

# Reserves are building up

Various options to discuss



**2**

Property investment using holding company

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**3**

Business saver and keep money for rainy day (easy access or fixed rate bond eg aldemore)

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**1**

Pay higher rate tax



**4**

More pension (40k a year but could use prior year unused allowances)

**5**

Take more money out but put into eis/seis qualifying investments to save personal tax eg seedrs.

**6**

Electric car  
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**We don't typically recommend** paying higher rate tax to pay off mortgages at low interest rates but very much links with personal objectives.