

What is the impact of the Coronavirus on Investment Portfolios?

It is apparent that sadly the Coronavirus is causing ripples in the stock markets as the impact of productivity in China and restrictions on travel are being felt. But what is the impact of Coronavirus on investment portfolios?

It is natural for investors to be concerned about the impact of recent falls in share prices on their investment portfolios, however we urge investors to stay calm.

Economic impact of Coronavirus

The Asian markets saw the greatest falls regionally, with the Shanghai Composite dropping 10% on 3 February. However, the next day the market bounced back nearly all the way.

There are some sectors that are experiencing particular difficulties, especially those that rely on trade to move parts or distribute their products. The holiday industry is also seeing a reduction in bookings as travel restrictions are being imposed to halt the spread of the disease.

The retail sector is reporting challenges worldwide due to production in China being impacted, and more locally sales in China dropping off as consumers stay indoors. This is most keenly felt by luxury brands given that Chinese customers account for around 35% of the global luxury industry.

Coronavirus impact on investments

It's important to remember that world events and investors' views are already factored in to share prices.

It is worth looking back to the historical performance of markets to allay any concerns you may have. The markets demonstrate a steady improvement over time regardless of world conflicts, health scares and even the credit crisis of 2007/8.

Short-term falls can be alarming, but over time the markets recover and as investing is a long-

term strategy, these market fluctuations are eventually ironed out.

Of course, the past performance of markets and individual shares is not a guarantee of future performance, but it is worth noting that the investment community is united in holding fast.

Investment portfolio concerns

If you are concerned about the impact of Coronavirus or other events on the value of your investments, it is important to keep your head and trust in the robustness of your portfolio and continue to take a long-term view.

Most portfolios have a balance of risk to smooth over any market fluctuations therefore Coronavirus, like SARS and Zika virus before it, are unlikely to have any significant impact on your overall investment portfolio.

The general thinking is that it will be a "U" shape recovery – once the cases have peaked, things are expected to return to normal gradually. If however one of the many biotech and pharmaceutical companies can demonstrate success with an existing drug or combination (as rumoured about Gilead's drug used to treat Ebola) then markets will respond very quickly (too quickly to "get back in"). It is also worth bearing in mind the resolve of authorities around the world to do whatever is necessary to avoid an economic downturn.

The view of the investment community is clear – sit tight and weather the current storm.

It is worth re-iterating that with a diversified portfolio, it is not what happens over the next few days or weeks, it's what the portfolio does over the next few years and even longer term.

In conclusion, our advice at the moment is to stay calm, try not to relate the global financial markets to your portfolio as there are many differentials, think longer term and if you need any information please do not hesitate to contact us.

Transferring your Marriage Allowance to your husband, wife or civil partner

Marriage Allowance lets you transfer £1,250 of your Personal Allowance to your husband, wife or civil partner.

This could reduce their tax by up to £250 and it can be backdated as far back as the tax year 2015/2016, if eligible.

To benefit as a couple, you (as the lower earner) must normally have an income below the Personal Allowance - this is usually £12,500, or be a non-taxpayer due to your income being covered by other allowances such as the Personal Savings Allowance or Dividend Allowance.

When you transfer some of your Personal Allowance to your husband, wife or civil partner you might have to pay more tax yourself, but you could still pay less as a couple.

Who can apply?

You can benefit from Marriage Allowance if all the following apply:

- you're married or in a civil partnership
- you do not pay Income Tax, or your income is below the Personal Allowance (usually £12,500)
- your partner pays Income Tax at the basic rate, which usually means their income is between £12,501 and £50,000 before they receive Marriage Allowance



Photo by Valentin Antonucci from Pexels

Marriage Allowance lets you transfer £1,250 of your Personal Allowance to your husband, wife or civil partner.

Call us for more information
01536 512724

Benefit Rates for 2020/21

Draft regulations have been published setting out benefit rates for 2020/21.

The main numbers to note are:

- The New State Pension will rise by £6.60 a week (3.9%) to £175.20.
- The Old State Pension (aka basic) will rise by £5.05 a week (also 3.9%) to £134.25.
- Additional Pension, Graduated Pension and other pension increments will rise by 1.7%, in line with Consumer Price Index (CPI) inflation to September 2019.
- Indexation of benefits in line with CPI resumes for all inflation-linked benefits and tax credits this year, resulting in a 1.7% increase. This follows a four-year period (2015/16-2019/20) during which most working-age benefits (except for disability and carer's benefits) were held at their 2015/16 cash value, and a three-year period before that (2013/14-2015/16) when increases were limited to 1% per annum.

Considering funding an ISA or Pension?

Here are some advantages and disadvantages

ISA

Advantages



- Funds accessible at any time
- No negative tax implications on full/partial encashment
- Contributions not limited to earnings
- Income is non-taxable
- No need to add to tax return

Disadvantages



- No tax relief on contributions
- Lower overall annual contribution limit for most people
- Subject to means testing
- Included in estate for IHT purposes (except AIM ISAs) and bankruptcy

PENSION

Advantages



- Tax relief on contributions
- Flexible access – post age 55/57
- Pension Commencement Lump Sum
- Income tax planning opportunities
- Inter-generational planning opportunities
- Death benefits free of tax pre age 75
- IHT free on death
- Higher annual contribution limits for most people
- Carry forward
- Employer contributions via salary exchange

Disadvantages



- Generally, no access to funds before 55 and expected to rise
- Income is taxable
- Future tax relief changes possible
- Government interference
- Taxable lump sums become highly taxed
- Death benefits taxable on death age 75 plus
- Lifetime Allowance Charge possible
- Annual allowance charge may limit contributions

You can now chat to us online...

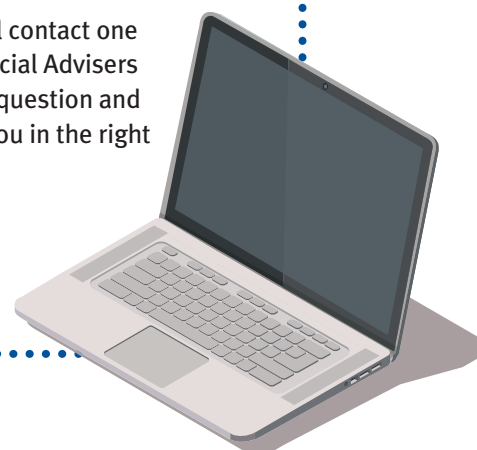
We have recently launched a live chat facility on our website, meaning you can now contact us online!

It will be available during office hours, and you can chat to one of our Mortgage & Protection Advisers directly.

So, if you have any questions or queries relating to mortgages or protection, and you would prefer to contact to us online, head over to our website www.atawny.co.uk and we will be happy to help.

“What if my query relates to Pensions, Investments or another area of financial planning?”

No problem - you can still contact one of our Independent Financial Advisers online. Let us know your question and we will be able to point you in the right direction.



How the Residential and Buy-to-Let mortgage payment holidays will work

The last few days have seen an unprecedented response from Government and mortgage lenders to help support borrowers during the Covid-19 outbreak which is expected to sweep the country for the next few months.

Three-month payment holidays have been announced for all lenders that are members of UK Finance and the Building Societies Association (BSA), along with a moratorium on repossessions.

Lenders can offer a payment holiday of up to three months without the need to assess borrower circumstances and applications can be made on a self-certification basis.

However the trade bodies emphasised that landlords should pass on the relief to their tenants during this period.

Some of the biggest lenders have already set out details of how they will respond, including Lloyds Banking Group, NatWest, Barclays and Nationwide.

However, lenders may extend their flexibilities in different directions or under varying means.

UK Finance and the BSA have set out the underlying principles of how the schemes will operate for owner occupiers and landlords, but highlighted contacting the relevant lender as soon as possible was vital.

The key points

- A payment holiday will be available to all customers who are up to date on their mortgage payments.
- A payment holiday will also be available to all Buy-to-Let landlords whose tenants have lost income because of the impact of Covid-19. Landlords are expected to pass on this relief to their tenants to ensure that they are supported during this time.
- Customers will still owe the money where a payment holiday has been granted and interest will still accrue, so if borrowers are able to make part of the normal mortgage payment to reduce the money owed or interest charges then they should consider doing so.
- Firms will make every effort to ensure that the payment holiday does not negatively impact on borrower credit files.

- If already in arrears, borrowers should contact the lender as soon as possible. Lenders will review any change in circumstances to ensure that payments remain sustainable.
- If borrowers are already experiencing financial difficulty, lenders have also agreed a three month moratorium on residential and Buy-to-Let possession action, meaning that no homes will be repossessed at this difficult time.



Common questions

What is a payment holiday?

With a payment holiday, borrowers will not have to make any monthly mortgage payments for a set amount of time, in this case up to three months.

However, it is important to remember that the money is still owed and the interest on the mortgage still accrues during a payment holiday.

At the end of the payment holiday the lender will be in contact to assess circumstances and agree a manageable way to repay the interest charges incurred and make up the deferred payments. Each lender will have a range of options to do this.

Who will be eligible for a payment holiday?

To be eligible for a payment holiday borrowers will need to be up to date on mortgage payments.

For Buy-to-Let landlords it will be available if tenants have lost income because of the impact of Covid-19.

There are a number of options available and payment holidays are not always the most suitable solution for everyone. By speaking to your mortgage provider, they can tailor the best option.

[Continued on next page...](#)

How the Residential and Buy-to-Let mortgage payment holidays will work...contd

How to apply?

If borrowers are concerned about making mortgage payments they should contact their mortgage provider as soon as possible. Documentation is not required; borrowers will just need to self-certify that their income has been either directly or indirectly impacted by Covid-19.

Buy-to-Let landlords will need to self-certify that their tenant's income has been impacted by Covid-19. Landlords are expected to pass on this relief to their tenants to ensure that they are supported during this time.

At the end of the payment holiday the lender will make contact to assess circumstances and agree a manageable way to repay the interest charges incurred and make up the deferred payments. Each lender will have a range of options available to help you do this.

How long will it take to process an application?

Mortgage providers are doing their best to support their customers during these unprecedented times. However, the spread of Covid-19 is also having an

impact on their own staff and applications will be dealt with as quickly as possible.

What will happen to credit scores?

Mortgage providers will make every effort to ensure that borrowers taking a payment holiday will not be negatively impacted on their credit score.

What happens for those already in arrears?

Lenders will make every effort to support people already in financial difficulty and will make this process as simple as possible. Mortgage providers have agreed to a three-month moratorium on residential and Buy-to-Let possession action, meaning that no homes will be repossessed at this difficult time.

What should Tenants do?

Tenants should contact their landlord or managing agent if they have problems paying rent. For landlords whose tenants are unable to pay their rent, they should contact the lender as soon as possible to discuss the options that may be open.

The Government Help to Buy scheme is changing

The Government has confirmed it will extend its Help to Buy Equity Loan scheme past 2021 to March 2023 but restrict it to First-Time Buyers purchasing newly built homes during that time.

From 2021, there will also be new regional price caps brought in, drastically reducing the maximum value of homes that can be bought with the scheme's help.

These caps have been set at 1.5 times the current forecast regional average First-Time Buyer price, up to a maximum of £600,000 in London. For example, in the North East, buyers will see their purchasing power under the scheme plummet to properties worth a maximum of £186,100.

What's changing?

Currently - and until April 2021 - anyone moving to a newly built home and taking advantage of the Help to Buy Equity Loan to boost their purchasing power can buy a property worth up to £600,000.

Thereafter, and for a maximum of two years, only First-Time Buyers will be eligible to buy through the scheme and maximum property values will be restricted.

Only London First-Time Buyers will still be able to purchase new properties up to £600,000 using the Equity Loan after 2021 with all other regions seeing maximum eligible property prices cut.

It means that those looking to benefit from the scheme but who already own their own home must take advantage of it before April 2021.

After 2021 First-Time Buyers will see the maximum value they can borrow from the Government drop dramatically everywhere except London.

The Help to Buy Equity Loan was introduced in 2013 to support the housing market in challenging conditions. By March 2021, the Government expects to have invested around £22billion in the scheme, supporting up to 360,000 households into homeownership.

Maturing Child Trust Funds will retain tax-free status

From April 2020, maturing Child Trust Fund (CTF) accounts will retain tax-free status.

Although the rules apply from 6 April 2020, the first Child Trust Fund (CTF) accounts won't mature until September 2020.

In summary, the CTF provider will be able, upon instruction from the account holder, to transfer the investments at maturity to a tax-advantaged 'matured account.' The 'matured account' can be a continuing CTF account, or a Cash ISA or Stocks and Shares ISA offered by the original CTF provider.

If the CTF provider receives no instructions, the CTF investments must be placed, at maturity, in a 'protected account' pending instructions. Again, the 'protected account' can be a 'matured account' or a Cash ISA or Stocks and Shares ISA offered by the original CTF provider.

The cash moved from the CTF to the ISA won't count towards the saver's annual ISA subscription limit for that year.

Change to intestacy provisions - England and Wales

The amount a surviving spouse or civil partner inherits under the England and Wales intestacy rules (when there are children) has recently increased slightly.

Previously where there were 'issues', the spouse/civil partner was entitled to £250,000 plus the personal chattels, plus half of the balance of the estate absolutely. The balance went to the children/issue. This change increases the £250,000 entitlement to £270,000 and came into force on 6 February 2020.

Generally speaking, the term "issue" is used instead of "children", but "issue" has a wider meaning and includes the lineal descendants, i.e. children, grandchildren etc.

Government launches scheme to help First-Time Buyers

The Government has announced plans to proceed with the First Homes scheme aimed at helping more First-Time Buyers to step onto the property ladder.

The scheme will lower deposit and mortgage requirements for local First-Time Buyers in England – with the discount applying to a proportion of the new home.

The average price of a newly-built home in England is £314,000, but under the First Homes scheme, the Government suggested a property sold with 30% off this price would deliver a £94,000 saving – adding this could enable First-Time Buyers to get on the ladder faster by taking more than £18,000 off a 20% deposit.

The Government has also indicated a commitment to delivering more than one million new homes over the next five years to further improve the affordability of housing.

"A proportion of new homes will be made available at a 30% market discount rate – turning the dial on the dream of home ownership. The discount will be passed on with the sale of the property to future First-Time Buyers, helping thousands more people in years to come and ensuring local communities can stick together."

The latest figures showed the number of First-Time Buyers has reached 357,090 – an 11-year annual high and an increase of 84% since 2010 – while the percentage of homeowners between the ages of 25 and 34 has grown from 36% to 41% in the last five years.



Photo by Andrea Piacquadio from Pexels

Fancy Building your own home this year?...

Have you ever considered building your own home? One that fits your exact requirements and taste?

If the answer is yes, you are among a growing number of people attracted to the flexibility and profitability of self-build homes. Over 13,000 custom and self-built homes were built in the UK in 2017, and that figure is estimated to have risen to 40,000 since then.



Photo by Rodolfo Quirós from Pexels

So, how are people financing their self-build homes?

Traditionally, mortgages for self-build projects have been difficult to access. However, following the Government's 'Right to Build' initiative, which sparked a rise in the number of people wanting to build their own homes, an increasing number of lenders have started to offer specialised mortgages.

As opposed to a typical mortgage, in which funds are released as a single amount to purchase the property, with self-build mortgages, the funds are released in stages as the build progresses. These payments can either be made in arrears or in advance.

Arrear Stages Payments

With arrear stage payments, funds are released after each stage of the build is complete and a surveyor has made an interim valuation. The release of funds therefore relies upon an uplift in value at each stage.

Advance Stage Payments

With advanced stage payments, funds are released at the start of each stage, prior to work commencing. This improves cash flow and ensures funds are available for payments when you need them. As these types of mortgages are riskier for the lender, they tend to be more expensive.

Building your own home is a large undertaking, that requires time and dedication. However, the result is a home perfectly tailored to your needs and lifestyle.

If you would like to speak to one of our Advisers about financing a self-build, please give us a call on 01536 512724 or email enquiries@atawny.co.uk

Government sets National Insurance thresholds for 2020/21

The Government has set out the National Insurance thresholds for 2020/21, with the level at which taxpayers start to pay NICs rising by more than 10 per cent to £9,500 per year for both employed and self-employed people (currently £8,632).

All the other thresholds for 2020/21 will rise with inflation, except for the upper NICs thresholds which will remain frozen at £50,000, as announced in the 2018 Budget.

In addition to increasing the NICs threshold the Government will also end the freeze to working age benefits, which has been in place since 2016. From April 2020 the majority of working-age benefits will be uprated in line with inflation (1.7%).

Budget Snippets Update

- All those advised to self-isolate will be entitled to statutory sick pay, even if they have not presented with symptoms



Photo by Anna Shvets from Pexels

- Self-employed workers who are not eligible will be able to claim contributory Employment Support Allowance (ESA)
- The ESA benefit will be available from day one, not after a week as now
- Firms with fewer than 250 staff will be refunded for sick pay payments for two weeks
- Small firms will be able to access “business interruption” loans of up to £1.2m
- Business rates in England will be abolished for firms in the retail, leisure and hospitality sectors with a rateable value below £51,000
- £6bn in extra NHS funding over five years to pay for staff recruitment and start of hospital upgrades
- Junior ISAs are tax-free savings accounts for under 18s. Anyone can pay into a Junior ISA, up to a maximum of £9,000 in the 2020-21 tax year, up from £4,368 in the 2019-20 tax year. There’s no personal income or capital gains tax to pay on any growth. Junior ISAs can be opened by the parents or guardians of children born on or after 3 January 2011, or before 31 August 2002.
- The lifetime allowance for most people is £1,055,000 in the tax year 2019-20. In 2020-21 it is expected to rise to £1,075,000.

Protect yourself as you move through life’s stages

Your protection needs will change as you travel along life’s journey, making it difficult to keep on top of what type of protection you need. A recent survey shows that only 27% of people are confident they have the right protection cover in place.

The survey also shows that our perception of the likelihood of certain events happening is often wrong, with people thinking they are almost twice as likely to die during their working life than to have an accident that prevents them from working. Respondents to the survey also considered an early death more likely than a serious health condition.

If you had to stop working, how would you keep a roof over your head? Over half of 18 to 35-year-olds say they would cope for less than three months on their savings or investments, if they couldn’t work due to illness or injury.

We can help you understand your risks throughout your life and arrange the right products and level of cover, all within your budget. Get in touch to see how we can help.



Over half of 18 to 35 year-olds say they would cope for less than three months on their savings or investments

Photo by Wallace Chuck from Pexels

Yes, you CAN be a homeowner if you're self-employed

Don't believe us? Keep reading for some handy tips to help you get on the property ladder while enjoying the benefits of working for yourself.

Getting a mortgage is hard enough these days but being self-employed adds an additional layer of complexity. So much so, in fact, that over a million self-employed Britons believe they'll never own a home!

Inflexible lending criteria?

When you apply for a mortgage, your lender will want to know that you have a steady income and that you'll be able to keep up with your repayments. For self-employed people, who are more likely to earn sporadically, this can be difficult. Typically, lenders will ask for three years' worth of accounts as proof of income before making an offer, although there are a few that might lend on less. No wonder two-thirds of self-employed workers are finding it hard to get a mortgage!

So, is it possible?

In short, yes. There are things you can do to make lenders more likely to accept your mortgage application – here are just a few:

- Keep your accounts straight – lenders will want to scrutinise your accounts to check your earnings
- Build up that deposit – even if you really don't think you'll be able to get a mortgage, a good deposit is an excellent starting point and could hugely increase your chances – so get saving!

Come to us

We understand the difficulties of getting a mortgage when you're self-employed – but it's not impossible. We can help you to find more flexible providers who are open to lending to self-employed people. So, don't give up! Just get in touch.

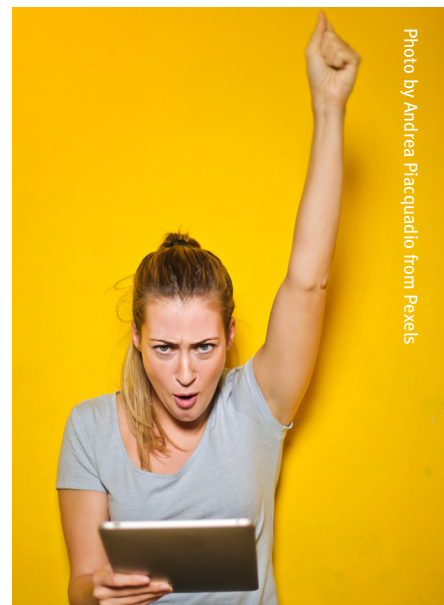


Photo by Andrea Piacquadio from Pexels

State Pension top-ups surge

Figures recently released by HMRC have revealed a sharp rise in voluntary National Insurance Contributions (NICs) over the past couple of years as people seek to top up their State Pension record.

Chance to boost your pension

In 2018/19, the total value of voluntary 'Class 3' NICs amounted to £119.3m; in comparison, the figure was £12.8m in 2016/17 – a nine-fold increase in just two years. This surge has largely been driven by the introduction of new State Pension rules in 2016, particularly the increase in the number of years' contributions required to qualify for a full pension, from 30 to 35. As a result, it makes sense for some people to pay voluntary contributions, so they have enough qualifying years for a full State Pension.

Keep track of your pensions

It's certainly a good idea to regularly review your pension provision, both private and state.



Photo by Polina Zimmermann from Pexels

Pension providers send out annual benefit statements detailing entitlements and you can also request a state pension forecast from www.gov.uk/check-state-pension. Many people only review their pensions when they are about to retire, by which time it's too late – make sure you don't fall into that trap.

The evolution of ethical investing

Ethical investment has traversed into the mainstream, as people increasingly choose to allocate their investable funds toward companies whose values and practices align with their personal beliefs, whether they be environmental, social, religious, or political. Some investors may choose to eliminate specific industries or allocate to other sectors which meet their ethical preferences. This involves creating an investment policy with very specific rules aimed at avoiding companies or industries that don't meet the criteria.

Recent climate protests around the globe have raised awareness and prompted many people to question their (and corporations') impact on the environment. This heightened awareness is transcending to investment preferences. With many people asking to move their money if they discovered it was invested in fossil fuels.

Not a new kid on the block

Not new to the investment arena, ethical funds have been around since the 1980s; client demand has accelerated at a pace more recently, as more opportunities and vehicles for investment arise. Data reveals an increasing number of investors (66%) would like to support companies that have a positive contribution to society and the environment.

Impact insight

Another term to become familiar with is 'impact investing', this involves, not only the avoidance of businesses contributing to damaging activities, but actively supports companies bringing about positive change in and around their business and

the wider world, whilst demonstrating high levels of accountability and governance. This involves reviewing companies' operating practices and selecting companies that are trying to solve social and environmental challenges. With an impact approach, investment decisions are based on a company's impact evidence (data), rather than personal beliefs.



...there is undoubtedly a growing movement towards greater mindfulness in 'good' investing.

Photo by Sandhy Prasetyo from Pexels

Navigate with certainty

Heightened public awareness, and appetite for how money and investments can impact climate change and other societal issues, means that there is undoubtedly a growing movement towards greater mindfulness in 'good' investing. Research is essential because although a company's mission statement may reflect the values and beliefs of an investor, their practices may differ.

We're here to help you navigate the investment options available.

Work for yourself? Make your pension work for you

Self-employment offers many benefits: being your own boss and having the flexibility to choose your working hours being but a couple of examples. But when it comes to pensions, those who work for themselves are finding they're at a disadvantage.

Research has revealed that, although 74% of self-employed people think it's important to save for retirement, only 24% are currently paying into a pension. Furthermore, over half (55%) would welcome more guidance on funding their retirement, suggesting they lack the confidence and knowledge to plan for the future alone.

Excluded from Auto-Enrolment

One major reason why so few self-employed people

are currently contributing to a pension is that they are not eligible for Auto-Enrolment. Over 10 million employed people have now been automatically enrolled in a workplace pension scheme by their employer, but no such option is available for the self-employed.

Professional advice for your peace of mind

If you are self-employed and want to begin saving for retirement, but perhaps don't know how best to go about it, then professional advice will really help to give you peace of mind and boost your confidence about the years ahead. We can support you to find the pension plan that best suits you, so that you can look forward to the future.

Our new meeting rooms

We have been busy here at 6 Market Place and thought we would show you the results!

These are our 2 new rooms which are available for client meetings, if you would prefer your meeting to take place in the office rather than at your home, then you are more than welcome.



What future awaits the new £20?

At a launch event during October, Bank of England Governor Mark Carney revealed the latest in the Bank's new series of polymer banknotes, a £20 featuring the artist JMW Turner.

Cash no longer king

The polymer notes are certainly more resilient and secure than their paper predecessors, but isn't the cashless society gathering pace and poised to push the banknote to near extinction? According to trade body UK Finance, debit card payment numbers caught up with cash transactions in 2017 and along with other contactless methods these are racing ahead as cash use declines. But hold on. Aren't reports of the death of cash, being greatly exaggerated? Maybe. Even the UK Finance projections suggest that 2027 will see around six billion cash transactions. That would be well down on the 2007 figure of

some 22 billion, but you'd still need plenty of banknotes (and Royal Mint coins) in circulation to cover six billion payments, plus those under people's mattresses.

Fake news

Bank of England figures show there are over 3.8 billion banknotes out there, the £20 accounting for around half of them. The most-used banknote is also the most-forged; last year 88% of the 228,000 forgeries found were twenties. Forgery was once a capital offence; the last hanging for faking a financial instrument was in 1829. Penalties are less harsh nowadays. Wisely, you don't keep cash under your mattress, but funds in the bank at low rates are being eroded. Yes, everyone needs a cushion of ready money, but long-term savings deserve the opportunity to grow in a way that suits your risk profile. We can help identify a strategy that suits.

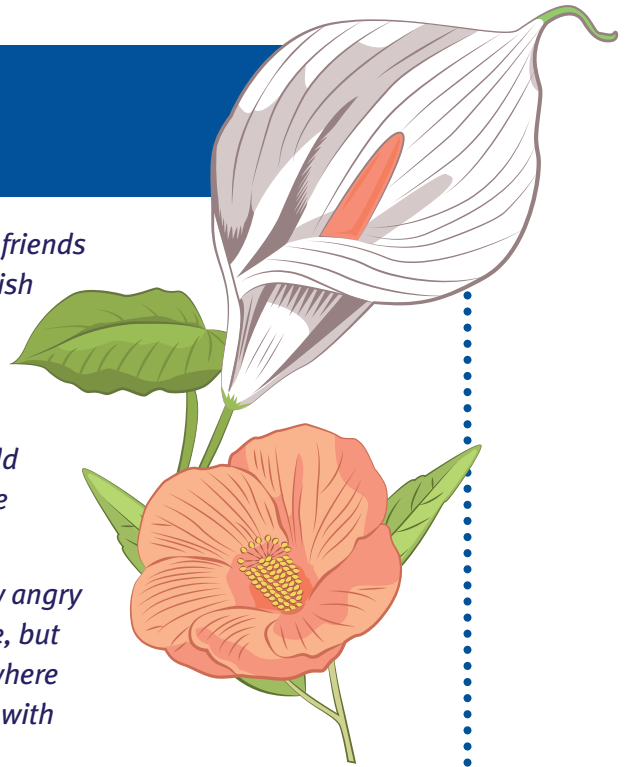
Photo by Colin Watts on Unsplash

Lite Relief

A new small business was opening and one of the owner's friends arranged for flowers to be sent to mark the occasion and wish the owner luck.

The flowers duly arrived at the new business site and the business owner read the accompanying card to find it said, "Rest in Peace." The business owner rang his friend and told him what the card read. The friend was angry and called the florist to complain.

After he had told the florist of the obvious mistake and how angry he was, the florist said, "Sir, I'm really sorry for the mistake, but rather than getting angry, you should consider this: Somewhere there's a funeral taking place today, and they have flowers with a note saying, 'Congratulations on your new location.'"



Flower vectors created by freepik - www.freepik.com

SAVING THE PLANET! Newsletter by email

As climate change is becoming more important in our everyday lives, Aaron Tawny are looking at ways that we can do our 'bit' for the planet. Therefore, we would like to give you the option to receive future copies of this newsletter by email rather than sending it out by post – saving a few trees!

If you would prefer our newsletter to be emailed to yourself in the future, we would be grateful if you could call or email the office so that we can amend our records.



Photo by NordWood Themes on Unsplash

We hope you find this a useful and informative read. With our constant strive for excellence in customer service we always appreciate your feedback, whether good or bad.



If you would prefer to receive the newsletter via email, please email us at: enquiries@atawny.co.uk



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