

## **IFAs covering letter**

Dear

### **Our Autumn 2009 Newsletter**

We have pleasure in enclosing the autumn edition of our client newsletter.

This edition focuses on a range of topical tax and financial issues from inheritance tax planning to ways to squeeze extra returns from your savings and investments. The economic outlook may have improved but there seem likely to be bumpy times ahead; so several of the articles look at the more certain returns that can be achieved from tax planning (The FSA does not regulate some forms of tax planning).

#### **Building on financial foundations**

Making sure that young relatives or friends get a really good start in life is a high priority for many people as they get older. We suggest two very different plans with this aim in mind that have one thing in common: they use the tax system to help boost long-term investment returns.

#### **Higher rate pension relief**

There are new rules restricting the tax relief on pension contributions for people with relatively high earnings. If you are affected – or could be in this category in the future – you should review your planning as a matter of urgency. The opportunity to invest in your pension with the benefit of full tax relief is increasingly limited.

#### **The rising costs of education**

School fees keep rising, and after the next general election, there is a very strong possibility that the costs of going to university will increase considerably as well. It is never too late to start planning for school and university fees if you want see your children enter the workforce without the burden of a debt.

And of course there are many more topical articles that should be of interest. We hope you enjoy the newsletter.

Best wishes

Yours sincerely

## Autumn 2009

We hope you enjoyed reading our autumn 2009 newsletter. If you would like to know more about any of the topics raised, simply tick below those that interest you and fax or post this back to us. We will get in touch as soon as we can.

- IHT demise exaggerated
- Building on financial foundations
- ISA top-up time
- Higher rate pension relief hits trouble
- The rising costs of education
- Planning for complicated lives
- Escape your bonds?
- Other ..... (please specify)

Name \_\_\_\_\_  
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If you know anyone who might like a free copy of this newsletter, please let us know their name and address and we will be happy to arrange it.

Name \_\_\_\_\_  
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If you do not wish to receive information from us, please tick:

## **Follow-up Email**

Dear Client

We trust that you received our autumn newsletter. We hope you have had a chance to read the articles and have found the information useful.

If there are any issues raised in our newsletter that you would like to discuss in more detail, or if there is anything we can help you with, please do get in touch. We will be pleased to hear from you.

Best wishes