

Financial Planning

Client Requirements

“We are very pleased with how Bentley IFA have understood and addressed on our financial scenario”

After running a successful family business in Devon for many years, the family contacted us for future financial and inheritance planning advice. Their objectives were to ensure the next generation would be secure.

The family's attentions were also directed towards inheritance tax planning and looking to achieve better return than cash on their investments.

They were also considering taking an income from their investments in a tax efficient manner.

Our Solution

After a detailed discussion around their individual bespoke objectives, we set up several trusts and two inheritance tax investment plans. This already has significantly reduced their inheritance tax liability. Since the trust accounts were set up over 5 years ago the investments have returned over 65% as well as the saving of inheritance tax.

We have set up several investment accounts for the children and grandchildren. These include junior ISA's with the objective of achieving long term growth to cover school fees. Two self-invested personal pensions (SIPP) were also set up for their children due to the tax efficient qualities.

We have liaised closely with their accountant to produce an income for the family in a tax efficient manner. This has included setting up an off-shore bond.

We have also liaised with their solicitor to ensure that their wills are set up correctly which will also save on inheritance tax liabilities.

Client Comments

“As a family, we are very pleased with how Bentley IFA have understood and addressed on our financial scenario. Sam has worked with us very closely, carrying out a thorough assessment of our scenario and ensured that we understood all options available to us.

Now, Sam ensures that we have regular meetings to keep us updated and that we are communicated to regularly. His attention to detail is amazing and we highly recommend.”