Make the most of this year's tax planning opportunities before they reset

The end of the tax year is the perfect opportunity to review your finances and make sure you're taking advantage of the tax-efficient allowances and reliefs available to you.

Work through this checklist to identify potential planning opportunities before the tax year ends. Not every point will apply to everyone, but each one is worth considering as part of your wider financial plan.

This checklist provides general guidance only. Your circumstances are unique, so it's important to seek personalised financial advice before making any decisions.

S4 FINANCIAL | Where wealth meets wisdom

10 questions...

Have you made full use of your ISA allowance?

You can invest up to **£20,000** into ISAs this tax year, helping protect future income and investment growth from UK Income Tax and Capital Gains Tax.

Remember: Any unused ISA allowance is lost at the end of the tax year.

Have you considered saving for a child or grandchild?

A Junior ISA (JISA) allows up to **£9,000** to be invested each tax year on behalf of a child, providing a tax-efficient way to build long-term savings for their future.

Could increasing your pension contributions benefit you?

Most people can contribute up to **£60,000** into pensions each tax year (subject to earnings and individual circumstances). Pension contributions may also reduce your taxable income while helping build your retirement savings.

Have you checked whether Carry Forward could apply?

If you've not fully used your Pension Annual Allowance during the previous three tax years, you may be able to carry forward unused allowances, allowing you to make larger pension contributions where appropriate.

Have you reviewed your Capital Gains Tax position?

The Annual Exempt Amount for Capital Gains Tax is **£3,000**. If you're planning to sell investments or other chargeable assets, reviewing your position before the tax year ends could improve your overall tax efficiency.

Could gifting form part of your inheritance tax planning?

You can normally give away up to **£3,000** each tax year using your annual gifting exemption. Reviewing your gifting strategy alongside your wider estate planning could help reduce a future Inheritance Tax liability.

Could careful income planning improve your tax position?

If your income is close to key tax thresholds, planning ahead may help preserve valuable tax allowances or Child Benefit entitlement. Pension contributions and Gift Aid donations may also improve your overall tax efficiency, depending on your circumstances.

Could cashflow modelling help you plan with greater confidence?

Cashflow modelling helps you understand how today's financial decisions could shape your future. By exploring different scenarios, it can provide greater clarity and confidence when planning for life's key milestones.

Does your investment portfolio still reflect your goals?

The end of the tax year is an ideal time to review your investments, rebalance your portfolio where appropriate and ensure you're making the most of available tax-efficient investment wrappers.

Have you spoken to your financial adviser?

Tax legislation changes regularly and everyone's circumstances are different. A review with your adviser can help ensure you're making the most of available opportunities while keeping your long-term financial goals on track.

| Ready to review your plans?

If you've answered "No" or "Not sure" to any of these questions, now is the ideal time to have a conversation.

At S4 Financial, we take the time to understand your circumstances before providing advice tailored to your goals. Whether you're looking to make the most of available tax allowances, review your investments or plan confidently for the future, we're here to help.

Contact S4 Financial today to arrange your personalised end of tax year planning review.

About us

We are a boutique wealth management firm based in the beautiful village of Hartley Wintney, Hampshire. Established in 2004, we offer bespoke wealth management solutions with a strong focus on cashflow modelling to affluent and high-net-worth clients in our local community and surrounding areas and beyond.

S4 FINANCIAL

CONTACT US

T: 01276 34932

E: hello@s4financial.co.uk

ADDRESS

Unit A, Causeway Farm
Cricket Green
Hartley Wintney
Hampshire RG27 8PS

S4 FINANCIAL PORTAL APP

Download our free app via the App Store and Google Play