

**Why financial gifting is a win-win**

**I can help you create a gifting plan to minimise your inheritance tax liabilities**



**Last year there was a record breaking £7.5bn paid in inheritance tax.\***

Looking forward to hearing from you.

Kind regards,   
[NAME]

The Financial Conduct Authority does not regulate on estate planning and taxation advice including inheritance tax planning.

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. 11 July 2024.

\*[IHT receipts increase again as we start another likely record breaking year | Quilter Media Centre](https://media.quilter.com/search/iht-receipts-increase-again-as-we-start-another-likely-record-breaking-year/)

**Get in touch with me today**

If you’d like to have a chat with me about how I can help you use gifting to benefit you, your family, and your tax position, you can find me at: [***quilter.com/name-surname***]

**Where I can help you**

**There are rules that govern gifting which I can help you take full advantage of. For example, I can show you:**

your allowances – how much you can give away each year, tax-free

how gifting can reduce your potential inheritance tax liability

how to make the gift without giving your loved ones control of that money straight away

There is a way to help make sure you and your family aren’t caught out. There are generous financial allowances that allow you to gift to family and friends. Apart from helping them, you can also minimise any IHT in a number of ways.

**What does a financial gift look like?**

A gifting plan can help your loved ones with everything from paying for education to helping them with their retirement plans. You can also make gifts without giving your loved ones control of that money straight away.

**£7.5bn**

Hi [NAME],

It’s a common misconception that Inheritance Tax (IHT) only affects the wealthy. The truth is more and more families are being caught by IHT when someone dies. And without IHT planning, your loved ones may have to sell assets, such as the family home, to pay the bill.