

## Hotspot

Navigating the Capital Gains Tax Allowance Trap

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### Navigating the Capital Gains Tax Allowance Trap

Continuing our look at personal finances and taxes that may be changed in the Autumn Budget.

There is increasing speculation that The Government will amend the rules, levels and taxes on Capital Gains Tax (CGT) affecting both personal and business.

Take a look at our attached article to see if you can prepare yourself for any possible changes.

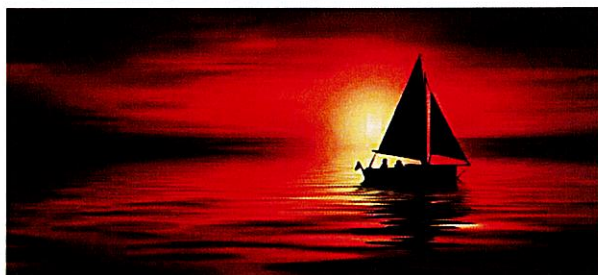
Good luck

Ray

The government has been systematically reducing the amount of profit you can make during the year before CGT is due. The annual exempt Amount has fallen from

£13,200 in 22/23 to £6,000 in 23/24 and is now £3,000 in 24/25.

In this article, we look at how you can reduce your Capital Gains Tax bill.



- **Time the Sale of Assets** - You cannot carry forward the Annual Exempt Amount, so timing the sale of your assets is important and it could be worth selling in the new tax year. You can also pass assets on to your spouse as this is an individual allowance.
- **Use a Tax-Efficient Wrapper** - An ISA is a tax-efficient wrapper for saving or investing because any profits made on investments held in an ISA are exempt from CGT.
- **Consider your Tax Thresholds** - Basic-rate taxpayers pay less CGT than those in higher tax brackets. By managing your taxable income could help reduce your CGT bill.

[Read our full article here](#)

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