

Clients with an existing or future UK inheritance tax (IHT) liability can protect their assets with an RL360° Asset Protection Plan.

What is the RL360° Asset Protection Plan?

It's a combined regular premium whole of life plan and trust that is designed to pay out a lump sum to fund a financial liability arising on death such as an inheritance tax bill, preventing other assets from having to be sold.

How does it work?

Quite simply, on the death of the life/lives assured, a lump sum (sum assured) is payable to the Trustees who then forward the proceeds to a beneficiary allowing them to settle the liability without the deceased's estate having to sell physical assets (such as homes, paintings etc).

Who is it suitable for?

The RL360° Asset Protection Plan may be suitable for individuals who are:

- Non-UK domiciles with UK assets that exceed the Nil Rate Band (NRB)
- Non-resident UK nationals looking to return to the UK in the future

General features of the plan

- Available on a Single Life, Joint Life First Death, Joint Life Last Death or Joint Life Both Death basis
- Maximum of two individuals as life assured
- Plan can be denominated in one of the following currencies: GBP, USD, EUR, and JPY
- Premiums can be paid monthly, quarterly, half yearly or yearly
- Critical illness cover is also available (if required)
- Repatriation cover is available (if required)
- The applicant(s) is automatically a trustee
- Available in 3 different versions to suit a wide variety of clients

- Flexible beneficiaries
- Life cover element is not taken into account for UK IHT valuation purposes
- No Probate documents are required to access the plan value on death.

Calculating a UK IHT liability

By using the RL360° IHT Calculator at www.rl360adviser.com/tools/iht.htm you can assess your client's UK IHT liability. Please note: Where a client is non-UK domiciled, only their UK assets should be entered into the calculator.

Need more information about RL360°'s Asset Protection Plan? Visit www.rl360adviser.com or telephone your Regional Sales Consultant.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

The RL360° Asset Protection Plan is a combination of RL360°'s LifePlan and one of RL360°'s trusts. RL360° Asset Protection Plan is not available to UK residents.

Thankfully,
there are easier
ways to protect
your assets.

