

FOR INVESTMENT PROFESSIONALS ONLY

Client wants an income that keeps their capital Inheritance Tax efficient

CASE STUDY

Nina is a grandmother in her 70s. She would like to leave as much of her investments as possible to her children and grandchildren, however, she would also like an income from these investments now therefore she does not want to gift the money now. Nina also worries that in the future she may need money for care home costs so does not want these investments to be tied up and inaccessible. Anything left after she has gone, she would like to leave to her family without them having to pay a large Inheritance Tax (IHT) bill.

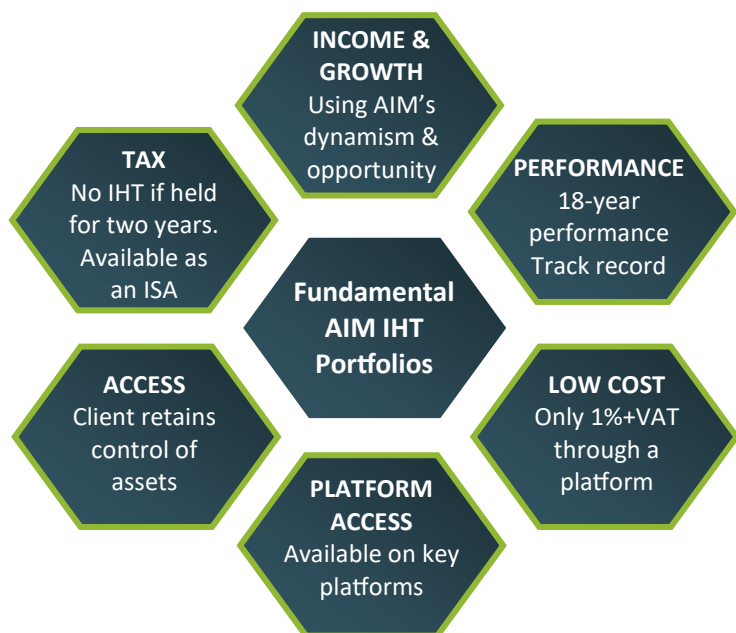
Nina has explored trusts and is worried by their complexity, the 7 years for them to become income tax efficient and the fact that the money will be tied up.

FACT!

Dividend yields of AIM companies closed 2022 near to record highs. The AIM IHT Income portfolio is designed to take advantage of this opportunity while remaining IHT efficient and allowing clients to retain access should their funds be needed in the future.

SOLUTION

Should Nina invest in the Fundamental AIM IHT Income Portfolio, she will start to receive an income from the dividends. After two years, the share holdings would qualify for Inheritance Tax relief upon Nina's death and her family would receive the investments free from IHT. In addition, the dividend income could supplement her care costs. If necessary she could also sell some of her investments at any time.



THE IMPORTANCE OF IHT PLANNING



Contact:



Jonathan Bramall
Business Development Manager
01923 713 894
jbramall@fundamentalasset.com

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