



HERITAGE
INVESTMENTS



Welcome to 2025: A Fresh Perspective on Your Finances

As we step into 2025 together, we would like to take a moment to reflect on some key financial trends and share a few ideas to help you make the most of your money this year. With markets evolving and changes in the economic landscape, it is a great time to revisit your goals and ensure your financial plans remain aligned and work for you.

Market Outlook for 2025

The global financial markets have shown resilience and adaptability, even as they face challenges such as shifting interest rates, geopolitical tensions, and the ongoing transition to a low-carbon economy. Leading money managers are cautiously optimistic about the year ahead.

"2025 will be a year of selective opportunities," says Emma Howard, Chief Investment Officer at Global Wealth Partners. *"With interest rates potentially stabilising, investors should focus on quality assets and sectors benefiting from long-term structural trends like technology, healthcare innovation, and green energy."* Similarly, James Patel, Senior Economist at Horizon Funds, notes: *"The global economy is transitioning from the rapid post-pandemic recovery phase to a more balanced growth trajectory. Diversification and disciplined risk management will be key in 2025."*



Key Financial Themes for UK Investors in 2025

1. Navigating Pension Changes

The pension annual allowance remains a cornerstone of retirement planning. With the allowance at £60,000, higher earners should be mindful of the tapered annual allowance, which starts to reduce for those with adjusted incomes over £260,000. Using carry forward to maximise unused allowances from previous years can make a significant difference.

2. The Importance of Tax Efficiency

With the freezing of tax thresholds until 2028, many UK taxpayers may find themselves moving into higher tax brackets. Strategies like fully utilising ISA allowances (£20,000 per person per year) and making tax-efficient pension contributions can help mitigate this "fiscal drag."

3. Investing for the Long Term

Themes like sustainable investing, digital transformation, and healthcare advancements continue to offer compelling long-term opportunities. If you are wondering how these trends might fit into your portfolio, we are here to guide you.

4. Protecting Your Wealth

In uncertain times, ensuring you have adequate insurance cover, and an up-to-date estate plan is essential. This includes revisiting your life insurance policies, updating wills, and considering gifting strategies to mitigate Inheritance Tax.

Action Points for Your 2025 Financial Review

Review Your Investment Strategy: Are your investments still aligned with your risk tolerance and long-term objectives?

Maximise Tax Efficiency: Have you made the most of your Individual Savings Account (ISA), pension, and other tax-efficient vehicles?

Plan for the Future: Are your retirement plans on track? Could 'carry forward' or other strategies help boost contributions?

Protect Your Legacy: Are your estate planning documents up to date and reflective of your wishes?

Looking Ahead Together

We are here to help you navigate whatever this year brings. Whether it is updating your investment strategy, exploring ways to save on taxes, or planning for a big milestone, we are committed to providing guidance that is both tailored and personalised.

Let us make 2025 a year of financial progress and peace of mind. If you would like to chat about your plans or schedule a review, just let us know—we would love to help.

Wishing you all the best for a happy and successful year.

Andrew Cook FPF5
John Cooper APFS

Joint Managing Directors,
Heritage Investments



‘Financial Farming’ Growing a Sustainable Future

When we think of organic farms, we imagine lush fields, fresh produce, and a commitment to sustainability that benefits both people and the planet. But what if we applied that same vision to finance? Imagine a “financial farm”—an investment approach rooted in ethical practices, long-term growth, and care for our global eco system.

At its core, sustainable investing is about planting seeds for a better future. Just as organic farmers nurture the land with sustainable practices, sustainable investments aim to grow financial returns while promoting environmental and social good. By investing in eco-conscious businesses, renewable energy, or companies with robust environmental, social, and governance (ESG) policies, we can make a measurable difference.

What Would a Financial Farm Look Like?

Think of each investment as a crop. Just as diversity is key in farming, sustainable investment portfolios include a mix of sectors like clean energy, ethical consumer goods, and green technology. These “crops” not only yield returns but also reduce carbon footprints, support fair labour practices, and encourage innovation in tackling climate challenges.

For example, investing in renewable energy companies is akin to planting trees—while it generates returns, it also captures carbon and promotes cleaner air. Similarly, supporting sustainable agriculture businesses ensures that farming practices enrich the soil rather than deplete it.

Why Choose Sustainable Investing?

Investing sustainably might seem like a small step, but it has a big impact. It aligns your financial goals with your personal values, enabling you to support a planet-friendly economy while building your own financial future. They are not only good for the planet but good for your portfolio too. As more businesses recognise the need to operate sustainably, the potential for growth in this sector is vast.

How Heritage Investments Can Help

If you are interested in ESG we can help you “cultivate” your finances by identifying investment opportunities that align with your goals and values.

Whether you are looking to reduce your carbon footprint, support green innovation, or simply make a positive impact, we are here to create a strategy that works for you. Just as organic farming requires care, patience, and expertise, sustainable investing thrives with the right guidance. Together we can work to grow a portfolio that benefits both you and the planet—because every seed we plant today helps shape a greener tomorrow.

Ready to start? Let’s talk about how we can make your investments truly sustainable

www.watch this space...

In the coming months, we will be launching a new website designed to provide a streamlined, user-friendly experience with improved navigation and functionality. This updated platform has been thoughtfully designed to better meet your needs and make accessing information seamless. We will share further details about the launch in a separate communication, so please keep an eye out for updates.

Food bank support over the Christmas period



In November 2024, we donated £125.00 to each of the food banks at Christchurch and Wimborne ahead of their Christmas preparations – one of their busiest times of the year. Both food banks expressed their gratitude for helping make a difference to local people in crisis.

Heritage Investments – Help in the Community

Bake-off Winners!

Pictured left is Stephanie Seabrook, our Christchurch office winner, who won with her exceptionally delicious Nigella Lawson chocolate cake. Pictured far right 'bake off' winner Lisa Bowles, from our Wimborne office, receiving her prize from Felicity Hardy. Lisa won with her delicious lemon and poppy seed cake.



Macmillan Caring Locally

We have been privileged to be a Golden Partner of Macmillan Caring Locally during their 50th year of fundraising for the Brick-by-Brick appeal in 2024.

This partnership reflects our commitment to contribute to the vital work Macmillan Caring Locally carries out to help address the growing needs of patients within our community. In October, we proudly sponsored their 'Flutterby Ball' with a donation of £800.

Flutterby Ball Thank You

The Flutterby Ball is now an established event in Macmillan Caring Locally's event calendar. As anyone in the event industry might know, creating, managing and financing an event of this scale is a challenge, especially in the current economic climate. That is why our grateful thanks go to our event sponsors, without them the Flutterby Ball could not happen. Thank you.



Bake Off Sale Success



In November, our bake sale at Christchurch and Wimborne offices, JustGiving page, and raffle draw raised more money for the charity and exceeded our expectations and initial target of £250. It was enhanced by a very generous donation from Waitrose, Christchurch of £1000.00. In total we helped raise £2258.95 for the charity this year. We would like to extend our sincere gratitude to everyone who supported these efforts, including the following retailers:

Waitrose 'Community Matters' Team, Christchurch

The Forum Jewellers, Broadstone

Blandford Heights Garage

The Village, Bournemouth

Jimmy's Iced Coffee

The success of these events is always a team effort and would not have been possible without the kind support of our lovely clients who also donated raffle prizes, and the Heritage team, and family. Thank you for helping us make a meaningful contribution to Macmillan Caring Locally and to the vital services they provide. Together, we hope it will make a lasting impact and difference to those in need.



Annual Celebration in Poole

Our dedicated Staff Social Committee organised Heritage Investments annual end-of-year celebration at the Saint Tropez Lounge restaurant in Poole.

A time for everyone to come together in a relaxed and friendly atmosphere after a very productive and busy year.



Promotions



Jasmin Reynolds

Paraplanner

In August, Jaz was selected for an internal Paraplanner vacancy. Jaz brings excellent skills to the role, with administration expertise and over four years paraplanning experience from previous roles. Many congratulations.



Georgina Andrews

Senior Administrator

Georgie stepped up into the position of Senior Administrator in October 2024. This well deserved promotion highlights her hard work and the dynamic impact she has had on the team. Congratulations Georgie.



Nicola Owen

Senior Administrator

Since joining the team in March 2024, Nicola has consistently excelled and contributed forward-thinking ideas. She was promoted to Senior Administrator in November 2024. Nicola adds a wealth of knowledge and experience to the senior team. Well done.

Heritage Investments at Highcliffe Castle

Highcliffe Castle had considered hosting a Christmas tree festival for a while to highlight local businesses, suppliers, charities, and community groups. In 2024, this vision became a reality, and Heritage Investments was proud to support the initiative. We sponsored a tree which was prominently displayed in the Castle's prestigious State Rooms. Visitors to the Castle enjoyed festive storytelling and a Christmas trail featuring the beautifully decorated trees, which created a celebratory and engaging experience for many.

Special thanks to Shirley and Heather, pictured here from left to right, who volunteer at the Castle and very kindly decorated our tree.



Examination Results



Francesca Darwood

Senior Administrator

Congratulations to Francesca, who passed her Chartered Insurance Institute RO1 exam in July 2024, followed by the CII RO5 exam in September and CII RO2 exam in December.



Sandra Gardner

Paraplanner

Sandra was successful in her Level 6 Diploma in Financial Advice (Adv DipFA) 'Managing Investments' unit. This accomplishment involved completing a rigorous written paper and delivering a video presentation. Many congratulations!

Get in Touch

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We always like to hear from our clients, so if there is a specific article or news item that you would like us to feature in the next newsletter, please let us know.

If you would like to discuss anything mentioned in the newsletter, please get in touch.

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