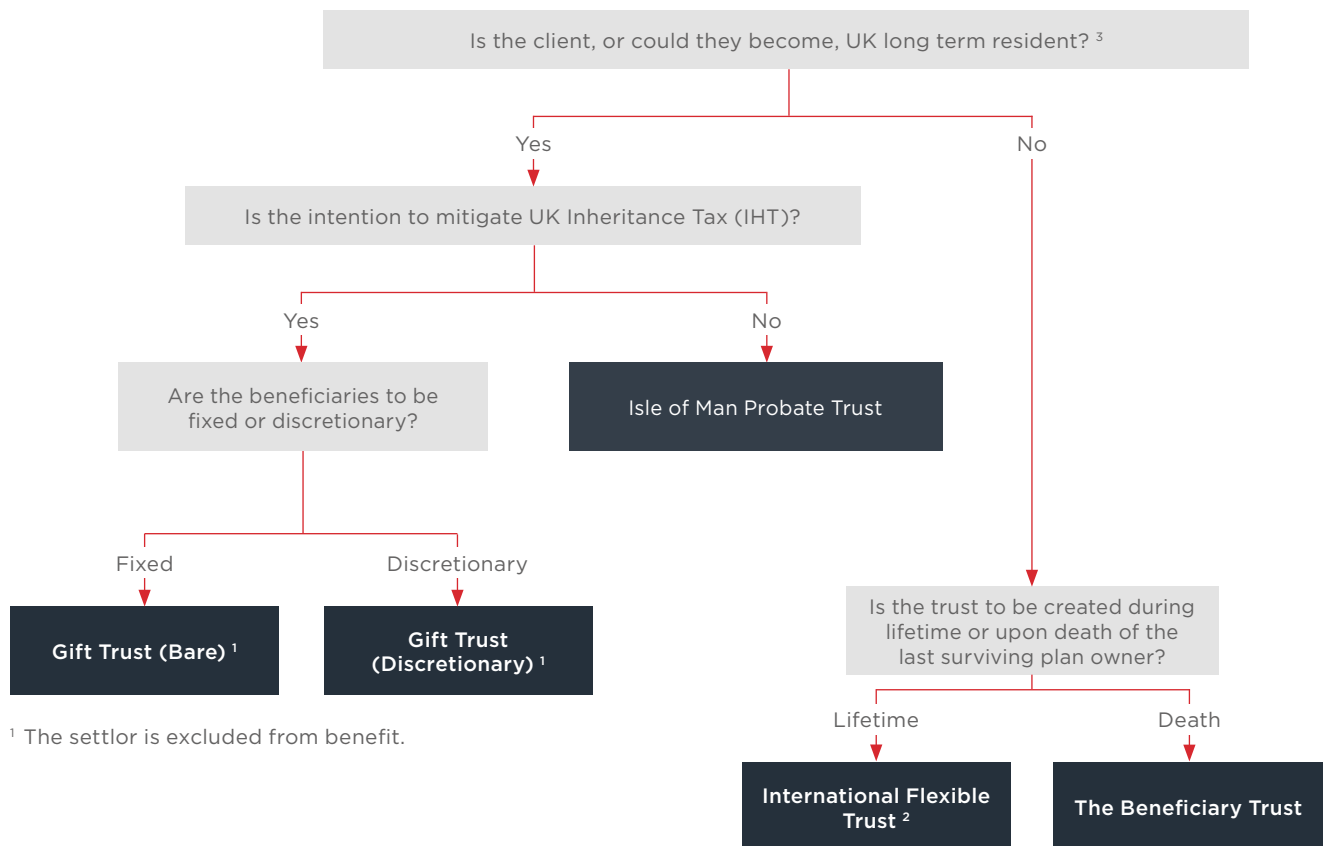


WHICH TRUST?

REGULAR PAYMENT PLANS



¹ The settlor is excluded from benefit.

³ Once an individual has been a UK tax resident for 10 or more of the preceding 20 tax years they will be treated as long term resident.

² Care needs to be taken not to add to the trust once an individual has become treated as UK long term resident for UK inheritance tax purposes.

IMPORTANT NOTES

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

Before proceeding with the establishment of any trust, please refer to our Guide to Trusts and Trust FAQs to ensure that the trust will achieve the client's objectives.

Please note that every care has been taken to ensure that the information provided is correct and in accordance with our current understanding of the law and HM Revenue and Customs (HMRC) practice as at April 2025.

You should note, however, that we cannot take upon ourselves the role of an individual taxation adviser and independent confirmation should be obtained before acting or refraining from acting upon the information given.

The law and HMRC practice are subject to change. Legislation varies from country to country and the plan owner's country of residence may impact on any of the above.