

## Town and Country Financial Advisers

# Spring Newsletter 2018

Welcome to our Spring Newsletter 2018 where you will find the latest news on the team here at Town and Country as well as information on what's happening in the world of finance.

### Choose an ISA – It's not taxing

Despite the recent rise, interest rates remain low, so it's vital you make your money work as hard as possible for you. A simple first step is making sure any investment returns you make are as tax efficient as possible.

### Don't pay more tax than you need to

Investing in an ISA should be an essential part of your investment planning. Whether stocks-and-shares or cash, an ISA is a great way of making sure your future investment growth is free from personal income tax and capital gains tax\*. For the 2017/18 tax year you can invest up to £20,000.

Although the amount you can save in an ISA is limited to £20,000, you can now choose whether to split this between stocks & shares ISAs, cash ISAs, innovative finance ISAs, Help-to-Buy ISAs and Lifetime ISAs. Although there is a limit to how much you can put in to Help-to-Buy and Lifetime ISAs.

### The choice is yours

You now have plenty of choice and we can help you make the most suitable decisions. However, you must use your 2017/18 ISA allowance by 5 April 2018, if you don't you'll lose it forever. So act now and arrange a meeting by calling us on **01769 574674**.

*The value of the investment can go down as well as up and you may not get back as much as you put in. Tax treatment depends on individual circumstances. Tax treatment rates and allowances are subject to change.*

*Investors do not pay any personal tax on income or gains, but ISA's do pay tax on income from stocks and shares within the funds. Tax planning is not regulated by the financial conduct authority.*

### Mortgage Activity

Headline mortgage and house price statistics:

- Average House Price - £226,071
- Monthly change (Jan 2018) – 0.1%
- An annual price increase of 5.1%, which takes the average property value in the UK to £226,071



- First-time buyer market has performed better than expected
- Buy-to-let remains sluggish

If you're a first time buyer, looking to re-mortgage or buying your next property please get in touch. We have a wealth of experience in finding the right mortgage for you.

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

**01769 574674**

info@devonfinancialadvisers.co.uk

16-18 East Street | South Molton | EX36 3BU

## Latest Market Comment from our Financial Adviser Andrew Clarke



*Stock markets around the world have been hindered by the strength of Sterling. Despite the global economy appearing in rude health, comments, later modified by President Trump, that the US administration was happy with*

*a weaker dollar, lifted sterling and the yen higher, while movements in global bonds appeared relatively glacial.*

*The dollar index is at its weakest since 2014 and has lifted sterling above \$1.40 for the first time since the Brexit vote. The euro and yen have also posted strong gains in recent days, as has gold, which traditionally moves inversely to the dollar.*

*Economically, we know the world's a brighter place. But if confirmation was needed, last week, Japanese exports to the rest of Asia and China recorded their highest on record, in value terms. While some commentators think the prevailing strength of the yen against the US dollar could clip export growth – by making exported goods relatively more expensive – internally Japan appears to be firing on all cylinders. A recent manufacturing survey showed output growing at its fastest rate for this year, leading to hopes that much needed inflationary spirits could be returning to the economy.*

Andy Clarke Dip PFS Cert CII (MP)

## We're delighted to welcome Steph to the Team!

We're delighted to announce that Steph Woodhouse has joined our team. We are very pleased to have her experience at Town and Country.

Do come in and say hello!



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.

## And finally...

Our chosen charity for this year is Everything Ellie. They are North Devon based charity who hope to make every day a 'blue sky day' by providing a simple day at the seaside, a break away from the hospital rooms for young people or Parents/Guardians with young families undergoing treatment for long term, life threatening or terminal illnesses such as Cancers & Leukaemia's. We hope to raise lots of money for this important local charity.

