

Nothing is certain but death and taxes.

**Legally you can save £100,000's of pounds  
IHT bills for you love ones.**



Inheritance tax is a tax that is paid to the government on an estate after a person dies. If you are planning how you will pass on your estate, you may be beginning to think about how to avoid inheritance tax to make sure your children and loved ones benefit from as much of your estate as possible. MSR Tax advisers can plan to avoid or reduce your inheritance tax bill legally!

## Top 5 ways to cut your Inheritance Tax



Make a gift to your partner.



Give to family members or friends.



Put things into a trust.



Leave something to charity.



Take out some life insurance.

As a guide, you can pass on your estate free from tax if it is worth less than £325,000 plus an additional £175,000 if you are passing on your main residence to your direct descendants.

There is plenty of scaremongering about the system and it's easy to believe that your assets will be stripped of 40% by the tax office or that you'll do something wrong which affects your beneficiaries.

Don't worry! we have plenty of advice to help you understand inheritance tax and how to avoid it using completely legal methods. Please contact us, we have in-house Tax Advisers, Chartered Financial Advisers and Barristers who are specialised in this field to save your IHT bills.