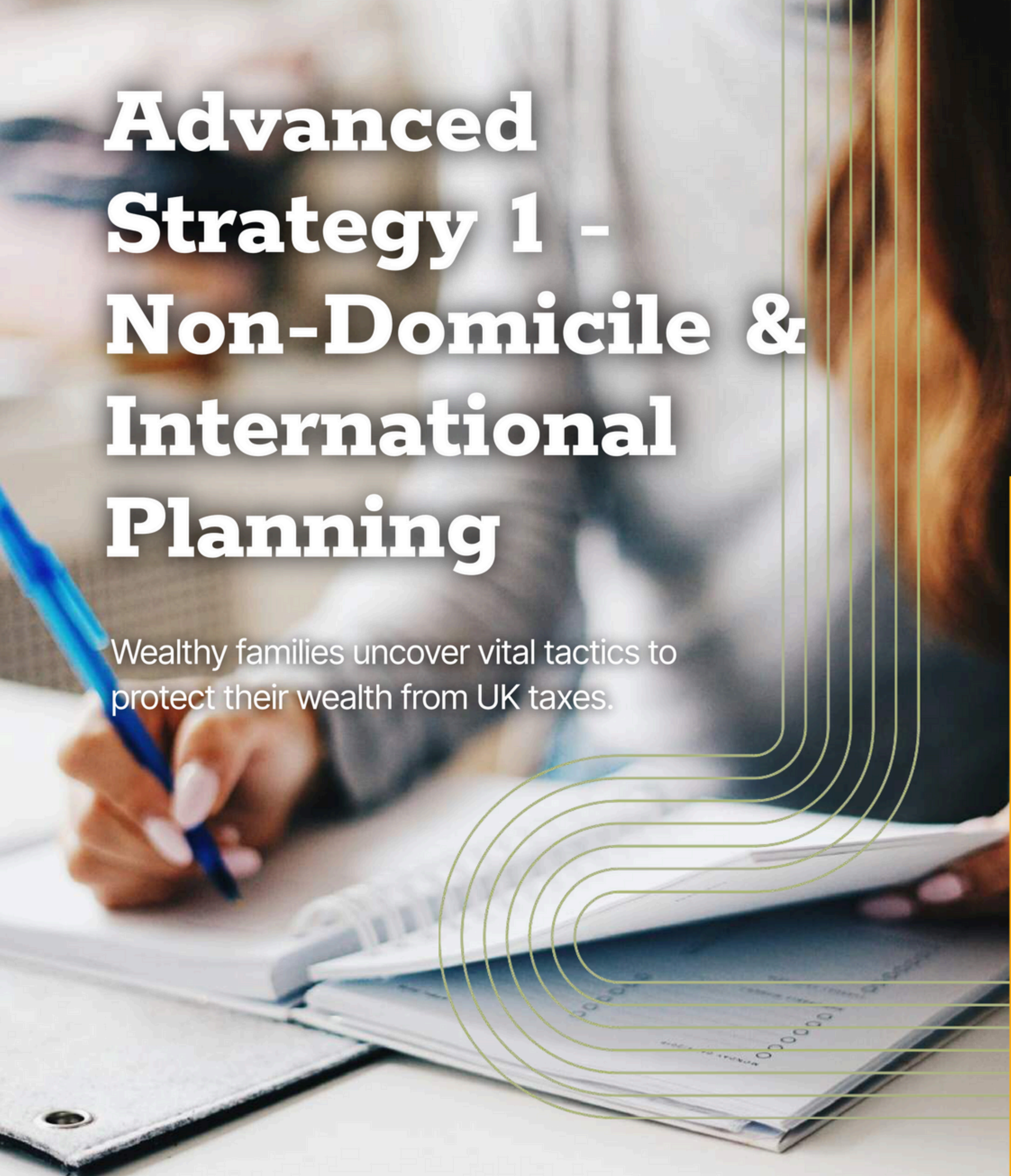
Advanced Strategy 1 - Non-Domicile & International Planning

Wealthy families uncover vital tactics to protect their wealth from UK taxes.



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How international structuring helps wealthy families legally protect millions from UK inheritance tax

For decades, the wealthiest families in Britain have quietly used one strategy above all others to protect their estates from inheritance tax: non-domicile planning.

It's not a loophole, and it's not shady. It's simply a legal recognition that the UK tax system only applies fully to people who are domiciled here — meaning that Britain is considered their permanent home.

If you're not domiciled in the UK, your overseas assets are generally excluded from UK inheritance tax. That simple rule has saved wealthy families millions — sometimes entire fortunes — by structuring their residency, citizenship, and assets intelligently.

The Basics: Domicile vs Residence

Most people confuse these two, but they're completely different in tax law.

- **Residence** is where you live.
- **Domicile** is where you consider your permanent home.

You can live in the UK for years and still be non-domiciled if your "roots" — your family, heritage, or long-term home — are in another country.

That's why many foreign-born individuals living in London, from business owners to professionals, are still legally treated as non-doms for inheritance tax purposes.

It's also why some British-born individuals with international ties spend considerable time and effort re-establishing a domicile elsewhere.

Why Non-Domicile Planning Works

Inheritance tax applies to your worldwide assets if you are UK domiciled, but only to your UK assets if you are non-domiciled.

That's the foundation of this strategy.

It means that a non-dom living in the UK can hold investments, property, and businesses abroad that sit completely outside the reach of UK inheritance tax — as long as they're structured correctly.

To put it in perspective:

Estate Value	£5 million
Estimated Setup Cost	£200,000
Potential IHT Saving	£3 million

That's the power of international structuring done properly.

Two Main Paths to Non-Dom Planning

There are two broad ways to take advantage of this — and they differ depending on whether you're already living in the UK or still abroad.

1️⃣ Non-Dom Jurisdictions – Move Required

For some people, the best approach involves physically relocating to a more favourable tax jurisdiction — either temporarily or permanently.

Popular destinations include:

- Monaco
- The Channel Islands (Jersey, Guernsey)
- The Isle of Man
- Dubai
- Malta
- Portugal (Non-Habitual Residency scheme)

These locations offer either zero or very low inheritance tax, and several have special arrangements for UK nationals.

By spending the required number of days outside the UK and establishing your primary residence elsewhere, you can legally remove much of your estate from the UK tax system.

It's not for everyone — especially those with family or business roots in Britain — but for globally mobile individuals, it's a tried and tested solution.

2️⃣ Non-Dom Jurisdictions – No Move Required (Structuring Only)

For others, relocation isn't realistic or desirable.

The good news is that you can still benefit from non-dom planning through careful structuring — without ever leaving the UK.

This often involves:

- Setting up **offshore trusts or companies** to hold overseas assets.
- Using **excluded property trusts** — vehicles specifically designed to shelter non-UK assets from inheritance tax.
- **Rebasing domicile** or creating clear legal evidence that your permanent home is elsewhere (for those who qualify).

It's a complex process that requires specialist input from lawyers, accountants, and tax planners — but once established, it can protect wealth for generations.

Why It's So Effective – And Why the Government Hates It

There's a reason this strategy has been in the headlines recently.

It works too well.

Non-domicile planning has saved billions in potential tax revenue for decades, and now the government has started to clamp down.

From April 2025, the rules for non-doms are being tightened, and several long-standing benefits are being phased out.

But make no mistake — non-dom structuring is still one of the most powerful tools available for those who qualify.

The recent changes simply mean that you have to be smarter about how it's implemented and ensure you're compliant from day one.

The Moral Question

Some people criticise non-dom planning as "unfair." I see it differently.

This isn't about avoiding responsibility. It's about fairness.

The UK already has one of the highest inheritance tax rates in the world — and it's applied to money that's already been taxed once, twice, or even three times.

Non-domicile planning isn't about escaping; it's about preserving. It's a way of saying, "I've done my part — now let my family benefit."

The Catch – and Why You Need Expert Help

Non-domicile planning isn't DIY territory.

One wrong step — one poorly drafted trust deed or one misunderstood residency test — and the whole plan can collapse.

HMRC will look back years into your records to challenge your domicile claim, and if they find inconsistencies, they'll tax your estate as if you were fully UK domiciled.

That's why you need specialists who've done this before — people who understand both the letter of the law and the way HMRC interprets it in practice.

The setup costs are significant (often £150,000–£250,000), but for estates worth £5 million or more, the potential savings run into millions.

It's not about cost — it's about value.

Final Thoughts

Non-domicile planning is the cornerstone of advanced estate structuring.

For the wealthy, it's the first line of defence — the way to move assets legally and permanently outside the UK tax system, while still maintaining control and access.

Whether through relocation or careful structuring, it remains one of the most effective ways to protect a legacy.

And yes, it's under attack. The government knows it works — that's why they're limiting it.

But as always, the rules will evolve, and the families who plan early, seek proper advice, and stay informed will always be one step ahead.

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 structure your estate correctly.

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

Advanced...

Discover the secrets of non-domicile planning in "Advanced Strategy 1 - Non-Domicile & International Planning," where wealthy families learn to shield their fortunes from UK inheritance tax through strategic international structuring. This comprehensive guide demystifies the differences between domicile and residence, revealing how intelligent asset management can save millions. With expert insights on navigating complex regulations, this book offers essential strategies for preserving family legacies in a changing tax landscape.