

HOW TO INVEST **A** **£1 MILLION** TAX-EFFICIENT PORTFOLIO **WITHOUT** **SACRIFICING RETURNS**

Securing growth and efficiency for families
in Norfolk, Suffolk, and Essex



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Managing a £1 million portfolio requires expertise, precision, and a strong focus on tax-efficiency. For affluent families and individuals in Norfolk, Suffolk, and Essex, the challenge is further heightened by the unique characteristics of their wealth. High-value properties, agricultural estates, and family businesses dominate many people's portfolios in these regions, requiring bespoke strategies that strike a balance between growth and compliance.

The highly experienced team of financial and wealth advisers at DG Financial understands that creating a £1 million tax-efficient portfolio is not just about reducing taxes; it's about maximising returns and reaching your financial goals without unnecessary losses.

In this article, we outline how to build a robust, tax-efficient portfolio, from leveraging ISAs and pensions to exploring innovative schemes like the Enterprise Investment Scheme (EIS). These tailored strategies meet the complex requirements of the 2025/26 tax year, offering practical solutions to preserve and grow wealth.

Whether you're a business owner in Ipswich managing seasonal income, a landowner in Norfolk with agricultural interests, or someone dealing with an

expanding family estate in Essex, this article provides actionable insights to keep your portfolio in top shape and ready for the future.

1. MAXIMISE ISA CONTRIBUTIONS

A CRUCIAL FOUNDATION OF TAX-EFFICIENT INVESTING

Individual Savings Accounts (ISAs) remain a vital tool for tax-efficient growth, providing a simple yet effective way to protect your investments from Income Tax and Capital Gains Tax. In the 2025/26 tax year, the annual ISA allowance is £20,000 per person. For a couple, this means a combined annual limit of £40,000 to invest tax-free.

STOCKS & SHARES ISAS

A Stocks & Shares ISA enables you to access a diverse range of investments, including shares, bonds, exchange-traded funds (ETFs), and mutual funds. Any capital growth within the ISA is tax-free, allowing compounded growth without tax interference. For families with significant wealth in East Anglia, these ISAs can supplement non-liquid assets like agricultural or property holdings by offering liquidity and growth prospects.

For example, a family owning farmland in Norfolk might utilise ISAs to invest in equities related to sustainable agricultural technologies, diversifying their portfolio while staying true to their core values and expertise.

TIMING MATTERS

Remember that unused ISA allowances do not roll over to the next tax year, so it is important to plan your contributions early. For business owners with irregular income, such as those running seasonal operations in rural Suffolk, setting up automated contributions into an ISA during profitable periods ensures that you do not miss out on maximising the allowance.

2. LEVERAGE YOUR PENSION ALLOWANCES

CONTRIBUTING TO LONG-TERM SECURITY

Pensions provide a strong foundation for tax-efficient wealth planning, offering unique opportunities for growth, long-term security, and passing wealth across generations. Despite these advantages, pensions are often underused by affluent families. With generous annual allowances and significant tax reliefs, they allow investors to maximise their contributions while securing a stable financial future.

MAXIMISING THE 2025/26 CONTRIBUTION ALLOWANCE

The 2025/26 tax year presents a great opportunity to increase pension contributions, with an annual allowance of up to £60,000. Contributions are highly tax-efficient as they qualify for Income Tax relief at the contributor's marginal rate. This enables higher-rate taxpayers to effectively reduce their tax bills while boosting their retirement savings.

For example, if you are a top-rate 45%

taxpayer in Suffolk, to make a gross pension contribution of £60,000, you would only need to pay £48,000. The government will add 20% basic rate tax relief, amounting to £12,000.

You can also claim more through your tax return. As a 45% top rate taxpayer, you could reclaim up to an extra £15,000. This makes your pension contribution effectively cost as little as £33,000.

This not only bolsters a pension fund but also frees resources for additional investment strategies.

HARNESSING THE FLEXIBILITY OF SIPPS

Self-Invested Personal Pensions (SIPPs) are a versatile option for wealthy investors looking for more control over their pension portfolios. Unlike traditional pensions, SIPPs provide a broad choice of investments, allowing individuals to customise their strategies to meet their personal goals.

TAILORED INVESTMENT OPPORTUNITIES

SIPPs grant access to diverse asset classes, such as:

- **Commercial property:** Ideal for wealth creators such as business owners or landowners. A farmer in Norfolk, for instance, might acquire commercial properties such as storage units or warehouses within a SIPP, creating income streams while benefiting from tax savings.
- **Equities and funds:** Investing in international equities, renewable energy funds, or infrastructure projects aligns portfolios with long-term global trends, reducing over-dependence on any single economy.
- **Speciality commodities:** For sophisticated investors, SIPPs provide the option to hold niche commodities, such as agricultural futures, offering hedging opportunities tied to specific industries.

By incorporating these diversified assets, investors spread risk while targeting specific growth areas that complement their overall financial narrative. Additionally, all returns generated within a SIPP grow tax-free, from rental income to capital gains.



REAL-WORLD APPLICATION

Imagine an Essex entrepreneur developing a commercial property on unused land. Leveraging a SIPP not only provides a tax-efficient investment vehicle but also transforms idle assets into productive ones, setting the stage for significant retirement growth.

RECOVERING LOST TIME WITH THE CARRY-FORWARD RULE

One of the most significant advantages for high-net-worth individuals is the carry-forward rule. This provision allows savers to utilise unused allowances from up to three previous tax years, effectively enhancing the current year's contribution cap.

OPTIMISING THE STRATEGY

The carry-forward rule is particularly advantageous for individuals with variable income, such as agricultural estate owners or business executives with fluctuating profitability. By accumulating unused allowances, investors can make

significant one-time contributions in profitable years, gaining both substantial tax relief and a sharp boost to their pension wealth.

For example, a Suffolk-based family managing an intergenerational estate might experience years where agricultural profits vary due to market forces. During a highly lucrative year, they could utilise carry-forward to inject up to £180,000 (£60,000 annual allowance x 3 years) into their pensions, with an impressive reduction in their tax liability.

Furthermore, this approach is perfect for those aiming to “catch up” on contributions and realign with their long-term retirement plans. For families planning future wealth transfers, a well-funded pension as a tax-efficient inheritance tool can be extremely beneficial.

PRACTICAL APPLICATION BY HIGH-NET-WORTH FAMILIES

Consider a family in Norfolk with diverse income sources, including farmland, rental properties, and investments. By

coordinating contributions across multiple earning members and utilising carry-forward strategically, they can build a substantial pension fund while significantly reducing their overall tax exposure.

3. EXPLORE TAX-EFFICIENT INVESTMENTS (EIS, VCTS, SEIS)

UNLOCKING POTENTIAL WITH GOVERNMENT-BACKED SCHEMES

High-net-worth individuals looking to enhance their portfolios often find tax-efficient investments to be a key pillar of growth.

Government-backed schemes, such as the Enterprise Investment Scheme (EIS), Seed Enterprise Investment Scheme (SEIS), and Venture Capital Trusts (VCTs), offer dual benefits of substantial tax savings and the opportunity to support the broader economy. For investors in Norfolk, Suffolk, and Essex, these structures provide tailored solutions to align wealth

management goals with regional opportunities.

KEY TAX-EFFICIENT INVESTMENT OPTIONS

ENTERPRISE INVESTMENT SCHEME (EIS)

The EIS is designed to attract private investment into smaller, innovative UK businesses.

By investing through the scheme, you can enjoy:

- 30% Income Tax relief on investments up to £1 million per year. This can increase to £2 million annually if the excess investment is directed towards “knowledge-intensive” companies.
- Capital Gains Tax (CGT) deferral, allowing you to postpone paying CGT on any gain if profits are reinvested into EIS-qualifying businesses.
- No CGT on disposals of EIS shares held for three years, provided Income Tax relief was claimed.

EIS is an option for investors eager to actively foster innovation while benefiting from significant tax advantages. For example, a tech entrepreneur in Essex reinvesting business sale proceeds into start-ups can defer existing CGT liabilities and capitalise on high-growth prospects within the UK tech sector.

SEED ENTERPRISE INVESTMENT SCHEME (SEIS)

The SEIS is tailored for early-stage ventures, typically companies in their first years of operation.

Key reasons to consider:

- 50% Income Tax relief on annual investments of up to £100,000.
- CGT exemption on gains from SEIS

shares if held for three years.

- The opportunity to offset up to 50% of CGT on other gains reinvested into SEIS-eligible companies.

Consider an investor in Suffolk who has recently sold farmland. By diverting £50,000 into multiple SEIS-qualifying agricultural technology start-ups, they can reduce their CGT liability from the sale while gaining exposure to a potentially high-growth sector aligned with their expertise.

VENTURE CAPITAL TRUSTS (VCTS)

VCTs operate as publicly listed companies that pool investor funds to support small UK businesses.

Key features include:

- 30% Income Tax relief on investments up to £200,000 annually.
- Dividends paid by VCTs are tax-exempt, providing a reliable income stream.
- Gains are free from CGT, allowing all profits to be reinvested or withdrawn tax-free.

For instance, a Norfolk-based estate owner seeking diversification could complement their traditional property investments with a VCT focused on renewable energy projects, enjoying tax-free income while supporting the shift towards sustainability.

RISKS AND STRATEGIC APPLICATIONS

These schemes carry inherent risks stemming from their focus on small, high-growth businesses. Smaller companies are often more vulnerable to market and operational fluctuations, making careful assessment and diversification essential.

To alleviate risks:

- Spread your investments across a variety of companies, sectors, or VCTs.

- Align investments with industries where you have expertise or a personal interest, such as agritech or renewable energy, for East Anglian investors.
- Working with the highly experienced team at DG Financial will enable you to evaluate qualifying opportunities within these schemes, balancing growth potential against your risk tolerance.

Strategically, high-net-worth individuals and affluent families can utilise these schemes to diversify their portfolios, balance out larger low-risk holdings, or actively invest in emerging sectors.

Additionally, timing is vital. For example, investors expecting significant CGT liabilities can reinvest gains into EIS or SEIS within the appropriate timeframes to reduce tax impacts.

KEY CONSIDERATIONS FOR EAST ANGLIA

Given East Anglia's economic makeup, these schemes offer unique regional benefits.

For example:

- Farmers in Norfolk diversifying operations into agri-innovations can leverage EIS to fund new ventures rooted in their core industries.
- Families in Essex with surplus liquidity from seasonal income sources or property sales can allocate funds into diversified VCT portfolios tailored for stable returns and tax-free dividends.

Utilising tax-efficient structures such as EIS, SEIS, and VCTs enables high-net-worth individuals to optimise their portfolios by combining tax reliefs with strategic growth opportunities. These schemes open doors to investing in UK

innovation while ensuring your wealth works harder for you.

Nonetheless, careful planning and execution, backed by professional advice, are essential to maximise their advantages while minimising potential risks. DG Financial's team of experts is prepared to assist families and individuals in Norfolk, Suffolk, and Essex with these complex yet essential opportunities.

4. DIVERSIFY ACROSS ASSET CLASSES

MODERN PORTFOLIO THEORY IN ACTION

No £1 million portfolio can achieve stable, consistently optimised growth without diversification. A balanced mix of asset classes underpins a strong, resilient portfolio, reducing risks while maximising returns across varying market conditions. By spreading your investments strategically, you protect your wealth from over-exposure to any single asset type or region, ensuring your financial goals remain secure during both economic highs and lows.

ACHIEVING BALANCE THROUGH ASSET ALLOCATION

The key to successful diversification lies in carefully selecting asset classes that complement each other. Understanding the purpose and role of different assets in your portfolio allows you to fine-tune allocation based on your goals, risk tolerance, and market opportunities.

EQUITIES FOR CAPITAL APPRECIATION

Equities are the driving force behind a portfolio's growth. By investing in shares of companies across various industries, you benefit from capital gains and dividends. For high-net-worth

individuals, combining established blue-chip firms with emerging high-growth sectors provides both stability and strong returns. Imagine an investor in Norfolk, investing in global renewable energy stocks to capitalise on growth in sustainability sectors while diversifying beyond the local economy.

BONDS AS A STABILITY ANCHOR

During periods of market volatility, bonds offer stability and security. Government and high-grade corporate bonds provide consistent income and offset the higher risks linked to equities. For example, including inflation-linked bonds in your portfolio can safeguard against increases in living costs, maintaining the purchasing power of your wealth over time.

PROPERTY INVESTMENTS FOR TANGIBLE VALUE

Property remains a vital pillar for investors in East Anglia. High-value residential or commercial properties not only generate rental income but also appreciate over time. For families in Suffolk, including traditional farmland or coastal rental properties in a portfolio helps secure tangible, long-term value. Moreover, considering property funds or REITs (Real Estate Investment Trusts) provides liquidity and diversification without needing to own physical assets.

ALTERNATIVE INVESTMENTS FOR DYNAMIC RETURNS

The rise of alternatives, such as infrastructure, commodities, and private equity funds, responds to a growing demand for diversification beyond traditional options. East Anglian investors may focus on infrastructure projects aligned with renewable energy initiatives or agricultural innovations, reflecting the region's economic fabric.

For example, investing in wind energy projects in Norfolk not only aligns with regional sustainability goals but also taps into an emerging asset class with strong growth potential.

REGIONAL AND INTERNATIONAL DIVERSIFICATION

Relying solely on local assets can expose a portfolio to risks such as regional downturns. By increasing international exposure, investors can lessen their dependence on UK-specific economic trends. Diversification helps prevent over concentration in a single market or sector, offering stability amid global or local economic fluctuations.

BENEFITS OF REGIONAL AND INTERNATIONAL INVESTMENT

GLOBAL EQUITIES

Including equities from both developed and emerging markets provides exposure to diverse economic environments. For a family-owned estate in East Anglia that is heavily invested in UK farmland, international equity investments in thriving sectors, such as Asian technology, would offer a balance to slower-growing domestic assets.

ALTERNATIVE CURRENCY INVESTMENTS

With a portfolio spanning multiple regions, currency diversification serves as a hedge against fluctuations in the value of the pound.

Property funds based in the US or renewable energy investments in Scandinavia, for example, not only diversify across sectors but also minimise reliance on a single currency's performance against global markets.

LABOUR AND SECTOR TRENDS

Leaning into global trends offers opportunities that are not available

domestically. For example, extracting raw materials for the booming electric vehicle industry presents targeted prospects with high-growth potential that UK markets may not be able to emulate.

TAILORED INSIGHTS FOR EAST ANGLIAN INVESTORS

For high-net-worth clients in areas such as Norfolk and Suffolk, having portfolios deeply rooted in regional property or agriculture necessitates diversification strategies that blend traditional holdings with complementary, modern investments.

For example:

- A landowner in Suffolk may consider investing in agricultural REITs that offer a broader global footprint, thereby reducing reliance on local conditions.
- An entrepreneur in Essex might invest in international equities specialised in AI and robotics, balancing risks associated with local property developments.

INTELLIGENT

DIVERSIFICATION APPROACH

Strategic asset allocation underpins long-term portfolio success. Working with professional advisers ensures you make informed decisions tailored to personal objectives and market conditions. Whether you're improving liquidity through bonds, exploring global equities, or expanding into alternatives, diversification solidifies a portfolio's durability.

At DG Financial, our expert team will explain how to build a fully optimised, resilient portfolio that protects and grows your wealth for generations, combining innovation with time-proven strategies.

5. CAPITAL GAINS TAX (CGT)

Effectively managing your portfolio requires a thoughtful and proactive approach to Capital Gains Tax (CGT),

especially given the stricter allowances in place. With the annual CGT exemption now limited to £3,000 per individual (£1,500 for trusts), it is essential to explore strategies that minimise liabilities and ensure your portfolio's growth isn't hindered by unnecessary tax exposure.

While the allowances may seem restrictive, there are several advanced techniques to help affluent individuals and families in Norfolk, Suffolk, and Essex optimise their financial plans and achieve their goals.

UNDERSTANDING THE IMPACT OF CGT

Capital Gains Tax arises when you sell an asset that has increased in value since you acquired it. The tax is charged on the gain rather than the total sale proceeds, and managing the timing and structure of disposals is crucial to minimising your liability.

For high-net-worth individuals, such as landowners in Norfolk or entrepreneurs in Essex, selling high-value assets like real estate, shares, or business interests can lead to significant CGT bills if not managed strategically.

KEY STRATEGIES FOR MINIMISING CGT

OPTIMISE THE TIMING OF SALES

Carefully timing your asset sales can significantly reduce your CGT liabilities. By spreading disposals over multiple tax years, you can maximise the use of the £3,000 annual exemption across different periods.

Consider the case of a property investor based in Suffolk owning multiple high-value rental properties. Instead of selling all assets in a single tax year, staggering sales enables them to utilise CGT exemptions over several years, substantially lowering their overall tax liabilities. Moreover, timing sales during low-income years when you are in a

lower tax band could further minimise your tax burden.

UTILISE SPOUSAL TRANSFERS

For married couples or registered civil partners, transferring assets between spouses is an effective way to maximise CGT exemptions. Transfers between spouses are tax-free, enabling couples to share ownership of assets and make full use of their combined annual exemptions.

For example, a couple in Norfolk who jointly own an agricultural estate could transfer parts of their holdings to ensure both optimise their individual tax-free allowances. This approach not only reduces the tax liability on sales but also opens up opportunities for further tax-efficient planning.

USE THE "BED AND ISA" APPROACH

The "bed and ISA" technique is a highly effective option for investors holding shares liable to CGT. This approach involves selling an investment to realise gains up to the annual CGT exemption limit and then repurchasing the same asset within an Individual Savings Account (ISA). As investments held within an ISA are exempt from both Income Tax and CGT, this strategy facilitates tax-efficient growth in the future.

Take, for example, an Essex business owner with a stock portfolio valued at £500,000. They could sell shares worth up to the CGT exemption limit, reinvest these funds into an ISA, and thereby shield future growth from any further tax liabilities.

GIFTING OR TRANSFERRING ASSETS

Strategic gifting of assets can also help lower CGT liability, especially when transferring assets to family members as part of succession planning. For individuals in Suffolk managing intergenerational estates, gifting portions of farmland or shares to children not only utilises their annual exemption but also

supports long-term wealth transfer while controlling tax exposure.

OFFSETTING LOSSES

If you have investments that have made losses, you can offset these against gains from other assets. By carefully reviewing your portfolio, you can sell underperforming investments to reduce taxable gains. This approach can be particularly useful for investors with diversified portfolios containing both high-growth and less successful assets.

For example, a Norfolk-based entrepreneur with profits from a successful business exit could offset these against losses from less profitable ventures, reducing overall CGT liabilities.

CAPITAL GAINS TAX

TRUST PLANNING

For families with substantial wealth invested in property or agricultural assets, trusts can effectively manage CGT over time. Setting up a discretionary trust allows you to assign the ownership of assets, potentially spreading tax liabilities among multiple beneficiaries.

PRACTICAL CONSIDERATIONS FOR EAST ANGLIA FAMILIES

Managing capital gains becomes especially complex in areas such as Norfolk, Suffolk, and Essex, where portfolios frequently consist of a mix of valuable homes, farming estates, and local businesses.

For example, farmers looking to release cash without selling major assets might consider rollover reliefs, reinvesting proceeds from one qualifying business asset into another, thereby preserving family wealth while deferring CGT payments.

VALUE OF EXPERT GUIDANCE

While these strategies provide effective ways to reduce CGT liabilities, navigating

the complexities of tax legislation requires expertise. The experienced advisers at DG Financial can help high-net-worth individuals and families tailor CGT strategies to meet their financial goals. From timing disposals to diversifying into tax-efficient investment structures such as ISAs and trusts, we work to safeguard your wealth for future growth.

6. TAX-EFFICIENT DIVIDENDS

Dividend-paying investments are a dependable source of secondary income, particularly when optimised for tax-efficiency. For high-net-worth individuals, incorporating well-planned, tax-efficient dividend strategies into your portfolio can notably boost both income streams and overall wealth accumulation.

By leveraging tax-advantaged vehicles such as Individual Savings Accounts (ISAs) and pensions, you can reinvest dividends without incurring unnecessary tax burdens, ensuring maximum compounding effects and sustainable long-term growth.

HOLDING HIGH-DIVIDEND FUNDS WITHIN ISAS AND PENSIONS

SHIELDING INCOME FROM TAX

Dividends earned from high-dividend funds held within ISAs or pensions are completely tax-free. Unlike dividends received in non-tax-advantaged accounts, ISAs and pensions provide the dual advantage of income growth and allowing more earnings to be reinvested.

For example, a high-income investor in Norfolk could allocate £20,000 of their annual ISA allowance to a UK High-Dividend Equity Fund. With earnings reinvested tax-free, this strategy offers both steady income and growth, fully protected from tax liabilities.

MAXIMISING

COMPOUNDING GROWTH

Reinvesting tax-free dividends is a powerful way to grow your portfolio significantly over time. Dividend reinvestment allows you to buy more shares, which then generate even more dividends, creating a cycle of growth. This method is especially beneficial for long-term investors aiming for major targets, such as a £1 million valuation.

Consider a Suffolk-based investor reinvesting quarterly dividends from a £500,000 Stocks & Shares ISA into a high-yield global equity fund with an annual dividend yield of 4%. Over a decade, reinvesting these dividends could lead to a 48% increase in the portfolio value purely through the power of compounding, assuming stable yields and market performance.

SECURING LONG-TERM RETIREMENT INCOME

Pensions, particularly Self-Invested Personal Pensions (SIPPs), provide a highly effective structure for including dividend-paying investments. Besides the ability to hold a broad range of income-generating assets, pensions also allow for growth and income accumulation free from tax until withdrawal. This makes it an ideal arrangement for wealthy families in Essex planning for retirement, ensuring a dependable and efficient income stream in later life.

For example, an Essex entrepreneur nearing retirement could transfer money from a business sale into a SIPP containing diversified high-dividend funds. Over time, these funds provide tax-efficient growth and create a sustainable income source to support long-term financial goals.

TAX-EFFICIENT DIVIDEND STRATEGIES IN PRACTICE

DIVERSIFYING DIVIDEND INCOME BY REGION AND SECTOR

To protect your portfolio from over-reliance on a single region or sector, diversify dividends across global markets and industries. For clients in East Anglia, this might mean combining UK-based dividend funds with international options, such as global consumer goods or energy sector funds that offer stable, attractive yields.

FOCUSING ON SUSTAINABLE INVESTMENTS

With the growing emphasis on Environmental, Social, and Governance (ESG) principles, investing in high-dividend funds linked to sustainability-focused companies provides not only tax efficiency but also alignment with personal values. For example, a retiree in Suffolk could direct pension investments into sustainable infrastructure funds in Europe, benefiting from tax-free dividends while supporting long-term environmental goals.

BALANCING INCOME AND GROWTH OBJECTIVES

While high-dividend funds significantly contribute to income streams, combining them with growth-focused funds enhances the overall balance of the

portfolio. An East Anglian investor aiming for both short-term income and long-term family wealth transfer could reinvest some dividends into growth funds for additional capital appreciation.

START OPTIMISING YOUR DIVIDEND STRATEGY

Wealthy families and individuals in Norfolk, Suffolk, and Essex can greatly improve their wealth-building potential through customised, tax-efficient dividend strategies. DG Financial's team of wealth managers is committed to helping you make smart, informed decisions to grow and safeguard your assets. Contact us today to develop a personalised plan that ensures both steady income and long-term financial success.

7. SUCCESSION AND ESTATE PLANNING

For individuals and families in Norfolk, Suffolk, and Essex managing agricultural land and significant investment properties, thorough estate planning is vital to safeguard generational wealth and maximise tax-efficiency.

Estate planning tools like Family Investment Companies, trusts, and specific relief schemes not only help protect assets but also reduce significant liabilities, including those from Inheritance Tax (IHT). Using these strategies ensures your legacy is secure for future generations.

KEY TOOLS FOR PRESERVING WEALTH

Well-designed estate plans utilise a combination of legal and financial instruments to create customised solutions for particular assets and family circumstances.

Among the most valuable tools for high-net-worth individuals in East Anglia are:

FAMILY INVESTMENT COMPANIES (FICS)

Family Investment Companies are ideal vehicles for holding and managing family wealth.

By transferring investments, property, or business shares into an FIC, landowners and high-value property owners can:

- Retain control over asset management while gifting shares to younger family members.
- Mitigate IHT liabilities by reducing the size of the estate as shares are passed down incrementally.
- Ensure tax-efficient income distribution by utilising dividends or directors' loans.

For example, a family in Essex with several investment properties could set up an FIC to centralise asset management and utilise custom share structures, ensuring smooth intergenerational transfers while minimising the tax burden.

TRUSTS FOR FLEXIBILITY AND CONTROL

Trusts provide another highly effective solution for passing down wealth while maintaining control over how assets are distributed.

Key trust considerations include:

- Excluding gifted assets from the settlor's estate for IHT purposes after seven years.
- Allowing parents or grandparents to set specific conditions for asset access, such as age, marital status, or financial milestones.
- Offering protection from creditors in the case of divorce or business bankruptcy.

For example, a Norfolk landowner could set up a discretionary trust for farmland, securing that assets stay within the family and are shared fairly according to the family's long-term goals.

BUSINESS RELIEF FOR ELIGIBLE ASSETS

Business Relief provides significant IHT savings of up to 100% on qualifying business assets, making it an essential tool for succession planning. This scheme is particularly relevant for owners of family-run farming businesses or other closely held enterprises in Suffolk and Norfolk.

By organising family assets to qualify for Business Relief, high-net-worth individuals ensure their heirs receive the full benefit of the enterprise without an excessive tax burden.

AGRICULTURAL PROPERTY RELIEF (APR)

East Anglian landowners with estates mainly consisting of farmland can benefit from Agricultural Property Relief (APR). This relief currently allows

up to 100% IHT reduction on eligible agricultural assets, provided certain conditions are met.

Eligible properties include:

- Land used for farming purposes, such as grazing, crop cultivation, or dedicated woodlands.
- Farmhouses and ancillary buildings are considered integral to the farm operation.

A Suffolk farmer with several agricultural estates, for example, could organise their estate plan to maximise APR eligibility, ensuring that transfers to heirs face minimal or no IHT liability while maintaining the family farming legacy.

TAILORED ESTATE PLANNING FOR REGIONAL CLIENTS

Tailoring estate plans to the specific economic and cultural characteristics of East Anglia provides distinct advantages.

For example:

- Norfolk landowners: Families managing extensive farmland can explore long-term trusts combined with APR to maintain operational continuity while minimising tax liabilities.
- Suffolk estate owners: Those with intergenerational estates may benefit from combining discretionary trusts with conservation fund grants, which align with environmental preservation incentives.
- Essex property investors: Individuals with centralised property portfolios can use FIC structures to efficiently divide rental incomes and gift shares to heirs in a phased, tax-efficient manner.

SECURING YOUR LEGACY

Creating an estate plan that effectively balances family priorities, legal

obligations, and tax efficiency is a complex task. Expert guidance ensures strategies are optimised and compliant with the latest regulations.

DG Financial's expert advisory services provide personalised solutions to families in Norfolk, Suffolk, and Essex, ensuring their wealth stays protected and their legacy endures for generations. Discover bespoke estate planning options to secure your family's future while maximising the value of your assets.

8. PROFESSIONAL GUIDANCE TO BUILD SUCCESS

Building a £1 million tax-efficient portfolio demands careful planning, precise execution, and a personalised strategy tailored to your unique financial situation. For high-net-worth individuals and families in Norfolk, Suffolk, and Essex, this task becomes even more complex due to regional wealth traits such as agricultural estates, luxury properties, and family-run businesses.

DG Financial's personal wealth strategies are designed to navigate these complexities, ensuring your financial foundation remains secure, your growth targets are met, and your wealth endures for future generations.

PRACTICAL BENEFITS FOR CLIENTS IN EAST ANGLIA

High-net-worth individuals in Norfolk, Suffolk, and Essex encounter unique challenges due to the regional emphasis on land-based wealth and family firms. Our personalised, tailored approach addresses these specific needs to deliver meaningful results.

For example:

- Succession planning: Families managing agricultural estates benefit from structuring assets under trusts



or Family Investment Companies to reduce Inheritance Tax while preserving generational wealth.

- **Balancing risk:** By diversifying regional property-heavy portfolios with global equities or sustainable energy investments, we mitigate exposure to localised economic fluctuations.
- **Maximising liquidity:** Farm or property owners requiring periodic cash flows for operational efficiency can utilise strategies to balance non-liquid assets with accessible investments, such as ISAs or dividend-yielding funds.

WHY DG FINANCIAL MAKES A DIFFERENCE

DG Financial offers more than just financial and wealth management advice; we provide peace of mind. Our highly experienced advisers are adept at creating structured, accurate strategies that reflect both your immediate goals and long-term aspirations.

Here's how we ensure your success:

- **Specialised expertise:** Our familiarity with the financial complexities of Norfolk, Suffolk, and Essex gives us unparalleled insight into local challenges and opportunities.
- **Proven methodology:** We combine proven tax-saving methods with innovative investment solutions to optimise your portfolio's efficiency.
- **Personalised support:** We take a collaborative approach, working closely with you at every stage,

from initial planning to ongoing management, ensuring your future is always in sight.

THIS DOES NOT CONSTITUTE TAX, LEGAL OR FINANCIAL ADVICE AND SHOULD NOT BE RELIED UPON AS SUCH. TAX TREATMENT DEPENDS ON THE INDIVIDUAL CIRCUMSTANCES OF EACH CLIENT AND MAY BE SUBJECT TO CHANGE IN THE FUTURE. FOR GUIDANCE, SEEK PROFESSIONAL ADVICE.

Are you ready to start building your tax-advantaged future today?

The journey to a £1 million tax-efficient portfolio may look complicated, but with DG Financial guiding you, the process becomes smooth and empowering. From asset allocation to succession planning, we provide personalised solutions that ensure growth, efficiency, and compliance.

Contact DG Financial today to take the first or next step in building a strong financial future. Together, we will develop a comprehensive, tax-efficient wealth strategy that safeguards your legacy and supports your aspirations.



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A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on **0800 0234 567**.

