

# Minimise your Tax Bill on 31 October



The deadline for payment of income tax for 2008 and preliminary tax for 2009 is fast approaching. Most individuals have no strategy for reducing their tax liability and managing their personal outgoings.

Russell Brennan Keane are providing a free independent personal financial planning service to Solicitors that wish to review their financial and taxation position.

This is a year when careful consideration of your current cash-flow position is paramount.

Paying less tax, managing the cost of borrowings and other outgoings is critical to sustain a healthy cash flow. Yet most individuals will rely on the same filing taken in more profitable tax years and will pay more tax than is necessary.

We can assist you to ensure that your tax payment is minimised by reviewing the way in which your income is returned to Revenue and by assessing your entitlement to allowances, tax credits and reliefs.

As well as advising on how best to manage your monthly outgoings – including your personal and business loan obligations – we will carry out a policy audit of your life cover, income and mortgage protection and retirement plans.

### Included in our service offering is advice on how to:

- Minimise your income tax liability for 2008;
- Reduce your preliminary tax liability for 2009;
- Reduce your exposure to the new income levy;
- Recommend the most tax efficient accounting year end having regard to your business cycle;
- Utilise income and capital losses to shelter earnings;
- Protect personal assets including your family home;
- Obtain tax relief for cash-calls and other borrowings;
- Reduce your total tax bill through pension planning and other methods; and
- Consolidate life cover, income protection and pension plans.

### Our Service Offering:

Our taxation and personal financial advisers will review your financial position and advise how best to organise your affairs in a more efficient manner.

### Request Free Consultation:

Discover how Russell Brennan Keane can assist you. To arrange a **free appointment** with our advisors please contact our team.

### CONTACT US:



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DUBLIN | ATHLONE | ROSCOMMON

For more information, please visit **RBK.ie**

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### Why choose us?

Russell Brennan Keane have proven experience in the provision of highly confidential advisory services to the legal profession and their clients where practices have recognised the potential in a partnership approach and the opportunity to expand the level of services being offered to their clients.

### Our Services:

Accountancy | Taxation Planning | Corporate Finance | Technology Solutions |