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Each month we will keep you informed of developments within the financial services industry and Taylor & Taylor Associates.

With so much press speculation these days we hope this information will help you to feel more up to date and informed with what's going on in the financial world.

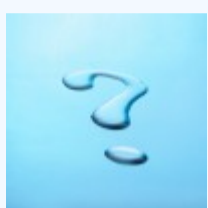
Warmest regards

Taylor & Taylor Associates



MONTHLY NEWS, VIEWS AND UPDATES

Last few places remaining for Business Protection Seminar



The countdown has begun for our breakfast seminar on Wednesday, 16th March at 8am.

Come and join us to find out how to ensure that your interests are protected in the event of death or illness of a key member of staff or shareholder.

Click [here](#) to find out more and book your place.

Throughout 2011 we are holding a series of seminars providing useful information to business owners and directors. If you want to meet like-minded people in a relaxed setting and obtain useful insights into topical issues that could affect you and your business then click [here](#) to view the full programme of events for 2011.

Take action before the tax year ends

The current tax year will end on 5 April. If you haven't already taken advantage of the various allowances and exemptions you're entitled to by that date, you'll lose the benefits they provide. That's because most of them cannot be carried forward into the next tax year – and the pension opportunity discussed below will vanish from 6 April.



Click [here](#) to read more about the tax allowance and exemptions that could apply to you

Approaching retirement?



The Department of Work and Pensions has issued guidance on changes to the default retirement age. From October 1st 2011, employers will not be able to use the default retirement age as a reason for someone to exit a business and recent proposed changes mean that in most cases you can now choose when to retire.

Click [here](#) to read more

UK Inflation Rate

The Consumer Price Index (CPI) annual inflation rate, the Government's target measure, was 4.0 per cent in January, up from 3.7 per cent in December 2010, according to the Office of National Statistics.



Click [here](#) to read the article in full

Retired and still working



The latest edition of 'Pension Trends' was released by the Office of National Statistics on 2nd February. It reports that the employment rates of pensioners held up during the 2008-09 recession and have risen in 2010. The rate for men aged over 65 remained above 10% during the recession and rose to 11.7% in November 2010. For women aged over 60, the rate rose from 12.3% in 2008 to 13.5% in September – November 2010.

Click [here](#) to read more

Market update - March 2011

Widespread global economic uncertainty continues to be the theme with unrest in the Middle East dominating the headlines. The Middle East's role in the provision of the world's oil is not overlooked. Rising oil prices will be a drag on growth as it acts as a tax on consumers. If the trouble spreads across the region then oil prices will increasingly dominate the economic dialogue.



Read this month's market commentary in full [here](#)

MONTHLY ECONOMIC UPDATES

Good points

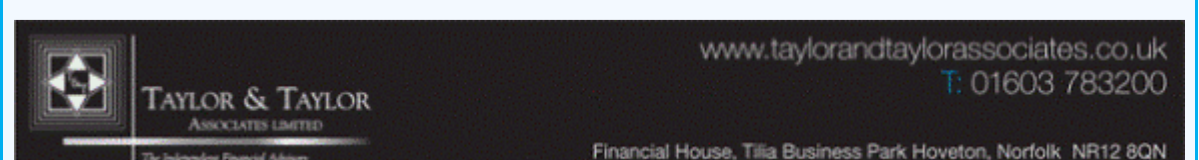
February has been another choppy month for financial markets. Manufacturing activity has improved, and corporate earnings are generally exceeding expectations. If this can start to filter through to the employment market this may help give ground to further economic recovery...

Not so good points

Markets are starting to get nervous about the unrest in the Middle East, particularly in respect of the effect this is having on the price of oil which will impact on further increases to inflation, which in turn may impact on the economic recovery. Equities still look overvalued despite recent falls, but there are some attractive yields from bond funds available.

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