

## WHY DO YOU TREAT YOUR CAR BETTER THAN YOURSELF?

When your car goes in for a service, the garage will also tell you of areas that may give you concern and expense in the future so that you can be prepared. Well there could potentially be one big expense which may be lurking in the future which will not affect you, but will affect your family . . .Inheritance Tax!

Although the rise in values in the housing market is showing signs of steadying off, house prices have been rising at an unprecedented rate and that has been putting people who did not believe inheritance tax applied to them, well into the frame which in effect will mean their beneficiaries could loose 40% of the value of their inheritance over the nil rate band threshold.

We can help you identify if your estate is at potential danger. We will meet you, discuss values of your estate, and then provide you with a full report on your exposure, all for a fee of £250 + VAT. This could be your best investment ever, for this could be the beginning of a process, which saves your estate thousands of pounds!

Once we have provided a detailed report, you will have either the satisfaction of knowing you have no exposure at the present time (we do recommend regular reviews) or the level to which your estate is exposed to IHT and you can then decide whether you wish to go further and discuss methods of mitigating the liability.

Although the Chancellor of the Exchequer made some changes to IHT in his recent pre-budget report, particularly relating to married couples, he did not take away the risks in doing nothing.

## PLAN NOW AND SAVE LATER!

