

Dear [[First Name]],

We hope you find this issue's of the Taxless newsletter both informative and interesting. If you would like to discuss any of the topics included, please do not hesitate to contact us.

Many Thanks,
Taxless UK Ltd



REDUCING YOUR CAPITAL GAINS TAX BILL

If you are expecting to pay CGT at the new rate of 28% on all or part of a capital gain on a sale in the current tax year, there may be scope to reduce the rate. This involves making a contribution to your pension scheme or a donation to a charity.

It works by reducing your taxable income for all purposes – including the rule that says your rate of CGT is found by adding the gain to your taxable income. If the latter does not



DELIVERING EXCEPTIONAL CUSTOMER SERVICE

It is well known that forward looking companies focus on their customers and recognise regular dialogue with their customers is crucial in achieving growth.

Some businesses have simple relationships with their customers / clients. Satisfaction can be measured in the quality of the product delivered, the method of delivery of the product and whether customer expectations were met.

The key questions to ask yourself are:

1. What do my customers really need from me?
2. Are we meeting those needs first time, every time?
3. If not, why not? and
4. How can we improve?

exceed the basic rate band of £37,400 it means that some or all of the gain is taxed at 18% instead of 28%.

[Read about essential telephone skills >>>](#)



We would like to introduce our in-house expert in financial services and wealth management, Kevin Shaw.

Kevin offers truly bespoke investment advice for clients seeking to invest both in the UK and Offshore. If you want to enhance your Financial well-being and discuss opportunities for long-term investment growth then his services are recommended by Taxless. Kevin is authorised by the FSA

[More Information on Our People>>>](#)



ANTI-VIRUS FOR FREE!

As business people, we are all aware of the threats posed by computer viruses. In order to avoid losing valuable data, businesses spend thousands each year on the latest and greatest anti-virus software (usually supplied by one or two security software firms). However, most of us are also aware that installing these security programmes tends to slow our computers down.

There is a solution to this problem and it's free! Microsoft Security Essentials is free to download. It tends not to slow down your computers as it is designed to run very efficiently. Microsoft Security Essentials includes antivirus and antispyware, rootkit protection, and real-time detection courtesy of Microsoft SpyNet, the cloud-based service that compares file behaviour across computers.

[Continue Reading >>>](#)

SOON YOU MAY BE ABLE TO PAY FOR A BUSINESS LUNCH WITH YOUR IPHONE

According to the latest tech-blurb, Apple may implement "near field communication" technology (NFC) in the next iPad and iPhone, allowing users to make purchases directly from these devices. Futurists and techies alike have long heralded the dawn of the cashless society and now it seems closer than ever.

Numerous reports have suggested that NFC technology



will be introduced in the upcoming updates of both the iPhone and the iPad this year, citing inside information from engineers working on the new hardware.

[Continue Reading >>>](#)



Taxless UK Ltd
01483 474663

[Send us an Email](#)
[Visit our Website](#)



USING THE CGT ANNUAL EXEMPTION

This has always been worth considering towards the end of a tax year, but the potential tax savings are now substantial and careful planning can be highly effective.

Specifically, for a married couple or civil partnership it is worth up to £5,656 each tax year. The exemption is £10,100 x 2 = £20,200 at a rate of 28% = £5,656.

If the exemption will not ordinarily be used by each spouse or partner, it is worth looking at creating disposals by 5 April 2011 subject of course to the costs involved. The asset sold can, if desired, be repurchased although there are special restrictions for quoted investments (even they can be avoided if the other party makes the repurchase).

Assets can be transferred between a married couple or civil partners without any CGT arising, and in that way the gains can be made by the right person so as to utilise two sets of the annual exemption. Please talk to us if you need further information.