

Time to Tee UP an Inheritance Tax check?

Did you know that the threshold for Inheritance Tax has been frozen for the last decade?



Dear Member,

Did you know that the threshold for Inheritance Tax has been frozen for the last decade?

Since 2009, Inheritance Tax of 40% has been applied to estates over the value of £325,000. As inflation rises year on year, more and more families are being affected by Inheritance Tax, many of whom don't have plans in place to protect their loved ones from unexpected and sometimes substantial tax bills.

As principal sponsor of the Scottish Seniors Golfing Society, McCrea Financial Services is delighted to offer you a free no obligation Inheritance Tax consultation.

We can help you navigate the often-tricky world of Inheritance Tax planning and prevent your family having to deal with complications and delays in the settlement of your estate at the most difficult time.

McCrea Financial Services has been one of the top independent financial advisory firms in Scotland for twenty years.

We were the first in the UK to be awarded Platinum Investors in People accreditation, so whatever your golf handicap, you can be sure our service is never sub-par!

We can help you:

- Investigate Family Home Allowances to ensure your children or grandchildren can inherit the family home.
- Transfer unused Nil Rate Bands between spouses
- Make gifts from your estate without falling foul of complicated rules
- Manage your affairs to ensure you pass on the best possible estate to your loved ones.

Our independent and personalised approach means we'll work with you to understand your individual needs before offering advice, ensuring that Inheritance Tax planning can be balanced with the flexibility you need to enjoy your life now.

Tee up a free no obligation meeting to discuss Inheritance Tax or general Retirement Planning matters with one of our expert advisers by calling **0141 572 1340** or emailing enquires@mccreafs.co.uk.

