

Town and Country Financial Advisers

Spring Newsletter 2017

Hello and Welcome to our Spring Newsletter 2017 where you will find the latest news on the team here at Town and Country as well as information on what to look out for in the year ahead.

ISA's

February is always a great time of year to have a good Spring clean of your home! But why not give your finances a 'Spring clean' too? That's where we can step in! A general review before your year gets into full swing means you can ensure you are financially as prepared as you can be for the year ahead. This also means making sure you are getting the full benefit of your ISA allowance.

The limit for ISA contributions in the 2016/17 tax year is £15,240. You have until 5th April to make the most of your ISA before we roll over into the next financial year.

Some good news is that in April 2017, your ISA allowance will rise to £20,000 a year. With a Cash ISA you'll earn tax-free interest on your savings. Talk to us today to find out more about how to get the best out of your ISA.

The New Lifetime ISA (LISA)

In Budget 2016, the Chancellor announced a new individual savings account, the Lifetime ISA, which offers people under 40 a flexible tax-efficient way to save for a property or retirement. We explain how it will work and who should use it with the help of Moneywise.

The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

Tax treatment varies according to individual circumstances and is subject to change.

Welcoming Vicki to the Team!

Vicki Cole joined our team in the latter part of 2016. We are very pleased to have her as part of our team, bringing her energy and experience to Town and Country. Do come in and say hello!



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TOWN & COUNTRY

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Latest Market Comment from our Financial Adviser Andrew Clarke



2016 was a turbulent year with Brexit and the Trump election, however the financial markets have still provided strong returns with the FTSE posting a record high at the end of 2016 which has continued into the early part of 2017.

This year looks to be equally as challenging with the hang over from Brexit, deciding how we move forwards as a nation with a new Captain in Teresa May to steer the ship.

Here at Town and Country we monitor the markets over the course of the year proving up to date, relevant advice that will be specific to your situation. Whatever your financial query we are on hand to guide you through the murky waters of 2017 as our ship sails into the next financial year.

Andy Clarke Dip PFS Cert CII (MP)

Need to Speak to Someone but haven't got the time to come in?

Don't forget we offer home visits to our clients – give us a call today to arrange an appointment with our Financial Adviser Andy Clarke.

This is what a client had to say recently about our home visit service:

"Cannot fault the advice and support from my adviser. He took the trouble to visit me at home as I don't drive and left time between visits for me to absorb all the new info! Very helpful and understanding with explaining financial issues that I am unfamiliar with and sometimes struggle with!"

We are very excited to announce our NEW 'Drop-in' Service!

Every Thursday at our offices on East Street, South Molton we will be offering a new 'drop-in' service. Come in and see us for a free, no-obligation, initial chat – no appointment necessary!



No appointment? No problem!

One of our team will be on hand from 8.30am – 4.30pm every Thursday. So whether you are new to Town and Country and have a financial query or you are an existing customer and want to talk through your existing finances, come on in and see us.

We offer our clients a friendly, approachable and professional service and provide our clients with advice on:

Retirement Planning | Mortgages | Protection | Estate Planning | Savings & Investments | Equity Release | Long Term Care | Corporate Finance & Protection

Your home may be repossessed if you do not keep up the repayments on your mortgage.

The value of your pensions and investments and the income they produce can fall as well as rise. You may get back less than you invested.

The Financial Conduct Authority does not regulate on Estate Planning.

Town & Country Financial Advisers Ltd is an appointed representative of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited who are authorised and regulated by the Financial Conduct Authority.