End-of-year wealth checklist

10 things to review before 31 December

1. Give your portfolio a health check ☐

Make sure your investments still match your goals and risk level.

2. Check pension contributions ☐

Confirm your allowance used and any unused allowance to carry forward.

3. Review pension beneficiaries ahead of the IHT change ☐

Update your expression of wish forms.

4. Update your will and lasting power of attorney ☐

Check your will is current and your LPAs are in place.

5. Use your gifting allowances ☐

Plan your Christmas gifts within your tax-free allowances.

6. Plan your ISA strategy ☐

Check how much of your £20,000 allowance is left.

7. Review your cash and savings position ☐

Check your emergency fund and savings rates.

8. Get ahead of Capital Gains Tax (CGT) ☐

Review this year's gains against your £3,000 allowance.

9. Watch the £100,000 income trap ☐

Check whether a bonus could push you over £100,000.

10. Get Self Assessment sorted early ☐

Gather your paperwork and file before 30 December.

Boxes left unticked? We're here to help.

Contact us
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