



PROTECTING INHERITANCE



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

YES
Prudent financial planning could help minimise your liability.



- 1 Have you made adequate provision should you require 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 willing to have care costs recovered from your estate, thereby reducing the inheritance you planned to leave to loved ones?

NO
Creating a financial safety net could help cover care costs.

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



- 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?

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



- 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?

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



- 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?

YES
An adviser could protect your legacy and ensure it follows your bloodline.