



# FINANCIAL VIEWPOINT

MAPLE FINANCIAL SOLUTIONS LTD

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# Make the most of your ISA, pension and gifting opportunities



**As the end of the tax year approaches, maximising your annual allowances can provide a welcome boost to your long-term financial plans. Here are the key opportunities to consider.**

With 5 April on the horizon, now is a good time to take stock of the allowances available for you to grow your wealth more efficiently, plan for retirement, and support your family.

But be aware, most of these allowances operate on a 'use it or lose it' basis. Use them before the end of the tax year, or they'll be gone forever.

## Your ISA allowance

Each tax year you can invest up to £20,000 in an ISA with any interest, dividends or capital gains free from UK income tax and capital gains tax.

From April 2027, the annual Cash ISA allowance will fall from £20,000 to £12,000 for under-65s. The aim is to encourage greater investment into stocks and shares to boost the UK economy.

Whether you're building long-term investments through a Stocks and Shares ISA or setting aside shorter-term savings in a Cash ISA, using your ISA allowance before the deadline is a sensible strategy. If you hold ISAs from previous years, this can also be a good time to review whether they're working hard enough to reach your financial goals.

## Junior ISAs

Parents, grandparents, family, and friends can contribute up to a total of £9,000 each year into a Junior ISA (JISA) on behalf of a child under the age of 18. The money grows free from income tax and capital gains tax. Often forgotten, JISAs are a tax efficient way of building a valuable financial headstart to support future education costs or a deposit for a first home. You can invest a lumpsum to maximise the allowance, but small, regular contributions can build up significantly over time.

### Key allowances to consider before 5 April

- ISA allowance of up to £20,000 per adult.
- Junior ISA allowance of up to £9,000 per child.
- Pension contributions with potential tax relief.
- Junior SIPP contributions of up to £3,600 a year.
- Annual gifting allowance of £3,000.
- Small gifts of up to £250 per person.
- Wedding and civil partnership gift allowances.

## Boost your pension contributions

Pensions remain one of the most tax-efficient long-term planning tools. Most people can contribute up to £60,000 a year, depending on earnings, and benefit from tax relief on contributions. This significantly increases the value of each pound you invest.

If you're part of a workplace pension scheme, employer contributions can further boost your savings. As the tax year ends, it's worth checking how much you've paid in and whether an extra contribution could help provide a boost to your long-term retirement plan, and an immediate reduction to your income tax bill.

## Junior pensions

For families looking to plan even further ahead, a Junior Self-Invested Personal Pension (SIPP) allows you to contribute up to £3,600 a year into a pension for a child, including basic-rate tax relief. The funds cannot be accessed until the child reaches retirement age, which is currently set at 55 but increasing to 57 in 2028. Starting to invest early gives the investments many years to grow, making a Junior SIPP a thoughtful long-term gift.

## Gifting to support loved ones

If helping family is a priority, the annual gifting allowance enables you to give away up to £3,000 each tax year (or £6,000 between a couple) reducing the size of your estate – and IHT liability. You can also make smaller gifts of up to £250 per person, along with certain wedding or civil partnership gifts.

## Why an adviser can help

With a range of allowances to consider, it's not always obvious which ones will have the greatest impact for you. A financial adviser can help you understand the rules, decide which options best suit your goals and create a plan that makes the most of each tax year without feeling rushed.

**An ISA is a medium to long term investment, which aims to increase the value of the money you invest for growth or income or both. The value of your investments and any income from them can fall as well as rise. You may not get back the amount you invested. HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.**

# Staying invested when markets feel uncertain

**Market ups and downs can be worrying, but reacting too quickly can knock your long-term plans off course. How do you stay focused, when volatility strikes?**

When markets move sharply, it's natural to feel anxious. You might check valuations more often, wonder whether you should move everything into cash or worry about losing money you've worked hard to save. These feelings are completely normal. But understanding why markets move and how emotions influence decision-making can help you feel more in control.

## Why uncertainty feels uncomfortable

We're wired to dislike loss. When markets fall, even for a short period, it can trigger an instinct to want to do something. With hindsight, the actions we take amongst this uncertainty tend to be detrimental in the long term. Markets will always fluctuate but history shows they recover, if you have a long term investment horizon.

## The danger of knee-jerk decisions

When uncertainty hits, many people consider moving into cash until things feel calmer. The trouble is that market recoveries, just like the crashes that precede them, are almost impossible to time. Some of the best days for markets follow the worst days. Missing just a handful of these can significantly reduce long-term returns.

## Focus on your goals, not the headlines

Short-term headlines can feel overwhelming, but your investment goals are measured over years or decades, not days – retirement and building long-term security. What's happening this week or this month is unlikely to change the long-term plan you've carefully put together.

A helpful question to ask yourself is whether your objectives have changed or have the markets simply suffered a little turbulence? If your long-term goals haven't changed, your plan probably doesn't need to either.

## Why working with an adviser helps

A financial adviser acts as a steadying hand when emotions run high. They can remind you of your long-term goals, explain what's happening in the markets and help you avoid making decisions that could harm your financial future.

Importantly, they help separate facts from feelings. When you have someone you trust to talk things through with, it becomes easier to stay calm and stick to your long-term plan.

**The value of your investments and any income from them can fall as well as rise. You may not get back the amount you invested.**

## Staying steady during market ups and downs



Remember that market volatility is normal and should be expected



Avoid reacting to headlines or short-term noise



Focus on long-term goals rather than short-term movements



It's "time in" not "timing" the markets that matters



Talk to your adviser if you're feeling uncertain



# 10 Things Landlords Need to Know About the Renters' Rights Act



The Renters' Rights Act officially became law on 27 October 2025, bringing the biggest shake-up to the private rented sector (PRS) in decades. Whether you own one property or manage a portfolio, these changes will affect how you operate—and now is the time to prepare.

Here's a practical overview of what you need to know—and we can help you prepare.

## 1. It's law—implementation is next

The Act is now official, but not everything will change overnight. Some measures will be introduced quickly, while others will be phased in. The key takeaway: don't wait. Start reviewing your properties and processes now.

## 2. Section 21 evictions abolished

You'll no longer be able to evict tenants without a valid reason. Instead, you'll need to use updated Section 8 grounds—such as rent arrears or selling the property. This could mean longer waits for possession—especially if court delays persist.

## 3. Fixed-term tenancies replaced

Tenancies will become rolling and open-ended. Tenants can leave with two months' notice, while landlords must follow formal procedures to end a tenancy. Student landlords may face particular challenges, with limited exemptions for HMOs and purpose-built accommodation.

## 4. Rent increases restricted

You'll only be able to raise rent once per year, with two months' notice via a Section 13 notice. Tenants can challenge increases at tribunal. If you're facing higher mortgage repayments, now's the time to stress-test affordability and explore your options.

## 5. Higher property standards required

The Decent Homes Standard will now apply to private rentals, requiring homes to be safe, warm, and free from serious hazards. Awaab's Law adds strict timelines for repairs. If upgrades are needed, we can help you explore funding solutions.

## 6. Mandatory registration and accountability

All landlords must register on a new national database and join an Ombudsman scheme. You'll also need to follow new fairness rules—such as considering pet requests, avoiding discrimination, and advertising fixed prices. Landlords and agents will be required to publish an asking rent for their property, and it will be illegal to accept offers made above this rate.

## 7. Stay informed and proactive

Even if some details are still being finalised, there are practical steps you can take now:

- Review your portfolio
- Inspect properties for hazards
- Update advertising and complaints processes
- Check that any agents you use are ready for the changes

## 8. Funding the changes

Upgrades and compliance may come with costs. As financial advisers, we can help you explore:

- Refinancing options
- Further advances
- Multi-property mortgage solutions

These can help you unlock equity and invest in your properties without compromising cash flow.

## 9. Think long-term

Beyond this Act, further reforms are coming—especially around energy efficiency and EPC standards. If you're planning improvements, it may be cost-effective to tackle energy upgrades at the same time.

## 10. Support is available

The Renters' Rights Act introduces new responsibilities, but with the right advice and planning, you can stay compliant and protect your investments.

**Most buy to let mortgages are not regulated by The Financial Conduct Authority.**

**YOUR PROPERTY FOR BTL MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

# Protect what matters most: planning for your family's financial future

**Thoughtful financial planning today can bring peace of mind tomorrow. Discover how early advice, smart gifting and legacy strategies can help you care for the people you love most.**

When it comes to looking after the people you love, few things are more important than ensuring their financial wellbeing now and in the future. Whether you're thinking about retirement, passing on wealth, or leaving a lasting legacy, thoughtful planning today can make all the difference tomorrow.

Here are some key areas to consider as you take steps to protect and provide for your family's future.

## Start early, stay confident

If retirement is on the horizon - or already here - you might be wondering how best to shape your financial legacy. From making your will as tax efficient as possible to reducing your inheritance tax (IHT) liability, getting expert advice early can help you make confident, informed decisions.

## Map out your future

Before you can plan for others, it's important to understand what you'll need for yourself. Retirement looks different for everyone, so knowing your future financial requirements is a crucial first step. Once you have a clearer picture, you'll be in a much stronger position to plan for your family's future too.

## Giving while living

Passing on wealth during your lifetime can be incredibly rewarding and there are smart ways to do it. There are many options to explore - from annual gift allowances to larger, potentially exempt transfers (PETs) - but tax rules can be tricky. That's where we come in; we'll help you navigate the details so your generosity goes further.

## Trusts: control with confidence

Trusts can be a powerful tool for managing your assets, offering both control and flexibility whilst helping to reduce tax liabilities. They can be complex but, with the right advice, they can become a valuable part of your financial toolkit. We can help you find the right trust structure for your goals.

## Leave a legacy that gives back

If charitable giving is close to your heart, it can also be a smart part of your estate planning. Gifts to registered charities and certain organisations are tax-free and can reduce your IHT bill, allowing you to support causes you care about while preserving more for your family.

## Your family's future deserves certainty

Estate planning doesn't have to be overwhelming. With the right support, you can make decisions that bring peace of mind and create lasting impacts. If you're ready to take the next step, or just want to explore your options, we're here to help you start the conversation.

**HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.**

**Estate Planning and Trusts are not regulated by the Financial Conduct Authority.**



# A first time buyer's guide to mortgage rates

## A glance at the news over the last 12 months or so would suggest that mortgage rates are a very hot topic indeed.

For the last 14 years, mortgage rates - the interest rate charged on the money borrowed to purchase a property - have tended to be low, because interest rates, in general, have remained low.

But Liz Truss's mini budget in September 2022 had a significant impact on mortgage rates; many mortgage products were withdrawn in the aftermath of the fiscal event, and interest rates rose very sharply which made monthly mortgage payments much more expensive for homeowners.

The good news is, according to a report from Moneyfacts Group, mortgage rates have come down since peaking in 2023. And while rates do not currently match the lows of the last 14 years, for first-time buyers, it is imperative that they seek the most affordable rate for their circumstances when purchasing a first home.

### What are the different types of mortgage?

There are two main types of mortgage rate: fixed rate, where the interest stays the same for a set number of years, usually 2, 5, or 10 years, and variable rate, where the interest rate can change.

Fixed rate mortgages are the most popular option, with 74% of homeowner mortgages taken out on a fixed rate contract according to UK Finance, and 96% of new borrowers choosing this option since 2019.

One reason why they are popular is because it can be easier for borrowers to budget as the monthly payments stay the same until the fixed-term period ends. Also, they will not be affected by interest rate rises during the term of the mortgage. Equally, they also won't be affected if the interest rate falls. However, with stability around monthly payments, many are happy with this potential trade-off.

A variable rate means that the amount you pay each month can go up or down, usually in line with the Bank of England base rate of interest, which means monthly payments are much more unpredictable.

If we are in a period where we could see the base rate cut - or multiple rate cuts - some borrowers may opt for a variable rate mortgage to help reduce their total

mortgage payments. However, this comes with an element of risk as interest rates can always fluctuate in both directions.

You may also have heard of a standard variable rate. This is the interest rate a lender charges after the initial fixed rate ends. SVRs are usually higher than other mortgage products and can change at any time. As a result, many borrowers will look to remortgage or transfer to a new product with the same lender to capitalise on another fixed-rate period.

### Seek advice to get the right deal

Not sure which option is right for you? We have access to a huge variety of deals available on the market and can help you select the right one to suit your individual circumstances. We will work with you to budget confidently and make sure you have enough money each month to be able to comfortably afford your mortgage payments - along with other living expenses.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

