

TRUST PROPOSITION TREE

TRUSTS

IS YOUR CLIENT UK LONG-TERM RESIDENT?

YES

NO

DOES YOUR CLIENT WISH TO REDUCE THEIR IHT?

YES

NO

What level of access to the investment does your client require?

Does your client wish to avoid probate?

No access to capital or growth

'Income' (as withdrawals of capital)

Access to the capital, but no access to growth

Potential future access to both capital and growth

NO*

YES

GIFT TRUSTS

DISCOUNTED GIFT TRUSTS

LOAN TRUSTS

REVERSIONARY INTEREST TRUST

DISCRETIONARY TRUST - SETTLOR CAN BE A BENEFICIARY

PROBATE TRUST

TRUSTS FOR NON-LONG TERM UK RESIDENTS**

› Absolute Trust
› Discretionary Trust

› Absolute Trust
› Discretionary Trust

› Absolute Trust
› Discretionary Trust

› Discretionary only

✓

✓

✓

✓

✓

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✓

Utmost International Isle of Man Limited

Utmost PanEurope dac

*For alternative trusts such as will trusts please speak to a legal adviser.

**See over for more details

****If you are not long-term UK resident at the date of settlement then much may depend on whether you are looking to stay, or return, to the UK long term:**

Looking to only stay only temporarily

Here you may wish to consider trusts which would otherwise create taxation issues for those who are long-term UK resident or become long term resident. For example, you may want to consider a trust which continues to allow you to benefit from the trust whilst still allowing other financial planning benefits should you die. You should also consider you future residency plans and seek advice as to whether the trust is an appropriate solution.


Likely to become long-term UK resident

If you are intending to stay in the UK, any trust you settle will no longer be excluded property once you become long-term UK resident. However, any trust of which you are not a beneficiary, including trusts such as discounted gift trusts and reversionary interest trusts, may still be considered. As a non long-term resident at trust creation, any amount can be settled into a discretionary trust without creating an IHT entry charge and, once you become long-term UK resident in future, these trusts can help reduce the amount of UK inheritance tax you will pay.

CONTACT US

For more information about the range of products and services we offer including our range of trusts please visit our website www.utmostinternational.com

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Telephone calls may be recorded.

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