

Year-End Checklist



Follow our simple year-end checklist to ensure that you are maximising the effectiveness of tax saving opportunities.

- ✓ Could you **transfer income to your partner** to minimise higher and top rate taxation next year, to maximise the tax-free savings and dividend income limits, or to avoid losing child benefit?
- ✓ Have you considered the **timing of dividends and bonuses** to minimise tax rates?
- ✓ Have you used your **annual CGT exempt amount** by making any available disposals before 6 April 2022?
- ✓ Have you used this **ISA allowance** before 6 April 2022?
- ✓ Are you **investing enough in your pension** (or possibly a lifetime ISA) if you wish to, or have to, retire earlier than state pension age, which is likely to keep going up?
- ✓ If you are aged over 55, have you taken advice about the options for **drawing your pension savings**?
- ✓ Have you made gifts to use your **annual IHT allowances**?
- ✓ Are you considering any **charitable gifts** now or in your will?

Do get in touch should you need any help with your year-end planning.

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Forrester Boyd
CHARTERED ACCOUNTANTS