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When you put your money into a pension the Gov add another 25% on top.  *Something’s not right here man, you’ve always said the Gov gave 20% tax relief, now you say they add 25% on top of what I put in*.  Trust me bro, they definitely add another quarter on top.  It’s just that maths thing.  And if you’re a big earner they adjust things to give you a 40% bonus.  *Yuh what?  The Gov give me a bonus on top when I put money into a pension, are they crazy?  Yeh but I bet they tax the thing to hell and back when its inside the pot.*    No, they don’t. When your money’s in the pension pot, it’s not taxed either, it grows free of any tax..  *That’s wicked man. So how much can I put into this pension thing?*  Well, the max now is 40 grand or your annual earnings whichever is the lower, but soon that max goes up to 60 grand.  *Knock it off man! I ain’t got that sort of bread now, can I put bits in monthly.*    Yea of course!   And while you money’s in your pension pot you must get yourself a good IFA geezer, and he could make it grow for you.  *If it’s this good I bet they restrict the size of your pot or they hold on it for ever or limit how you take it out.*    No. it’s not like that bro.  Sky’s the limit now.  You can build up your pot as high as you like.  No limits, no tax.  After you’re 55 you can take it out, as you like, just like a bank account.  But here’s the real magic, when eventually you go upstairs, you can leave your pension to your kids without any of that death duty nonsense.   And here’s the really good thing, everyone can have one, even your lady, Rosie.  *You serious man.  My Rosie’s not working, she’s no taxpayer she won’t get any bonuses.    You’ll be saying next the kids can have a pension pot, and get all these bonuses.*    I’m telling it straight bro, everyone, even your bairns can have a pension these days, and get the 25% bonus on top of their savings.  Everyone, as long as they are residents of the Kingdom.  *That’s awesome man, you’re in here for another 12 years, so does that make you a resident ?*  Cut it out bro, I’m trying to advise you to do the best for you, Rosie and the kids.  *I hear you man, now have I got all this right, bonuses on top of money going in, no limits on the size of the pot, no taxation on the growth, flexibility when taking money out, and no tax when leaving it to the kids.*    You got it bro.  Now get out of here and get yourself an IFA geezer and start putting money into a pension.  *I’ll do it right away, before this crazy Gov change their minds and put the kibosh on pensions.  See you again next month man, and by the way, Mum and sis say hi. You’re right man a pension does sound a wicked place to put my money.*    Equinox has passed and Spring is in the air. Enjoy  Regards  Ray | | | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | | |  |  | | --- | --- | | |  | | --- | | **UK interest Rates Rise to 4.25% after jump in inflation**  **click the button below to read the article** | | | | |  |  | | --- | --- | | |  | | --- | | [**BBC Business News**](https://www.bbc.co.uk/news/live/business-65046301) 5 | | | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | | |