

PROTECTING YOUR INHERITANCE

Taking the time to discuss your personal situation with your adviser today could help you to protect your inheritance from both family disputes and potential costs.



Protecting your estate

1. Do you know the current value of your estate?
2. Have you factored in the value of your family home?
3. Is it likely your estate will be subject to Inheritance Tax?

Good financial planning could help minimise your liability.



Thinking ahead

1. Have you made adequate provisions in case you need residential care in retirement?
2. Do you know if you are eligible for financial assistance towards the cost of residential care?
3. Would you be happy to have care costs deducted from your estate, potentially reducing the inheritance you intended to leave for your loved ones?

Creating a financial safety net could help cover care costs.



Protecting your assets

1. Are you married or in a long-term relationship?
2. Are you concerned about the financial impact divorce could have on you and your partner?
3. In the event of a divorce, would you prefer to know your assets will be inherited by those you've chosen?

Speak to an adviser about ring-fencing all or part of your assets.



Putting measures in place

1. Do you and/or your partner have children from a previous marriage?
2. Would you like to ensure your assets are distributed according to your wishes once you're gone?
3. Are you willing to distribute funds to your identified beneficiaries prior to your death?

A professional adviser could help put the necessary measures in place.



Protecting your legacy

1. Are your children married or in a long-term relationship?
2. Would a divorce negatively impact your child's financial situation?
3. Would you be uncomfortable with a son-in-law or daughter-in-law benefiting from your estate?

An adviser could protect your legacy and ensure it follows your wishes.

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