

# Tips for tax efficient saving

MONEY MATTERS

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Tip 1: Understand when tax could be paid

Tip 2: Calculate your marginal tax rate

Tip 3: Make the most of “free money”

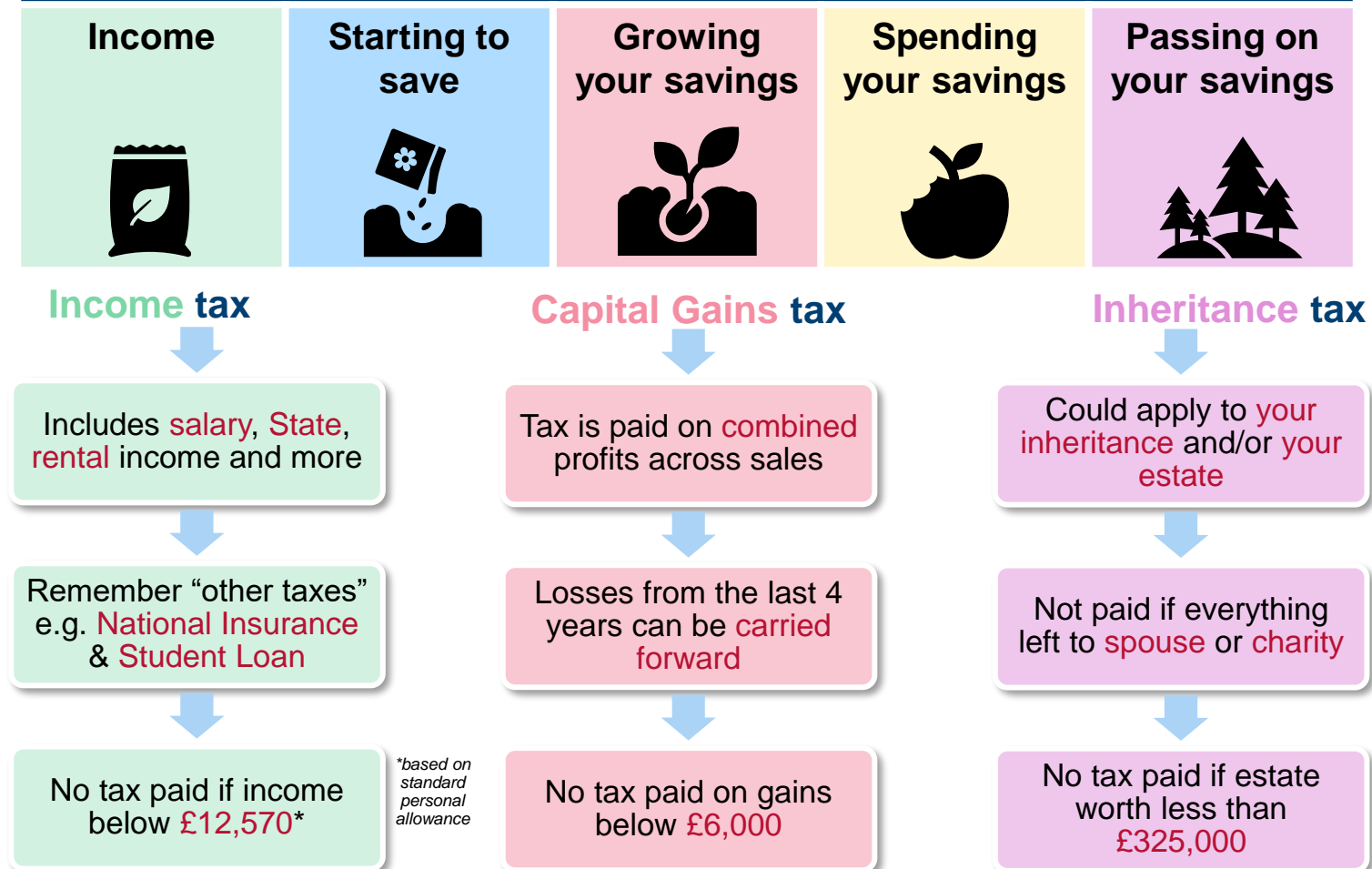
Tip 4: Do you need financial advice?

Tip 5: Remember the other factors

## Useful links

- [Choosing a financial adviser \(moneyhelper.org.uk\)](https://moneyhelper.org.uk)
- More information on Unilever share schemes (ShareBuy & SHARES): [Video Recordings](#), [Further Information](#)
- Learning pathway (paying off debt): <https://www.unilever.faife.co.uk/learning-pathways-borrowing/debt/>




## Life cycle of money



First Actuarial are not financial advisers but are regulated by the Institute and Faculty of Actuaries in respect of a range of investment business activities. If you require specific advice or help regarding your financial planning, please contact an Independent Financial Adviser.

# Tips for tax efficient saving

## Help from the tax office and Unilever

Saving into	£100 (before tax)	Starting to save 	Growing your savings 	Spending your savings 	Total "saved"
LISAs (cash / investment)	£70	25% top up (£17.50)	No tax on interest or capital gains	No tax	<b>£88</b>
UUKPF (via Salary Sacrifice)	£70	Tax & NI back (£30)	No tax payable	Up to 25% tax free Rest taxed	<b>£85</b>
Unilever Shares Scheme (ShareBuy)	£70	Tax & NI back (£30)	No tax payable	No tax	<b>£100</b>
Unilever Shares Scheme (SHARES)	£70		Buy 3 get 1 free (£23)	Tax & NI paid on free share (£7)	<b>£86</b>
Bank account	£70		No tax on up to £1,000 of interest	No tax	<b>£70</b>
ISAs	£70		No tax on interest or capital gains	No tax	<b>£70</b>
Stocks & Shares	£70		No tax on up to £1,000 of dividends per year	No tax (up to £6,000 per year)	<b>£70</b>

The above table ignores any potential investment returns or market value volatility. First Actuarial are not financial advisers but are regulated by the Institute and Faculty of Actuaries in respect of a range of investment business activities. If you require specific advice or help regarding your financial planning, please contact an Independent Financial Adviser.