

# Portfolio of Services

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## **Estate Planning**

Having built up a sizeable estate through thrift, investments or inheritance, you will want to ensure that your estate is not subject to unnecessary tax. Regardless of the size of your estate we can provide advice on how to reduce the tax implications

## **Long Term Care**

We are also in a position to help you should you require Long Term Care. We will discuss what assets are taken into account and what will avoid means testing.

## **Trusts**

An increasing number of people are now leaving part of their estate in trust, instead of through their will, to sons, daughters or grandchildren. A trust can be set up by anyone through ourselves as independent financial advisers, or your solicitor.

The main benefits of setting up a trust is to ensure the asset goes specifically to an individual or individuals for a known purpose such as education or marriage. In certain cases leaving an asset in trust could also help reduce an inheritance tax liability. A trust may also be used to provide income for the benefit of a disabled person should they need care later in life.

There are many different types of trusts and this is why advice is required from someone who is qualified and knowledgeable in trusts such as ourselves or your solicitor.

## **Tax Advice**

We help many of our clients prepare documentation for HMRC. In a number of cases we help clients by reducing client's tax liability through strategic planning from income tax to inheritance tax and capital gains tax. In more complex cases we have a panel of accountants available to ensure all options are explored.

Take that first step now by giving us a call or if you prefer email us with best contact details and we will come straight back to you.

## **Our Fees**

Our advice is competitively priced and the first consultation will be at our expense. At that time if we can help and you wish to

