BULLETIN

September 2026

Welcome To Our Latest Bulletin

by Kevin Forbes, Managing Partner

It has been another positive period for the firm, with continued development across our team, further recognition through awards and achievements, and some fantastic feedback from our clients.

Alongside this, we remain firmly focused on what matters most: our clients, our people and the communities we serve. Client feedback remains exceptional, while our Community Foundation has now donated over £300,000 to more than 150 charities and community organisations.

In this update, we share some of the latest highlights from across the firm, including news from across the profession, company updates, client feedback, our community work, and the awards and recognition we're proud to have received.

As we look ahead, our focus remains on continuing to deliver the high-quality advice, personal service and care that our clients have come to expect from us.

Thank you, as always, for your continued trust and support.

BULLETIN HIGHLIGHTS

Awards And Achievements

We’re proud to have enjoyed another strong year of recognition across the financial services profession, with our people and our commitment to clients continuing to attract attention at both firm and individual level.

🏆 Money Marketing Awards
We’re delighted to have been shortlisted in three categories at the 2026 Money Marketing Awards:

- Next Generation Advice Firm of the Year
- Charity Champion of the Year
- Best Retirement Advice Firm

🏆 Young Financial Planner of the Year – Southeast & West
Jon Hickson has once again been shortlisted for this prestigious award, following his previous success.

🏆 Investment Life & Pensions Moneyfacts Awards
We’re pleased to be shortlisted in three categories at the Investment Life & Pensions Moneyfacts Awards 2026:

- Retirement Adviser of the Year
- Investment Adviser of the Year
- Paraplanner of the Year – Rachael Martin

🏆 MoneyAge Awards
We’re also proud to have been shortlisted for Financial Adviser of the Year – Small to Medium Firm at the MoneyAge Awards, recognising our commitment to high-quality, independent financial advice, innovation and outstanding client service.

🏆 Women in Financial Advice Awards
Natasha O’Neill has been shortlisted for Financial Adviser of the Year – South West in the Professional Adviser Women in Financial Advice Awards 2026. With more than 1,100 women from over 450 firms nominated, this is a fantastic achievement.

🏆 VouchedFor Top Rated Adviser Guide
Four of our advisers – Abi Stidworthy, Allan Cruse, Chris Bibb and Robert Young – have been named in the VouchedFor 2026 Top Rated Financial Adviser Guide, published in The Times.

Awards are never the goal, but they are an important benchmark of the standards we strive to achieve every day.

ISA Changes Explained – What You Need to Know

By Vanessa Taylor, Independent Financial Adviser

Over the past few months, there has been considerable media coverage about changes to Individual Savings Accounts (ISAs). As is often the case, the headlines have created more questions than answers.

The Government has published draft legislation and confirmed its intention to introduce a number of reforms, expected to take effect from 6 April 2027, subject to the regulations being finalised.

Changes to Cash ISAs

From 6 April 2027, if you are under 65, you will be able to contribute a maximum of £12,000 each tax year into Cash ISAs.

The overall ISA allowance remains £20,000, so if you wish to use your full allowance, the remaining £8,000 could be invested into a Stocks & Shares ISA or another qualifying ISA.

Holding cash within a Stocks & Shares ISA

You will still be able to temporarily hold cash within a Stocks & Shares ISA. However, from 6 April 2027, if that cash earns interest, a flat-rate 22% charge is expected to apply to the interest earned. This will be deducted automatically by your ISA provider.

ISA transfer rules

From 6 April 2027, you are expected to continue to be able to transfer money from a Cash ISA into a Stocks & Shares ISA.
If you are under 65, you are expected no longer to be able to transfer money from a Stocks & Shares ISA or Innovative Finance ISA back into a Cash ISA. From the tax year in which you turn 65, this restriction is expected to cease.

Do I need to do anything?

For most people, the answer is no. The current ISA rules remain in place until 5 April 2027, so there is no need to make rushed decisions.
If you expect to continue holding significant cash savings, you may wish to consider maximising your Cash ISA subscriptions before the new rules begin. Those regularly holding large cash balances within Stocks & Shares ISAs may also wish to review whether this remains appropriate.
If you'd like to know more, please email info@ssfs.co.uk

At a Glance

✔ The overall ISA allowance remains £20,000.
✔ Most of the new rules begin on 6 April 2027.
✔ If you are under 65, the maximum you can contribute to a Cash
✔ ISA each year will reduce to £12,000.
✔ If you are 65 or over, the Cash ISA limit remains £20,000.
✔ Existing ISAs remain fully protected.
✔ Stocks & Shares ISAs continue to offer tax-free investment growth and dividends.

Community Foundation

This year, we're proud to have supported a wide range of local causes, helping charities and community organisations make a meaningful difference across the communities we serve.

Our support has included children's mental health and wellbeing, young people and education, families, health and social welfare, and community organisations.

One recent project was the Barney & Echo Mindfulness Project, which reached 308 children across four Bournemouth primary schools. The programme helped children develop greater emotional awareness, resilience and practical coping strategies, with 100% of pupils reporting a better understanding of the importance of mental wellbeing and knowing who to speak to if they needed support.

We've also been proud to support Oly Newton's school tours, helping bring his powerful messages around resilience and mental health to young people, as well as funding opportunities for organisations such as Newbury Sea Cadets, where our support has helped purchase new boating equipment for cadets.

We've supported families through initiatives such as Hope For Food's Easter appeal and helped create special memories for families affected by young onset dementia through the Making Memories Scheme.

It's incredibly rewarding to see how our funding is being used and to receive such heartfelt feedback from the organisations we support. One message from Newbury Sea Cadets particularly summed up the impact of our Community Foundation, describing the support as helping to create a lasting legacy, giving young people the opportunity to learn new skills, build confidence and create memories of their own.

Since 2019, our Community Foundation has now donated over £300,000 to more than 150 charities and causes, and we're committed to continuing to support even more organisations in the years ahead.

Could we help your organisation or charity?

Find out more about the Community Foundation and how to apply for support on our Community page.

Company News

A fond farewell to Annie after 15 years

This summer we said a fond farewell to Annie Aston as she began her well-earned retirement after an incredible 15 years with Strategic Solutions.

Annie holds the special honour of being the firm's first ever employee and has played an important part in our journey over the years. Her dedication, loyalty and commitment have been hugely valued by colleagues and clients alike, and she will be greatly missed by everyone at Strategic Solutions.

We'd like to thank Annie for everything she has contributed over the past 15 years and wish her every happiness for this exciting new chapter. We hope retirement brings plenty of time to relax, enjoy new adventures and do all the things she loves.

Stay up to date with us on WhatsApp

We're pleased to announce the launch of our new Strategic Solutions WhatsApp Channel, giving you an easy way to keep up with the latest news, updates and insights from our business.

From company news and awards to useful financial planning updates and announcements, our WhatsApp Channel is a simple way to stay connected, without the need to join a group or take part in conversations.

Follow our channel today to make sure you don't miss our latest updates.

Follow us on WhatsApp:

Click here to follow the Strategic Solutions WhatsApp Channel

You can also scan the QR code to your right to follow us directly from your phone.

What Our Clients Say

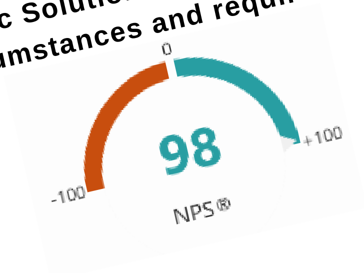
Client feedback

We’re incredibly proud of the feedback we continue to receive from our clients. Across our latest survey results, covering more than 450 responses, we achieved an outstanding overall average score of 9.83/10.

The results reflect the trust and confidence our clients place in us, with particularly strong feedback around the clarity of our advice, our understanding of individual circumstances and the confidence clients feel in the financial planning we provide.

We’d like to thank everyone who has taken the time to share their experience with us, your feedback is invaluable in helping us continue to improve and deliver the high standards our clients expect.

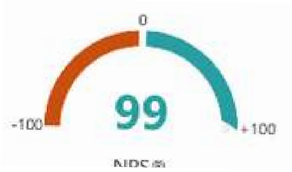
My Strategic Solutions adviser understood my circumstances and requirements



“As first-time buyers we had many questions that may have seemed 'obvious'; however, our adviser was more than happy to answer any question we had, no matter how big or small”

“The advice provided was clear and concise. Our adviser understood exactly what my needs were; I would happily recommend them to any friends or colleagues.”

I would rate my overall experience of dealing with an adviser as..



What Is SOLLA Accreditation And Why Does It Matter?

Planning for later life can involve some of the most important and complex financial decisions you'll make. From understanding care costs and funding options to planning for retirement, specialist advice can provide valuable reassurance.

At SSFS, five members of our team are SOLLA accredited: Nathan Harris, Allan Cruse, Rob Silk, Trevor Garson and Dave Stone.

What is SOLLA?

The Society of Later Life Advisers (SOLLA) is dedicated to helping people find trusted financial advisers with specialist knowledge and experience in later-life planning.

SOLLA accreditation recognises advisers who have demonstrated their expertise in areas including:

- Paying for care and understanding funding options
- State benefits and entitlements
- Powers of Attorney and working with other professionals
- Retirement and later-life financial planning
- The financial implications of moving into care

Advisers must demonstrate the knowledge, skills and experience needed to provide appropriate advice to people in later life, as well as meeting SOLLA's standards and ongoing requirements.

Why does it matter?

Later life planning can become particularly complex when circumstances change, and decisions around care can have significant financial implications for individuals and their families.

Having an adviser with specialist later life knowledge can help you understand your options and make informed decisions as part of your wider financial plan.

We're proud to have five SOLLA-accredited advisers within our team. Most recently, Dave Stone achieved SOLLA accreditation alongside becoming a Chartered Financial Planner, reflecting his commitment to continued professional development.

For us, it's another way of demonstrating our commitment to providing expert, personalised financial planning throughout every stage of our clients' lives.

Would you like to speak to one of our SOLLA-accredited advisers?
Please get in touch at info@ssfs.co.uk / 0800 160 1800

SOLLA
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We serve clients across the south coast.

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