



# THORNTONS WEALTH

## ARE YOU HOLDING TOO MUCH IN CASH?

Falling inflation and rate cuts could change how savers think about their money



### WHAT SHOULD YOU CONSIDER AS YOU APPROACH YOUR RETIREMENT?

*Key financial and lifestyle checks to get ready for life after work*

### TRUSTS FOR ESTATE PLANNING: WHAT, WHEN AND HOW?

*How trusts can assist in organising family wealth and safeguarding future generations*

### EARLY RETIREMENT: BENEFITS, TRADE-OFFS, AND REALITIES

*Weighing freedom, finance and fulfilment before stepping away from work early*

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Thorntons Wealth is a trading name of Drumnor Investments Limited (SC438886) and Thorntons Wealth Management Ltd (SC241755). Both companies are registered in Scotland and the registered address is Whitehall House, 35 Yeaman Shore, Dundee DD1 4BU. The companies are authorised and regulated by the Financial Conduct Authority.



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**W**elcome to the December 2025 issue of Thorntons Wealth's monthly e-zine newsletter.

In this issue, cash is often regarded as a safe haven in personal finance. It's accessible and protected from stock market fluctuations, and rising interest rates have made savings accounts more attractive. However, while a cash buffer offers security, holding too much can quietly diminish your wealth through inflation and missed investment opportunities. We evaluate whether your cash holdings are supporting your financial goals or holding you back.

Reaching the final stage of your working life is a significant milestone, often bringing a mix of excitement and uncertainty as routines shift and new priorities come into focus. It's a chance to redefine how you spend your time, clarify what matters most, and set expectations for the years ahead. Whether you plan to travel, spend more time with family, take up new hobbies, or simply enjoy a slower pace, it's wise to review your finances well before the transition begins.

Trusts have been utilised for centuries to manage and safeguard wealth, yet they remain among the least understood aspects of estate planning. Although often seen as complex or reserved for the ultra-wealthy, a trust is simply a legal arrangement that separates ownership from control for a beneficiary's benefit. When properly structured, trusts can regulate how assets are utilised, protect against creditors and disputes, avoid probate for enhanced privacy and speed, and reduce costs and family conflicts.

For many, the concept of early retirement represents the ultimate reward for years of hard work: more freedom, less stress, and time to enjoy life while remaining in good health. It offers the chance to pursue passions, travel, volunteer, or simply reclaim time for family and personal wellbeing. With careful planning,

early retirement can be a positive transition that aligns lifestyle with values, creating space for purpose as well as leisure.

Finally, Inheritance Tax (IHT) can significantly affect your estate's worth. From April to August 2025, HM Revenue & Customs collected £3.7 billion in IHT, which is £0.2 billion more than the same period last year<sup>[1]</sup>. Although the current rules may seem complicated, there are legitimate and effective ways to reduce the tax your loved ones might have to pay after your death.

We hope you find this issue insightful. If you know someone who would enjoy it, please feel free to share it with them.

Best wishes,

**Thorntons Wealth**

**Source data:**

*[1] HMRC tax receipts and National Insurance Contributions for the UK (monthly bulletin) - updated 8 October 2025.*

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# ARE YOU HOLDING TOO MUCH IN CASH?

Falling inflation and rate cuts could change how savers think about their money

**CASH IS OFTEN REGARDED AS A SAFE HAVEN IN PERSONAL FINANCE.** IT'S ACCESSIBLE AND PROTECTED FROM STOCK MARKET FLUCTUATIONS, AND RISING INTEREST RATES HAVE MADE SAVINGS ACCOUNTS MORE ATTRACTIVE. HOWEVER, WHILE A CASH BUFFER OFFERS SECURITY, HOLDING TOO MUCH CAN QUIETLY DIMINISH YOUR WEALTH THROUGH INFLATION AND MISSED INVESTMENT OPPORTUNITIES. THIS ARTICLE WILL HELP YOU EVALUATE WHETHER YOUR CASH HOLDINGS ARE SUPPORTING YOUR FINANCIAL GOALS OR HOLDING YOU BACK.

**S**ecurity and liquidity are the primary reasons people hold cash. A safety net for emergencies or short-term goals is a cornerstone of financial planning. In turbulent times, this instinct to retreat to cash grows stronger. Higher interest rates on savings accounts reinforce this choice, making it feel like a proactive financial decision.

## SILENT EROSION OF INFLATION

The biggest risk of holding excess cash is inflation. If the interest rate on your savings is lower than the rate of inflation, your money is losing purchasing power. For example, if your cash earns 4% but inflation is 5%, your money's real value falls by 1% each year. Over time, this cumulative effect can be significant, representing the opportunity cost of not investing in assets that have historically outpaced inflation.

For money you may need in the short

to medium term, several options offer potentially better returns than a standard savings account. Fixed-term deposits provide higher interest rates for locking your money away for a set period. Money market funds invest in high-quality, short-term debt and offer liquidity. Short-term government bonds (gilts) are another low-risk alternative that pays a fixed level of interest.

## ROLE OF TAX-EFFICIENT WRAPPERS

Using tax-efficient accounts is vital for maximising returns. A Cash Individual Savings Account (ISA) allows you to earn tax-efficient interest on your savings within the annual current £20,000 allowance (for the 2025/26 tax year). This is crucial for higher-rate taxpayers who may exceed their Personal Savings Allowance (PSA).

The PSA allows basic-rate taxpayers to

earn £1,000 in savings interest tax-free, while higher-rate taxpayers get £500. Additional-rate taxpayers receive no PSA. With higher interest rates, many savers now face tax on their interest, making an ISA an effective way to shelter cash. For long-term goals, pensions offer substantial tax relief and tax-efficient growth.

A core principle is to maintain an emergency fund of readily accessible cash for unexpected events such as job loss or urgent repairs. A common guideline is three to six months' worth of essential living expenses. However, this rule isn't universal. Those with stable incomes might need less, while self-employed individuals or those with dependents may prefer a buffer of 9 to 12 months.

## UNDERSTANDING BEHAVIOURAL BIASES

Psychological biases often influence financial decisions. Loss aversion, where the pain of a loss feels twice as strong as the pleasure of a gain, can lead to an irrational preference for holding cash. Inertia also plays a role; it's often easier to do nothing and let cash build up. Overcoming these biases requires a conscious effort to make logical, proactive financial decisions.

The Financial Services Compensation Scheme (FSCS) protects up to £85,000 of



your money per person, per authorised financial institution, and applies only to complainants. If you hold more than this amount with a single banking group, it's wise to spread your cash across different institutions to ensure full protection.

Your time horizon is the most crucial factor. If money is needed within five years, cash or low-risk instruments are usually the right option to hold it. For goals beyond five years, such as retirement, investing in a diversified portfolio provides your money with the best chance to grow and outpace inflation.

### **TAKING STEPS TO REBALANCE**

If you suspect you have too much cash, first quantify what percentage of your non-pension assets are in cash. Then, define your needs by calculating your ideal emergency fund and adding any planned major expenses for the next one to two years. Any amount above this is "excess cash" that could be invested. Consider drip-feeding this surplus into the market over several months to

mitigate risk and ease the transition from cash to investments.

To clarify your position, ask yourself: What is the purpose of my cash? Is my emergency fund the appropriate size for my situation? Am I utilising my annual ISA allowance? Understanding your feelings about risk is also vital. Does a market drop cause you anxiety, or do you see it as a buying opportunity? Based on the answers you give, we can help you develop a strategy that aligns with your goals and comfort level. ■

### **READY TO DISCUSS WHETHER YOU'RE HOLDING TOO MUCH CASH?**

Navigating savings, investments, and taxes can be complicated. We make sure we understand your goals and help you create a personalised plan. To discuss your circumstances or for more details, please contact us.

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# WHAT SHOULD YOU CONSIDER AS YOU APPROACH YOUR RETIREMENT?

Key financial and lifestyle checks to get ready for life after work

**REACHING THE FINAL STAGE OF YOUR WORKING LIFE IS A SIGNIFICANT MILESTONE,** OFTEN BRINGING A MIX OF EXCITEMENT AND UNCERTAINTY AS ROUTINES SHIFT AND NEW PRIORITIES COME INTO FOCUS. IT'S A CHANCE TO REDEFINE HOW YOU SPEND YOUR TIME, CLARIFY WHAT MATTERS MOST, AND SET EXPECTATIONS FOR THE YEARS AHEAD.

**W**hether you plan to travel, spend more time with family, take up new hobbies, or simply enjoy a slower pace, it's wise to review your finances well before the transition begins. Evaluate your income sources, spending needs, and cash reserves; stress-test your plan for longevity, inflation, and healthcare; and consider how taxes and withdrawal strategies will impact your lifestyle. A thoughtful review now can make the change smoother and more confident.

## UNDERSTANDING YOUR PENSION POSITION

One of the essential steps is confirming exactly what pension savings you have. Many people accumulate several pots

across different employers, and it can be easy to lose track of them over time. The Government's Pension Tracing Service permits individuals to quickly locate lost or dormant pensions<sup>[1]</sup>.

It is also wise to check when you can start accessing your funds. For most personal pensions, the retirement age is currently from age 55, rising to 57 from 2028. Some schemes, particularly older workplace arrangements, may have different rules. Reviewing this early helps avoid surprises when you decide the right time to stop working.

## REVIEWING VALUES AND ENTITLEMENTS

As retirement approaches, reviewing the

value of your pension and other savings, such as ISAs or general investment accounts, can help clarify your income during later life. It is also a good time to request a State Pension forecast. This can be done online and shows how much you are likely to receive based on your National Insurance record.

Knowing your total assets can make it easier to plan how to utilise them. Some people prefer regular withdrawals, while others may choose to secure income through an annuity. The key is to understand the available options so that you can make decisions confidently once you're eligible to access your pension.

## SETTING A RETIREMENT BUDGET

Understanding your expected income is only part of the picture. Equally important is recognising how your spending habits will change. Many retirees find that expenses such as commuting, work clothing, and pension contributions disappear, while others, like travel, leisure, or helping family members, may increase.



Creating a realistic budget helps ensure you can sustain your preferred lifestyle and provides a clearer understanding of potential adjustments. Those who retire with a financial plan often find the transition smoother and experience greater peace of mind in the early years of retirement.

## BALANCING MONEY AND MINDSET

Financial preparation is essential, but so is emotional readiness. Transitioning from full-time work to full-time leisure can be a major change in identity, routine, and social connections. Taking time to visualise your ideal week, plan how you'll organise your days, stay active, and nurture relationships can help ease the adjustment and prevent the "now what?" feeling that some new retirees face.

Beyond schedules and activities, retirement is about redefining purpose. Exploring hobbies, volunteer work, part-

time projects, or learning opportunities can provide meaning and momentum. Align your time with your values, set a few goals to work towards, and build in flexibility as your interests evolve. When purpose and planning go hand in hand, retirement becomes not just financially sustainable, but personally fulfilling. ■

## APPROACHING RETIREMENT AND READY TO DISCUSS YOUR PLANS?

A few practical steps, such as checking your pensions, setting a budget, and reviewing your plans, can help you approach this next chapter with confidence and clarity. To discuss your financial plans as you approach retirement, please contact us; we look forward to hearing from you.

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### Source data:

[1] GOV.UK – Find pension contact details (Pension Tracing Service) – <https://www.gov.uk/find-pension-contact-details>

# TRUSTS FOR ESTATE PLANNING: WHAT, WHEN AND HOW?

How trusts can assist in organising family wealth and safeguarding future generations

**TRUSTS HAVE BEEN UTILISED FOR CENTURIES TO MANAGE AND SAFEGUARD WEALTH,** YET THEY REMAIN AMONG THE LEAST UNDERSTOOD ASPECTS OF ESTATE PLANNING. ALTHOUGH OFTEN SEEN AS COMPLEX OR RESERVED FOR THE ULTRA-WEALTHY, A TRUST IS SIMPLY A LEGAL ARRANGEMENT THAT SEPARATES OWNERSHIP FROM CONTROL FOR A BENEFICIARY'S BENEFIT. WHEN PROPERLY STRUCTURED, TRUSTS CAN REGULATE HOW ASSETS ARE UTILISED, PROTECT AGAINST CREDITORS AND DISPUTES, AVOID PROBATE FOR ENHANCED PRIVACY AND SPEED, AND REDUCE COSTS AND FAMILY CONFLICTS.

**T**oday, with evolving tax laws and increasingly diverse family structures such as blended families, unmarried partners, and dependents with special needs, trusts will remain vital for careful and efficient asset transfers. They offer precise control over timing and conditions, enable the addition of safeguards or incentives, and can align with charitable or business succession goals. Whether protecting a home, managing investments, or planning for incapacity, trusts provide adaptable control, protection, and flexibility across generations.

## **WHEN A TRUST MIGHT BE APPROPRIATE**

There are many reasons why someone might consider establishing a trust. It could be to ensure that younger beneficiaries receive assets gradually, rather than inheriting a large sum all at once. Some people use trusts to support children or grandchildren through key life milestones, such as education or buying a home. Others might want to protect a relative who struggles with financial discipline or has a vulnerable partner.

When family relationships are complex, a trust can help ensure assets are transferred according to the settlor's wishes without the risk of disputes. Charitable trusts are also popular among those wanting to create a lasting legacy for causes they care about. Both options share the same fundamental goal: to maintain control over how wealth is used, even after it has been gifted.

## **UNDERSTANDING HOW TRUSTS WORK**

At its core, a trust is a legal relationship involving three parties: the settlor, who places assets into the trust; the trustee, who manages those assets; and the beneficiary, who benefits from them. This structure enables the settlor to establish clear terms for how assets should be handled and distributed, creating a framework that can protect, grow, and ultimately pass on wealth according to their wishes.

Once the trust is established, trustees hold and manage the assets in line with the terms set out by the settlor, and they are legally bound to act in the best interests of the beneficiaries. Because these responsibilities



can be complex and require ongoing oversight, many people appoint professional trustees, such as solicitors or trust corporations, who offer impartial judgment, ensure compliance with legal obligations, and help maintain proper governance over time.

### **BENEFITS AND CHALLENGES OF USING TRUSTS**

Trusts can be powerful tools for managing inheritance. They offer flexibility in how and when funds are released, and they can protect assets from risks such as poor financial management, marital breakdown, or creditor claims. However, they are not without their complexities.

Establishing and maintaining a trust requires careful legal and tax structuring. There may be reporting obligations depending on the jurisdiction, and investment management within the trust must align with its stated purpose. Trustees are responsible for ensuring that investments match the trust's risk profile, generate income as needed, and comply with any ethical or sustainability requirements specified.

### **BALANCING CONTROL AND SIMPLICITY**

The appeal of a trust often lies in its ability to combine long-term control with flexibility. It enables individuals to set clear terms for how their wealth should be managed and distributed over time, ensuring support for loved ones while preserving the original intentions behind the gift. Trusts can also adapt to changing circumstances, such as beneficiaries' needs, tax considerations, or life events, while maintaining a consistent framework for stewardship and accountability.

That said, establishing a trust should be approached carefully, as the costs, administration, and legal complexity can vary greatly. For some families, a simple gifting strategy might achieve the desired results with less hassle. For others, especially where there are minor or vulnerable beneficiaries, complex assets, or specific conditions, a trust can offer the structure, protection, and continuity that direct inheritance cannot, helping to balance control, fairness, and risk management over the long term. ■

### **IS A TRUST THE RIGHT WAY TO PRESERVE YOUR WEALTH ACROSS GENERATIONS?**

By detailing how and when assets are used, trusts can provide structure, stability, and reassurance for families managing complex estates. To learn more or review your circumstances, please contact us.

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# EARLY RETIREMENT: BENEFITS, TRADE-OFFS, AND REALITIES

Weighing freedom, finance and fulfilment before stepping away from work early

**FOR MANY, THE CONCEPT OF EARLY RETIREMENT REPRESENTS THE ULTIMATE REWARD FOR YEARS OF HARD WORK:** MORE FREEDOM, LESS STRESS, AND TIME TO ENJOY LIFE WHILE REMAINING IN GOOD HEALTH. IT OFFERS THE CHANCE TO PURSUE PASSIONS, TRAVEL, VOLUNTEER, OR SIMPLY RECLAIM TIME FOR FAMILY AND PERSONAL WELLBEING. WITH CAREFUL PLANNING, EARLY RETIREMENT CAN BE A POSITIVE TRANSITION THAT ALIGNS LIFESTYLE WITH VALUES, CREATING SPACE FOR PURPOSE AS WELL AS LEISURE.

Leaving the workforce before the State Pension age presents unique challenges. Without a regular income from employment, retirees must manage withdrawals, investment risks, inflation, and healthcare costs, while also finding ways to replace the social connection and structure that work provides. The decision requires careful consideration, both financial and emotional, to ensure early retirement remains sustainable in the long term, with plans for market downturns, unexpected expenses, and changing personal goals.

## WHAT COUNTS AS EARLY RETIREMENT?

In the UK, the State Pension age is currently 66 and is set to increase to 67 between 2026 and 2028. Retiring at 55 or earlier is therefore

regarded as early retirement. For some, that means leaving the workforce altogether; for others, it involves a gradual transition into part-time work, consulting, or dedicating time to personal projects, caregiving, or travel. The key is to develop a lifestyle that matches individual goals and circumstances rather than adhering to a fixed timetable.

Early retirement mainly depends on choice: the ability to decide how to spend your time without relying on a salary. Achieving this freedom involves balancing today's quality of life with future financial security, managing expenditure, creating resilient income streams, and planning for inflation, longevity, and healthcare. With a clear plan and regular reviews, early retirement can offer both flexibility now and confidence in the years ahead.

## FINANCIAL REALITIES OF RETIRING EARLY

Retiring ten years before reaching the State Pension age means missing out on a decade of contributions, employer top-ups, and potential investment growth. From 2028, pensions can generally be accessed from age 57; however, taking benefits early can decrease the total amount received, especially for those with defined benefit schemes. Early retirees also need to bridge the gap before they can claim the State Pension by using other income sources such as investments, ISAs, or property.

Inflation introduces an additional complication. Over a 30-year retirement, even modest inflation can significantly reduce purchasing power. Likewise, market downturns can have a lasting impact if withdrawals occur during downturns. For these reasons, cash flow modelling and regular plan reviews are essential for anyone contemplating an early departure from full-time work.

## BENEFITS OF RETIRING EARLY

Early retirement presents opportunities that many find deeply rewarding. In the UK, the most common retirement age is around 60, reflecting a wish to enjoy active years while health remains good<sup>[1]</sup>. With more



unstructured time, people can pursue long-neglected hobbies, travel at a more relaxed pace, or spend more quality time with family and community. Leaving high-pressure roles can reduce stress, improve sleep, and restore balance after years of demanding work. Importantly, retirees often experience better mental and physical health, as routine and purpose replace the structure once provided by employment.

Early retirement is generally seen as positive, with many reporting greater life satisfaction and well-being after leaving work. However, retiring early involves trade-offs: a longer period without a salary, possible reductions in pension benefits, and the need to consider inflation, healthcare, and market volatility. With realistic budgeting, diversified income sources, and regular reviews, these costs can be managed, allowing the benefits of early retirement to be enjoyed sustainably.

### POTENTIAL TRADE-OFFS

Despite the appeal, early retirement presents several potential drawbacks. One of the most serious risks is outliving your savings, especially if retirement lasts more than three decades. Without careful planning, drawing too heavily on pension or investment income can exhaust funds more quickly than expected. Among those who retire early, 24% return to work due to financial difficulties.

Retiring early can also result in a loss of routine and social interaction. For some, stepping away from daily commitments may cause feelings of loneliness or purposelessness. Additionally, employer benefits such as death-in-service cover and private health insurance typically end upon retirement, leading to higher personal expenses for similar protection.

For those in their peak earning years, early retirement might also mean sacrificing future promotions, bonuses, or pension contributions that could have significantly increased later income. These trade-offs make it crucial to consider both the financial and emotional aspects before deciding on early retirement. ■

### YOU'RE SEEKING FREEDOM, BUT HAVE YOU CONSIDERED ITS LONGEVITY?

Early retirement can be both freeing and challenging. The key is preparation: understanding how your income will change, what your lifestyle will cost, and whether your savings can support your preferred standard of living. To explore your options and weigh the trade-offs, helping you enjoy your time without risking your long-term security, please contact us.

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#### Source data:

[1] <https://hrreview.co.uk/hr-news/strategy-news/early-retirement-brings-happiness-says-new-research/139890>



# SIX WAYS TO REDUCE INHERITANCE TAX BILLS

How can careful planning help you safeguard more of your wealth for future generations?

**INHERITANCE TAX (IHT) CAN SIGNIFICANTLY AFFECT YOUR ESTATE'S WORTH. FROM APRIL TO AUGUST 2025, HM REVENUE & CUSTOMS COLLECTED £3.7 BILLION IN IHT, WHICH IS £0.2 BILLION MORE THAN THE SAME PERIOD LAST YEAR<sup>[1]</sup>. ALTHOUGH THE CURRENT RULES MAY SEEM COMPLICATED, THERE ARE LEGITIMATE AND EFFECTIVE WAYS TO REDUCE THE TAX YOUR LOVED ONES MIGHT HAVE TO PAY AFTER YOUR DEATH.**

## HOW INHERITANCE TAX WORKS

Under current tax rules, IHT is charged at 40% on the part of your estate exceeding £325,000, known as the nil-rate band. This threshold remains frozen until April 2030. Additionally, there is an extra £175,000 residence nil-rate band for individuals passing their home to direct descendants. Married couples and registered civil partners can combine their allowances, allowing up to £1 million of assets to be transferred tax-free.

If your estate is valued below these combined thresholds, no IHT is payable. However, for larger estates, careful

planning can greatly influence the amount of tax ultimately paid.

### 1. WRITE A WILL

A valid Will is one of the most important tools for IHT planning. It guarantees that your assets are allocated according to your wishes and helps prevent unnecessary tax liabilities. Without one, your estate will be distributed under the laws of intestacy (apart from assets owned jointly as joint tenants, which automatically pass to the surviving owner), which may not reflect your intentions or make full use of available allowances.

### 2. LEAVE A GIFT TO CHARITY

Charitable giving can both support causes close to your heart and reduce the IHT payable on your estate. Gifts to registered charities are exempt from IHT. Furthermore, if you leave at least 10% of your net estate to charity, the IHT rate on the remaining estate can decrease from 40% to 36%.

If you are considering a charitable legacy, it's usually better to specify a percentage of your estate rather than a fixed sum. This helps prevent the gift from becoming excessively large or small if your estate's value changes before your death.

### 3. TAKE OUT A LIFE INSURANCE POLICY

Holding a whole-of-life insurance policy in an appropriate trust can provide your beneficiaries with a lump sum to cover IHT liabilities. Placing the policy in trust ensures the payout is outside your estate and not subject to IHT. It also allows faster access to funds, as money held in trust usually does not need probate.

If your policy is not currently held in trust, your insurer can provide a simple form to make this change. However, if you are seriously ill at the time of transferring the policy, the value could still be included as part of your estate if you die within seven years. When placing a policy into trust, the amount treated as a gift is typically the greater of the policy's surrender value and the total premiums paid to date. If you're in poor health, a value closer to the expected death benefit may be used instead. Any ongoing premiums are also considered gifts unless they fall under a valid exemption.

#### 4. MAKE GIFTS DURING YOUR LIFETIME

You can reduce the value of your estate by making gifts during your lifetime. Each tax year, you can gift up to £3,000 without it being added to your estate, and you can carry this allowance forward by one year if it remains unused.

Smaller gifts of up to £250 per recipient per year are also exempt, provided no other larger gift is made to the same recipient. Larger gifts may also avoid IHT if you survive for seven years after giving them.

You can also make regular gifts from your income, as long as these do not affect your standard of living. For example, monthly transfers to children or grandchildren may qualify, provided they are made from surplus income rather than capital.

#### 5. AVOID ACCESSING YOUR PENSION TOO SOON

Money left in your pension is typically exempt from IHT, making it one of the most tax-efficient assets to pass on to beneficiaries. However, the government intends to include pensions in IHT calculations from April 2027, which could change how retirement wealth is managed.

Until then, leaving pension funds untouched for as long as possible may remain a wise approach. Reviewing your retirement income plan in light of upcoming changes can help ensure you are optimising how and when you access your assets.

#### 6. GET MARRIED OR ENTER A REGISTERED CIVIL PARTNERSHIP

Marriage or a registered civil partnership can offer significant IHT benefits. Anything left to your spouse or civil partner is exempt from IHT, and any unused allowance can be transferred to them upon your death. This effectively doubles the available threshold for couples, providing up to £1 million of tax-free inheritance if both allowances and residence bands are utilised.

For unmarried couples, the rules are less generous. Transfers between partners are not automatically exempt, and individual allowances cannot be combined. For couples with substantial shared wealth, formalising the relationship can therefore offer significant tax benefits. ■

#### COULD YOUR ESTATE BE LIABLE FOR A HIGHER TAX BILL THAN NEEDED?

Effective Inheritance Tax planning helps you safeguard more of your wealth for your family. To discuss your circumstances and find out more, contact us; early action could allow you to maximise the benefits of exemptions, gifts, and other tax allowances.

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