

Hotspot

This email looks better with images enabled.

To view this email online, [follow this link](#)



Investments

1

Mortgages

2

Pensions

3

Protection

4

Why do Families Use Trusts?

What is a Trust?

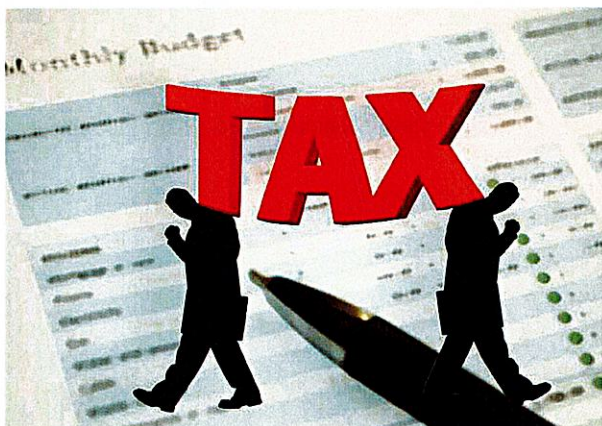
It is a legal document that you could use to pass on your assets.

A trust can hold a variety of assets, from cash to shares or property.

Using a Trust to pass on your wealth is a great way to maintain your assets within your family, however, there's a common belief that trusts are only used by the very wealthy.

A trust is managed by one or more trustees - family members, friends or a legal professional - until the trust pays out to your beneficiaries, which can either happen upon your death or on a specified date such as when a child turns 18.

Let's have a look how a Trust might be useful for you and your family.



Reduce an Inheritance Tax Bill

You can put a Life Insurance Policy in trust. One of the main benefits of this approach is that the value of your policy is generally not considered part of your estate for IHT purposes.



Keeping assets within the family

Events in life may affect who finally ends up with your wealth such as - divorce. Your assets could pass to an ex spouse and if they remarry those assets could go to your new partner's family rather than yours.



Passing Assets to your Children

A trust can be used to hold assets until the child reaches 18, they could then access the trust or you can decide that they receive an income to support their financial security going forward.



Do I need Life Insurance?

You should consider getting life insurance if you have loved ones who are financially dependent on you. So if you have a spouse, children, have a civil partner, or any other financial dependents, such as elderly relatives, the pay-out from a life insurance policy could prove invaluable in helping them meet ongoing living costs, from covering the mortgage to paying for school fees and utilities.

There are many types of Trusts and they can be hard to understand. Once you've placed an asset in a trust, it can be very difficult and in some cases impossible to reverse. If you would like to discuss if a Trust would be suitable for you or are considering Life Insurance, please contact us in the usual way, we would be very happy to give you advice.

Take care
Best wishes
Ray

Why do families use Trusts? Read the full article here

5

Most clicked link

BP post profits of \$3.3bn as oil prices rise again

[click the button below to read the article](#)

BBC Business News

6

**To read more of our magazine press
the blue button**

Our Money Matters Magazine

7

CONTACT US

8

CLICK ON THE BUTTON ABOVE TO CONTACT US FOR INDEPENDENT FINANCIAL ADVICE

www.angloifa.com

9

Email us here

10

The value of investments and income from them may go down. You may not get back the original amount invested and the levels, basis and reliefs of taxation are subject to change. Anglo International Group Ltd is an independent financial advisor authorised and regulated by the Financial Conduct Authority no. 307774



This message was sent to @emailaddress@ using NewZapp 11 follow this link to [Manage Preferences or Unsubscribe](#).

POWERED BY

