



Protecting IHT gifts with protection

As more estates face an inheritance tax liability, we are expanding the options available to help advised clients cover the cost.

A five-year deep freeze for many tax allowances and thresholds is putting greater emphasis on estate planning for those who face an inheritance tax (IHT) liability.

As advisers know, it is vital to forward plan. Various planning approaches can be used to help clients mitigate an IHT liability, from lifetime gifting to investing in assets that attract business relief and maximizing pensions, which can be passed on tax efficiently.

Another valid and frequently used option to address IHT is to make provisions to meet the liability. One effective way to do so is through a joint life second death insurance policy.

Continue reading [here](#).