSIONAL ADVICE

Managing an inheritance can be complex, and seeking professional advice can provide invaluable guidance. Financial advisers can help you develop a personalised plan that considers your financial goals, risk tolerance, and tax situation. They can also support in navigating the legal and tax implications of your inheritance.

TAKE CARE OF YOURSELF

Finally, it's important to remember to take care of yourself. While it's crucial to plan for the future, it's also okay to use a portion of your inheritance for personal enjoyment. Whether it's taking a holiday, renovating your home, or purchasing something you've always wanted, enjoying a part of your inheritance can provide emotional satisfaction and help you honour the memory of your loved one.

Seeking professional advice and considering the future needs of you and your family can ensure that your inheritance serves as a lasting legacy. Remember, it's essential to balance prudent financial planning with enjoying the benefits of your newfound wealth.

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REGULAR FINANCIAL HEALTH CHECKS FOR YOUR BUSINESS

New research from leading online pension provider, PensionBee, reveals that in a nationally representative survey of 1,000 working-age UK adults, nearly a quarter (23%) admitted they were unsure of the total pension pot size required to achieve their desired retirement income. [1]

Running a business involves navigating through various financial challenges. Regular financial health checks are essential to ensure the longevity and prosperity of your business. These checks provide a comprehensive analysis of your financial status, helping to identify potential issues early and make informed decisions to keep your business on track.

A financial health check involves a thorough examination of your company's financial statements, including balance sheets, income statements, and cash flow statements. The balance sheet displays your assets, liabilities, and equity, giving you an understanding of whether you can meet your financial obligations. The income statement shows your revenues and expenses, indicating your business's profitability, while the cash flow statement tracks the flow of cash in and out of your business, highlighting liquidity.

BENEFITS OF REGULAR FINANCIAL HEALTH CHECKS

Regular financial health checks offer numerous benefits for businesses. Firstly, they help early detection of potential financial problems, allowing you to address issues before they escalate. This proactive approach can prevent significant losses and keep your business on a stable footing. Moreover, financial health checks enhance decision-making capabilities. With up-to-date and accurate financial information, business owners can make more informed choices regarding budgeting, expansion plans, and daily operations.

Another critical advantage is improved financial management. By regularly assessing your financial status, you can optimise cash flow, manage debts more effectively, and allocate resources efficiently. Financial health checks also ensure compliance with legal and regulatory requirements, fostering accountability to stakeholders such as investors, employees, and clients. Additionally, these checks are invaluable for strategic planning, providing insights into your business' strengths and weaknesses, and helping to develop strategies for growth and sustainability.

KEY COMPONENTS OF FINANCIAL HEALTH CHECKS

Several key components should be included in a comprehensive financial health check:

- **Budgeting:** Creating and a budget is a fundamental aspect of financial health checks. The budgeting process involves identifying objectives, estimating projected sales and expenses, and monitoring actual performance against the budget. A well-structured budget helps control costs and utilise profits.
- **Financial Ratios:** Analysing financial ratios, such as liquidity ratios, profitability ratios, and leverage ratios, provides a deeper understanding of your business's financial health. These ratios help to assess your business's ability to meet short-term obligations, generate profits, and manage debts.
- **Cash Flow Management:** Effective cash flow management ensures your business has enough liquidity to meet its obligations. Regularly reviewing your cash flow statement helps track the movement of cash and identify potential shortfalls or surpluses.
- **Debt Management:** Managing your debts is crucial for maintaining financial stability. Regular financial health checks help monitor your debt levels, understand the terms of your debts, and plan for timely repayments.

IMPLEMENTING REGULAR FINANCIAL HEALTH CHECKS

Implementing regular financial health checks involves several steps. Firstly, it's essential to set a schedule for conducting these checks, which could be monthly, quarterly, or annually, depending on the size and complexity of your business. Leveraging technology, such as accounting software and financial management tools, can streamline the process by automating data collection, generating financial reports, and providing real-time insights. Additionally, consulting with professionals such as financial advisers or accountants can provide valuable expertise and recommendations for improving your business's financial health. Continuous monitoring and regular reviews are crucial to adapt to changing market conditions and business dynamics, ensuring your business remains financially healthy.

Regular financial health checks are vital for the success and sustainability of your business. They provide a comprehensive view of your financial status, enabling you to make informed decisions, manage risks, and plan strategically. By implementing regular financial health checks, you can ensure your business remains financially healthy and poised for growth, while gaining a broader perspective on your operations. This holistic view allows you to identify trends, patterns, and potential opportunities. These may not be apparent in day-to-day operations, allowing you to align your financial strategies with long-term goals, adapt to market changes effectively, and maintain a competitive edge in your industry.

INCORPORATING PHILANTHROPY INTO YOUR FINANCIAL PLAN

Charitable giving is a meaningful way to align your legacy with your values and ideals. Integrating philanthropy into your financial and estate planning allows you to make a significant impact on causes you care about, while also enjoying potential tax benefits.

This strategic approach reflects your personal values and can yield considerable advantages for your estate and beneficiaries. Here's how to incorporate charitable giving effectively into your financial plan.

UNDERSTANDING CHARITABLE GIVING IN ESTATE PLANNING

Including charitable giving in your estate plan serves a dual purpose: it honours your philanthropic interests and values while providing potential tax benefits. By specifying charities in your estate plan, you can designate fixed amounts or percentages of your estate to go towards causes you support. This method ensures the effective distribution of assets according to your wishes, and can help minimise tax implications on your estate.

BENEFITS OF INCLUDING CHARITY IN YOUR ESTATE PLAN

Incorporating charitable giving into your estate plan offers several benefits. Firstly, donations from an estate can reduce the inheritance tax burden, as they are often exempt from this tax. This means that a greater portion of your estate can be used for philanthropic goals, rather than being diminished by taxes. Secondly, including charities in your estate plan allows you to sustain your personal values and support meaningful causes, making a lasting impact. Finally, structured charitable giving ensures that donations significantly impact the chosen organisations, funding programs and initiatives that align with your vision for a better world.

TYPES OF CHARITABLE CONTRIBUTIONS

Charitable contributions can take various forms, each with specific tax implications and benefits. Monetary donations are the most straightforward way to support charities, and are often deductible from estate taxes. Property contributions, such as real estate, vehicles, or art, can also be left to a charity through your estate, ensuring a tangible legacy and significantly reducing the estate's tax liability. Additionally, donating stocks and other appreciated assets can be a tax-efficient method of giving, allowing the charity to benefit from the full value while bypassing capital gains taxes.

CRAFTING YOUR LEGACY

Crafting a legacy through gifts allows you to make a powerful impact beyond your lifetime. By including a charitable gift in your will, you can ensure that your philanthropic goals are met, and your estate is used in alignment with your values. There are different options to consider, such as leaving a specific sum of money, a percentage of your estate, or specific assets to a charity. You can also designate a charity as a beneficiary of a life insurance policy or retirement account.

CHARITABLE TRUSTS

Charitable trusts are a sophisticated way to integrate philanthropy into your estate planning, allowing you to allocate assets effectively while potentially reaping tax benefits. Charitable Remainder Trusts (CRTs) generate an income stream for the donor or other beneficiaries, with the remainder going to one or more charitable organisations. Conversely, Charitable Lead Trusts (CLTs) allow charitable organisations to receive an income stream first, with the remainder going to the donor's beneficiaries. These trusts offer different estate planning objectives and benefits to both donors and charities.

DONOR-ADVISED FUNDS

Donor-Advised Funds (DAFs) offer flexibility in supporting various charities over time, while providing immediate tax benefits. A DAF allows you to make a charitable contribution, receive an immediate tax deduction, and then recommend grants from the fund over time. This strategic option enables donors to create a structured giving plan, offering both strategic advantages and personal satisfaction.

TAX ADVANTAGES OF CHARITABLE GIVING

Integrating charitable giving into your estate planning can yield significant tax advantages.

When assets are donated to charity, they are usually not subject to capital gains tax. This can lead to a double benefit for the donor: avoiding capital gains tax on appreciated assets and receiving a charitable deduction on their income tax. Maximising deductions requires a proactive approach to tax planning. Donating appreciated securities directly to a charity can often be more tax-efficient than selling the assets and then donating the cash proceeds, as it may allow the donor to avoid paying capital gains tax.

INCLUDING CHARITIES AS BENEFICIARIES

Designating charities as beneficiaries in your estate plan can result in a meaningful legacy and potential tax benefits. It's crucial to understand the implications of your decisions on both the charities involved and the remaining estate. This approach can influence the distribution of assets among heirs and reduce the inheritance tax burden, potentially increasing the value of the remaining estate for the heirs.

PHILANTHROPY AND PERSONAL VALUES

Philanthropy reflects a humanitarian approach, where compassion and generosity drive individuals to contribute meaningfully to better society. Those who engage in charitable giving through estate planning do so not only to enjoy potential tax benefits, but also to ensure that their legacy aligns with their personal values. Estate planning allows for a strategic integration of philanthropic goals, ensuring that generosity has a lasting, meaningful impact.

LIFETIME GIVING VS. GIFTING

When it comes to charitable giving, individuals can donate during their lifetime or leave gifts in their will. Lifetime giving allows individuals to witness the impact of their contributions and can reduce the inheritance tax rate, as the value of the donation is deducted from the estate. Gifts ensure a lasting legacy after one's death, and can reduce the taxable value of the estate.

SELECTING CHARITIES

Selecting charities for estate planning requires thorough research to ensure the organisations align with your values and charitable causes. Verifying the charity's registration status, understanding how they allocate their funds, and reviewing their track record are essential steps in this process. This not only safeguards your legacy, but also maximises the impact of your gift.

Engaging with experienced professionals in estate planning will help ensure your financial objectives are met with precision and legal compliance. A financial adviser can provide the necessary guidance to navigate the complex legal and financial landscape of charitable giving.

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READY TO TAKE CONTROL OF YOUR FINANCIAL FUTURE?

At Manning and Company, we excel at providing expert guidance and support to our clients in navigating their complex financial landscape, regardless of how unique their situation may be. Allow us to assist you in reviewing your portfolio and exploring a wide range of options tailored to your specific needs. Get in touch with us today, and let's embark on a journey towards financial success together.

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