

WAY Investment Services

Providing flexible IHT planning solutions to advisers and their clients since 2003



WAY Investment Services

WAY Investment Services is part of the WAY Group, an independent and privately-owned financial services company based in the South of England.

WAY was founded in 1996 and in 2003 launched its first Inheritance Tax mitigation solutions. It was the first company to introduce flexible reversionary interest trust plans using collective investments, and since then has developed the concept to cover a range of trust-based solutions.

The screenshot shows a presentation slide with the following content:

- Funds Utilised**
The range of WAY Portfolios
Elite Income Plan Cash Trust
- Minimum Investment**
£100,000 lump sum
...discretion
- An Industry First**
Investment-based Inheritance Tax (IHT) schemes have traditionally been the province of the life assurance industry. This has been the case for several reasons. Insurance protection contracts used within much of the IHT... producing assets) which have...

By December 2014 WAY was taking care of around 1,300 such schemes with over £150m of funds under administration.

A key benefit of WAY's lump sum IHT solutions is that they become completely free of IHT and thus fully effective after 7 years when the assets fall entirely outside the settlor's estate. **By the end of 2014, a total of almost £18m was held in the Inheritor Plans that had passed the 7 year point.**

By the 2018/19 tax year, almost 10% of estates will be subject to IHT, compared with just 2.6% in 2009/10. And the IHT revenue will be £5.8bn. (Institute of Fiscal Studies April 2014)

WAY Inheritor Plans can offer a flexible solution to potential IHT liabilities.

Although an IHT liability can be reduced by giving away assets, clients are often reluctant to do so as they may rely on the income currently produced or may want some access to the capital in the future. WAY's range of trust-based Inheritor Plans can address these different needs whilst establishing an effective gift for IHT purposes.

Where flexibility is desirable to cater for any future changes in personal or family circumstances, a WAY Inheritor Plan using a flexible reversionary interest trust can be an attractive solution. This type of arrangement allows the client to have potential access to capital payments on specified dates and also gives the trustees the ability to pay or lend capital to a beneficiary at any time.

The Inheritor Plans also offer access to a range of WAY-branded portfolio funds. These nil income yielding funds have been specially designed to work within WAY's trust-based solutions and are very tax efficient as well as being simple to administer.

According to a YouGov study on IHT, only 4 in 10 people who expect to inherit more than the nil rate band (currently £325,000) would seek independent advice about inheritance tax. (YouGov Nov 2014)

The thumbnail image is titled "The WAY Inheritor Plans" and features a collage of images. On the left, there is a red graphic with the text "Strategies for mitigating inheritance tax whilst retaining access to funds". On the right, there are images of the Tower Bridge at night and a building with a clock tower.

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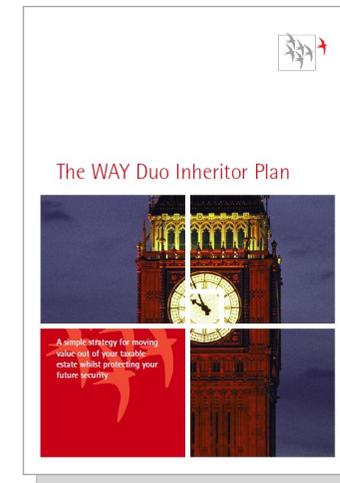
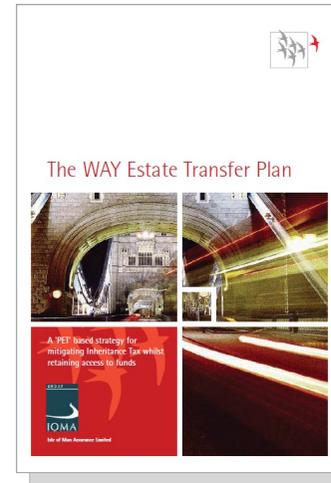
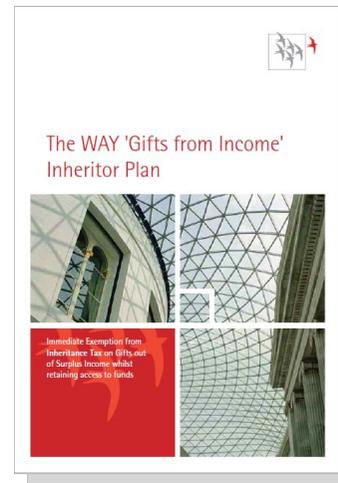
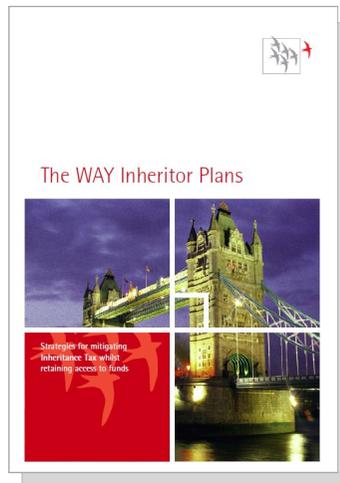


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Please note

The planning referred to in this document is illustrative and not exhaustive. It does not constitute advice or a recommendation to any individual. WAY Investment Services does not offer investment or tax advice and can accept no liability for any actions based on the contents of this publication.

Information in this document is based on WAY's understanding of the law and HMRC practice as at January 2015. Every care has been taken to ensure that the material is correct. Legislation and taxation could change in the future. Please refer to the Inheritor Plan brochures for further details.

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