

Are you and your private business ready for restrictions to Business Property Relief (BPR) which take effect from 6 April 2026?

Key questions to consider are:

How much tax is payable?



- What are the assets worth
- Does the business qualify for BPR
- How much is the inheritance tax liability
- What tax is payable on accessing funds to pay the inheritance tax

How to fund tax payments?



- Non-business assets such as savings
- Extract funds from the business as dividend, remuneration and/or through share buy-back
- Sell the shares
- Borrowing

What are your succession plans?



- Have wills been reviewed
- What assets does each spouse have and need
- Gifts for the next generation – either personally or in trust
- Continuing needs – e.g. income, control.

When is the tax payable?



- Understand the tax due dates
 - Lifetime gifts
 - Death
 - Trust ten-year and exit charges
- Potential to pay inheritance tax in instalments

Now is the time to understand how the changes impact you and whether you need to take any actions now

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If you would like to discuss the BPR changes or your inheritance tax position in general, please contact one of the team below:



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This document reflects the law in force on 29 October 2025 and also refers to changes that the government have announced but which have not yet been legislated. Changes may be made before legislation is enacted.

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