INHERITANCE PLANNING COMPANY

Estate Planning Resources for Professional Advisers

Empowering Advisers to Deliver Exceptional Estate Planning Services

Introduction

Estate planning plays a pivotal role in safeguarding wealth, reducing tax liabilities, and ensuring smooth succession for clients. As a professional adviser, expanding your expertise in estate planning can significantly enhance your service offering and strengthen client relationships.

With inheritance tax (IHT) thresholds frozen and rising property values, more estates are becoming liable for tax. This guide provides valuable resources to help advisers navigate estate complexities, offer tailored solutions, and secure the financial futures of their clients and their families.

Why Estate Planning is Essential for Advisers

Estate planning isn't just about writing wills—it involves protecting clients' assets, minimising tax exposure, and preserving wealth for future generations.

By deepening your estate planning expertise, you can:

- Build stronger, long-term relationships with clients by addressing their estate concerns.
- Differentiate your services through bespoke tax-efficient solutions.
- Help clients protect their assets via trusts, business relief, and asset preservation strategies.
- Ensure compliance with evolving inheritance and probate legislation.

Key Estate Planning Services for Advisers

1. Bespoke Will Writing and Trusts
Craft tailored wills and trusts that reflect the complexities of modern family dynamics. With blended families, cohabitees, and business owners, straightforward wills often fall short. We offer insights into developing legally robust estate plans that reflect clients' specific needs.

2. Inheritance Tax Mitigation
Advisers play a key role in helping clients reduce inheritance tax through strategic planning. Our resources highlight lifetime gifts, charitable donations, and the latest IHT reliefs, enabling you to offer valuable tax-saving strategies.

3. Business Succession Planning
Ensure clients' businesses transition seamlessly to the next generation without unnecessary tax burdens. Our tools focus on business wills, cross-option agreements, and maximising business relief to preserve business continuity.

4. Lasting Powers of Attorney (LPA)
Educating clients on the importance of LPAs ensures they have trusted individuals to manage their affairs in case of incapacity. Our resources simplify the process, enabling advisers to integrate LPAs into their client offering.

Recent Trends Impacting Estate Planning (2025 Update)

- **Inheritance Tax (IHT) Threshold Freeze –** The IHT threshold remains at £325,000, frozen until 2030. This prolonged freeze means more estates could face tax due to asset appreciation.

- **Reforms to Business and Agricultural Property Reliefs –** From 6 April 2026, 100% relief will be capped at £1 million, with amounts exceeding this limit qualifying for 50% relief. This change impacts larger estates and requires strategic planning.

- **Inclusion of Pensions in IHT –** From 6 April 2027, unused pension funds will form part of the estate valuation, increasing potential tax liabilities.

- **Shift to Residence-Based IHT –** Effective 6 April 2025, the UK will switch to a residence-based IHT system, affecting internationally mobile clients and their estate planning strategies.

How Inheritance Planning Company Supports Advisers

Technical Expertise
Our estate planning specialists work closely with advisers, offering guidance on complex cases involving trusts, wills, and tax mitigation.

Client-Centred Resources
We provide exclusive newsletters, technical updates, and case studies to ensure advisers stay ahead of the latest estate planning trends.

Efficient Estate Administration
Our team supports advisers with estate administration and probate services, streamlining the process and ensuring the best outcomes for clients.

Case Study: Strengthening Adviser Services

Client Background:
A high-net-worth client sought to protect their estate from inheritance tax. Partnering with Inheritance Planning Company, the adviser utilised business relief and trusts to reduce tax liability and preserve £750,000 in assets.

Outcome:
The adviser safeguarded the client's estate while reinforcing long-term trust and delivering measurable value.

Downloadable Resources for Advisers

- **Guide: How to Minimise Inheritance Tax for High-Net-Worth Clients**
- **Template: Business Will and Succession Planning Agreement**
- **Checklist: Estate Planning Essentials for Blended Families**

Ready to Enhance Your Estate Planning Services?

Collaborate with the Inheritance Planning Company to deliver unparalleled estate planning solutions for your clients.

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Disclaimer:

This information is correct as of September 2024. Legal updates or changes may have occurred since then. For the most current advice, please contact **Inheritance Planning Company Ltd** at:

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