

Is your Tax and Wealth Management in Shape for 2016?

by Bradley Warden, Blevins Franks



Do you have a considered, strategic tax and wealth management plan? Is it up to date with the latest developments in France and internationally that affect you? If not, make a New Year resolution to review your tax planning, investments and pensions. Are they ready for 2016 and designed to preserve your wealth over the long-term and meet your objectives?

Savings and investments

Many people have built up a portfolio of shares and funds over the years, without much consideration to how they work together or whether they suit your aims. Consider the principles for successful investing below.

Your appetite for risk – Obtain a clear and objective assessment of your appetite for risk, or your portfolio will not be suitable for you.

Matching your risk profile to the optimum portfolio - Every set of investments can be forecast to display a given amplitude of risk. The key is ensuring your investment portfolio matches your attitude to risk.

Diversification - Ensure your investments are suitably diversified, so you are not over-exposed to any asset type, country, sector or stock. A 'multi-manager' approach provides further diversification.

Review – Review your portfolio around once a year to re-balance it. It can shift away from the one designed to match your risk

profile and objectives, and your personal circumstances may have changed.

Tax planning

Your investments and wealth should be placed in the most suitable arrangement to limit your tax liabilities. Take advice from someone well-versed in the nuances of French taxation, or your investment returns could be slashed by taxes that could have been avoided or mitigated.

It is important to ensure your tax planning is up-to-date and designed to take advantage of tax planning opportunities in France.

Estate planning

Should you opt for UK or French succession law to apply to your estate, under the new EU succession law? You need to consider all the potential consequences to make the most suitable choice for your heirs.

Plan to reduce French succession tax for your heirs, as well as UK inheritance tax if you have assets in the UK, and to avoid probate where possible.

UK Pensions

You need to understand all the new rules and the options they provide you, and the tax implications in France, to establish the best way forward for your personal situation.

Whether it is investments, pension or tax planning, seek specialist advice to ensure you do what works best for your personal situation. Use an adviser who can guide you on all these aspects and provide holistic solutions.

Best wishes for a happy and healthy 2016!

“How should I adjust my finances for the year ahead?”

Talk to the people who know.

The investment environment changed in 2015. The UK introduced pension freedom and the EU the European succession regulation. There have been various French tax reforms and the new global exchange of information regime has now started. Is your wealth management up to date and suitable for your objectives? Contact us now.

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