



ST. JAMES'S PLACE
WEALTH MANAGEMENT

RUSSELL FAIRBRASS

Associate Partner of St. James's Place Wealth Management

Providing specialist financial advice

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WELCOME

Welcome to this edition of my Practice newsletter. In this edition, we focus on Brexit and the uncertainty and opportunities that it presents the UK with.

This issue introduces my April 2019 seminars which will also cover the effects of Brexit. Please contact my office early to reserve your place for what promises to be an informative event.

It is highly recommended that people seek face-to-face financial advice, so they can gain a clear perspective on the challenges and opportunities that exist in the current climate. If you have not had a review meeting with me within the past 12 months, please get in touch to make an appointment to ensure your arrangements remain effective and appropriate.

If you would like any further information on the topics discussed within this newsletter, or if you would like to register your interest in forthcoming events, please do not hesitate to contact me.

RUSSELL FAIRBRASS
Associate Partner

IN THE NEWS

Brexit – How could it affect you?

Brexit Seminar 25th April 2019

Clients & Guests very welcome



The decision to leave the European Union has already led to uncertainty in financial markets as the potential effects of the referendum are assessed.

The long-term effects cannot be predicted with any degree of accuracy. However, there are few reasons for the government to alter the fundamentals of economic policy, and there are many reasons for it to achieve a settlement with the EU, which protects economic growth and financial stability. The politics and practicalities continue to unfold day by day during what is and has been, a very uncertain time in the UK's history.

Of course, the EU referendum result does not alter the fact that there is still a need for people to provide for their future financial security and maintain the need to take a long-term view with their investment planning.

Addressing the economic uncertainties, Russell will be hosting two short presentations, specially put together with Brexit in mind allowing clients to remain informed of market conditions. This also gives clients the opportunity to ask questions of Dan Looney, Senior Wealth Adviser who will be presenting this event for clients and guests of Russell's practice.

Thursday 25th April 2018

Chichester Yacht Club

10am-12noon with Light Buffet Luncheon

Or

2.30pm-4.30pm with Afternoon Tea

Clients are very welcome to bring along like minded guests who have no previous connection with St. James's Place. To reserve your place please contact vince.morey@sjpp.co.uk Please specify which session you wish to attend, Morning or Afternoon together with details for any guests.

FOCUS ON

Your Tax Year End Checklist

What Can You Do?

Use It Don't Lose It

As the 5th April approaches, so does the chance to use the reliefs and allowances that would otherwise be lost.

Here are some ideas to consider

- Make use of your personal ISA allowance of £20,000
- Check your partner has maximised their ISA allowance
- Take advantage of your annual IHT gifting exemption of £3000
- Contribute up to £4,260 per child into Junior ISA's
- Consider utilising your annual pension allowance to maximise pension savings. If this year is fully utilised, check previous years' as unused allowances can be carried forward for 3 years
- Own a business? Depending on earnings, consider dividend income instead of salary, avoiding National Insurance. The first £2000 is also tax free
- Use your annual Capital Gains Tax exemption by realising gains of £11,700 this tax year. Those with larger gains may take them over 2 tax years and also make use of tax-free inter-spouse transfers
- If you're making a large pension withdrawal, it could make sense to spread this over 2 or more tax years to minimise your income tax liability
- High earners could take steps to bring their taxable income down by making pension contributions or charitable donations. This can help by :-
 - Bringing income below additional rate tax band starting at £150,000
 - Regains personal allowance which starts to be withdrawn for incomes over £100,000
 - Avoid losing Child Benefit, gradually removed if one parent earns more than £50,000

Act by the 5th April

To find out more about any of the above ideas, other options available, and any other products and services offered by St. James's Place, please contact Russell

The value of an investment with St. James' Place will be directly linked to the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time and are generally dependent on individual circumstances.

EVENTS

Golf at Goodwood

Following the success of my 2018 golf days at Goodwood I am pleased again to offer the opportunity for like minded golfers to join me in 2019 at this award-winning local course.

If you and some like-minded friends would be interested in joining me, please get in touch to make a diary date.



Refer a friend

As a client, you know that my Practice is built on trust and personal word of mouth recommendations.

I always appreciate being referred to like-minded friends and colleagues of my clients. I am always happy to offer an exploratory meeting to potential new clients.

Why not invite a friend to come along with you at one of my client events during the year?

Please contact my office for further information.

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Tel 01243 537983 Email: russell.fairbrass@sjpp.co.uk Website: www.russellfairbrass.co.uk