

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”

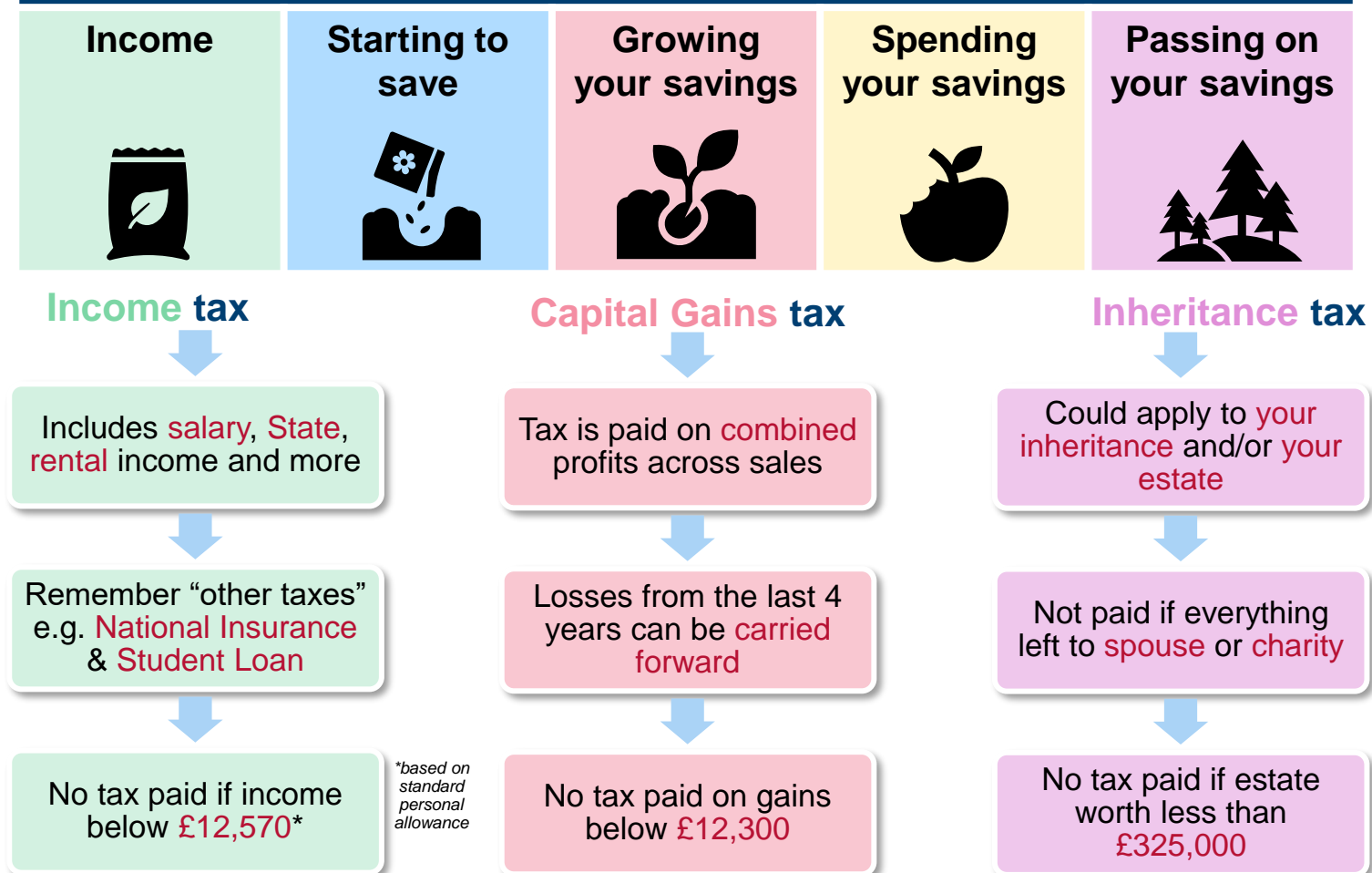
Tip 4: Do you need financial advice?

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](#), [Book onto a webinar](#)
- Learning pathway (paying off debt): <https://www.unilever.faife.co.uk/learning-pathways-borrowing/debt/>

Life cycle of money



*based on standard personal allowance

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)	£68	25% top up (£17)	-	-	£85
UUKPF (via Salary Sacrifice)	£68	Tax & NI back (£32)	-	Up to 25% tax free Rest taxed (- £15)	£85
Unilever Shares Scheme (ShareBuy)	£68	Tax & NI back (£32)	-	-	£100
Unilever Shares Scheme (SHARES)	£68	-	Buy 3 get 1 free (£23)	Tax & NI paid on free share (- £7)	£84
Bank account	£68	-	-	-	£68
ISAs	£68	-	-	-	£68
Stocks & Shares	£68	-	-	-	£68

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.