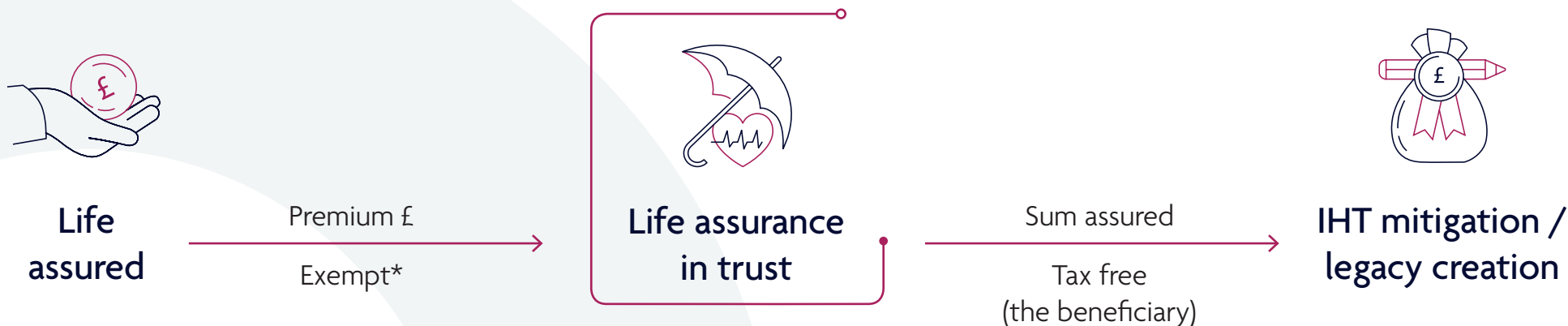


# Life assurance can provide financial security for your family



Your adviser can help you find the right life assurance plan to serve your needs and help towards providing financial security for the unexpected.

Life assurance premiums and the amount of coverage required are key areas your adviser can explore with you, helping you to come to a decision that fits your situation in terms of your legacy and inheritance tax planning.



\*Paying for assurance policies for the benefit of someone else, if paid for from normal expenditure, is not classified by HMRC as a gift. If it is funded from capital, £3,000 per annum is allowable before tripping over the gifting allowances.

#### Important information

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.