

PLANNING FOR THE FUTURE OF YOUR FAMILY

Estate planning may not be at the top of your list of financial priorities, but it should be; because without proper planning in place, one day there may be complications, ambiguities and high costs for your loved ones.

It is sensible and reassuring to make plans for your family's financial future, and the earlier you consider doing so, the more chance you will have at utilising all of the tax opportunities available to you.

We understand that each individual has different intentions and requirements, and our bespoke succession planning ensures an efficient and cost effective transition to the next generation.

Since 1994 we have helped thousands of married couples and individuals to:

- Reduce the amount of Inheritance Tax payable on their estate
- Protect as much of their estate as possible from Later Life Care costs
- Protect as much of their estate as possible from divorce and bankruptcy
- Avoid the pitfalls of intestacy and ensure their estate passes to those intended
- Recover Income Tax and/ or defer Capital Gains Tax
- Plan and conduct professional and personal funerals
- Arrange pre-paid funeral plans

Trust Matters can help put your affairs in order before it's too late.

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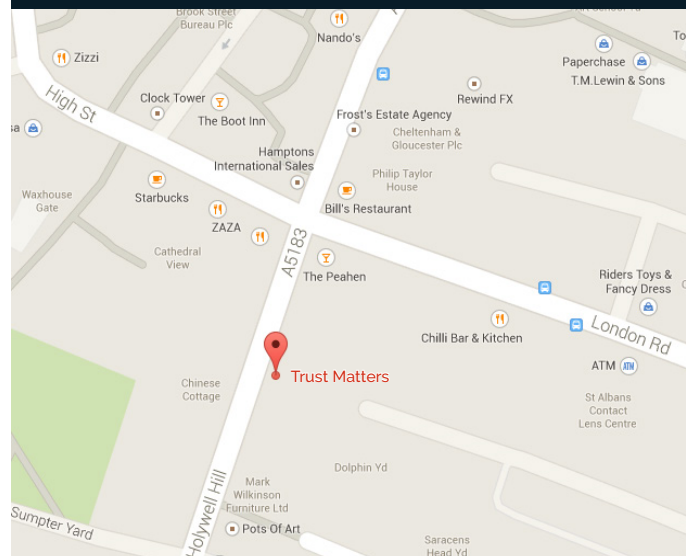
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YOUR COMPLETE ESTATE PLANNING SERVICE



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Inheritance Tax Planning

We offer individual products that can be tailor made for your own Inheritance Tax situation. Solutions range from mitigating your Inheritance Tax liability in seven years, two years, or in some cases, immediately. Considering timescales is particularly useful for larger estates, or where, due to age or ill health, the seven year rule may not be suitable.

Wills

The disposition of a person's estate after death is governed primarily by their Will or, if no valid Will exists, by the Laws of Intestacy. It may be possible to reduce the amount of tax payable on inheritance if advice is taken in advance and a Will is made. Our advice is that if you haven't made a Will, you should do so as soon as possible, even if you consider yourself to be in a position where you do not have a lot of money or possessions.

Trusts

We offer specialist flexible trust solutions that not only help to reduce Inheritance Tax, but can also retain the ability to access your capital. By placing capital into a flexible trust it is protected from later life care means testing, future generations bankruptcy and divorce, as well as being accessible if you should need it for a real life issue e.g. a grandchild's University fees.

Tax Efficient Investments

Whether you would like to recover Income Tax paid in this or the previous tax year, or defer Capital Gains Tax owed following the sale of a property or investment, we have the solution for you.

Lasting Powers of Attorney

The only simple and legal way to ensure that there is someone able to manage your affairs and welfare if you become physically or mentally incapable, from an unexpected illness, accident or because of the onset of old age - is to set up a Lasting Power of Attorney. We offer an inexpensive and professional service to ensure your wishes are confirmed.

Probate Guidance

At an already stressful time, probate can be difficult and time-consuming. We can guide you through the probate process painlessly and efficiently, without the expensive legal fees.

Funeral Planning

Organising your funeral now will offer you peace of mind and unburden your family when the time comes; take out a funeral plan and take control of your future. We also conduct funerals and are happy to tailor the day to suit your family's needs.

All statements concerning tax treatment are based on our understanding of the current law and HMRC practice and are for general guidance only. Levels and bases of, and reliefs from taxation are subject to change and the value of any reliefs depends upon personal circumstances.

Eliminate your Inheritance Tax Liability and give your loved ones something to smile about