And let's not forget the salary sacrifice changes planned for April 2029, representing a real planning opportunity to maximise the value of pension contributions over the next three years."

Mei Lim, Group CFO and Managing Partner at Anthemis, said:

"Making full use of ISA and Pension allowances early remains one of the most effective ways to enhance long term outcomes and should be a core part of any planning strategy. Beyond the mainstream avenues, selectively allocating capital to high growth private assets can also have a meaningful long-term impact for the right clients.

"Looking ahead, the tax environment is becoming more challenging. Rising dividend taxes and frozen thresholds will continue to pull more investors into higher tax bands.

"Investors and advisers should approach tax-efficient investing with greater purpose. That said, there is no one-size-fits-all approach. Investment strategies should be personalised, and generic approaches risk missing meaningful opportunities."

Justin King CFP™ Chartered FCSI (Financial Planning), member of the CISI Financial Planning Forum Committee, said:

"The priority for investors and advisers should be to ensure allowances are used intentionally, not reactively. The real value of ISAs and pensions comes from aligning these wrappers with the client's wider life and retirement plans.

"ISAs should not be overlooked, especially for clients approaching retirement, where flexibility and tax-free access can be just as important as tax relief on the way in. Using both spouses' ISA allowances and thinking carefully about asset location can materially improve outcomes over time.

"Advisers need to focus on robust, repeatable planning rather than tactical speculation. The aim isn't to predict the next Budget, but to build resilient strategies that can adapt as the rules inevitably change."

Russell Bignall, Group Managing Director at Fairstone, said:

"Pension contributions remain one of the most effective ways to extract profits from a business tax-efficiently. Even when unused defined contribution pensions come under the inheritance tax regime from April 2027, maximising pension contributions, along with ISA and Capital Gains allowances, is still a key tactic.

"Where once VCTs were the next place higher earners would consider for maximising tax relief, the reduction in income tax reliefs will reduce their attractiveness as a tax-efficient investment.

"Offshore bonds remain a useful form of tax-efficient investment if you expect to be a lower earner in the future or plan to retire in a country with lower tax rates."

Matthew Crawshaw, Regional Director of Walker Crips Financial Planning Limited, said:

"This is an important time for investors and advisers to review tax-efficient planning opportunities and ensure allowances are not wasted. A key priority is maximising contributions to ISAs and pensions, but investors should be mindful of the forthcoming changes.

"Finally, investors should plan ahead for proposed changes to pension death benefits from 6 April 2027. Reviewing nominations in advance will be therefore essential."

Emanuel Georgouras, CEO and Co-Founder of PistonDAO, said:

"With investors and advisers being increasingly focused on improving after-tax outcomes rather than simply reallocating capital, there has been renewed interest in alternative assets that can offer diversification beyond traditional equities and bonds, including collectible cars, which we allow investors to take fractional ownership in.

"Outcomes are driven more by structure than by asset class alone. While classic cars are often discussed in the context of 'wasting asset' exemptions, the reality is more nuanced. As scrutiny of alternative investments increases, transparency and clarity of documentation are essential.

"In an environment of evolving allowances and fiscal uncertainty, disciplined structuring, risk management and a long-term mindset will remain central to tax-efficient investing." TEI