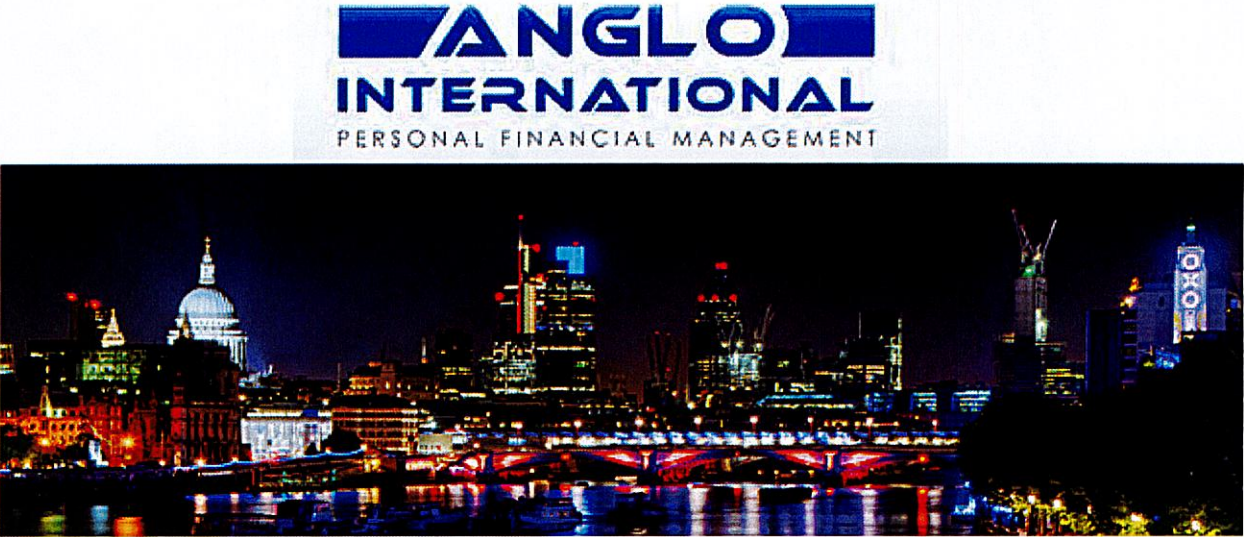


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Benefits of talking to your beneficiaries

Speaking to your beneficiaries about your estate plan ideas could allow you to make adjustments that suit their thoughts and ideas. Maybe they want to start their own business or send their children to private school and perhaps set up a fund for when they go to university.

Making gifts to your beneficiaries at least seven years before your death may mean they do not have to pay Inheritance Tax on the value of these gifts.

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Benefits of Life Insurance

Life assurance assures that your loved ones won't face financial hardship if you are no longer around and this peace of mind can soften the blow by bridging your immediate expenses and easing the financial challenge during an emotional time.

There are different types of life insurance available.

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