



# TAX-EFFICIENT INVESTING

LIVE | SAVE | INVEST | PROTECT | RETIRE



**CONTINUUM**  
YOUR FINANCIAL FUTURE MADE REAL

# About Continuum

We believe in the personal approach. We prefer to create a solution tailored to your real goals and objectives.

We believe in creating a three-way Partnership between Continuum, the Adviser, and the client, in an environment where each party can only succeed and grow if the other parties also succeed and grow.

When you become a client you embark on a journey with us, a journey where you are the focal point of everything we do.

We know that our clients are all individuals, and all have their own particular circumstances, priorities, goals and needs. So our service begins with getting to know you and understanding your objectives.

## **We are independent**

The recommendations we make and the products we select are based solely on your needs and objectives and what is right for you.

## **Personal approach**

We can create a tailored financial solution that aims to help you reach your personal goals and save money while you do so.

## **Award-winning financial services**

At Continuum we are proud to have been recognised by our clients and industry experts through a wide range of awards.



*Proud to be recognised for our business approach to Environmental, Social Responsibility and Governance matters.*

# Welcome

Building your investment is one of the most fundamental financial strategies. Whether it is to get on the housing ladder, help the children through college, for a rainy day or for a more comfortable retirement, your investments form an essential part of your Financial Plan.

There are a number of simple, tax-efficient options that are available to everyone, including investing in pensions and ISAs. These offer generous tax benefits which should be taken into consideration when forming your investment portfolio.

These simple tax-efficient options are available to everyone, regardless of how much money they have and how much investment risk they can tolerate. Read on to find out more.

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## Important information

The information contained in this guide is based on the opinion of Continuum and does not constitute financial advice or a recommendation to suitable investment or taxation strategy, you should seek independent financial advice before embarking on any course of action.

The value of investments can fall as well as rise and you may get back less than you invested. When investing your Capital is at risk.

Investors in ISA's do not pay any personal tax on income or gains, but ISAs do pay unrecoverable tax on income from stocks and shares received by the ISA managers. Levels and basis of reliefs from taxation are subject to change and depend upon your personal circumstances.

The Financial Conduct Authority does not regulate deposit accounts and taxation advice.

A pension is a long term investment, the fund value can go down as well as up and this can impact the level of pension benefits available. Pension Income could also be affected by interest rates at the time benefits are taken. Pension savings are at risk of being eroded by inflation.

As always when tax is concerned, there are complications. The government limits tax relief for people on the largest incomes. This is known as 'tapered allowance'. You want to use your allowances to the full to make the most of your pension - but you need to avoid running over the limits, to avoid being hit by tax penalties. It can be a fine line, and getting help is essential.

# ISAs

Most types of savings and investment are subject to tax, sooner or later. Although the personal tax allowance makes it easier to enjoy the interest from smaller savings pots free from tax, as soon as you earn more than £1,000 interest a year, the taxman will take a share. He will start even sooner if you are a higher rate taxpayer.

## Are you using an ISA?

With an ISA, the taxman cannot help himself to your money. All the interest, income and capital gains generated in your ISA remain yours. It means that an ISA is a simple and tax-efficient way to potentially grow your wealth.

They are often described as a tax wrapper that keeps your money safe from tax. An ISA is a simple way to invest over time, where your capital and all of the interest, income and capital gains generated, can potentially grow your wealth tax efficiently until you want to take your money out.

An ISA can form the basis of most people's savings portfolio - because it ensures you pay no personal tax on your savings or the interest they earn.

However, they are made a little less simple because of the choice they offer. There are many different types of ISA, including Lifetime ISAs, Junior ISAs, and Innovative Finance ISAs, although the two best known types are cash ISAs and stocks and shares ISAs.

You can decide whether to invest in one particular ISA, or across a few - but whatever you decide, the amount you invest overall will be limited to your annual ISA allowance. This is the limit that the government places on ISA investment each year, which is currently £20,000 for the 2026/27 tax year.

“*An ISA is a simple and tax-efficient way to potentially grow your wealth.*”

# What kind of ISA should you have?

Since they were introduced in 1999, a whole family of ISAs has grown up, providing a solution to all types of investment needs. You can have more than one, but all are subject to the £20,000 overall allowance.



# Pensions

A personal pension is essentially a savings scheme that allows you to build up the pension pot you need to provide an income in retirement.

But there is an important difference between a pension and most other ways to save. With most forms of saving (with the exception of ISAs) the taxman will actually take a cut of the interest your savings earn, once they pass a certain level.

With pension savings, the taxman will actually add to what you save.

This is because the government wants us to prepare financially for our old age. To encourage us, and to make pension savings more worthwhile, they provide tax relief.

This tax relief means that for every pound a basic rate taxpayer saves in their pension pot they will in effect only need to pay in 80p. Things are even more rewarding for higher rate taxpayers who pay in just 60p for the same benefits.

It is this tax relief that makes pension saving so rewarding. In fact, for most of us it could potentially be the best investment we will ever make.

However, it is so rewarding the government has had to set limits on what we save, to ensure that the exchequer can retain enough funds to run the country.

These limits are collectively known as pension allowances and represent the maximum we can invest in our pensions. The first is the annual allowance. This is currently £60,000, or your entire income each year, whichever is the smaller.

## Get some help

If you want to start making your money work harder, and want some help finding the best way to do it, talk to us at Continuum.

We'll be able to look at your investment goals and recommend the most appropriate solutions to help you reach them.

Call us on **0345 643 0770** or book a free consultation without any obligations at **[mycontinuum.co.uk](https://mycontinuum.co.uk)**

# Types of Pension schemes

Most of us want to look forward to retirement. After 40 or more years at work, having our time as our own means a chance to relax, enjoying some new pastimes and perhaps a little travel.

It certainly should not be a time to worry about money. That's why getting the most suitable pension and the income you need to make the most of your golden years is so important. Getting your pension right is easier if you are armed with a knowledge of the basics.



# Personal Allowances

UK residents are entitled to personal allowances for Income Tax and Capital Gains Tax. These simple tax allowances are available to everyone, regardless of how much money they have and how much investment risk they can tolerate.



Lifetime allowance: Removed



Pension annual allowance: £60,000



ISA allowance: £20,000



Capital gains tax allowance: £3,000



Dividend allowance: £500



# How we can help

At Continuum our financial experts can help you with your financial goals, whatever stage of life you have reached.

Financial planning needs to match your circumstances and your age - because as the years go by our priorities and financial goals change dramatically.

## Bespoke financial planning

We have vast experience of building long-term wealth so you can be confident that your investment strategy is designed just for you and your needs.

Call us on **0345 643 0770** or book a free consultation without any obligations at **[mycontinuum.co.uk](https://mycontinuum.co.uk)**





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