

The KBA Adviser Team Bi-Monthly Round Up: January – February 2026



Many of you tell us how helpful your forward planning meetings are, but often wonder what happens in between. A great deal of work takes place behind the scenes to ensure your financial plan remains current, compliant, and forward-looking, particularly as we move through the first quarter of the year and towards the end of the tax year.

Markets and the Start of the Year

Markets began the year positively. Global equities finished 2025 up 20.6% overall, and more recently, improving policy clarity and easing trade tensions have helped support investor confidence.

In the UK, the FTSE 100 reached a new high, while interest rate expectations remain finely balanced as inflation and labour market data continue to evolve.

As always, our role is to look beyond short-term headlines and focus on what genuinely affects long-term financial plans.

Strengthening Technical Expertise

Throughout January and February, the team has continued to invest heavily in technical knowledge and staying ahead of legislative and planning developments.

David, Hannah, Gary, Elysia and I completed formal Openwork testing to ensure our knowledge remains aligned with regulatory standards.

We also attended an Openwork Wealth Knowledge and Skills session, which included a detailed seminar on the order of taxation and the effective use of allowances. This focused on ensuring maximum tax efficiency across different wrappers such as

offshore bonds and Venture Capital Trusts, particularly in what is becoming a less generous tax environment.



We also had valuable discussions with EIS managers across the North West, exploring how these investments differ and where they may sit within a client portfolio, alongside insights from a Scottish Widows pension specialist on the future of pensions and inheritance tax changes expected next year.

In addition, we attended a Downing roadshow focused on inheritance tax planning and business relief, alongside a presentation from HSBC on the strategic use of trusts within estate planning.

This continued development ensures that your advice reflects both current regulation and anticipated changes, particularly in key areas such as pensions, taxation and estate planning.

Strategic Planning and Leadership

At the start of the year, I held a dedicated strategy week to finalise our business plan and priorities for 2026.

We also held our quarterly leadership meeting, full team meeting, and regular pulse meetings to ensure alignment across the business and maintain high service standards.

This structured and proactive approach ensures we continue to evolve as a business while maintaining consistency in the service we provide to you.

Investing in Team Development

We remain committed to developing both our adviser and support teams.

Throughout this period:

- We met with members of our client support team to plan their progression into further paraplanning roles
- Matt Marsh began working alongside David Parkinson to strengthen adviser capacity and continuity
- The team continues to undertake **Grant Cardone University training**, a 12-month programme focused on communication, performance and client engagement
- Weekly coaching, marketing and leadership meetings continue to ensure focus and clarity across the business

We have also been interviewing for paraplanner roles to further strengthen the support behind your financial planning.

Client Planning and Tax Year-End Focus

As we approach the end of the tax year, a significant amount of time has been spent reviewing client plans to ensure allowances are fully utilised where appropriate.

This includes pension funding, inheritance tax planning, and wider tax-efficient strategies to ensure no opportunities are missed.

Alongside this, we have been working closely with our Wealth Development Team to enhance our planning capabilities for clients in more complex areas, including those working in private equity and those receiving Restricted Stock Units (RSUs). This includes understanding international tax implications, particularly in the US, and exploring opportunities such as co-investment structures.

Client Engagement and Events

In February, we hosted our Business Owners Webinar, alongside guest speaker John McCaffery of Alexander & Co, focusing on financial planning and tax considerations for business owners. Miss the live session? You can view the full recording [here](#).



We also continue to evolve how we deliver client events and engagement, ensuring they remain valuable, relevant and aligned with your needs.

Openwork Live Conference 2026

A particular highlight was attending Openwork Live 2026, the Openwork Partnership's annual conference, attended by around 800 advisers and partners. I was incredibly proud to not only present on behalf of the Openwork Foundation, a charity very close to our hearts that supports vulnerable children and families, but also, for the first time, to host the afternoon session of the conference alongside Liam Richards from Openwork.

Stepping onto the stage in this capacity was both an honour and a challenge, pushing me outside of my comfort zone, but ultimately an incredibly rewarding experience. I also had the privilege of introducing Sir Chris Hoy as part of the event.

These experiences are invaluable in continuing to develop both personally and professionally, and in representing KBA on a wider stage.

Looking Ahead

As we continue through the year, our focus remains on ensuring your financial plan is robust, forward-thinking and aligned with both current conditions and future changes.

The work undertaken in January and February provides a strong foundation for the months ahead, particularly as we move through tax year-end planning and into the new financial year.

As always, if there is anything you would like to review or discuss, please do get in touch.



Warm Regards,

Sarah Hogan FPFS