VIEWPOINT

BRAYBROOK & CO

Please enjoy reading our newsletter. If you would like to discuss any of the articles further, please do not hesitate to contact us.

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Protect what matters most: planning for your family's financial future

Thoughtful financial planning today can bring peace of mind tomorrow. Discover how early advice, smart gifting and legacy strategies can help you care for the people you love most.

When it comes to looking after the people you love, few things are more important than ensuring their financial wellbeing now and in the future. Whether you're thinking about retirement, passing on wealth, or leaving a lasting legacy, thoughtful planning today can make all the difference tomorrow.

Here are some key areas to consider as you take steps to protect and provide for your family's future.

Start early, stay confident

If retirement is on the horizon - or already here - you might be wondering how best to shape your financial legacy. From making your will as tax efficient as possible to reducing your inheritance tax (IHT) liability, getting expert advice early can help you make confident, informed decisions.

Map out your future

Before you can plan for others, it's important to understand what you'll need for yourself. Retirement looks different for everyone, so knowing your future financial requirements is a crucial first step. Once you have a clearer picture, you'll be in a much stronger position to plan for your family's future too.

Giving while living

Passing on wealth during your lifetime can be incredibly rewarding and there are smart ways to do it. There are many options to explore - from annual gift allowances to larger, potentially exempt transfers (PETs) - but tax rules can be tricky. That's where we come in; we'll help you navigate the details so your generosity goes further.

Trusts: control with confidence

Trusts can be a powerful tool for managing your assets, offering both control and flexibility whilst helping to reduce tax liabilities. They can be complex but, with the right advice, they can become a valuable part of your financial toolkit. We can help you find the right trust structure for your goals.

Leave a legacy that gives back

If charitable giving is close to your heart, it can also be a smart part of your estate planning. Gifts to registered charities and certain organisations are tax-free and can reduce your IHT bill, allowing you to support causes you care about while preserving more for your family.

Your family's future deserves certainty

Estate planning doesn't have to be overwhelming. With the right support, you can make decisions that bring peace of mind and create lasting impacts. If you're ready to take the next step, or just want to explore your options, we're here to help you start the conversation.

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.

Estate Planning and Trusts are not regulated by the Financial Conduct Authority.

OPW_0519_A703_Aug25 | OW 6832 | Expires 21/08/26