

# IHT & ESTATE PLANNING

## ADVISER WEALTH PRESERVATION STRATEGIES

A recent (January 2017) report by the Institute of Fiscal Studies found elderly people now have more wealth to pass on to younger generations than their predecessors. Whether this is just down to increased home ownership and / or rising house prices, the implication is clear: there are going to be an increasing number of clients and unadvised consumers in real need of IHT and estate planning support from a professional adviser. IHT has the ability to cause anxiety (and even anger) among older, wealthier clients and this often leads to a strong desire to take action. At a time when advisers and advice firms are under increasing pressure to justify how paying for their expertise is money well-spent (think robo-advice) then this is a door that the industry cannot afford to miss pushing right off its hinges. But while this is the case, the spectre of the regulator hangs over every tax planning consideration advisers and their clients make. The risks of getting it wrong are ever more severe. With this in mind, our study explores:

- The size and value of the market;
- The planning solutions being adopted and in which client circumstances - and how this may change going forwards;
- Which providers advisers most associate with IHT / estate planning and with whom they are placing business;
- What drives where business is being placed;
- The extent to which working with other professionals is important;
- What advisers are looking for from providers – both in terms of proposition and support;
- The challenges advisers and consumers face in doing / doing more effective tax planning – and how these can be overcome.

We will point clearly to how you can tailor propositions, services, support and communications to help secure business.

### DELIVERABLES



100 DEPTH INTERVIEWS WITH TARGET ADVISERS



ONLINE SURVEY TO 1,000 CONSUMERS



FULL REPORT



FACE-TO-FACE DEBRIEF



USE OF DATA FOR COMMS / PR SUPPORT



CICERO HOSTED EVENT



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