



TAKE CONTROL OF YOUR INHERITANCE TAX.

Financial planning is about your life, not just your money.

Inheritance tax can feel complicated, confusing, and even a little overwhelming. Many people aren't sure what they might owe or how to plan for it effectively.

This guide focuses on three key areas to help you steer your inheritance tax confidently and make choices that protect your family and your legacy.

1. Understand Your Position

Start by identifying what assets you own, property, savings, pensions, and investments, and what your potential liabilities might be.

Having a clear picture of what could be subject to inheritance tax helps you plan strategically rather than reactively.

2. Make Use of Allowances and Exemptions

The UK provides a number of allowances, exemptions, and reliefs that can reduce inheritance tax. For example, spouses and civil partners have unlimited exemptions, and certain gifts or charitable donations may reduce your taxable estate.

Knowing what is available allows you to make informed decisions that can save your beneficiaries significant amounts.

3. Plan Ahead and Keep It Flexible

Inheritance tax planning is most effective when done early, but life changes can affect your plans. Review your will, consider trusts where appropriate, and regularly check that your plan still reflects your circumstances and wishes.

Flexibility ensures your plan continues to work as your life evolves.

How Quayside Can Help?

We work collaboratively with clients to clarify their inheritance tax position and explore options for minimising liability. We take on the detailed research and calculations, keeping you informed and involved in the decisions that matter most.

Our goal is to give you clarity, confidence, and peace of mind, so you can protect your family and your legacy with a plan that works.

If you'd like support charting your inheritance tax course or creating a plan to protect your estate, a conversation with Quayside can help you feel prepared and in control.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief is dependent on individual circumstances.

Advice in relation to Wills involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills and Trusts are not regulated by the Financial Conduct Authority.

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