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DREWETT
Financial Planning

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Key Financial Considerations for 2025

“How to Future-Proof Your Wealth & Financial Wellbeing”

Introduction – Why This Matters



 “Financial Planning is about adapting – not just reacting.”

- Who are MDFP?
- Why Financial Planning Matters



The Budget is a Trojan Horse



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 “The real focus should be on your financial plan.”

- **Fiscal Drag:** How frozen tax thresholds erode wealth.
- **Housekeeping:** Key estate planning and wealth preservation actions.
- **Cash Rates:** Why current high rates are deceptive in the long term.

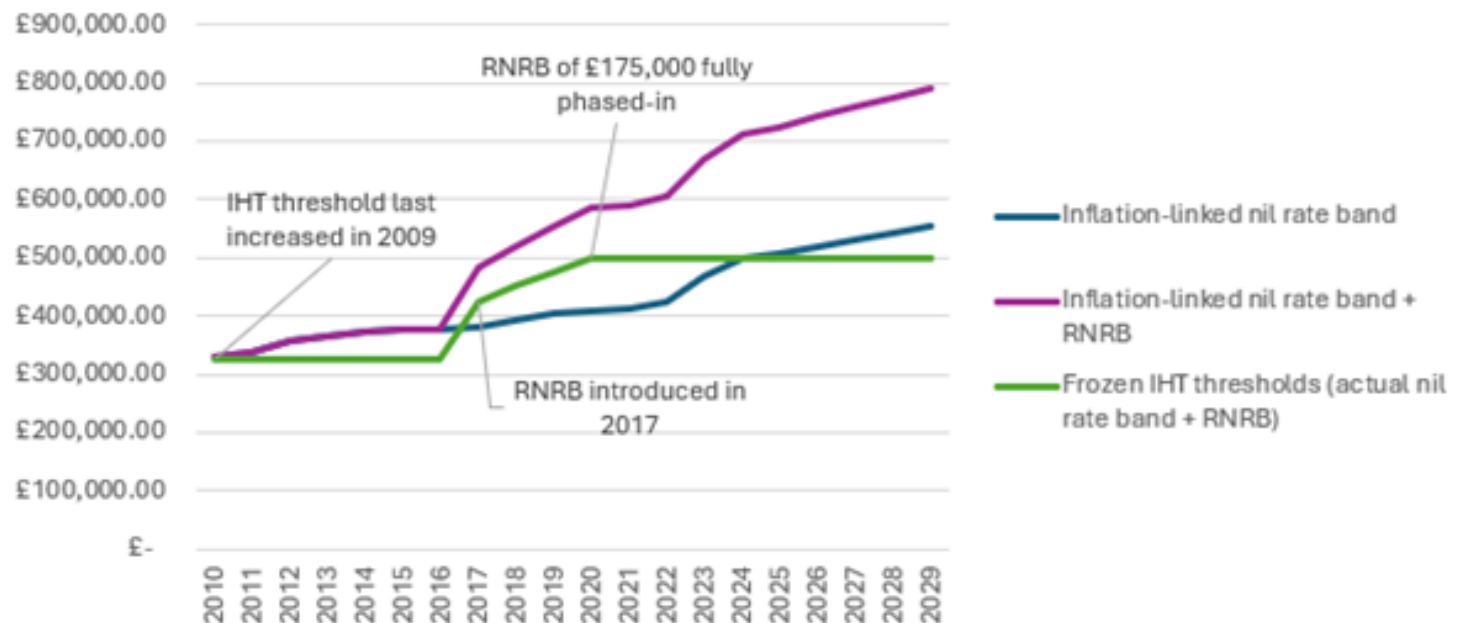


Fiscal Drag – The Silent Tax Increase



 “Your tax liabilities are growing even if tax rates don’t change.”

- Personal allowances frozen.
- IHT frozen since 2009, won’t be reviewed until 2030.
- CPI has risen 55% since 2009, but allowances have remained stagnant.



Housekeeping – Protecting Your Family



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 “Your wealth isn't secure without proper legal and financial planning.”

- Wills and LPAs must be updated.
- Expression of Wish Forms (Pensions & Death in Service).
- No IHT between spouses – structure assets correctly.

Will

Lasting Powers of Attorney

Pension Beneficiaries

Death in Service Beneficiaries

IHT Planning

The Cash Conundrum



 “Keeping too much cash long-term is losing money.”

- Current high cash rates are temporary.
- Over 10 years, inflation erodes cash value.
- Balance between liquidity and long-term growth.



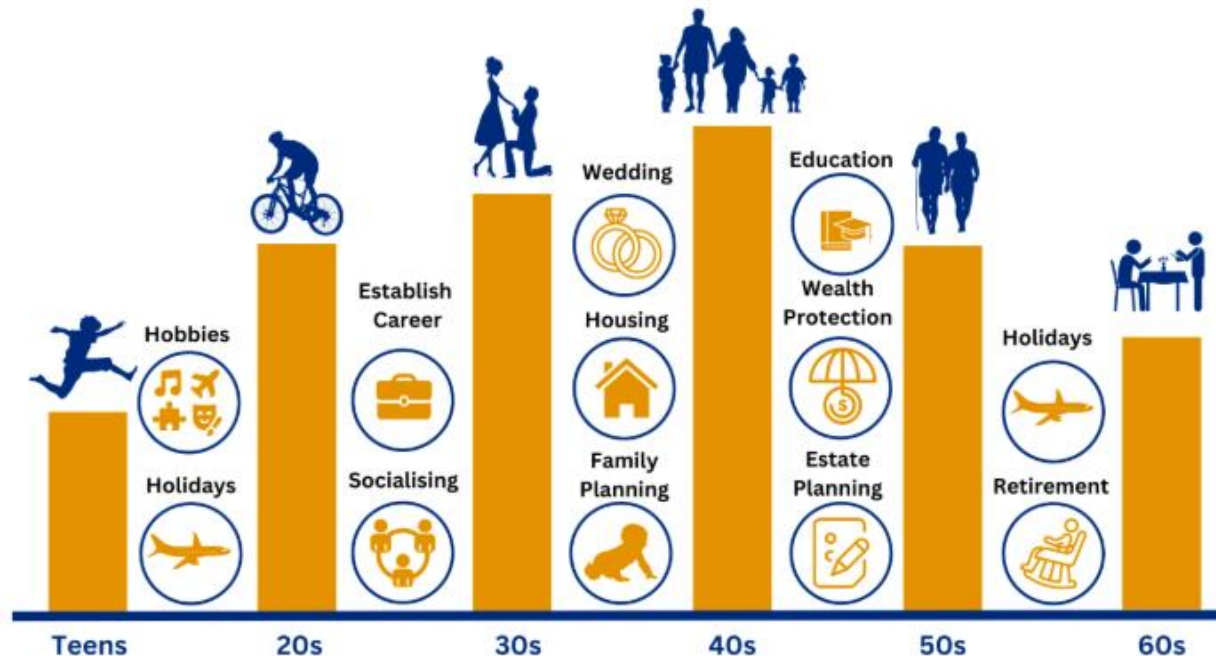
The Core of Sensible Financial Planning



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 “A structured, adaptable plan is key to long-term financial security.”

- Review and stress-test your plan.
- Structure savings efficiently for education, retirement, and estate planning.
- Diversify investments to maximise tax efficiency.



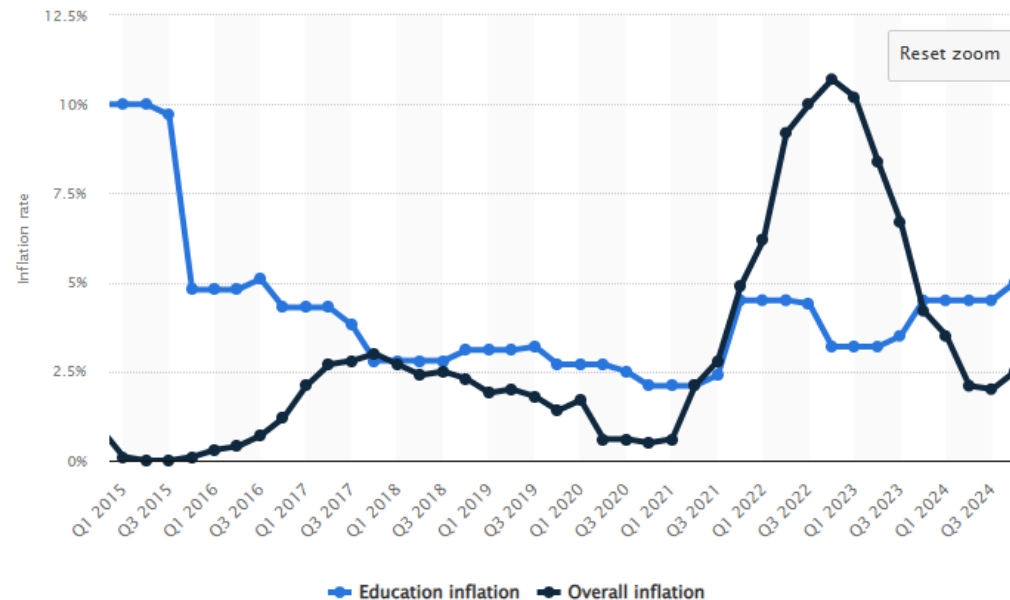
Education Fee Planning



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 “Private education is a long-term cost – planning is essential.”

- School fees continue to rise.
- Tax efficient ways to fund education:
 - ISAs, Bonds, Trusts, Grandparent Contributions
 - School Fee Planning Structures



Retirement & Pension Planning



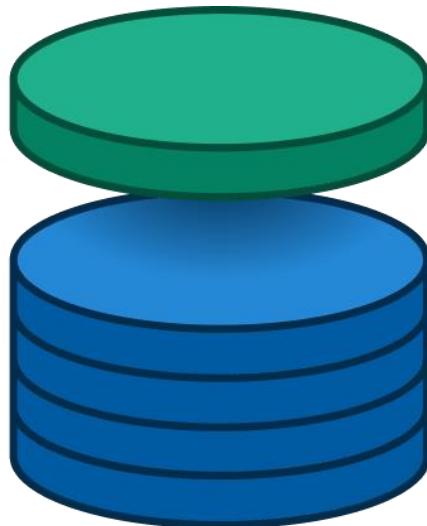
 “Pensions are still one of the most tax-efficient ways to save.”

- No Lifetime Allowance (LTA) restrictions – more flexibility in pension planning.
- Expression of Wish Forms – keeping pension wealth in the family.
- Up to £60,000 annual pension contribution allowance.
- Tax relief on contributions – reduce your taxable income.

£1,250 contribution as a **basic rate taxpayer**

Basic rate tax relief is added (20%): **£250**

You pay: **£1,000**

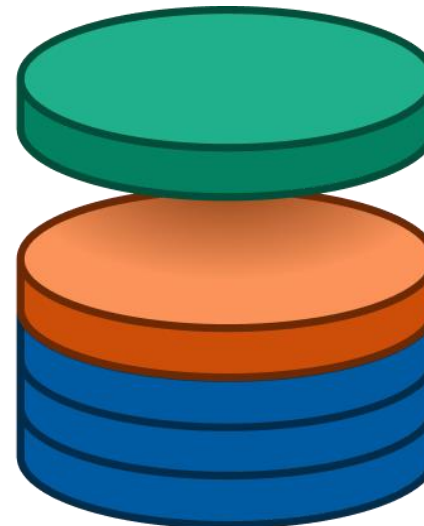


£1,250 contribution as a **higher rate taxpayer**

Basic rate tax relief is added (20%): **£250**

Claimed-back tax relief (20%)*: **£250**


You effectively pay: **£750**



Investment & Tax Efficiency



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 “Growing wealth is important – keeping it tax-efficient is essential.”

- Capital Gains Tax Planning: Use exemptions wisely.
- Diversified portfolio = reduced risk & better long-term gains.
- Alternative investments for tax efficiency:

	Income Tax Relief	CGT Relief on Gains	Minimum Holding Period	IHT	Tax-Free Dividends	Max Annual Investment
ISAs	No	Yes	None	No	Yes	£20,000
Pensions	Marginal Rate	Yes	NMPA (55 or 57)	Depends	Yes, within pension	£60,000
EIS	30%	Yes	3 Years	Yes	No	£1m - £2m
SEIS	50%	Yes	3 Years	Yes	No	£200,000
VCT	30%	Yes	5 Years	No	Yes	£200,000

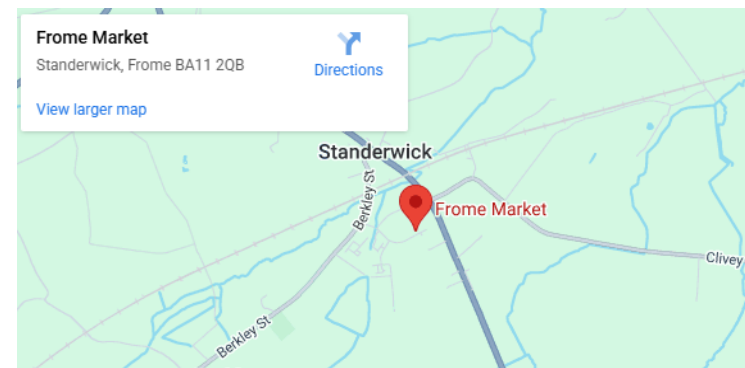
Legal & Financial Integration



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 “We’re one of the only local firms combining legal and financial services.”

- **Wills, Trusts & Estate Planning** seamlessly integrated with financial planning.
- Offices in **Wells, Bath, Sherborne, and Frome**.



Summary – What You Should Do Next



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 “The key to financial security is action.”

- **Revisit your plan** – is it still relevant?
- **Review your Will, LPAs & Pension Beneficiaries.**
- **Don't rely too much on cash** – invest smartly.
- **Stay tax-efficient** – structure assets wisely.





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Thank You for Watching.

If you're serious about future-proofing your wealth,
contact us to book in a complimentary initial meeting.

Email: enquiries@mogersdrewett.com

Website: mogersdrewett.com/contact-us/