

BUSINESS RELIEF & POWER OF ATTORNEY

INGENIOUS INSIGHTS



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MARCH 2026

BUSINESS RELIEF & POWER OF ATTORNEY

MARGARET HUGHES 82



OBJECTIVE

To reduce potential future Inheritance Tax (IHT) exposure while maintaining control and access to funds.

CLIENT SITUATION

Margaret's estate totals approximately £1.6 million, including her home and £700,000 in cash and investments. She has recently been diagnosed with early-stage dementia, and her attorney, David, sought professional advice to reduce the potential IHT burden while retaining access to capital to meet future care costs.

Prior to her diagnosis, Margaret was a confident investor with experience in the stock markets, making this type of investment familiar and appropriate for consideration.



£1.6M TOTAL ESTATE



£700,000 CASH & INVESTMENTS



EARLY-STAGE DEMENTIA DIAGNOSIS

ADVICE & STRATEGY

After assessing the options available, a decision was made to invest £300,000 into a Business Relief (BR) qualifying service — the Ingenious IEP Real Estate strategy. Provided the investment remains qualifying, after two years it is expected to attract 100% Business Relief, effectively removing its value from Margaret’s taxable estate for IHT purposes.

£300,000



Investment amount

2 YEARS



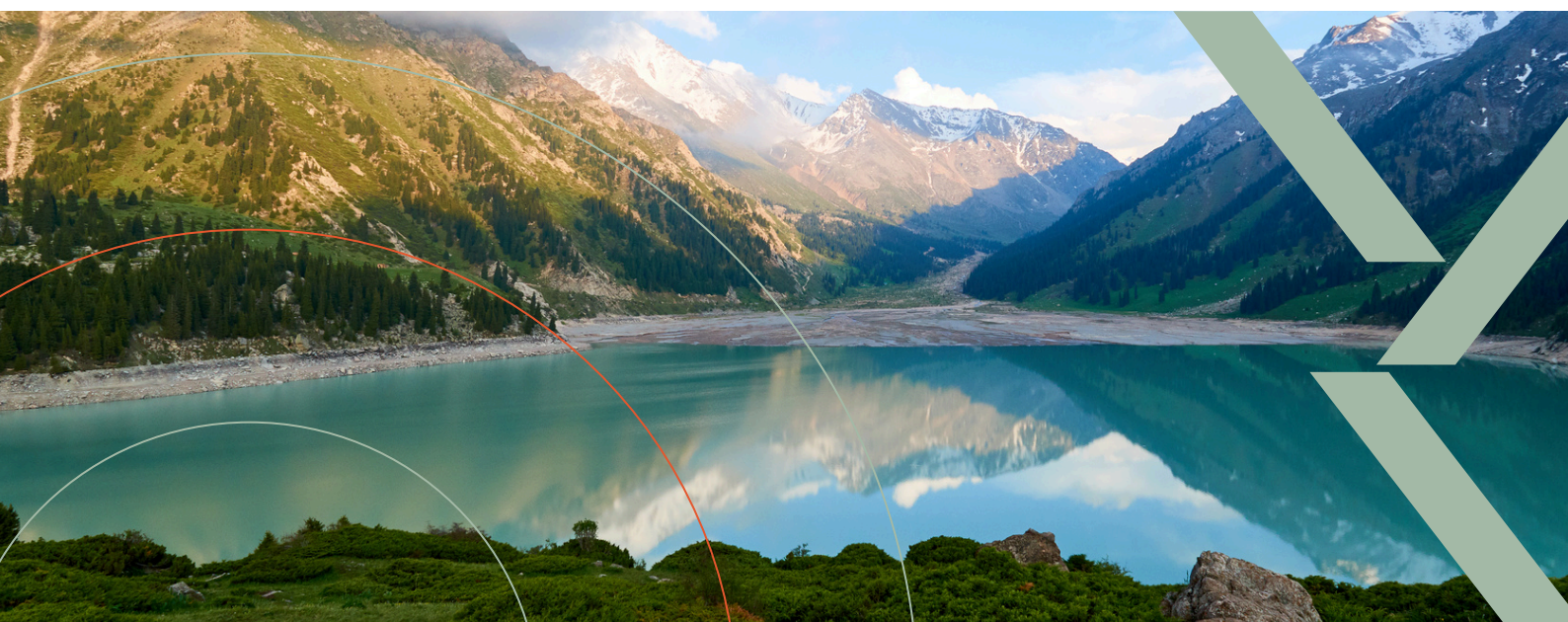
Time to potential IHT Relief

£120,000



Potential IHT saving (40%)

This approach allowed the attorney to act in Margaret’s best interests by delivering estate planning benefits without the need for gifting or setting up trusts, while keeping the assets accessible if care costs arise.



SUMMARY



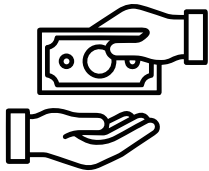
POWER OF ATTORNEY/IHT PLANNING

Key client need



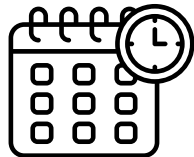
£120,000

Potential IHT saving (40%)



£300,000

Investment amount



2 YEARS

Time to potential IHT Relief

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GET IN TOUCH WITH US



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PLANT THE SEED FOR EFFECTIVE ESTATE PLANNING

Important information

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Past performance is no guarantee of current or future returns and the investor may receive back less than invested. The price of the investments and the income deriving from them can go down as well as up and are not guaranteed.

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