



## **CASE STUDY - Inheritance Tax Advice**

**Brian, age 72, and Jo age 68 have been active investors throughout their working lives and have built up a significant investment and property portfolio.**

**The portfolio generated a substantial part of their retirement income, but the demands of managing the portfolio on their own were beginning to prove too much.**

Brian and Jo wanted to address their estate planning as they were very concerned about the impact of inheritance tax. Working with Kubera Wealth using our WiseWealth process, they structured their affairs in a way that protected the retirement income and mitigated the amount of inheritance tax their estate would be liable to pay.

Protecting their income meant they had complete comfort that not only did they have sufficient income in the short to medium term, but in the longer term they would be able to meet any additional care costs. By structuring their investment assets using a combination of trusts and investments they were able to mitigate the amount of inheritance tax their estate would pay.

Brian and Jo continue to enjoy their retirement, indulging their grandchildren, content that those who matter most to them will continue to benefit from their hard work and prudence.

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We are now comforted to know that our affairs are well looked after and that our estate will be passed on in a structured and tax efficient manner. This is an area that has been worrying us for sometime and the whole process was easier to understand than we first imaged.

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*Private Client referred by  
Family Accountant*

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