

Do you know that if:-

1. You are married or in a civil partnership
2. One of you has an income of less than £10,600 (so pay no tax, ignore savings interest above this up to £5,000)
3. The other pays tax but is not a higher rate tax payer.
4. You were both born on or after 6th April 1935

THEN the non tax payer can get HMRC to transfer £1,060 of their personal allowance to their spouse who will pay £212 less tax in 2015/16.

If you can tick all four boxes then Ken Hurran can tell you how to achieve this. You can contact him on 01233 758339 or kenhurran@gmail.com