MANNING & COMPANY
Independent Financial Advisers

DECEMBER 2024

THE GIFT THAT KEEPS GIVING

This year, why not think outside the box and give a gift that can grow over time and truly make a difference: an investment in their financial future?

Tackling Post-Christmas Debt

Christmas spending can leave many in a financial pinch long after the decorations are packed away.

Avoiding 'Lifestyle Creep'

How to manage your finances wisely after a pay rise—and avoid the trap of "lifestyle creep."

Detoxing Your Finances Before the New Year

A financial detox can help you clear the clutter from your finances and set yourself up for success in the year ahead.

HEAD OFFICE
Manning & Company
14 Fore Street
Ivybridge Devon
PL21 9AB

EMAIL
enquiries@manningandco.co.uk

PHONE
01752 837950

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.

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THE GIFT THAT KEEPS ON GIVING

As Christmas approaches, many of us face the annual challenge of finding meaningful gifts for our loved ones. While toys, gadgets, and trendy items might bring short-term excitement, they rarely provide lasting value.

This year, why not think outside the box and give a gift that can grow over time and truly make a difference: an investment in their financial future?

From starting a Junior ISA to gifting Premium Bonds, these thoughtful and practical alternatives go beyond the material and create a meaningful impact. Here are some ideas to inspire you.

JUNIOR ISAS

A Junior Individual Savings Account (ISA) is one of the simplest and most meaningful ways to contribute to a child's financial future. With an annual contribution limit of £9,000 (as of 2024), you can help build a tax-free pot that will be accessible to the child when they turn 18.

Whether the money is used for education, a first car, or even the beginnings of a property deposit, this gift provides a head start in life. Using Christmas as an opportunity to top up these accounts, can turn festive spending into an investment that grows.

PREMIUM BONDS

Premium Bonds, offered by NS&I, provide a unique way to give a gift that blends security with potential rewards. Backed by the UK government, they are one of the safest savings options available, making them an excellent choice for children or adults alike.

Unlike traditional savings products, Premium Bonds don't earn interest. Instead, they offer the chance to win tax-free prizes in monthly draws, with amounts ranging from £25 to £1 million. While the winnings are not guaranteed, the initial investment remains secure, and the bonds can be cashed in at any time without penalty.

Premium Bonds are available in increments starting from £25, making them a flexible option for gifting. They're ideal for encouraging a savings mindset while also offering the excitement of prize draws. Many recipients enjoy watching their bond numbers during the draw each month, knowing that their savings are safe while potentially delivering a pleasant surprise.

This practical and thoughtful gift is not just for children; it's also a popular choice for adults looking to diversify their savings with a secure and rewarding option.

Gifting Toward a First Home Deposit

With the rising cost of property, many young people struggle to save for their first home. If a loved one is saving toward a deposit, contributing to their savings pot can be a deeply appreciated and meaningful gift.

A Lifetime ISA (LISA) is an ideal tool for this purpose. If the recipient is aged 18-39, they can save up to £4,000 a year and receive a 25%, up to a maximum of £1,000 per year, government bonus, specifically for purchasing their first home.

By helping them with their LISA contributions, you're not just giving money—you're helping them achieve one of life's biggest milestones.

Savings Jars for Kids

For younger family members, a set of savings jars can turn Christmas into a chance to learn about financial responsibility. Label three jars as Spend, Save, and Share, and provide some starter cash in each. This simple and hands-on approach helps kids understand the importance of balancing immediate spending with long-term saving and charitable giving. To make it more festive, you could decorate the jars or include a fun booklet explaining how to use them.

CHILDREN'S BANK ACCOUNTS

For an even more modern approach, consider opening a children's bank account designed to foster savings habits and financial literacy.

Many banks and FinTech apps offer accounts specifically tailored to kids, often equipped with features like:

- Savings Goals: Helping children set and track targets for their money.
- Parental Controls: Allowing parents to oversee spending and saving while giving children autonomy.
- **Chore Rewards:** Some accounts include tools for assigning and paying for chores, turning tasks into a way to earn and manage money.
- **Educational Features:** Apps often include lessons or tips about money management, teaching children about saving, investing, and budgeting in an interactive way.

These accounts can be an excellent complement to the savings jars, offering a digital version of financial responsibility while introducing kids to the concept of banking. By depositing their "Save" jar money into their account, children can watch their balance grow and, in some cases, earn interest on their savings.

Whether you stick with the traditional jars or incorporate a tech-savvy account, these gifts can make financial education an enjoyable and meaningful part of your family's Christmas traditions.

CHARITABLE GIVING: A GIFT FOR THE WORLD

The festive season is also a time for reflection and giving back. Instead of traditional presents, consider making a charitable donation in the name of your loved ones to a cause they care about.

This could be a local food bank, a wildlife conservation project, or an education charity.

Pair the donation with a personalised card explaining the impact their gift will have, helping them see the real-world difference it will make.

CREATING A FAMILY TRADITION

For families looking to embrace the spirit of giving while teaching financial literacy, an investment fund can be a unique idea.

Each year, members contribute a small amount, which is then invested in a simple portfolio such as an index fund. The fund can be used for a collective goal, such as a family trip, or continue to grow over the years as a legacy project.

It's a gift that brings the family together while fostering long-term financial awareness.

A PERSONALISED FINANCIAL GIFT

Sometimes, the most meaningful gifts are those that align with the recipient's specific goals or needs. Consider creating a personalised financial gift:

- Help a young adult with driving lessons or car insurance payments.
- Contribute toward a course or hobby they've been wanting to pursue.
- Gift a subscription to a financial literacy app or service, encouraging good money habits.

THOUGHTFUL GIVING, LASTING IMPACT

While the excitement of unwrapping presents is a cherished part of Christmas, the true value of a gift lies in its ability to make a difference. By focusing on financial gifts that provide long-term benefits, you can offer your loved ones something far more meaningful than a fleeting moment of joy.

This year, consider wrapping up a brighter future for those closest to you—a gift they'll appreciate not just today, but for years to come.

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TACKLING POST-CHRISTMAS DEBT

For many, the festive season is a time of joy, celebration, and generosity. However, it can also be a period where spending gets out of hand, leaving individuals and families grappling with post-Christmas debt. The pressures of gift-giving, festive meals, and entertaining can quickly add up, leading to financial strain in the new year.

Richard Lane from the debt charity StepChange shared that one in four people have said they cannot afford Christmas. Four million people turn to credit just to be able to pay to put Christmas dinner on the table. **[1]** This highlights a reality many are facing—Christmas spending can put people in a financial bind that lasts long after the decorations come down.

If you find yourself with a mounting post-Christmas credit card bill or loans, don't panic. With a clear strategy and early planning, you can tackle this debt head-on and avoid the dreaded January financial blues. Here's how you can set yourself up for financial recovery and avoid the same issues next year.

ASSESS THE DAMAGE

Before you can tackle debt, it's crucial to know exactly where you stand. Take the time to gather all your statements and write down your total Christmas spending. This includes gifts, food, travel, and any other festive expenses. Once you have an overview, you can better understand what needs to be repaid and set a realistic plan for tackling it.

PRIORITISE YOUR DEBTS

Not all debt is created equal. If you've used multiple credit cards, loans, or even store finance to cover your Christmas expenses, assess which debts have the highest interest rates.

Focus on repaying high-interest debts first, as they can quickly spiral and become harder to manage. If you have multiple smaller debts, consider consolidating them into one manageable loan with a lower interest rate.

CREATE A DEBT REPAYMENT PLAN

Now that you know how much you owe and which debts need priority, set up a realistic repayment plan. It's easy to get overwhelmed by the total amount, but breaking it down into manageable monthly payments can make the process less daunting.

Consider paying off more than the minimum repayment each month to reduce your balance faster and pay less in interest over time.

BUDGETING FOR 2025

While it's essential to address your current debt, it's equally important to prevent this situation from recurring next year. A solid budget is key to managing your finances throughout the year, but especially during the Christmas season. Start by setting a Christmas savings fund early in the year—this way, you'll have money set aside for gifts, food, and activities without relying on credit.

It's also a good idea to limit impulse purchases and start planning your Christmas expenses ahead of time. Consider using a budgeting app to track your spending and make adjustments as needed, ensuring you don't overspend as the season approaches.

SEEK PROFESSIONAL HELP IF NEEDED

If you find that your debt is overwhelming or you're unsure how to manage it, don't hesitate to seek professional help. There are many resources available, from financial advisers who can help you set up a repayment plan, to debt charities like StepChange, who provide free, confidential advice. They can assist with negotiating payment plans with creditors and offer guidance on how to regain control of your finances.

LOOK INTO BALANCE TRANSFER CREDIT CARDS OR LOW-INTEREST LOANS

If you have high-interest debt from credit cards, a balance transfer credit card or a low-interest personal loan could be a good option.

Balance transfer cards offer a 0% interest period (usually for up to 12-18 months), allowing you to pay off your debt without accruing further interest. Just make sure to pay off the full balance before the interest rate jumps. Similarly, a personal loan with a lower interest rate than your credit cards can help you consolidate debt into one manageable payment.

CUT BACK IN OTHER AREAS TO FREE UP EXTRA CASH

It can be difficult to stick to your debt repayment plan when you have other financial commitments. One way to ease the pressure is by temporarily cutting back on non-essential spending. Cancel any subscriptions you don't need, reduce dining out or takeaways, and look for ways to lower your monthly bills. The extra money can be redirected towards paying off your Christmas debt more quickly.

Consider Generating Extra Income
If possible, consider looking for ways to boost your income in the short term. Whether it's taking on freelance work, doing odd jobs, or selling items you no longer need, a little extra cash can help you pay down your debt faster. Just make sure any additional income goes directly toward debt repayment rather than being used for more Christmas spending.

TURNING A SETBACK INTO A LEARNING OPPORTUNITY

The post-Christmas period doesn't have to be a time of stress and regret. Instead, view it as an opportunity to strengthen your financial habits and set yourself up for a more secure future.

By creating a realistic repayment plan, adjusting your budget, and seeking professional advice when necessary, you can eliminate the financial hangover that often accompanies the festive season.

START PLANNING NOW FOR A DEBT-FREE CHRISTMAS 2025

Looking ahead, take proactive steps to ensure that your Christmas 2025 isn't weighed down by debt. Start budgeting and saving early, and stick to the financial lessons learned in the new year.

[1] ITV News - The cost of Christmas: New festive figures and a debt warning - December 2023

AVOIDING 'LIFESTYLE CREEP'

Getting a pay rise is a fantastic achievement. It's a reflection of your hard work, dedication, and value in your profession. However, without careful planning, an increase in income can lead to something financial experts call "lifestyle creep", the gradual rise in spending as earnings grow.

Lifestyle creep can make you feel no better off than before your raise, as higher earnings get swallowed up by higher expenses. The good news is that with a little foresight and discipline, you can avoid this pitfall and make the most of your extra income. Here's how to manage your finances wisely after a raise.

WHAT IS LIFESTYLE CREEP?
Lifestyle creep happens when people adjust their spending habits to match their new income, often without realising it. For example, you might treat yourself to a more expensive car, dine out more frequently, or upgrade your home simply because you can afford to.

While it's natural to want to enjoy the fruits of your labour, unchecked lifestyle creep can prevent you from achieving long-term financial goals, such as saving for a house deposit, building a retirement fund, or creating a financial safety net.

PAUSE AND CELEBRATE
Before making any changes to your spending habits, take a moment to acknowledge your achievement. Celebrating a raise doesn't have to mean splurging.

Treat yourself to something small and meaningful—a nice meal, a day out, or a gift to yourself, to mark the occasion.

This pause allows you to savour your success without immediately making large financial commitments.

REVISIT YOUR BUDGET
A raise is an excellent time to re-evaluate your budget. If you don't already have one, now is the perfect opportunity to create one.

- **Assess Your Current Spending:** Look at where your money has been going over the past few months. Are there areas where you can cut back or re-prioritise?
- **Allocate New Funds:** Decide how you'll divide your additional income. A popular rule of thumb is the 50/30/20 rule: 50% for needs, 30% for wants, and 20% for savings or debt repayment. Use the raise to bolster the savings category.

PRIORITISE DEBT REPAYMENT
If you have any outstanding debts, such as credit cards, personal loans, or an overdraft, consider using a portion of your raise to pay them down faster.

- **High-Interest Debt First:** Focus on debts with the highest interest rates, as these cost you the most over time.
- **Boost Regular Payments:** Even an extra £50 or £100 per month can significantly reduce the time it takes to clear your debts.

By eliminating debt, you free up future income for savings and investments.

INCREASE YOUR SAVINGS CONTRIBUTIONS

One of the smartest ways to use a raise is to increase your savings. Set up automated transfers so that a portion of your new income goes directly into a savings or investment account.

- **Emergency Fund:** Aim to have three to six months' worth of living expenses saved for unexpected events.
- **Pension Contributions:** Consider increasing your contributions to your workplace pension scheme. Not only will this boost your retirement savings, but it may also attract additional contributions from your employer.
- **ISAs:** Take advantage of tax-free savings through Individual Savings Accounts (ISAs).

The key is to treat these savings as non-negotiable, just like paying a bill.

RESIST THE URGE TO UPGRADE

It's tempting to upgrade your lifestyle after a raise—whether it's moving to a bigger flat, buying a new car, or revamping your wardrobe. While it's fine to indulge occasionally, avoid committing to expenses that lock you into higher spending over the long term.

Ask yourself:

- Do I really need this?
- Will this purchase improve my quality of life meaningfully?
- Could the money be put to better use elsewhere?

Delaying gratification can often lead to better financial decisions.

SET NEW FINANCIAL GOALS

A raise is an opportunity to think about the bigger picture. What do you want to achieve financially in the next few years?

- Short-Term Goals: These might include saving for a holiday, building an emergency fund, or upgrading a skill through a course.
- Long-Term Goals: These could involve buying a home, starting a business, or retiring early.

Write these goals down and create a plan for achieving them.

Allocating your raise towards these goals will keep you focused and motivated.

TREAT YOURSELF—WITHIN LIMITS

While it's important to be disciplined, it's equally important to enjoy your success. Set aside a small percentage of your raise, perhaps 10%, for discretionary spending. This could be used for experiences, hobbies, or small luxuries that enhance your life.

The key is to keep this spending within limits so that it doesn't derail your overall financial plan.

THE BENEFITS OF AVOIDING LIFESTYLE CREEP

By managing your raise wisely, you'll experience both immediate and long-term benefits. You'll feel more secure knowing you're on top of your finances, and you'll build a solid foundation for future financial freedom.

Avoiding lifestyle creep isn't about depriving yourself, it's about making intentional choices that align with your values and goals. With a bit of planning, you can enjoy the rewards of your hard work while setting yourself up for success.

So, the next time your salary increases, take a moment to plan how to make it count.

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DETOXING YOUR FINANCES BEFORE THE NEW YEAR

As the New Year approaches, many of us begin thinking about fresh starts and resolutions. While physical decluttering often takes centre stage, it's easy to overlook the clutter lurking in our financial lives. Unused subscriptions, forgotten accounts, and scattered paperwork can weigh down your finances, making it harder to achieve your goals.

This is where a financial detox comes in. A proactive process of tidying up your financial situation, setting yourself up for success in the year ahead. Here's a step-by-step guide to clearing out your financial clutter and starting the new year with a clean slate.

STEP 1: AUDIT YOUR FINANCES

The first step to any detox is awareness. Take the time to review your financial situation thoroughly. This includes:

- **Bank Statements:** Go through your last three months of bank statements. Look for regular payments you don't recognise or use.
- **Subscriptions:** Identify any recurring charges for services or memberships that you no longer need or use.
- **Debt:** List all your debts, including credit cards, loans, and overdrafts, and note the interest rates and repayment terms.
- **Savings and Investments:** Review your accounts to ensure they align with your goals, and check whether they are earning competitive returns.

This audit will give you a clear picture of your financial landscape, helping you identify areas that need attention.

STEP 2: CANCEL UNUSED SUBSCRIPTIONS

Subscription services have become ubiquitous, from streaming platforms to fitness apps. While they can be convenient, many people pay for subscriptions they don't use regularly.

Cancel anything you no longer use or enjoy. If you're hesitant, consider pausing the subscription if the service allows it. You can always restart it later if needed. Even small monthly charges can add up over time, so don't overlook these savings.

STEP 3: CONSOLIDATE YOUR ACCOUNTS

Having multiple bank accounts, credit cards, or investment platforms can make it harder to keep track of your finances. Simplify where you can:

- **Bank Accounts:** If you have multiple current accounts, consider consolidating them into one or two that best meet your needs.
- **Credit Cards:** Close any unused credit cards to reduce the risk of fraud and simplify your financial management. However, be mindful of potential impacts on your credit score.

Pensions and Investments: If you've worked at several companies, you may have multiple pension pots.

STEP 4: ORGANISE YOUR FINANCIAL DOCUMENTS

A cluttered filing system can make it hard to find important information when you need it. Spend time organising your documents, whether physical or digital:

- **Physical Documents:** Use labelled folders for categories like bills, insurance, and tax returns. Shred any outdated paperwork to reduce clutter and protect sensitive information.
- **Digital Files:** Create folders on your computer or cloud storage for financial documents, and back them up securely.

This simple step can save time and stress throughout the year.

STEP 5: REVIEW YOUR BUDGET

A financial detox is the perfect opportunity to reassess your budget and spending habits. Look at where your money has gone over the past year, and identify areas for improvement.

- Track Spending: Use a budgeting app or spreadsheet to categorise your expenses and spot trends.
- Set Goals: Define clear financial goals for the coming year, such as saving for a holiday, paying off debt, or building an emergency fund.
- Adjust Spending: Reallocate money from non-essential expenses to areas that align with your goals.

STEP 6: CHECK YOUR CREDIT REPORT

Your credit report is a snapshot of your financial health. Checking it regularly can help you spot errors, identify potential fraud, and understand how lenders view your creditworthiness.

In the UK, you can access your credit report for free from agencies like Experian, Equifax, or TransUnion. Take the time to review your report and correct any inaccuracies.

STEP 7: MAXIMISE TAX EFFICIENCY

As the tax year-end approaches (in April for the UK), consider steps to reduce your tax liability:

- Use Your Allowances: Maximise your ISA and pension contributions to benefit from tax-free growth or tax relief.
- Charitable Giving: If you've made donations, ensure you've claimed Gift Aid to boost the value of your contributions.
- Self-Assessment: For those completing a self-assessment tax return, organise receipts and records now to avoid a last-minute scramble in January.

STEP 8: SET UP SYSTEMS FOR THE YEAR AHEAD

A financial detox isn't just about tidying up—it's about creating systems that make it easier to manage your money now and in the future.

- **Automate Savings:** Set up standing orders to transfer money into savings or investment accounts each month.
- **Automate Bills:** Use direct debits to ensure you never miss a payment, avoiding late fees and protecting your credit score.
- **Review Regularly:** Schedule a monthly check-in to review your finances and ensure you're on track with your goals.

The Benefits of a Financial Detox

Clearing out money clutter isn't just about saving a few pounds here and there, it's about reducing stress, gaining clarity, and building a strong foundation for financial success. By taking the time to detox your finances now, you'll be better prepared to tackle the the new year.

Grab your bank statements, clear a space at the table, and get started. Your future self will thank you.

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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 Financial Conduct Authority does not regulate tax advice.

Charitable Giving: How to Maximise Your Impact This Christmas

Christmas is a season of giving, a time when many of us reflect on the blessings we've received and consider how we can share with others.

While charitable giving is a meaningful way to spread joy and make a difference, there are also ways to help maximise its impact, both for the causes you support and for your financial well-being.

From leveraging tax-efficient methods to aligning your giving with personal values, here's how to make your generosity go further this festive season.

Give Smart: Tax-Efficient Giving
Maximising the impact of your charitable contributions often starts with understanding the tax benefits available. In the UK, there are several options that allow your money to go further:

- **Gift Aid:** One of the simplest ways to enhance your donations. When you donate through Gift Aid, the charity can claim an additional 25p for every £1 you give, at no extra cost to you. If you're a higher-rate taxpayer, you can also claim additional tax relief through your Self-Assessment tax return.
- **Payroll Giving:** If your employer offers it, Payroll Giving allows you to donate directly from your salary before tax is deducted. This means a £10 donation only costs a basic-rate taxpayer £8, while higher-rate taxpayers give just £6.
- **Shares and Assets:** Donating shares, land, or property can be a highly tax-efficient option. You won't pay Capital Gains Tax on the increase in value, and you can claim Income Tax relief equal to the market value of the asset.

- **Leaving a Legacy:** While not strictly a Christmas gift, including charitable donations in your will can reduce the Inheritance Tax on your estate, benefiting both the charity and your family.

SUPPORT CAUSES THAT REFLECT YOUR VALUES

Thoughtful giving is about more than the financial aspect, it's also an opportunity to make a meaningful impact in areas that matter most to you and your family.

- **Set Up a Family Charitable Trust**: This is an excellent way to align family values with philanthropy. A charitable trust can focus on specific causes and provide a long-term framework for giving. It's also a fantastic way to involve younger generations in charitable efforts, teaching them about responsibility and compassion.
- **Donor-Advised Funds:** For a simpler alternative to a trust, consider a donor-advised fund (DAF). These accounts allow you to contribute funds for charitable purposes, receive immediate tax relief, and distribute donations to charities over time.
- **Local vs. Global Giving:** Decide whether to focus on local charities, such as food banks or homeless shelters, or global causes, such as disaster relief or education initiatives. Both approaches can have significant impact, and the choice often depends on personal connection and priorities.

THE EMOTIONAL REWARDS

Beyond the financial benefits, the act of giving can bring immense personal fulfilment.

The festive season is an ideal time to engage in giving, not only for the impact it has on others but also for the sense of connection and purpose it fosters in ourselves.

Here are a few ways to enhance the emotional rewards of your philanthropy:

- **Involve the Whole Family:** Turn charitable giving into a family tradition. Sit down together to decide which causes to support, and involve children in the process to teach them the value of generosity.
- **Give Time and Skills:** Sometimes, the most meaningful contributions aren't financial. Volunteering at a local charity or offering your professional skills can create a direct and memorable connection to the cause.
- **Track Your Impact:** Follow up with the organisations you've supported to see how your contributions have helped. Many charities share newsletters or updates that show the tangible outcomes of your generosity.

PLANNING FOR THE YEAR AHEAD

While Christmas is a wonderful time to give, you can extend the spirit of giving throughout the year.

Consider creating a philanthropic budget to allocate funds to your chosen causes regularly. This ensures that your charitable giving remains a consistent and impactful part of your financial plan.

- **Review Your Financial Situation:** Work with a financial adviser to integrate charitable giving into your broader financial goals. They can help you identify tax-efficient strategies and ensure your generosity doesn't compromise your financial security.
- **Make Giving Accessible:** Set up small recurring donations to your favourite charities, making it easier to give without feeling the financial strain.

GIVING WISELY, LIVING GENEROUSLY

Charitable giving is about more than just writing a cheque; it's about creating a legacy, fostering connection, and making a difference.

This Christmas, by taking a thoughtful approach to your philanthropy, you can maximise your impact and enjoy the emotional rewards that come with making the world a brighter place.

Whether it's through tax-efficient donations, family trusts, or simply dedicating time to causes you care about, the season of giving is an opportunity to share your blessings and inspire others to do the same.

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READY TO TAKE CONTROL OF YOUR FINANCIAL FUTURE?

At Manning and Company, we excel at providing expert guidanc ing their complex fi nique their situation ving your portfolio anc ored to your specific nee s embark on a jo ner.

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