

Business Relief - Inheritance Tax Planning with Access

Rose is 76 and would like to pass her estate on to her daughter and grandchildren, however she is concerned about her Inheritance Tax (IHT) liabilities. Rose is keen to keep access to her capital just in case she needs it for care fees in the future or other unforeseen events.

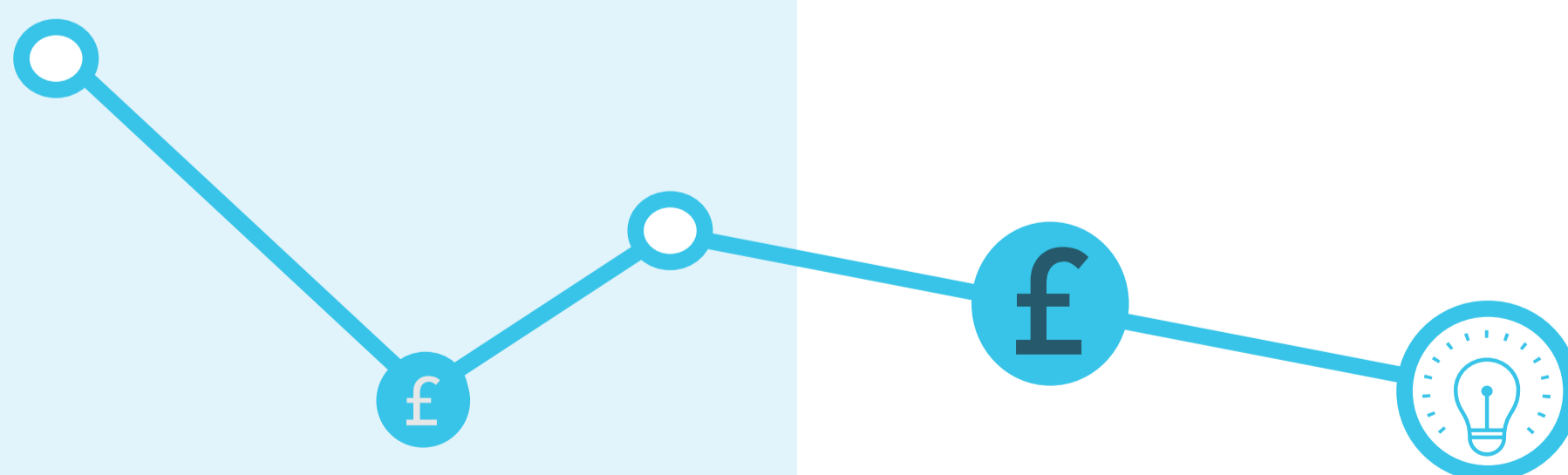


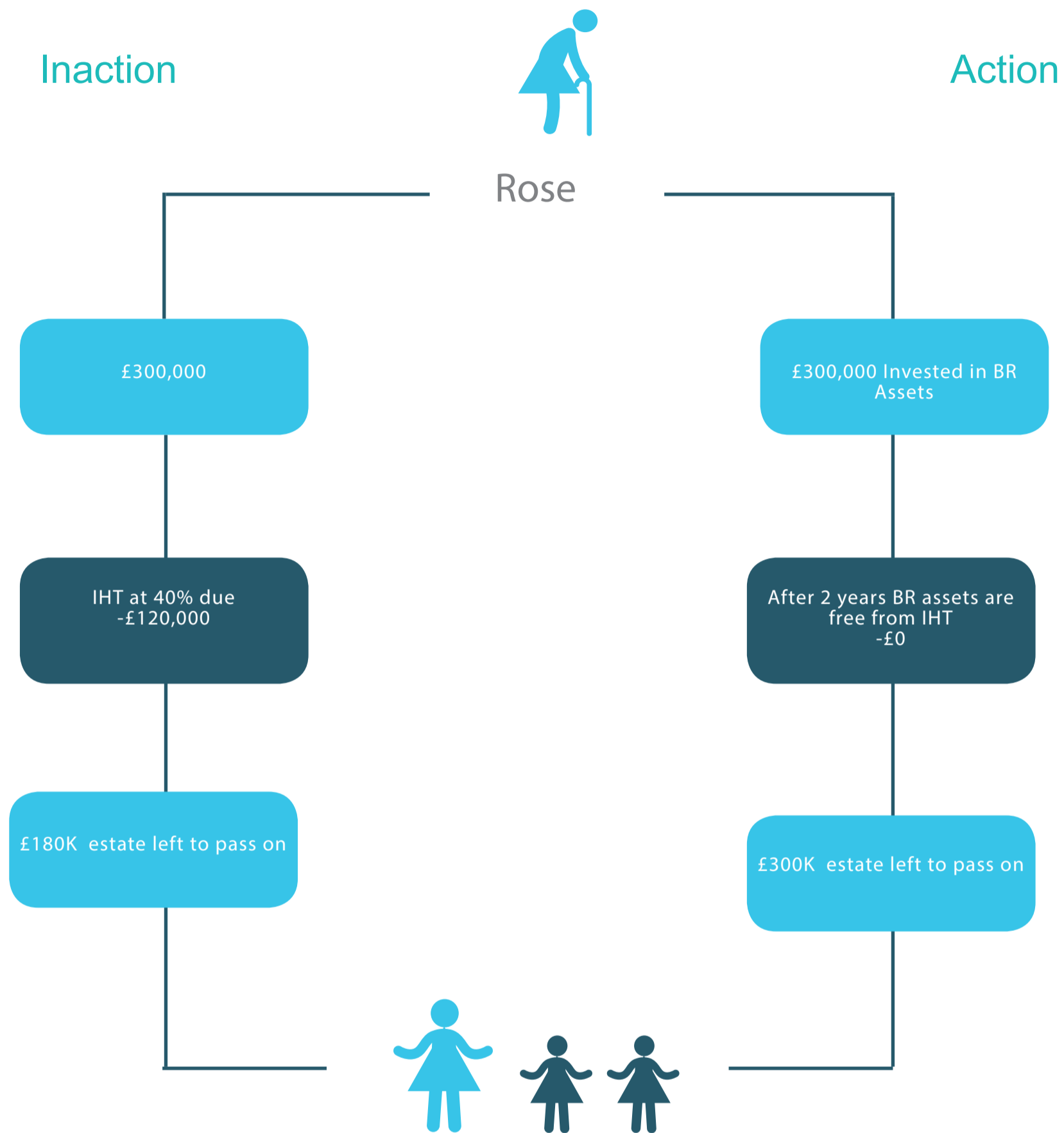
Rose's Objectives :

- Plan for Inheritance tax
- Maintain control of her capital
- Retain access for long term care or other later life needs
- Receive a tax efficient income if required
- A steady return to keep pace with inflation

Solution :

- Rose invests £300,000 into qualifying BR assets
- After 2 years they are exempt assets and free from IHT
- Rose retains control of her capital
- Should she need an income Rose can access the capital at any time
- "Income" could be provided by capital disposal and the modest growth should fall within the annual CGT allowance





For more information about how our tax products can help with this scenario, please contact our tax team using the details below.

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