Wealth Planning ***beyond your lifetime***

Global clients who are deemed domicile in the UK are subject to HMRC's inheritance tax (IHT) chargeable at 40% for assets over £325k per person. Guaranteed 'whole of life' or 'permanent life' insurance policies held in trust can secure liquidity to settle a significant IHT liability within HMRC's 6 month timeframe - for clients who are ready to plan ***beyond their lifetime.***

Whether a financial planning strategy for settling inheritance tax or an asset diversification decision, clients have the opportunity to secure their legacy for their heirs within a transparent, robust planning solution that sits outside both the UK and US taxable estate and outside probate in the UK.

Vie International connects global citizens with the most highly rated US and UK life insurance companies. Our recommendation is independent.

We review both the US and UK markets to design asset preservation plans that suit personal circumstances and financial aims. We optimise solutions based on our clients' health, wealth and lifestyle factors.

Sample Annual Cost per $10m permanent cover (savings offered from the US)

Age	Male insured	Female insured	Couple insureds
45	**£ 58k** (32%)	**£ 50k** (41%)	**£ 41k** (34%)
50	**£ 75k** (25%)	**£ 66k** (34%)	**£ 52k** (30%)
55	**£ 98k** (14%)	**£ 84k** (26%)	**£ 67k** (22%)
60	**£126k** (9%)	**£108k** (22%)	**£ 89k** (15%)
65	**£173k** (-)	**£145k** (16%)	**£117k** (11%)

GBPUSD FX rate: 1.22 30Sep23
**Availability and cost subject to change, underwriting and FX.*

Personalised quotes showing guaranteed IRRs are available upon request.

Vie International Financial Services Ltd
118 Piccadilly London W1J 7NW United Kingdom +44 (0)20 3457 1331 www.vieinternational.com @VieInt

About Vie International Financial Services

Established in 2003, Vie International Financial Services Ltd is an independent firm of London based financial advisors.

Our specialism: we have refined our expertise to provide personalised solutions for inheritance tax planning and retirement planning for affluent clients with American or international connections.

Our experience: we work with hundreds of families and value long-lasting client relationships. Our clients benefit from planning with certainty and security. Vie International delivers global wealth preservation solutions, accessible in the currency of choice during retirement and beyond the lifetime of our clients.

Our chartered advisors are licensed and qualified in both the UK and US. Vie International is a member firm of the M Financial Group, a consortium of 130 privately owned companies specialising in planning solutions for wealthy families.

For further information, please contact Vie International's advisors:

Grayson Dufrene CLU ChFC DipPFS TEP, Managing Director grayson.dufrene@vieinternational.com
Richard Newhams FPFS MCSI, Chartered Financial Planner, Chartered Wealth Manager richard.newhams@vieinternational.com
Christiaan van den Hout CLU DipPFS MA, Senior Private Client Advisor christiaan.vandenhout@vieinternational.com
Jack Davies DipPFS JD BComm, Private Client Advisor jack.davies@vieinternational.com
Alexandra Merz DipPFS MBA, Private Client Advisor alexandra.merz@vieinternational.com

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