

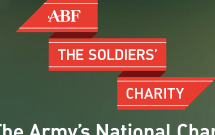
RIFT

Barracks

talking

JUNE 2018

RIFTrefunds.co.uk/ralo
Call us on 01233 623004



ARMED FORCES DAY

SHOW YOUR SUPPORT

RIFT has strong ties to the UK military, so we're naturally excited to get involved with this year's Armed Forces Day on the 30th of June.

As always, we'll be doing our part by raising money for our partners at ABF The Soldiers' Charity.

Last year, we were honoured to receive a visit from their Chief of Staff, Brigadier (Retired) Robin Bacon. It was a fascinating and eye-opening presentation, which opened many doors for us to work together. **Let's see what 2018 brings...**

Armed Forces Covenant: Going for Silver

When RIFT first signed up to the Armed Forces Covenant early in 2018, we already knew we wanted to take our commitment all the way.

Armed Forces lives are tough, and deserve both respect and fair treatment. Much of our work involves getting MOD families the tax refunds

their work entitles them to, and helping service leavers find their way after leaving the Armed Forces.

We were proud this year to be awarded Armed forces Covenant Bronze status for our work and commitment, and we're working to reach the coveted Silver tier in the summer.



Hi, I'm Martin



After 24 years in the UK Armed Forces, I'm now a recently retired WO2. On retiring, I joined RIFT Group to continue supporting serving personnel and veterans from all across our military communities.

I have a wide range of experience within the Infantry, including a post at ATR Winchester and the Infantry Battle School. In my most recent role, I led a specialist team providing technical advice to the government on infantry weapon systems - while also getting to see the world.

So, why did I join RIFT Group? Simply put, I was able to relate to them instantly. RIFT is a family-run business, with values and standards that fit well with those of the military. RIFT stands for Reliability, Integrity, Friendliness & Tenacity - and in all of these areas, they deliver.

It's my job to maintain relationships with unit personnel, ensure they're happy with our service, address their concerns and check they have enough information to confirm that they have a claim. I'm always happy to answer questions, explain the process and guide you to getting the most from RIFT's support. I look forward to working with you.

Martin Russell:

Call: 07508 898142

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Keeping TABs on Taxes

Despite what you might have heard, the taxman will never deliberately try to cheat you. He does, however, require the same respect from you in return.

Sadly, there are a lot of dodgy "tax advisers" out there and they're causing severe problems for the people they trap. Here are a few red flags to watch out for:

- ✓ Never let anyone talk you into "inflating" the amounts you're claiming. No matter how harmless it might seem, it's never worth it.
- ✓ If someone tells you that you don't need any documents to make your claim, you're probably being scammed. HMRC don't need every last scrap of paperwork, but you've still got to provide evidence to back up a refund claim.

- ✓ Make sure you're protected if HMRC launches an enquiry into your claim. If the taxman starts asking questions, you'll need a specialist fighting your corner. With RIFT, of course, you're covered by our unique guarantee. As long as you play fair with the information we ask for, we'll keep you and your cash safe from any enquiry.

RIFT are the UK's experts in MOD tax refund claims, with a specialist team ready to help. You can find out more about making a claim with a guarantee on any money you receive via RIFT: [RIFTrefunds.co.uk/ralo](https://www.riftrefunds.co.uk/ralo)



Top Tip: Don't forget to claim for meals

Far too many people are missing out on the tax refunds they're owed for the meals they buy.

Here are a few key stats:

- ✓ An average person shells out **£90,000 on food** at work in a lifetime.
- ✓ Skipping meals costs you energy. Skipping your tax relief on them can **easily cost you £250 a year.**
- ✓ Claiming back tax on your food bills can **boost your annual refund by 35%**. That's an extra £12,000 over your working life.

Changes to Rental Rules

If you rent out rooms or properties while you're on base or posted away, there are some rule changes coming in that you need to be on the ball about.

- ✓ If you use a letting agent, you might see some knock-on effects from the new Tenant Fees Bill currently working its way through the system. It's set to stop agents charging for things like inventories and phone calls.

If they can't get that money from your tenants, there's a strong chance they'll try to get it from you.

- ✓ An upcoming government cap could soon mean landlords can only charge up to a month's rent as a deposit. With about 40% of them currently charging more than this, there'll probably be some tough decisions to make.

- ✓ Every UK rental property now has to have an Energy Performance Certificate higher than the lowest ratings of F and G.

This change only applies when new tenants move in, but it's worth being aware of since fines and legal action can be involved.

Remember that RIFT is always here to help you with things like this. Check our website for up-to-date news and advice, and get in touch with any questions or concerns you have.

