

Grafton Court
Wealth Management

Family Wealth Planning Brochure

Protecting and Preserving Wealth Across
Generations

graftoncourt.co.uk



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1. Introduction

Family wealth is about more than just assets - it's about responsibility, legacy, and securing the future for the next generation. At Grafton Court Wealth Management, our Family Wealth Planning service is designed to give families clarity, control, and confidence in managing intergenerational wealth.

We work closely with all members of the family to build tailored plans that preserve capital, mitigate tax liabilities, and support long-term financial goals. Whether you're looking to pass on your wealth, protect your estate, or invest for future generations, we offer the knowledge and experience to help.

The value of your investments can go down as well as up, so you could get back less than you invested. The Financial Conduct Authority does not regulate tax planning or trusts.



DIRECTOR
Martin Walls

Update with service
specific quote

Recognising that our decisions shape the path of those we serve and the future they



2. Our Services Overview

We provide specialist advice across a comprehensive range of family-focused financial planning areas:

Intergenerational Financial Planning

We help families take a long-term view — helping to pass on wealth smoothly, tax-efficiently, and in line with your objectives across generations.

Inheritance Tax Planning (IHT)

Our strategies are designed to reduce the impact of inheritance tax and protect the legacy you've worked hard to build.

Family Investment Companies (FICs)

We advise on the use of Family Investment Companies to retain control, manage wealth tax-efficiently, and support intergenerational planning.

Trust and Gifting Strategies

We help you structure gifts and trusts in line with your family and financial objectives.

Education and Future Provision Planning

Plan ahead for your children's and grandchildren's future by setting aside funds for school fees, university costs, or a first home.

Long-Term Care Planning

We work with you to prepare financially for future care needs - be that providing a guaranteed income or investing to meet care costs, we will recommend the solution to meet your financial objectives.





3. Intergenerational Financial Planning

We help you plan for the transfer of wealth in a structured, thoughtful manner. This includes balancing the needs of different generations — providing for children or grandchildren while maintaining financial independence for parents or grandparents. We also consider life events, marriage, divorce, and future family needs in your planning.

4. Inheritance Tax Planning (IHT)

Effective estate planning can significantly reduce the tax burden on your beneficiaries. We advise on a range of strategies to mitigate IHT, including

- Using allowances and exemptions efficiently.
- Lifetime gifting strategies.
- Trusts (where appropriate).
- Structuring assets to qualify for reliefs (e.g., Business Relief).
- Creating liquidity in the estate to fund tax payments without forced asset sales.

While we don't delve deeply into legal structuring, we work closely with your solicitors and accountants to ensure advice is cohesive across all parties.





5. Family Investment Companies (FICs)

Family Investment Companies can offer an efficient structure for holding and growing family wealth while retaining control over how funds are used. These bespoke vehicles can help:

- Mitigate IHT over time.
- Retain control while gradually transferring value to future generations.
- Manage family wealth with clarity and governance.
- Protect assets from divorce, creditors, or poor financial decision-making.

We can help assess whether a FIC is suitable for your circumstances and coordinate implementation with legal and tax professionals.

6. Trust & Gifting Strategies

Trusts remain a powerful tool in family wealth planning. We provide advice on the different types of trusts, how they can be used to support family members while preserving capital, and how they interact with tax legislation. We also explore how outright gifts — structured correctly — can be a powerful legacy tool.

7. Education & Future Provision Planning

Funding education — from school fees to university — requires careful planning. We help families structure tax-efficient plans to support children and grandchildren through education while managing timing, access, and tax implications.





8. Long-Term Care Planning

We help families consider and prepare for the potential cost of long-term care, balancing asset protection with personal care needs. This often includes exploring appropriate insurance solutions, cash flow planning, and future access to capital.

9. A Joined-Up Approach to Family Wealth

We work alongside your existing professional advisers — solicitors, accountants, and trustees — to ensure every aspect of your financial planning is aligned. Our team takes the time to understand your values and aspirations, ensuring we not only manage wealth, but help you pass on purpose and peace of mind.

10. Our Advice Process

Our Family Wealth Planning service follows a structured, yet personal approach — designed to deliver clarity and value at every stage.

Step 1: Discovery

We gather a complete picture of your family's assets, goals, priorities, and any existing structures in place (trusts, wills, companies, etc.).

Step 2: Adviser Call

We arrange a discussion to explore your needs and outline how we can help. If there's a clear fit, we schedule an initial meeting.

Step 3: Initial Meeting

Held at our expense. This is a relationship-first meeting — focused on understanding your family's goals, financial circumstances, and generational dynamics.

Step 4: Planning Meeting

We present key findings from our analysis and propose a tailored scope of advice, which may cover tax, investment, gifting, and protection planning.



Our Initial Advice Journey:

Step 5: Recommendations Meeting

You receive detailed, actionable recommendations along with explanations of the tax and wealth planning implications.

Step 6: Implementation

If you proceed, we handle setup and coordination across all relevant advisers — trusts, investments, FICs, or protection arrangements.

Ongoing Service

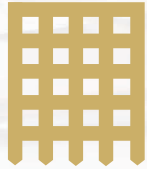
We provide annual reviews and flexible support, adjusting your family wealth plan in line with evolving needs, legislation, or goals.

Ready to Secure Your Family's Future?

Whether you're starting to think about succession or actively seeking to reduce tax exposure, we're here to help.

Contact us today to arrange an initial discussion and take the first step towards structured, secure family wealth planning.





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