

# effective tax planning for higher earners.



**Length of course:** 1 hour 30 minutes (face-to-face)

## Summary

This course provides a comprehensive understanding of tax and National Insurance, highlights common tax pitfalls for higher earners, and offers strategies for tax-efficient savings. It covers pension contribution limits, upcoming Inheritance Tax changes on pensions (from 2027), and expert tax planning tips specifically for those earning £50,000 or more per year.

## Aimed at

Those employees who want to gain a clear understanding of:

- Tax and National Insurance, ensuring you're compliant and informed
- How to avoid common tax pitfalls that often impact higher earners
- Tax-efficient saving strategies to maximise your wealth
- Pension contribution limits to make the most of your retirement planning.
- Staying ahead of upcoming Inheritance Tax changes on pensions (from 2027) and how to plan accordingly
- How to benefit from expert tax planning tips tailored specifically for high earners.

If you're looking to optimise your finances and minimise unnecessary tax burdens, this course is a valuable investment!

## Course structure

### Tax on income

- Rates of income tax and National Insurance

### Tax issues affecting higher earners

- Child Benefit
- Tax-free childcare
- Higher rates of tax

### Pension savings and tax

- Tax relief on contributions
- Making extra pension savings
- Pension tax relief limits

### The Annual Allowance on pensions

- The annual allowance tax charge
- Opportunities for higher annual allowance
- Restricted annual allowance

### Taking pension benefits and tax

### Tax planning tips for higher earners

### Planning next steps