

Ribble Wealth Management Limited

NEWSLETTER



SPRING 2017

Hello and welcome to this, our first ever client newsletter. With spring just around the corner, and with it the start of a new tax year, we felt it appropriate to bring you up to speed with what's new at Ribble Wealth.

It has been a little over a year since we received regulatory authorisation and what an exciting – if busy – twelve months it's been. We have introduced new and sophisticated computer systems to enable us to provide to those of you who have already had a full review of your circumstances a well-structured, diverse portfolio matched to your attitude to risk and capacity for loss. And to those of you who we haven't yet seen, we will be in touch soon – but if you feel you need a review urgently, do get in touch – we would be delighted to hear from you!

A new-look website for 2017

Have you had a look at our new website yet? We have completely redesigned this to improve the “feel” whilst introducing several additional features, including generic information on some of the services that we offer including protection, investments, savings, Wills and pensions.

Those of you who enjoy the benefits of our Centralised Investment Proposition with Standard Life or Nova will also find links to their websites.

So, if you haven't been to our site, or if it's been a while since your last visit, why not head over to www.ribblewealth.com to see what's new?

For any of you benefitting from access to our Centralised Investment Propositions (“CIPs”) via Standard Life or Novia, we continue to monitor – on at least a quarterly basis – the funds that make up the various model portfolios that we operate. There have been changes to some of these but if you haven't been contacted, don't worry – it simply means that your portfolio has been reviewed but no changes were deemed necessary or appropriate.

It only remains for all of us, particularly Steve and Dave, to thank all of you for your loyalty in joining us in our new venture and to wish you what we hope will be (with our help!) a prosperous year.

ISA ALLOWANCES UP!

The new tax year sees the introduction of a substantially increased ISA allowance – of £20,000, an increase of over 30% on the 2016/17 maximum – and with interest rates remaining at historic lows, the use of Cash ISAs ensures a loss of capital after taking account of the effects of inflation. So, if you have spare capital, or money languishing in negligible interest-paying Cash ISAs, why not talk to us about alternatives – and remember (if you don't already know) that transfers of Cash ISAs to Investment ISAs do not count towards your annual ISA allowance.

BUILDINGS & CONTENTS INSURANCE



We are delighted to announce that we have partnered up with *The Source* to offer a home insurance comparison website for buildings and/or contents insurance. Source Insurance Limited have been arranging general insurance since 1993 and were the first to introduce an electronic sourcing system in the UK. Our website offers a direct link to their portal,

allowing you to obtain a quotation from a panel of leading UK home insurance companies. Some of the advantages of using this service are:

- A policy that matches your personal needs and budget;
- Cover for unusual or special risks e.g. renovations;
- Secure online documentation;
- Renewal with automatic checking to see if a cheaper premium is available elsewhere;
- Support from a UK-based contact centre of insurance specialists.

So, when your household insurance is due for renewal, why not head over to our website at www.ribbonwealth.com to see whether you can save some money by switching to a more competitive insurance provider?

Did you know...



... that Ribble Wealth is now on social media? Links are on our website or you can go direct using #RibbleWealth.

Looking for cheaper energy?

Like our partnership with *The Source*, we offer the potential to save money on your energy bill via Octopus Energy. For more details and to get a quotation, go online to our website.

COMING SOON!

The new tax year sees the introduction of the Main Residence Nil Rate Band. This will potentially reduce the amount of Inheritance Tax ("IHT") payable on death by up to £40,000 per individual (£80,000 for a married couple) by the granting of an additional IHT exemption of £100,000 in respect of the main residence. This will increase by £25,000 p.a. until it reaches £175,000 in 2020/21, potentially saving £70,000 per individual. There are various conditions and rules attached to the exemption and if this is something that might affect you, talk to us for more information. The Financial Conduct Authority does not regulate estate planning.

TIME IS RUNNING OUT...

It is less than two months now until the start of the 2017/2018 tax year. If you have spare capital to commit to ISA for the current tax year, it is vital that you get in touch with us **sooner** rather than later in order to allow sufficient time for us to meet, carry out a review, make our recommendations and implement these. So, don't delay – pick up the telephone and call us on 01254 84 64 04 to arrange an appointment for urgent discussion!



LOCAL SPONSORSHIP



We believe in supporting the local community and are pleased to announce that we have agreed to sponsor local football team **AFC Vets** starting with the 2017/2018 season. The Vets currently play in the XLCR Pendle Charity League and we feel privileged to support grassroots football in the area.