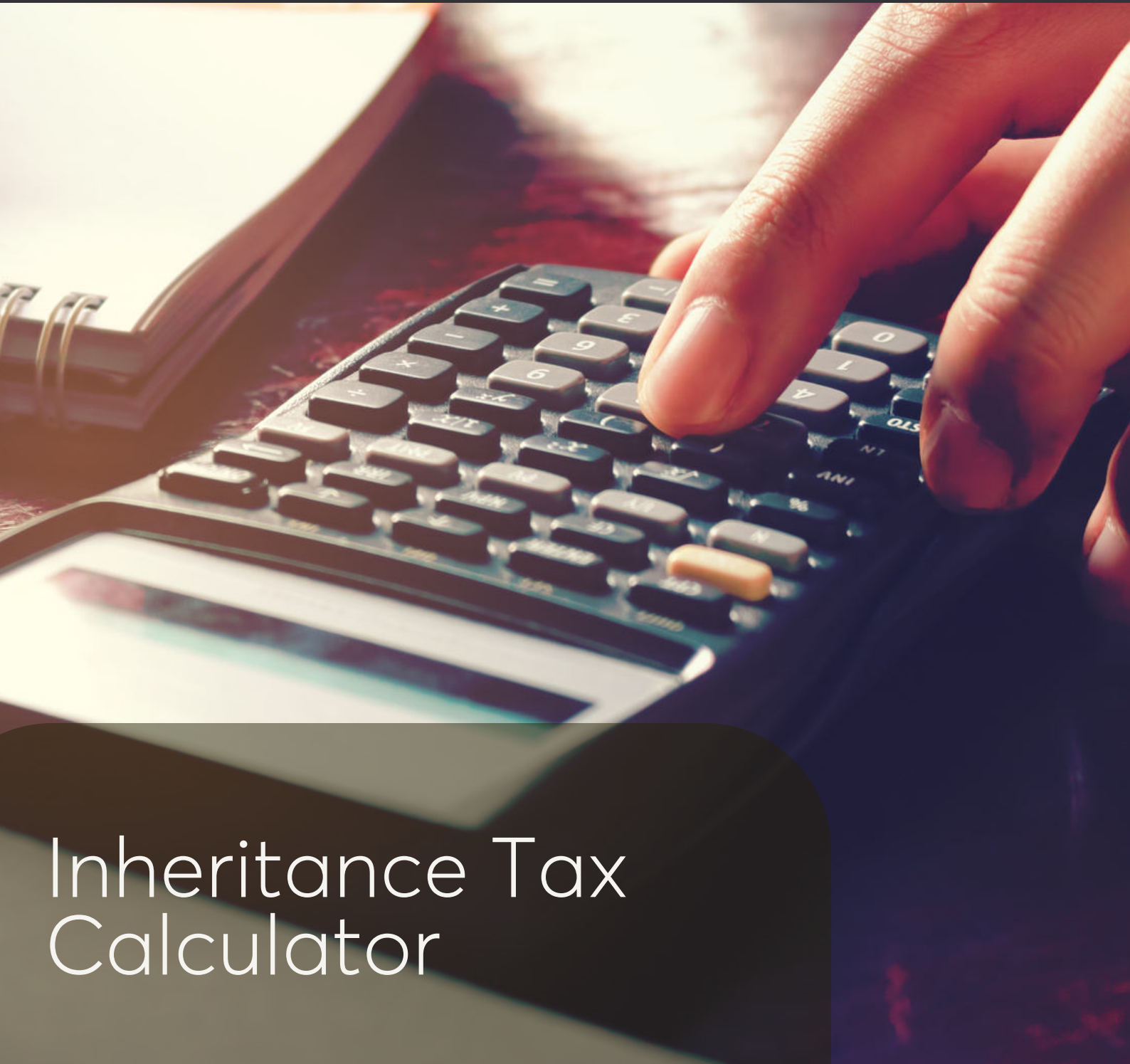




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Inheritance Tax Calculator

INHERITANCE TAX CALCULATION



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This calculator will help you estimate how much inheritance tax could be due on your estate.

Your Assets	Approximate Value
1. Your main residence	
2. Your cash (Example: current account/ savings)	
3. Your investments (Example: shares, unit trusts or bonds)	
4. Other properties (Example: holiday home or rental property)	
5. Life insurance policies or pensions (Only lump sums not held in trust)	
6. Other belongings (Example: cars, antiques, jewellery)	
7. Anything else you can think of	
8. Your total estate value (Total of rows 1-7)	
9. Your total outstanding debts (Example: mortgage or loan)	
10. Net estate value (Row 8 minus row 9)	
11. Available nil rate band (NRB) (£325,000, or double this if you're a legally joined couple)	
12. Available residence nil rate band (RNRB) (£175,000, or double this if you're a legally joined couple)	
13. Your taxable estate (Row 10 minus rows 11 and 12)	
14. Your estimated inheritance tax bill (40% of the figure in row 13)	



Here's an example of a married couple:

Your Assets	Approximate Value
1. Your main residence	£600,000
2. Your cash (Example: current account/ savings)	£150,000
3. Your investments (Example: shares, unit trusts or bonds)	£250,000
4. Other properties (Example: holiday home or rental property)	£150,000
5. Life insurance policies or pensions (Only lump sums not held in trust)	£200,000
6. Other belongings (Example: cars, antiques, jewellery)	£50,000
7. Anything else you can think of	£-
8. Your total estate value (Total of rows 1-7)	£1,400,000
9. Your total outstanding debts (Example: mortgage or loan)	£-
10. Net estate value (Row 8 minus row 9)	£1,400,000
11. Available nil rate band (NRB) (£325,000, or double this if you're a legally joined couple)	£650,000
12. Available residence nil rate band (RNRB) (£175,000, or double this if you're a legally joined couple)	£350,000
13. Your taxable estate (Row 10 minus rows 11 and 12)	£400,000
14. Your estimated inheritance tax bill (40% of the figure in row 13)	£160,000



If you'd like to discuss your existing financial plan or would like to arrange an initial consultation to discuss how financial advice can help you, please get in touch.

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