

# Tax year end checklist

## Introduction

Tax year end is one of the biggest opportunities you have to demonstrate value and deepen your client relationships. With allowances shrinking and thresholds frozen, clients are looking for clear, confident guidance to help them protect more of their wealth.

This tax year end checklist will help you highlight quick wins, unlock overlooked opportunities, and position your advice as essential to every client's financial wellbeing.

### 1. Maximise pension contributions

- Check unused annual allowance and carry forward availability to maximise tax relief.
- Assess salary sacrifice options whilst the National Insurance benefits are uncapped.



### 2. Use full ISA allowances

- Confirm clients have reached their £20,000 ISA limit, and consider Bed & ISA.
- Assess lifetime ISA suitability for eligible clients (LISAs will close when the replacement launches, but existing accounts can continue, with subscriptions still attracting the bonus).



### 3. Review cash savings' exposure to tax

- Evaluate clients' personal savings allowance positions.
- Consider cash ISAs, and rebalancing savings between partners.



### 4. Plan capital gains disposals

- Use up the £3,000 CGT exemption.
- Consider Bed & ISA where ISA allowance is available.



### 5. Manage dividend producing assets

- Check exposure above the £500 dividend allowance and move assets into ISA or pension where appropriate. This is key, as dividend tax increases on 6 April 2026.



## 6. Check for threshold 'tax traps'

- Identify clients pushed into higher tax bands due to frozen thresholds.
- Consider pension contributions to protect benefits (very important for those with income just over £100,000 – especially if they also have childcare costs).



## 7. Optimise partner or household tax planning

- Evaluate transferring assets or savings between partners to benefit from unused allowances and lower tax rates.



## 8. Support multi-generational planning

- Consider contributions to junior ISAs or junior SIPPs so children or grandchildren can benefit from tax-free growth. These are 'use it or lose it' allowances, with no carry forward available.



## 9. Implement inheritance tax gifting for estate planning

- Use annual gifting allowances (£3,000 per person), small gifts, and regular gifts from income where appropriate.



## 10. Automate regular investing

- Set up monthly ISA subscription and pension contributions to smooth market volatility and ensure clients consistently use their allowances throughout the year.

