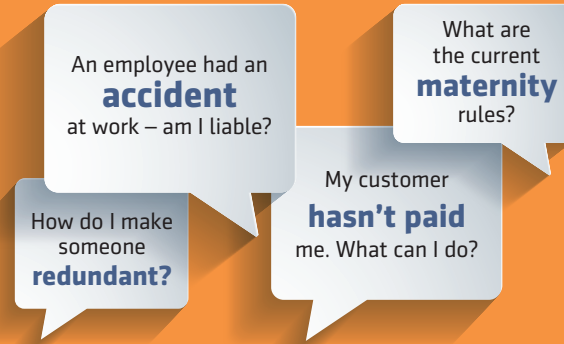


Reasons to act now.

- 1 Tax investigations can happen to anyone, at random, whether you are an individual or in business.
- 2 HMRC is working hard to collect more revenue than ever before. Last year it generated £26.6 billion from compliance activity and it plans to increase this figure to £27 billion over the next 12 months. This means that the chances of being selected for an enquiry are on the increase.
- 3 HMRC is becoming more sophisticated in its approach to recovering additional tax. With the details held within its Enterprise Data Hub, it has amassed more facts and figures about taxpayers' financial activity – it already holds more information than the British Library. This enables it to be increasingly targeted in its selection of those it chooses for investigation.
- 4 Don't underestimate the impact on you or your business of the stress and anxiety caused by being selected for an enquiry.
- 5 The tax investigations package ensures that you have an experienced professional on your side when you need them.

Don't let yourself become just another HMRC statistic!

Round-the-clock legal support.



When you subscribe to the tax investigations package, you'll have access to a team of qualified solicitors and barristers for employment law, health and safety matters and commercial issues.

A legal expert is only a phone call away and, most importantly, the advice is:

- **Free with unlimited calls**
- **In plain English**
- **Open 24/7, 365 days a year**

Don't put your business at risk – the law changes constantly and the helpline ensures that you have the right support when you need it most.

Cobham Murphy Ltd
116 Duke Street
Liverpool
L1 5JW
T. 0151 285 3100
F. 0151 285 3131
E. enquiries@cmaccountants.co.uk
www.cobham-murphy.co.uk

Think you're invisible to HMRC? Think again!

Tax investigation protection



HMRC – the threat is real.

In the past, HMRC's role was to ensure that you or your business paid the right amount of tax.

However, in recent times, its key objective has changed to maximise the amount of revenue it can collect from taxpayers. Indeed, over the next 12 months, HMRC is aiming to collect an additional

£27 billion

in revenue for the Treasury.

This will be achieved by increasing the number of compliance checks, enquiries and investigations it conducts. Some are opened entirely at random whereas others are selected from specific business sectors or geographical areas. Worryingly, more and more are chosen based on the data HMRC holds on you.

Whilst HMRC is committed to reducing the tax gap, it will continue to increase its enquiry activity so the risk of being selected for an enquiry is ever present.

Even if HMRC finds nothing wrong and there is no additional tax to pay, the costs of a tax investigation can seriously impact on your financial security, your ability to focus on running your business and, of course, there is the inevitable stress which they bring. Only an expert and professional defence will ensure that your tax affairs are treated correctly.

Could this be you?

Any UK taxpayer or business can be selected for an enquiry and it can cost thousands of pounds in professional fees to successfully defend your case.



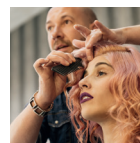
A property developer was subjected to a Corporation Tax enquiry. Professional costs exceeded £13,400.

A husband and wife had their investment income declared on their tax return questioned by HMRC. It cost £3,600 to prove their figures were 100% accurate.



A doctor was subjected to an enquiry which lasted over a year. More than £7,000 of fees were incurred in refuting HMRC's allegations.

A hairdresser's case was successfully defended where HMRC's demands were ultimately reduced by almost £80,000. The accountancy fees were in excess of £6,500.



A parent who had gifted a property to his children faced a Capital Gains enquiry where professional costs reached over £10,000.

So for a small annual fee, you'll benefit from complete reassurance that you or your business are fully protected against professional costs such as these.

Protect yourself today!

With HMRC committed to reaching its target of recovering £27 billion, and with 46% of its staff dedicated to enforcement and compliance, we believe that compliance activity is one of the biggest threats facing you over the next few years.

Subscribing to the tax investigations package ensures that we will do all of the following for you:

- Handle all meetings and correspondence with the Tax Inspector.
- Negotiate on your behalf to make certain that you pay the right amount of tax.
- Take responsibility for ensuring that you are treated fairly by HMRC.
- Give you complete peace of mind that the professional costs of your defence are covered.

That's why we recommend that all clients subscribe to this service today. Remember, the annual cost for tax investigation protection is a fraction of the typical costs of a defence.