

# NEWSLETTER

FEBRUARY 2025

ISSUE #2

“  
Helping shape your  
future will forever be  
our privilege”

And just like that we are two months into 2025! We are delighted to welcome 15 new clients to the Practice already. We have also welcomed Alix Whittard-King to the Practice as a Trainee Financial Planner. Finally, our office expansion is nearing completion, giving a fabulous space to work, meet clients and hold events. We would love to show you around when you are in the area!

*Alex & Rich*



## Nick Gazzard OBE Celebration

On 26th February we were honoured to share in Nick Gazzard's celebration of his recent OBE award. Nick tirelessly campaigns and educates on domestic abuse, stalking and knife crime. Check out their work at [holliegazzard.org](http://holliegazzard.org).

## Alix Whittard- King Joins!

At the start of February we were delighted to welcome Alix to the Practice. Over the next 9 months, she will undergo an intensive period of study, classroom based learning and real life observational experiences to become a qualified Financial Planner.

Alix's background in retail management gives her an excellent knowledge of finances and coupled with a breadth of knowledge of delivering high quality client experiences, we are excited to see her join us.

Whilst completing her studies, Alix will be supporting all areas of our office functions to gain valuable insight into the roles.



# What is Pensions tax relief?

Pensions tax relief increases the amount you pay into your pension by giving back some of the tax you have paid on your earnings. This is limited to the higher of 100% of earnings in the tax year upto a maximum of £60,000 or £3,600.

The basic rate of tax relief is currently 20%. So, if you're a basic rate taxpayer or don't pay tax because your earnings are too low, an £80 personal contribution is worth £100 through tax relief.

If you're a higher rate 40% taxpayer, you can claim another £20 through your self-assessment tax return. This effectively means your contribution could cost you £60, and the government pays £40.

And for those on the top rate of 45% tax, a £100 contribution costs £55, with £45 coming from the government. You'll need to reclaim that additional tax relief when you submit your tax return

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation and reliefs from taxation can change at any time and are generally dependent on individual circumstances.

Senior Partner Practice

**St  
James's  
Place**

As a company we take our regulatory responsibilities seriously and will always respect your wishes as an individual. Our privacy policy can be accessed at [www.kirbyknott.co.uk](http://www.kirbyknott.co.uk) which explains how we use personal data and your rights in relation to your personal data. If you wish not to be contacted in this way again then either contact us using the details provided, or email [nocontact@sjp.co.uk](mailto:nocontact@sjp.co.uk).

## THANK YOU!

Since the start of 2025, we have received a record number of client referrals from you.

We love receiving referrals for your friends and family because we know that you will have spotted that our services will be of value to them based on your own experience of how we work.

Referring friends and family is easy! Refer them to our website or pass our numbers to them!