



LITTLEWICK WEALTH MANAGEMENT

SUMMER NEWSLETTER 2026



As we move through another year, I would like to take this opportunity to thank all of our clients for the trust and confidence you continue to place in Littlewick Wealth Management.

Helping individuals and families make informed financial decisions is a responsibility we take seriously. Whether you are planning for retirement, growing your wealth, supporting future generations, or navigating life's unexpected changes, we are grateful for the opportunity to support you on that journey.

The relationships we build with our clients are at the heart of everything we do. Your trust allows us to provide thoughtful advice tailored to your goals, and we remain committed to delivering the highest standards of service, professionalism, and financial expertise.

In this summer edition, we share our latest market insights, planning considerations, and updates from the Littlewick team. We hope you find the content informative and valuable.

Mike Wreglesworth, Director

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INVESTMENT UPDATES

Key Themes from Q1

Several important trends have emerged over the past three months:

- Inflation remains in focus.
- Interest rates remain higher than many households became accustomed to during the previous decade.
- Pension adequacy remains a growing concern across the UK.
- Technology companies continue to account for a significant proportion of global market returns.
- Geopolitical tensions and increased defence spending continue to influence markets.



Looking Ahead

The headlines will change, the fashionable sectors will change, the market narratives will change, but disciplined financial planning remains remarkably constant. Nobody can consistently predict what markets will do next, however, despite the noise, the fundamental principles of successful investing remain unchanged & investors can control several factors that have historically contributed to better outcomes:

- Saving consistently & investing automatically.
- Maintaining a diversified portfolio.
- Investing with a long-term perspective.
- Avoiding emotional decisions.
- Reviewing financial plans regularly.

The value of your investment with St. James's Place can go down as well as up. You may get back less than you invested.

As Warren Buffett famously observed:

"The best investments are often greeted with yawns."

It's a timely reminder that wealth is rarely built by chasing excitement. More often, it comes from disciplined planning, consistent investing and maintaining a long-term perspective.

INSIDE LITTLEWICK & UPDATES

LITTLEWICK BY NUMBERS



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FINANCIAL ADVISERS

Experienced professional
dedicated to your financial
success



6

ADMINISTRATION TEAM

A skilled and supportive
team working behind the
scenes for our clients



£240M

FUNDS UNDER MANAGEMENT

Managing and protecting
our clients' wealth with
care and expertise



1,000+

ANNUAL CLIENT REVIEWS

Meaningful conversations
to keep your financial plan
on track

Our growing administration team

Congratulations to Anna on her promotion to Team Leader. Alongside leading our administration team, she will continue supporting Mike's clients, and we look forward to seeing her succeed in her new role.

We're also delighted to welcome Charlotte back to the administration team. With Charlotte's return and Sam and Alex now fully settled into their roles, our growing team is well positioned to provide even greater support to our advisers and clients. It's an exciting time for the practice, and we look forward to their continued progress.



Book of the Month

Big Mistakes: The Best Investors and Their Worst Investments by Michael Batnick

One of the most insightful investing books of recent years, *Big Mistakes* examines the errors made by some of history's greatest investors and the lessons that emerged from them. Its central message is one that applies equally to investing and financial planning: success is not about avoiding every mistake. It is about having a process, maintaining discipline and learning from experience. A highly recommended summer read.

TAX PLANNING OPPORTUNITIES

New tax year

Round-up of rate and allowance changes at a glance

- Dividend income tax rates have increased by 2% at the basic and higher rates.
- There is a reduction in business asset disposal relief (BADR) from 6 April, meaning businesses will now pay a higher rate of CGT when selling qualifying assets.
- The 'Making Tax Digital' (MTD) regime has started. This brings in new requirements for self-assessment taxpayers, and some property investors, to file tax information quarterly.



Tax changes from April 2027

- **ISAs:** While the ISA allowance will remain at £20,000, people under the age of 65 will only be able to allocate up to £12,000 to cash. The total overall annual ISA limit will remain at £20,000, with individuals able to invest in stocks and shares, or cash, or both, within ISAs, subject to the specified limits.
- **IHT and pensions:** From April 2027 most unused pension funds will be included in a person's estate on death for inheritance tax (IHT) purposes. This means pension assets could be taxed at 40% on death where an estate is liable to IHT. Currently pension assets are not included in a deceased person's estate.
- **Increase to income tax on rental income:** The tax rates on rental income from property are set to rise by 2%. For basic rate taxpayers the income tax rate will rise from 20% to 22%. For higher rate taxpayers the rate will rise from 40% to 42%, while at the additional rate, the tax rate will rise from 45% to 47%.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

Please note that Cash ISAs are not available through St. James's Place.

Why Financial Advice Matters

Whilst investing has become more accessible & democratised than ever through online platforms and mobile apps, investor behaviour remains one of the greatest determinants of long-term success. Research consistently shows that emotional decision-making, poor market timing and a lack of diversification can significantly reduce investor returns over time. Recent regulated disclosure reports show the percentage of retail clients who lose money using DIY platforms without advice at between 75%- 80%. Speculative trading is a different beast to long-term investing, the figures serve as a reminder that having access to investments is not the same as having a well-constructed financial plan. The role of financial advice is not to predict tomorrow's headlines. It is to help investors remain focused on their objectives, avoid costly mistakes and maintain discipline when markets become volatile.

Financial Conduct Authority (FCA) retail CFD disclosure requirements. FCA-regulated providers are required to publish the percentage of retail investor accounts that lose money trading CFDs. Current disclosures generally range between 75% and 80%. June 2026

MARKET UPDATES & INSIGHTS

As we move through the summer, it is worth reflecting on some of the key themes shaping financial markets and personal finances in 2026. While headlines continue to focus on artificial intelligence, defence spending, space exploration and the latest investment trends, successful investing often requires a very different mindset.



Mortgage Update

After a sharp rise in mortgage rates, the market is beginning to stabilise, with lenders including Leeds Building Society, NatWest, Coventry Building Society, Principality Building Society, Virgin Money, HSBC and, most recently, Nationwide reducing rates. On 16 June, Nationwide cut rates by up to 0.28% across several product ranges, including First Time Buyer, Home Mover and Remortgage deals.

A major challenge for first-time buyers remains saving a deposit. While many people believe a 10% deposit is required, many lenders now offer mortgages with just a 5% deposit. Santander's "My First Mortgage" allows borrowing of up to 98% with a minimum £10,000 deposit, while Halifax has introduced a £5,000 deposit mortgage.

For renters struggling to save, Skipton Building Society's "Track Record Mortgage" offers a no-deposit option for those who can prove they have paid rent on a UK property for at least 12 consecutive months within the last 18 months.

Josh Overton, Mortgage Adviser

Santander, "My First Mortgage", June 2026

KEY INFORMATION



UK Base Rate held by the Bank of England at **3.75%**



Inflation has eased and currently stands at 2.8% although it still remains above the Bank of England's 2.0%

IFA Magazine, "Experts react as inflation holds steady at 2.8%, though future rises remain likely". June 2026

The Retirement Reality

One of the most concerning statistics released this year comes from Pensions UK, whose latest Retirement Living Standards research found that only 9% of the UK working population is on track for a comfortable retirement, while just 23% are on course for a moderate retirement income. Despite increased pension participation through auto-enrolment, many people remain significantly underprepared for retirement. Rising living costs, longer life expectancy and changing retirement expectations mean that regular reviews of pension contributions and retirement plans have never been more important.

Financial Times Adviser, "Just 9% of Britons on track for comfortable retirement." June 2026:

Markets Chase the Next Big Story

Over recent months, investors have flocked towards sectors linked to artificial intelligence, defence and increasingly, space-related businesses. A recent market commentary humorously described investors searching for "strange new rockets and obscure satellite companies" in pursuit of the next great investment opportunity. The reality is that markets often become captivated by exciting stories long before meaningful profits materialise. History teaches us that investors rarely buy assets simply because they are valuable. More often, they buy them because they believe someone else will be willing to pay more in the future. That does not mean these sectors will not deliver long-term success. Some undoubtedly will. However, periods of enthusiasm can sometimes result in valuations becoming detached from fundamentals. The most successful investors understand the difference between a great story and a great investment.

Zoe Alexander, Financial Adviser

LOOKING AHEAD

STAYING FOCUSED ON WHAT MATTERS

Our focus remains on what we can control; your plan, your goals and our commitment to you.

We're here to help you navigate opportunities and challenges with confidence.



LET'S TALK

Book your annual review today and make sure your financial plan is aligned with your goals

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IMPORTANT INFORMATION

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Senior Partner Practice

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