

---

# Strategy 7 - Easy Wins

Simple, practical inheritance tax  
strategies that anyone can use

When people think about inheritance tax (IHT) planning, the conversation often jumps straight to complicated solutions — family investment companies, offshore bonds, or specialist trusts. But in reality, some of the most effective steps are also the most straightforward.

They don't require expensive advice, huge commitments, or complicated paperwork. Just a bit of awareness and consistency.

These are what I call the easy wins — small, everyday actions that quietly make a difference over time.

## Why Start Small Still Matters

Even though these strategies won't transform a large estate overnight, they're an important starting point — especially if your wealth is only slightly above the current IHT thresholds.

Think of them as the groundwork. You begin here while you're learning the ropes, before exploring more advanced options.

The good thing about these easy wins is that you don't need to be an expert to make them work. You just need to know what's allowed, and then actually do it.

### 1 The Annual Gift Allowance – £3,000 per Year

This is the simplest of all the allowances. Every UK resident can give away £3,000 a year without it being counted towards their estate.

If you didn't use last year's allowance, you can carry it forward once — meaning a couple could gift up to £12,000 in the current tax year (£6,000 each).

It's small, but it's guaranteed to work.

If you do this for 15 or 20 years, you gradually move a meaningful amount out of your estate, completely free of inheritance tax.



And it's easy — no legal fees, no complex reporting. Just make sure you keep a basic note of what you've given and when.

## 2 Gifts from Surplus Income

This one is even better, but hardly anyone uses it.

If your income — from pensions, rent, or dividends — is higher than what you spend each year, you can gift the surplus regularly and it will be completely exempt from inheritance tax.

There's no limit on the amount, no seven-year rule, and it doesn't use up your annual £3,000 allowance.

The only conditions are that:

- The gifts come from **income**, not capital.
- They form a **regular pattern** (for example, monthly or annual).
- They don't reduce your own standard of living.

It's an incredibly useful rule for retirees who find they're living comfortably from pensions and investment income but still saving money each year without needing to.

Instead of building up more taxable assets, you can pass the excess on to your children or grandchildren as you go along — safely and legitimately.

## 3 Small Gifts to Many People

You can also make small, tax-free gifts of up to £250 per person per year to as many people as you like.

It's simple, flexible, and often overlooked.

For example, if you have three children and four grandchildren, that's seven gifts totalling £1,750 every year, immediately outside your estate.

It's not a game-changer, but it's a clean, uncomplicated way to pass on money while you're alive.

## 4 Wedding and Civil Partnership Gifts

There's also a specific exemption for wedding gifts. You can give:

- £5,000 to a child,
- £2,500 to a grandchild, and
- £1,000 to anyone else.

As long as the gift is made before or shortly after the ceremony, it's entirely free of inheritance tax.



It's one of the few times HMRC actually encourages generosity.

### Using the Rules Together

These allowances can be combined -- and that's where the small numbers start to make an impact.

For instance, you could give your daughter £3,000 from your annual allowance, another £5,000 as a wedding gift, and a smaller £250 gift to her new spouse. That's £8,250 tax-free in one year.

Do the same for your son or another family member, and you're quietly reducing your estate without touching any complex structures.

### My Personal View on Small Gifting

Now, let me be honest. As I've mentioned in one of my earlier reports, I'm not a huge fan of small gifting as a main inheritance tax strategy.

I've seen far too many people get bogged down in endless spreadsheets, bank records, and tracking tiny sums -- all to save a few thousand pounds.



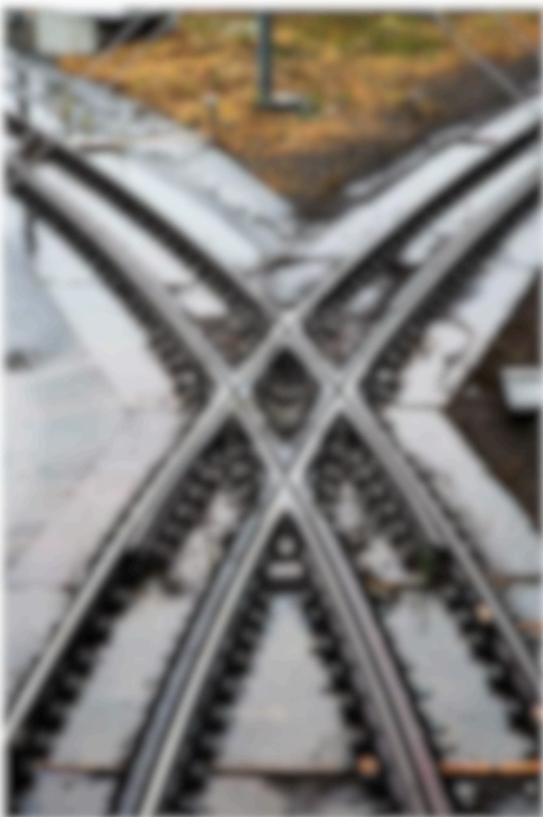
The reality is, the time and mental energy you spend keeping up with these little gifts could often be used far more effectively by sitting down with a professional IHT strategist.

One proper consultation and plan could save you six figures in tax -- far more than twenty years of small gifting ever could.

That said, small gifting absolutely has its place.

If your estate is modest and only just above the inheritance tax threshold, or if you simply enjoy helping your family while you're here, then yes -- it's a worthwhile and completely safe thing to do.

Just remember, it's about balance. Don't get so caught up chasing small wins that you miss the bigger opportunities.



### The Emotional Side of Gifting

There's another advantage to giving while you're alive -- and it's not financial.

You get to see the impact of your generosity.

You can help your children buy their first home, start a business, or simply make life a bit easier. And you get to experience that satisfaction first-hand.

It's also a way of teaching values. When you gift money with purpose, you pass on more than wealth -- you pass on lessons about family responsibility and gratitude.

That's something no tax strategy can replicate.

### When the Easy Wins Aren't Enough

If your estate is worth several million pounds, these allowances won't make much of a dent.

At that level, you'll need structured planning -- trusts, life insurance, family investment companies, or Business Property Relief.

But it's still worth doing the simple things right. The easy wins are a foundation; the bigger strategies are built on top of them.

Good estate planning is about using every tool available, not just the flashy ones.



### Final Thoughts

Easy wins aren't about being clever; they're about being consistent.

These allowances exist for a reason. The government knows most people won't bother to use them -- but if you do, the long-term effect can be substantial.

And even if they don't move the needle much financially, they help you stay organized, proactive, and in control of your estate -- which is the first step towards meaningful tax efficiency.

Whether you see them as groundwork or genuine savings, the important thing is to start.

A plan that's acted on today will always outperform a perfect plan that never leaves the drawing board.



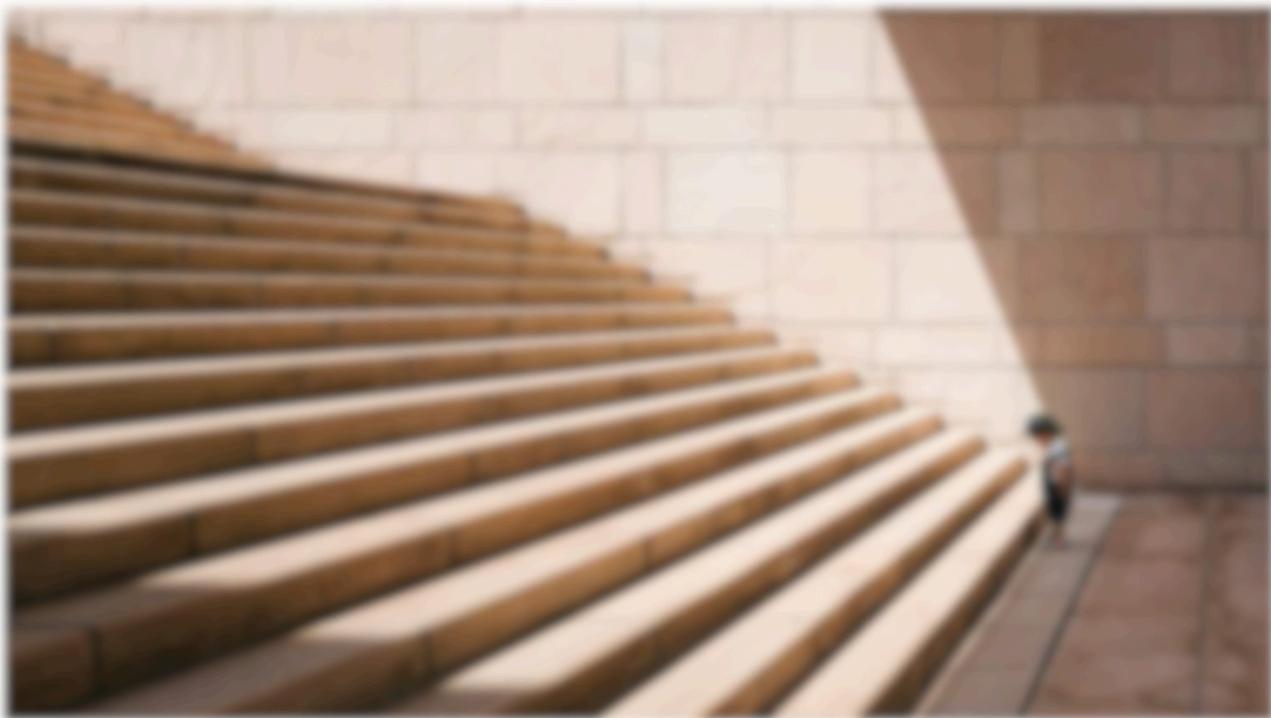
#### Important Note

I'm not a qualified tax expert, and I'm not FCA regulated. Nothing in this report -- or in any of the videos or materials in the Market Insider IHT series -- should be taken as personal tax advice.

Everything here is purely educational, based on what I've personally seen work for families who want to protect their legacy.

If you'd like regulated guidance, I can connect you with one of our FCA-approved IHT specialists who can help you plan properly.

This report -- like all others in the Market Insider IHT series -- is designed to educate, not advise.



## Strategy 7 -...

Discover simple yet powerful inheritance tax strategies that anyone can implement in "Strategy 7 - Easy Wins." This practical guide reveals straightforward actions that help you gradually reduce your estate's tax burden without the need for costly advice or complicated paperwork. Start making a difference today with easy wins that pave the way for more advanced planning in the future.