

Autumn/
Winter 2025

Attivo®

Lifestyle Financial Planning

Inheritance Tax *and* Estate Planning

How to get the right money to the
right people at the right time

How to reduce
your *beneficiaries'*
Inheritance Tax bill

Why a *Will*
is always
important

Making *Trusts*
work for you and
your loved ones





Scan the QR code or click [here](#) to arrange your free Inheritance Tax consultation.

One of our specialist Inheritance Tax and Estate Planning Chartered Financial Planners will discuss your personal situation and provide a written report on your current Inheritance Tax liability. They will offer potential options to reduce the Inheritance Tax bill for your estate and beneficiaries.

Contact us

Alternatively, you can talk to us about any Inheritance Tax and Estate Planning questions, and we will guide you through the process.

Contact us via clientservices@attivo.co.uk or call us on **01242 585444**, to request a 'Discovery' meeting with one of our Chartered Financial Planners at no cost to you. In this meeting, we will discuss what you hope to achieve, the ways we can help and answer any questions.





Inheritance Tax and Estate Planning process made *straightforward*

Understanding your potential Inheritance Tax bill is the first step to knowing if you need to take action.

We will put together a detailed Lifestyle Financial Plan, which will address your Inheritance Tax and Estate Planning needs. We are one of the largest national Chartered Financial Planning firms in the UK and pride ourselves on taking the time to understand our clients, offering genuinely independent and impartial advice to help them achieve their goals.

When it comes to 'implementing' the recommended estate planning solutions, we will work with any providers required for your unique individual circumstances. The plan we draw up for you will be bespoke to you and your family.

Here at Attivo, we won't leave you on your own at any stage of this journey. We are here for you and your loved ones, whenever you need us, and will meet you every year to review your plans and answer any questions you or your beneficiaries and trustees may have.

We will review your plans at regular intervals and provide ongoing support to ensure the plan put in place remains on track, and keep you up to date on legislative and tax changes or any personal changes that require potential action.

Contact us...to book a Discovery meeting with one of our Chartered Financial Planners simply scan the QR code or contact our Client Services team on client.services@attivo.co.uk or 01242 585444.



Tax planning is not an activity which is regulated by the Financial Conduct Authority.



Jon Stevens FPFS CMgr FCMI MBA
Financial Planning
Managing Director

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“As Inheritance Tax continues to impact more families each year, our 20 years of experience have enabled us to develop proven strategies to help clients minimise its costs and protect their wealth for future generations.”

Welcome

At Attivo we can help you carefully manage the transfer of wealth to the next generation and potentially reduce your Inheritance Tax bill.

One of the most important things in life, especially as we age, is ensuring that any wealth and assets we have accumulated are protected – and passed on to loved ones in the most tax-efficient way possible.

Ask most people about their ‘wishes’ for when they are no longer around, and they will tell you they want their assets to go to the people they love, their spouse, partner and children.

The problem is, more estates are being drawn into the net of Inheritance Tax.

This is due to ‘fiscal drag’, with a long-term freeze on Inheritance Tax thresholds coinciding with a time when property and other asset prices have increased.

It is no longer only the very wealthy who have to pay Inheritance Tax; the estates of many

more ‘average income’ households are now also being drawn into the scope of Inheritance Tax.

According to official figures*, there has been a significant rise in Inheritance Tax receipts, reaching £3.7 billion between April and August this year.

Separate recent research** revealed that nearly one in 10 estates liable for Inheritance Tax paid over £500,000 in the most recent year for which data is available.

If you haven't already done so, now is the time to take action to avoid sleepwalking into a substantial tax bill for your beneficiaries.

Here at Attivo, we can help you carefully manage the transfer of wealth to the next generation and potentially reduce your Inheritance Tax bill.

We can create a tailored Inheritance Tax and Estate Planning plan that not only preserves your wealth but also aligns with your values and long-term goals, helping you provide for family members both now and in the future. Sometimes, helping your beneficiaries while you are alive means you can enjoy the process of helping them now and seeing how amazing that can be.

There's no time like the present to start planning

While lots of families have been left facing significant liabilities, many tax bills could be avoided with better estate planning.

For example, gifts to family members can often be made Inheritance Tax-free, provided they are structured correctly and made early enough in advance. This is one of the most common ways to avoid an Inheritance Tax bill though there are plenty of other steps you can take, too.

Just remember that estate planning is not only about tax efficiency, but also about ensuring that wealth is passed on in a way that causes the least financial – and emotional – stress to beneficiaries.

Ryan Wright, Attivo Associate Director, is a Chartered Financial Planner and Pension Specialist. He says: 'Depending on the right circumstances, there are various approaches we can take to mitigate the Inheritance Tax burden, varying from client to client. This can range from lifetime gifting strategies to the use of Trusts, or even more bespoke investments which qualify for Business Property Relief. At Attivo, we aim to help minimise tax burdens and preserve more of your estate for your heirs. The key for us is ensuring that assets

are passed on in a way that aligns with the family's long-term financial goals.'

Our top priority is helping you get the right money to the right people at the right time.

At Attivo, we spend a lot of time planning a later-life strategy with our clients. Our top priority is helping you get the right money to the right people at the right time.

In this guide, we take a look at how to limit Inheritance Tax on estates – and how to maximise the value of your legacy, ensuring assets will pass efficiently and in line with your wishes.

Planning in this way can offer peace of mind: knowing that your loved ones will be taken care of for years to come, and that your wealth will help those you care about when they need it most.

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“Depending on the right circumstances, there are various approaches we can take to mitigate the Inheritance Tax burden, varying from client to client.”



Ryan Wright
Associate Director
and Chartered
Financial Planner



Top Five Tips to help you pass on your wealth tax-efficiently

Your primary focus right now should be on protecting your estate and securing your family's future.

The good news is that there are several steps you can take to mitigate potential tax liabilities. Ryan says: 'Inheritance Tax can erode the wealth you intend to pass on to your loved ones. But gifting remains a proven way to reduce Inheritance Tax liability.'

Attivo has five top tips to get you started.

1 Leave your main property to children or grandchildren

Under current rules, up to £175,000 of the family home can be passed on tax-free thanks to the 'Residential Nil Rate Band'. When combined with the allowance of a spouse or civil partner, this doubles to £350,000.

In addition, you each have the £325,000 'Nil Rate Band'. This means that, as a couple, you can now leave property worth up to £1 million before having to pay any Inheritance Tax. Ryan says, 'If you're looking for a simple way to avoid a large tax bill after death, then consider giving your home to your children as part of your Will.'

*Just note that the £175,000 'Residential Nil Rate Band' only applies if the total value of an estate is below £2 million. If you gift your property but continue to live in it rent-free, this is considered a 'gift with reservation of benefit' and is not effective for Inheritance Tax purposes.

'If you're looking for a simple way to avoid a large tax bill after death, then consider giving your home to your children.'

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'Passing on money or assets while you are still alive can be a helpful way to minimise complexity further down the line, and you get to enjoy seeing how you have helped.'

Make the most of current gifting allowances

There are plenty of ways to reduce your tax bill, which involve passing on wealth tax-free while you are still alive. Your Attivo Chartered Financial Planner can help explain the most tax-efficient ways of gifting money.

This might include:

Annual gift allowance of £3,000 – everyone can gift this amount each year completely free of Inheritance Tax. You might, for example, decide to give this to your family. In addition, you can carry forward last year's allowance if unused.

Gifts between spouses or civil partners –

these are entirely free of Inheritance Tax. You can gift your spouse or civil partner as much money as you like during your lifetime (provided you reside in the UK and are legally married or in a civil partnership).

Small gifting allowance of up to £250 – you can give gifts up to this amount to any number of people in the tax year, for birthdays, Christmas and so on.

Wedding gifts – tax-free gifts can be made to someone getting married or entering a civil partnership. You can give £5,000 to a child, £2,500 to a grandchild or great-grandchild and £1,000 to anyone else.

Inheritance Tax Glossary

Nil Rate Band

The threshold up to which an estate pays no Inheritance Tax. This currently stands at £325,000.

Residential Nil Rate Band

An additional allowance (up to £175,000) when a main home is passed to direct descendants, such as children or grandchildren.

Potentially Exempt Transfer (PET)

A gift made during someone's lifetime that becomes exempt from Inheritance Tax as long as the donor lives seven years after making it.

Taper Relief

A reduction in Inheritance Tax on gifts made between three and seven years before death, with the rate decreasing the longer the person giving the gift survives.

Estate

The total value of assets owned by the individual when they die, prior to deducting liabilities, exemptions and reliefs.

Tax planning is not an activity which is regulated by the Financial Conduct Authority.

The Nil Rate Band has been frozen at £325,000 since April 2009. This has dragged more people into the inheritance tax net as their assets and property prices have increased.

Inheritance Tax is currently levied at a rate of 40% on an estate over a £325,000 threshold.

The Government has already said the 'Nil Rate Band' will be frozen until at least April 2028.

The 'Residential Nil Rate Band' was introduced in April 2017, but has remained at £175,000 since April 2020.

For now, pensions sit outside the Inheritance Tax net. However, from April 2027, inherited pensions will be counted as part of an estate for Inheritance Tax purposes.

3

'Under this relief, the nearer to the full seven years you survive, the less tax loved ones will be required to pay. Try, if you can, making gifts sooner, to avoid leaving beneficiaries facing a 40% bill.'

Get to grips with 'taper relief'

Ryan advises: 'Try, if you can, making gifts sooner to avoid leaving beneficiaries facing a 40% tax bill.'

Under current rules, if you die within the 'seven-year' window, gifts will count towards your tax-free allowance of £325,000.

With gifts over this threshold, the excess is brought back into your estate and will be subject to Inheritance Tax.

However, note that gifts exceeding your 'Nil Rate Band' of £325,000 may benefit from taper relief. This reduces the tax paid on older gifts.

How does taper relief work?

32%

Gifts made three to four years before death

24%

Gifts made four to five years before death

16%

Gifts made five to six years before death

8%

Gifts made six to seven years before death

0%

Gifts made seven or more years before death

4

'This is one of the most generous allowances – avoiding the seven-year rule – but remains underused. The key is to ensure such gifts are both "regular" and made from your income.'

Give gifts out of surplus income

Many people are unaware that regular gifts made from surplus income can be immediately exempt from Inheritance Tax. Just note that they must form part of your regular expenditure and must not affect your standard of living.

Be warned: This is a complex area, especially when it comes to proving sufficient 'surplus' income, and documenting this is particularly important.

Take care to keep good records. HMRC will want clear evidence with proper documentation, and we can help with this.

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Make gifts as early in your lifetime as possible

In addition to the gifts detailed above, larger one-off gifts can be made. Ryan advises: 'If you want to pass on cash or gifts to loved ones, the earlier you do so, the better, to start the seven-year clock ticking. This will increase the chance of that gift becoming fully exempt.'

These will also leave the estate – and be free from Inheritance Tax – provided you then survive for seven years after giving them. During that time, such gifts remain Potentially Exempt Transfers (PETs). With this in mind, it's worth taking a proactive approach to Inheritance Tax.



Client Candy credits Attivo's advice for saving her family money.

'Ryan has helped us take steps to act efficiently within the current rules on IHT and estate planning'

'I was introduced to Ryan Wright, one of Attivo's Chartered Financial Planners, by a friend. From the moment my husband, William, and I met him, we felt at ease. He absolutely understood what makes us tick.'

'Ryan has helped us take steps to act efficiently within the current rules on Inheritance Tax and estate planning. His diligence has saved us a huge amount of money and tax and even got us a refund.'

'William and I share four children between us. We have been able to give some money to our children to help them with their plans now, which is wonderful. It's so reassuring to know they have security in the future. Knowing that Ryan is helping us manage our finances has given us all great peace of mind.'

'My partner and I wouldn't be able to enjoy the life we have now without Attivo and Ryan. I can't thank them enough.'

[Click here...](#) to view full client story



Take a look at Trusts for *future generations*

For those intending to give money or property to the next generation, a Trust can be a useful way to move assets out of your estate while keeping control over who benefits – and when.

It is a legal arrangement which can be used to reduce Inheritance Tax or to support beneficiaries who may be young or inexperienced at making financial decisions.

With some Trusts, you can still get access to income or capital during your lifetime. This can enable you to benefit from the Trust's assets while ensuring they are ultimately passed on in accordance with your wishes.

Ryan says: 'Setting up a Trust can be a sensible way to protect how your wealth is passed down – while mitigating potential Inheritance Tax liabilities. We can recommend the most suitable structure for your objectives that can help reduce the value of assets liable to Inheritance Tax.'

There are numerous types of Trusts available, and each situation requires a tailored approach – we can arrange the most appropriate structure and organise its implementation.

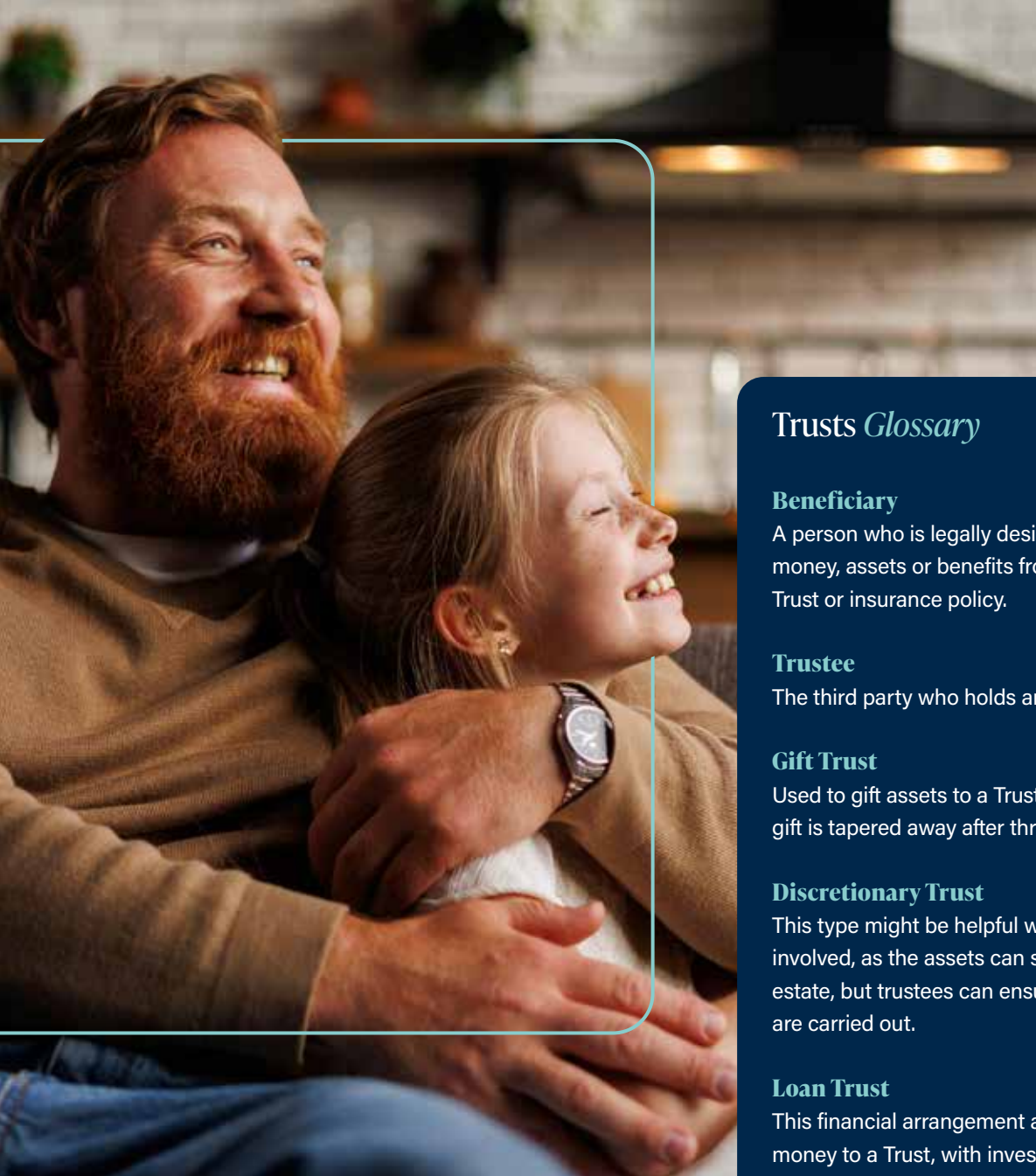
Don't forget you can put life insurance 'in Trust'

Usually, if you pass away and have a life insurance policy, the payout will go into your



"Setting up Trusts can be a sensible way to protect how your wealth is passed down – while mitigating potential Inheritance Tax liabilities. We can recommend the most suitable structure for your objectives that can help reduce the value of assets liable to Inheritance Tax over time."





estate – and could therefore increase your Inheritance Tax.

If, however, you place the policy correctly ‘in Trust,’ it is treated as though it was not part of your estate – and therefore free of Inheritance Tax.

Word of warning on Trusts

Even though Trusts can play a helpful role in estate planning – offering protection and control – you need to tread carefully and take expert advice. Trusts can be costly and complex. Be sure to speak to one of our Chartered Financial Planners before taking any action, we can help on any existing Trusts or life insurance policies as well.

Trusts *Glossary*

Beneficiary

A person who is legally designated to receive money, assets or benefits from the likes of a Will, Trust or insurance policy.

Trustee

The third party who holds and manages the Trust.

Gift Trust

Used to gift assets to a Trust fund; the value of the gift is tapered away after three years.

Discretionary Trust

This type might be helpful where minors are involved, as the assets can start to move out of the estate, but trustees can ensure the settlor’s wishes are carried out.

Loan Trust

This financial arrangement allows you to lend money to a Trust, with investment growth protected from IHT, thereby stopping the IHT problem from getting worse. You can retain control of your assets and still withdraw your original loan amount at any time.

Other types of Trust structures

These include discounted gift Trusts or flexible reversionary Trusts. They allow the client (as a settlor) to retain some benefit from the funds assigned to the Trust.

The content is for informational purposes only and should not be construed as financial advice or a recommendation.

Investment values may fall as well as rise and you might get back less than you originally invested.

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Don't go it alone – Attivo is here to help

We are here to provide ongoing support. Our focus is on understanding your goals and your priorities. The growing complexity of estate planning means it's more important than ever to seek professional advice.

The good news is that we can guide you through all the options available to you and support you in making the right decisions for your individual circumstances.

Here at Attivo, we can help you understand all your assets and how many of them you will need during your lifetime. After all, you don't want to give away too much, too soon, and risk leaving yourself short, you have to live now.

Crucially, with Inheritance Tax planning, there is no 'one-size-fits-all' solution. The right plan for

you may involve a mix of gifts, trusts, qualifying investments, life assurance and more.

Ryan says: 'With our clients, we start with an open dialogue and then help you put in place a long-term financial plan that gives you confidence that you can achieve what you want.'

No matter which strategies you settle on, we won't leave you on your own on this journey.

We'll be there beside you whenever you need us – and we'll review your plans regularly to ensure you're still on track.

'We are here to provide ongoing support,' Ryan adds. 'Our focus is on understanding your values and your priorities – and adapting your financial plans on an ongoing basis in line with these.'

How Attivo could help a couple with their estate planning



The Smiths are a married couple in their late sixties with two children, both in their forties. Both of these have young children of their own.



The Smiths have a house valued at £1.3 million and each has pensions that weren't going to be touched, thanks to the tax-efficient nature of passing on assets to beneficiaries via pensions.



However, under the changes set to take effect from April 2027 – with inherited pensions being subject to IHT – these pensions will no longer serve the intended purpose for the clients.



In addition, the Smiths had other invested assets that required restructuring to maximise allowances, as well as giving the clients the income they needed.



When the couple sat down with one of our Financial Planners, we helped them take a proactive approach. The clients weren't ready to gift all their assets at this stage, but they have increased gifting.



We have also helped establish a Trust that will allow the clients to keep control of their assets whilst reducing their IHT bill. This has saved the Smiths over £500,000 in inheritance tax. Allowing them to pass on a larger portion of their assets to their children without it being lost to IHT.

Client Testimonial



Paul with our brand ambassador Jonny Wilkinson OBE.

‘Attivo’s advice has changed my life and saved me and my family a lot of money in Inheritance Tax. The guidance we had ensured my auntie’s estate went to the people she loved, not to the Treasury’

‘I was lucky to inherit a life-changing estate when I was the beneficiary of my auntie’s estate and, thankfully, the planning we had done with Attivo years earlier saved us as a family over a seven-figure sum in Inheritance Tax.

‘When I was introduced to Attivo, I was reluctant to meet them as I did not know what the potential Inheritance Tax liability was and even if it could be mitigated. The meeting was the best decision I have ever made.

‘The guidance we had ensured my auntie’s estate went to the people she loved and not to the Treasury. Tom Waldock, my Attivo Associate Director Financial Planner, has been just brilliant at dealing with complex estate planning and tax planning matters for us as a family.’



Tom Waldock
Associate Director
and Chartered
Financial Planner



Why *writing a Will* makes all the difference

Writing a Will is an essential first step in Inheritance Tax planning.

Without this vital document in place, your estate will get distributed according to what are known as the 'laws of intestacy' [see page 15]. This could potentially lead to larger tax bills or assets being transferred to unintended recipients. This can cause significant stress and heartache for those left behind.

Ryan says: 'A valid and up-to-date Will ensures your wishes are followed – and that remaining family don't end up paying far more in taxes than they need to. Act now: This is something you can do right away, no matter your age.'

Having this paperwork in place will offer certainty of who benefits from your estate once you are gone.

Equally, if you already have a Will drawn up, your

focus should be on ensuring it is up-to-date and reflects any changes in your circumstances.

'I would recommend reviewing your Will every five years at least, as an absolute minimum,' Ryan adds, 'as well as when any significant life events happen, such as divorce, separation or having children.'

Think about giving to charity

When drawing up a Will, you might want to consider making a charitable donation, and this can help reduce the size of your estate, which is subject to Inheritance Tax.

If, in your Will, you donate 10% or more of your net estate to charity, the Inheritance Tax rate on this portion will be reduced from 40% to 36%.



Scan the QR code for more information on Lasting Power of Attorney and Wills and to book into our next webinar.



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“A valid Will ensures your wishes are followed – and that remaining family don’t end up paying more in taxes than they need to. Act now: This is something you can do right away, no matter your age.”

Ryan Wright

**Associate Director and Chartered
Financial Planner**

This is a tax-efficient way to support a cause, or causes, that you care about.

Top tips when thinking about your Will

- Keep your Independent Chartered Financial Planner informed about your Will
- Make sure your Independent Chartered Financial Planner knows the name of the executor on your Will
- Make sure your executors know the location of the original Will
- Remember to keep this vital document updated – at least every five years.

To help you and your family get prepared for the future, [click here to check out Podplan](#), which we offer to our clients. This is a service that can provide practical resources for the future, such as information about care.

Attivo do not provide legal advice.

Rules of intestacy

What happens if you die without a Will in place?

Your estate will be distributed according to the ‘rules of intestacy’.

This means the law will decide how your assets are allocated, consistent with specific rules. If there is a property owned as beneficial joint tenants it would pass to the surviving owner regardless of a Will.

If your estate is worth more than £322,000, the surviving spouse or civil partner only gets assets up to £322,000, then 50% of the assets after that.

If you have children the remaining 50% is then equally split between them children.

Note that minors (those under 18) cannot benefit from their parents’ estate until they are deemed to have capacity. This means their share of the estate will be held under Trust until they turn 18 and the order of inheritance depends on a fixed hierarchy.

What’s the issue with ‘dying intestate’?

Under the intestacy rules, only legal spouses or civil partners are entitled to inherit.

A cohabitee has no automatic rights to inherit their partner’s estate – and could lose out.

If you don’t have a spouse, civil partner, any children, or any grandchildren your parents would be next in line in the hierarchy whereas you may prefer that your estate go to siblings instead.



Lesser-known strategies to *reduce* your IHT liability

Here at Attivo, we aim to develop a plan that preserves your wealth – ensuring it doesn't erode due to taxes. Here are some of the lesser-known strategies you might want to consider to help secure the financial future of your loved ones:

Deed of variation - this allows beneficiaries to redirect an expected inheritance within two years of death. It might, for example, pass to children, or into a Trust, potentially lowering the estate's Inheritance Tax liability.

Business Property Relief (BPR) investments – for the time being, this is a powerful tool in estate planning, offering up to 100% relief from Inheritance Tax for business assets (as well as specific companies). This relief is typically offered provided the assets have been held for at least two years and are still owned at the time of death. Just note that the rules are set to change from April 2026, with a planned £1 million limit for this relief.

Invest in AIM shares – qualifying shares listed on the Alternative Investment Market (AIM) can become exempt from Inheritance Tax after two years, due to Business Relief. Just note that the rules are set to change and AIM shares will qualify from 50% relief from April 2026

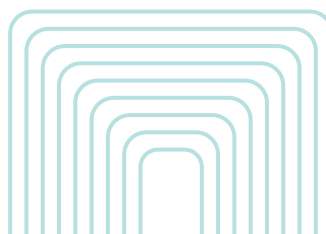
**Note: These investments are considered higher risk, are more volatile, illiquid and not all shares qualify so they may not be suitable for everyone. Please speak to an Attivo Chartered Financial Planner for independent advice.*

Tips and advice

Keep track of the valuation of your estate each year, including a recent assessment of property wealth. We can help with this as some assets are treated differently to others. That way, you can plan to mitigate the estate's Inheritance Tax bill.

Be sure to keep abreast of changes to legislation around Inheritance Tax. If policies or rules change, make sure your plan is up-to-date. An Attivo Chartered Financial Planner can help you with this.

Also ensure your financial plan reflects any change in your circumstances – or your goals – over time.



Get a *Lasting Power of Attorney* (LPA) in place

While you're looking at getting a Will drawn up – or busy updating your existing one – it's also worth giving some thought to your Lasting Power of Attorney (LPA).

This is a legal document that allows you to appoint someone, an 'attorney' (a trusted individual or individuals), to make decisions on your behalf if you become unable to do so.

You might think this is something you can leave until later in life, but the reality is this: None of us knows what lies around the corner.

There are two types of LPA. In the event of incapacity, one enables your chosen 'attorney' to make health and care decisions on your behalf, and the other lets them handle affairs relating to property and finances.

Ryan says: 'Finding yourself in a situation where a loved one is unable to make decisions for themselves can be extremely stressful. That's why it's so important for each one of us to get this vital paperwork in place.'

It has to be right, and dealing with The Office of the Public Guardian can be quite challenging to do. We can help with this to ensure the forms are completed correctly and the correct Powers of Attorney are being put in place. These could save family members or close friends a considerable amount of heartache.

As with a Will, be sure to keep a Power of Attorney up-to-date.

'Having a Power of Attorney can provide peace of mind in knowing that your financial affairs and health matters will be protected should anything happen to you,' Ryan adds.



Scan this QR code to request further information about Lasting Power of Attorney and Wills or to book a Discovery meeting with one of our Chartered Financial Planners.

Without a Power of Attorney, your family or friends will have to apply to the Court of Protection for an appointed deputy to make decisions on your behalf. This can be time-consuming and expensive – far more so than putting in place the Power of Attorney.



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