

THE ^{Rx}RIGHT PRESCRIPTION FOR CUTTING YOUR TAX

- **PROTECT AND MAXIMISE YOUR PENSIONS**
- **IMPROVE YOUR FINANCIAL POSITION**
- **MINIMISE ALL FORMS OF TAX**

*M & N Medical in association with
Harford Michaels Kaye Accountants and
Matthew Arnold & Baldwin LLP Solicitors
invite you to take your place at one
of our two **FREE** Seminars for Doctors:*

Tuesday 14 January 2014

Thursday 16 January 2014



ACT
NOW
BEFORE
APRIL 2014!

EVERYTHING YOU NEED TO KNOW FOR YOUR IMPROVED FINANCIAL HEALTH

Protect your Pension

Annual pension contributions from NHS and private pensions reduce from £50,000 to £40,000 in April 2014 and you have until April 2014 to save up to 55% tax on your pension upon retirement. With 40% tax relief and your tax-free lump sum now under threat this section of the seminar covers:

- *Protecting your pension upon retirement*
- *Remaining within the NHS pension scheme*
- *Whether personal pensions are worthwhile*
- *How to access 100% of your personal pension*
- *Benefiting from new, flexible retirement methods*
- *Passing your personal pension to your family, rather than to the Revenue.*
- *Manipulating different parts of pension legislation to your benefit*

We will explain how you could be far better off, now and later.



"What all doctors need to know"
Professor M Carmi, Enfield

"Essential tax information for doctors"
Dr S Thomson, Essex



Minimise your Income Tax

Right now tax on your income may exceed 45% and your personal allowance reduces dramatically once you earn over £100,000. We have years of experience in advising a wide range of clients in the medical profession with their tax planning and can show you how you can benefit from;

- *Effective, legal and simple ways to reduce your income tax.*
- *The most profitable method of running your private practice income.*
- *The correct use of expenses against your NHS and private income.*
- *Your spouse's tax allowances.*

As specialists in medical tax, Harford Michaels Kaye Accountants will be addressing all of these issues and a lot more.

Reduce your Inheritance Tax

Inheritance tax could claim as much as 40% from all your assets above £325,000. We will show you how it is possible to double that limit and claim even more relief. With our expert help, you can avoid leaving your children a big tax bill. Our seminar covers:

- *The use of wills for the purpose of reducing tax.*
- *Effective lifetime planning.*
- *The Inheritance Tax consequences of retirement.*
- *Maximising Business Property Relief for surgeries and practices.*

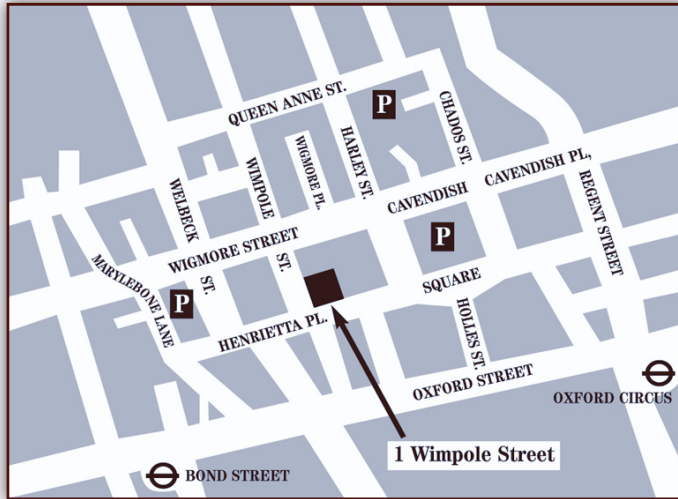
Matthew Arnold & Baldwin LLP Solicitors will present creative and effective methods of dealing with inheritance tax.

How M & N Medical helped one leading Physician

A leading private practice physician who also works for an NHS Hospital saw his earnings increase from £180,000 to £220,000 over the last three years - taking into account his private and NHS income. Now approaching retirement, he was concerned about paying up to 55% tax on his NHS pension. He also recognized he had an estate worth over £1m. He knows he pays a lot of tax and may have to pay more upon retirement and on death.

We advised him to apply for the correct type of pension protection upon NHS retirement, and showed him how to utilise all the available reliefs and allowances to minimise his income tax. This way we created an even better retirement position and provided him with some simple planning strategies to reduce the inheritance tax his family will pay upon his death. If you are facing any of these kind of issues, then please take your place at our seminar.

DON'T DELAY! BOOK YOUR PLACE NOW



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*Details of the two **FREE** seminars:*

Tuesday 14 January 2014

Thursday 16 January 2014

18:15 for 18:30

*The Royal Society of Medicine,
1 Wimpole Street, W1*

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HMK

Harford Michaels Kaye Ltd
Chartered Certified Accountants

Matthew Arnold & Baldwin LLP

M&N
MEDICAL