

### Reducing your tax burden

Although it is said that “nothing is certain but death and taxes” you can still plan to reduce your tax burden.

Asset values – including house prices - have been rising and forcing many people over the Inheritance Tax threshold where assets are currently taxed at 40% upon death.

Our highly experienced solicitors provide wealth protection solutions for your total peace of mind - simple and effective measures to minimise Inheritance Tax.

- ✓ Make a Will – always the first step!
- ✓ Divert assets away from your estate – ‘have your cake and eat it’
- ✓ Spend it - get the most out of life and at a 40% discount!
- ✓ Make lifetime gifts - but beware of the pitfalls
- ✓ Take advantage of Tax Reliefs – such as Business and Agricultural Property Reliefs, perhaps by restructuring your savings and investments
- ✓ Trusts - cap the value of assets with a gift and loan trust or make an immediate reduction in your IHT exposure with a Discounted Gift Trust

Working with professionals in complementary disciplines – including advisers with SWLaw Investment & Financial Planning Ltd - we can provide you with a comprehensive and integrated service designed to meet your needs throughout life.

SWLaw Solicitors offer a free 30 minute appointment to discuss your needs before any work is carried out.

To make an appointment to discuss your options, please contact **David Kelshall**, solicitor, on **01752 205202** or email us at **info@SWLaw.co.uk**

We will provide you with a clear no obligation quotation to implement your tax mitigation plan.

### Willing to help your family?

#### Reasons to make a will

- Choose who you want to administer your estate
- Ensure that your assets go to those you want to benefit – otherwise government legislation decides for you
- Protect assets for your beneficiaries
- Decide who cares for your children – otherwise the local authority and the Courts will decide who should look after them
- Decide who will look after your business

#### Reasons to review your will

- A significant change in your assets
- Changes in your personal circumstances – a will is invalidated by a later marriage; gifts to a spouse are invalidated by a divorce
- Changes in family or friends who may benefit – for example, if a beneficiary dies or new members of the family are born

SWLaw Solicitors offer a free 30 minute appointment to discuss your needs before any work is carried out. At the end of this appointment, we will provide you with a fixed fee quotation to carry out any work that you require. Wills start from £150 plus VAT and are bespoke to suit your needs.

Telephone us to make an appointment at home or at our offices.

For all enquiries contact **David Kelshall**, solicitor, on **01752 205202** or email us at **[info@SWLaw.co.uk](mailto:info@SWLaw.co.uk)**

# Six of the best reasons to make a Lasting Power of Attorney

Imagine being unable to make decisions about medical treatments or your finances due to (for example) illness or an accident. Did you know that your friends and family will not be able to make decisions on your behalf unless you have a Lasting Power of Attorney (LPA) or they have obtained a court order?

**Here are 6 reasons why you should make an LPA today:**

- 1.** You can be sure that someone you trust will be able to make decisions for you if you are unable to do this for yourself
- 2.** It avoids the need for lengthy and costly court applications to appoint a Deputy
- 3.** You can only make an LPA whilst you have mental capacity, so do not wait until it is too late
- 4.** Your attorney can pay your outstanding bills, collect monies due to you or sell property for you
- 5.** Your attorney can relay your wishes regarding your health and welfare if you are unable to do so
- 6.** It provides peace of mind

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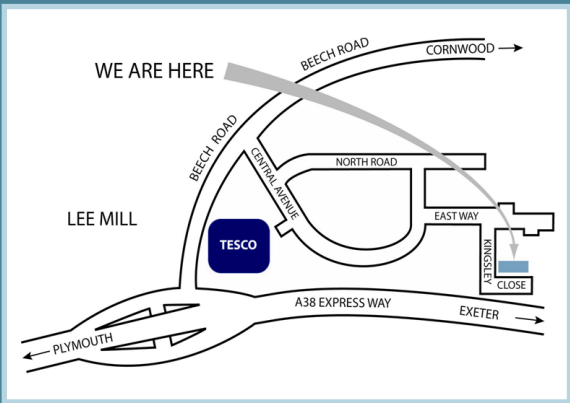
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