

By putting your personal protection policies in trust, you can make sure the **right money** makes it into the **right hands** at the **right time**.

If we told you about a product that:

- was free
- could save you 40p in every £1
- could save you months of legal wrangling

Would you be interested?

That product is a trust. Putting your policy in a trust:

- is free
- may save inheritance tax
- avoids probate delay

Give yourself complete peace of mind. Call and speak to us **today** about the essential benefits of putting your personal protection policies in a trust.

01206 331697 / 07811 186600
or email us at
info@tapperfs.co.uk

TRUSTS made simple



40 Birch Street Birch CO2 0ND

01206 331697 / 07811186600
info@tapperfs.co.uk
www.tapperfs.co.uk

**Is your life insurance
policy written in trust?**

RIGHT MONEY

You can use a trust to give some or all of the benefits from your life or critical illness insurance policies to other people such as a spouse or children. This means that the benefits you give away would not form part of your estate if you die and therefore would not be subject to Inheritance tax.



Inheritance tax is currently payable at 40% on any part of a single person's estate valued over £325,000 (2019/2020). If you don't put your personal protection policies in trust, any payment on claim is added to your estate for Inheritance tax calculation purposes.

RIGHT HANDS

Trusts are flexible, which means you have control over who will benefit from your cover and who will be responsible for making sure that happens.



When you're setting up a trust, you have control over who will administer any money paid out from a claim (the trustees) and who will benefit from any money paid out (the beneficiaries). You can also ensure that you personally receive any benefits that you wish to retain for yourself. A good example of this would be a payment following a critical illness claim.

RIGHT TIME

If your policy is written in trust it allows your insurance provider to pay any claim you make more quickly than they could if the policy wasn't written in trust. If a policy isn't written under trust your personal representatives may have to obtain a Grant of Representation before they can deal with your policy. That process could take several months.



With the correct advice, putting your policy in trust is simple and can avoid this delay. There are several trust options and forms available so we are here to help ensure that you are able to decide which one best suits your own unique personal circumstances.

01206 331697 / 07811 186600

Tapper Financial Services
THE MORTGAGES COMPANY
INSURANCES

www.tapperfs.co.uk