

February 2026

**New
Blog!**



**Tax Year-End Planning: ISAs &
Pensions — What to Check Now**



Accolade Financial Planning February 2026 Blog

Tax Year-End Planning: ISAs & Pensions — What to Check Now

February is often the calmest and most effective time to review tax planning. There's still time to act, but without the pressure of looming deadlines.

ISA allowances: use them or lose them

For the 2025/26 tax year, the ISA allowance is £20,000 across all ISA types, and any unused allowance does not roll forward.

ISAs can play an important role in:

- Tax-free income
- Tax-free growth
- Flexibility alongside pensions

If you're holding significant cash, it's worth checking whether ISAs are being used intentionally rather than accidentally overlooked.

Investors do not pay any personal tax on income or gains, but ISAs may pay unrecoverable tax on income from stocks and shares received by the ISA managers. Tax treatment varies according to individual circumstances and is subject to change. Stocks and Shares ISAs invest in Corporate bonds; stocks and shares and other assets that fluctuate in value.

Pension allowances and carry forward

For most people, the standard pension annual allowance is £60,000. You may also be able to use unused allowances from the previous three tax years through carry forward (rules apply).

Carry forward can be particularly useful if:

- Your income varies year to year
- You've received a bonus
- You're a business owner making irregular contributions

However, eligibility and limits depend on circumstances, so it's important to check before acting.

Why February matters

Leaving decisions until March often leads to rushed choices or missed opportunities. Reviewing now allows time for joined-up planning, not last-minute reactions.

Contact us today to review your ISA and pension position and prioritise what matters most.

 **01444 223750** |  info@accoladefp.co.uk

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