

Welcome

Welcome to the inaugural edition of the Hudson Foster Financial Services newsletter!

As part of our ongoing service to our clients, we will be sending out a quarterly newsletter to keep you informed of both industry matters and anything interesting that is happening at Hudson Foster.

Our intention is to provide you with useful information rather than jargon filled articles so we aim to keep it short, to the point, and hopefully insightful.

If after reading it, you have any queries, please contact your adviser.

Kind regards,
Mark Holdsworth
Managing Director

New Tax Year = New Tax Allowances

As we have just entered the 2017/18 tax year, it is worth looking at some of the more popular tax allowances:

Income Tax:

Basic rate (20%) up to £33,500
Higher rate (40%) £33,500 - £150,000
Additional rate (45%) Over £150,000
Personal allowance = £11,500

ISA allowance increases to £20,000

Pensions:

Pay up to £40,000 (this is reduced to £4,000 for individuals who have taken benefits via flexi access drawdown)
Lifetime Allowance = £1,000,000

Capital gains tax exemption = £11,300

Inheritance Tax standard threshold = £325,000



Markets review First quarter 2017

Equity markets have had a strong start to the year with several key market indexes hitting a series of new highs. This was largely fuelled by expectations that newly elected US president Donald Trump would deliver both increased public spending and business-friendly policies, including tax cuts and regulatory reform.

But this latest leg of the equity bull market got its new lease of life over a year ago, long before the election. The sharp improvement in business and consumer confidence over the last year suggests that the equity market rally has not been built on sand.

World Stock Market Returns

Asia excluding Japan = 10.2%
Emerging Markets = 7.8%
Europe excluding UK = 7.1%
US S&P 500 = 6.1%
UK FTSE 100 = 3.7%
Japan = 0.6%

Introducing Lee Naylor

Lee joined the team at Hudson Foster last year and has proven a great addition. His main area of expertise is mortgages but he can also advise on:

Will writing, estate planning & probate services

If you haven't done a Will then your estate will be disposed of in accordance with the laws of intestacy. This gives you very little control over what happens to your assets on death.

If you already have a Will, when was it last reviewed and updated? Does it still reflect your wishes?

From just £185 Lee can provide you with a will that accurately reflects your wishes and ensures your assets are distributed as you would want.

We can also provide other legal documents such as Lasting Powers of Attorney and arrange trusts for effective estate planning.

Equity Release

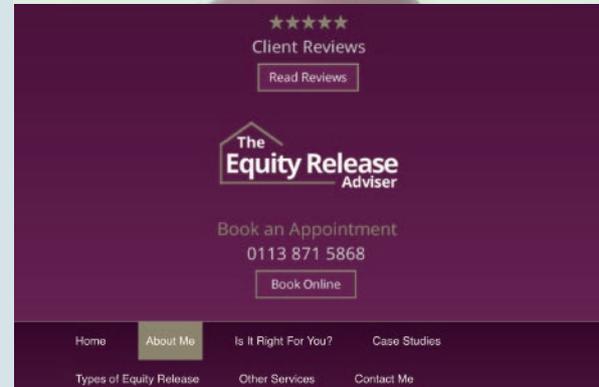
Equity Release is becoming an increasingly common way of people releasing cash tied up in their property to enrich their retirement. It is vital you get the right advice! With Equity Release you can:

- Continue to live in your home and keep 100% ownership of your property.
- Have a tax free lump sum to supplement your income in retirement.
- Carry out home improvements, clear debts or take a holiday you have always wanted.
- Choose between no monthly repayments or Interest Only repayments.
- Have a "No Negative Equity Guarantee", meaning you will never owe more than your house is valued.

Our new website

Last but not least, we recently launched a new Hudson Foster website. As well as providing an overview of the company and services we offer, it also allows you to see what we look like!

Please have a look at your leisure.



About Me



"I founded The Equity Release Adviser to offer clear, straight forward, honest advice in the later life lending market"

Why should you talk to me?

- ✓ Over 15 years experience
- ✓ Open and honest advice
- ✓ Member of the Equity Release Council
- ✓ Whole of Market Advice

For further information contact Lee Naylor on:
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or visit his bespoke website at
www.theequityreleaseadviser.co.uk



Financial Solutions and Risk Management

For over 40 years, Hudson Foster have been a company of independent financial advisers and independent insurance brokers who take personal responsibility for the entire process of the financial decisions we make with you to help shape your future.

