

Triple Point.



○○○ Triple Point's

Essential Guide to IHT

December 2025

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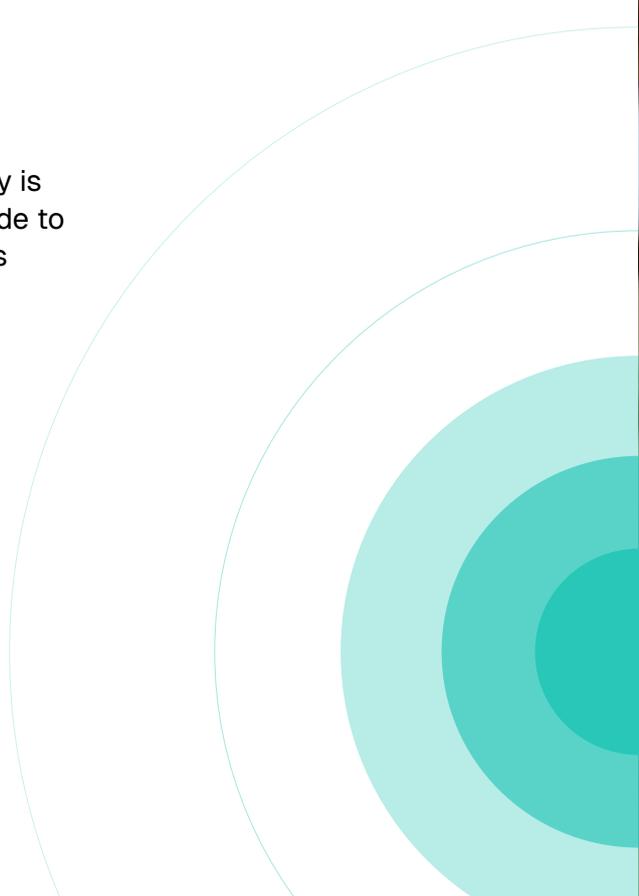
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Here to help

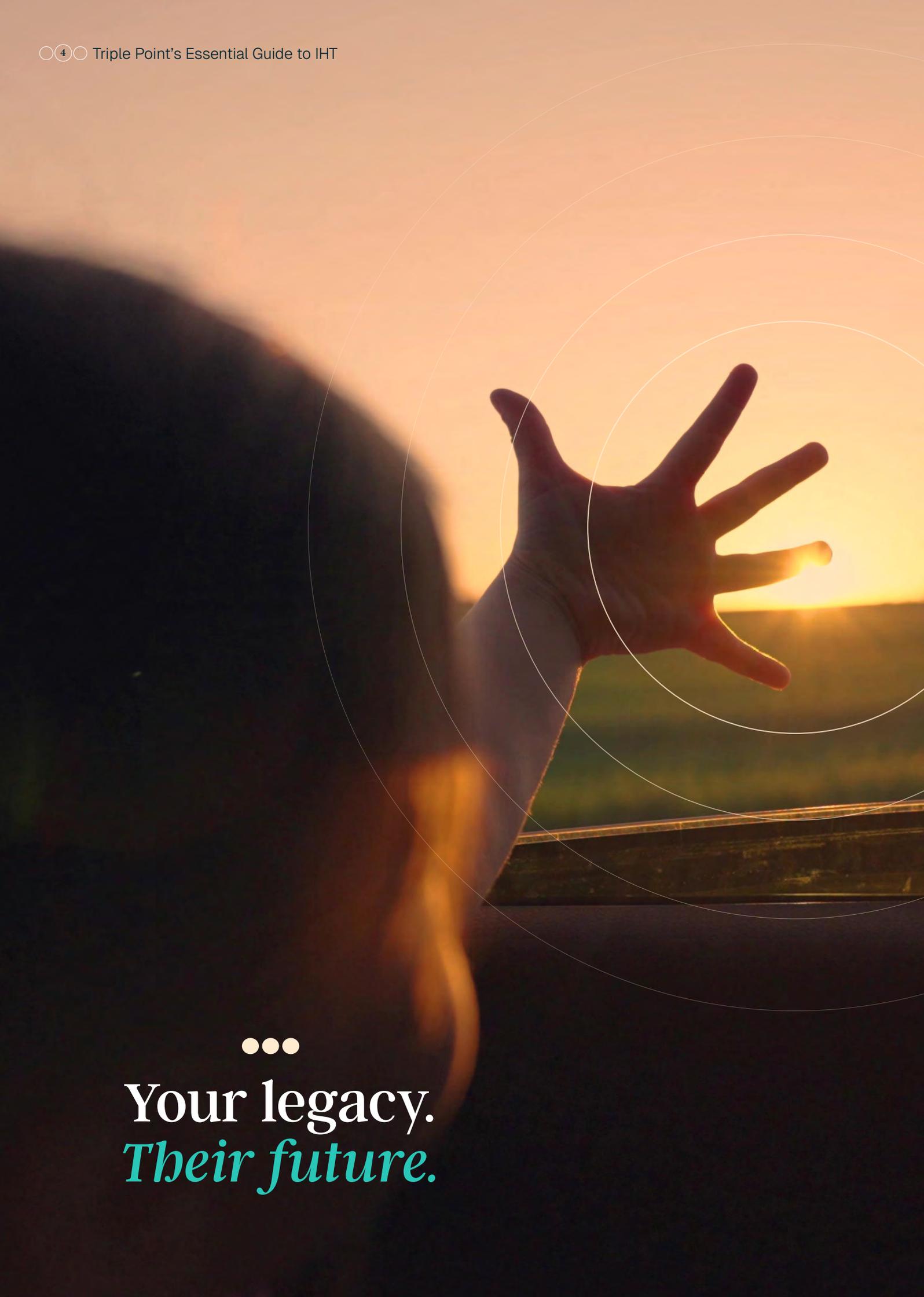
Tax planning can be complicated, and tax and legal terminology is often frustratingly hard to understand. We've designed this guide to be as straightforward as possible, but if you have any questions or need something explained, please speak to your financial adviser or you can call us on 020 7201 8990. We can't give you tax or financial advice, but we'll do our best to help where we can.

Important information

This guide has been written for UK residents only. We always recommend investors seek professional advice before making any investment or estate planning decisions. The tax laws explained in this guide were written in accordance with our understanding and interpretation of the law at the time of publication.







...
Your legacy.
Their future.

What can you do about inheritance tax (IHT)?



Most people in the UK believe IHT is an unfair tax on family wealth. YouGov's annual polling suggests 51% of Britons surveyed consider IHT to be either 'unfair' or 'very unfair', while just 23% considered it to be either fair or very fair.¹ And before this year's Budget, a new YouGov survey found that 54% of UK citizens would like to see IHT abolished completely.²

It's not hard to see why. An IHT bill of thousands or even hundreds of thousands of pounds means considerably less of an inheritance going to where it was intended. But at Triple Point, we believe a legacy is about more than what you leave behind; it's a way of securing a better future for your loved ones.

One example of how we can help is through investments that qualify for Business Relief which, over the last few years, has become an increasingly useful way of making assets exempt from IHT. We talk about Business Relief on page 22 of this guide, and if you think it could become an essential part of your estate planning, you should discuss it with your financial adviser.

At Triple Point, we see a strong connection between securing your family's financial future and supporting entrepreneurs and established businesses with the capital they need. It's a connection that can make a significant difference to the value of your estate, directly benefiting your loved ones while also supporting economic activity that creates long term benefits for society.

Once you've worked out whether your estate is likely to leave an IHT bill, there are several ways you can plan to reduce that bill or even eliminate it. In this guide, we discuss the range of practical options available to you, and we hope that after reading it you'll feel more prepared to make plans for your estate and feel less worried about IHT.

To learn how we can assist you with this and other investments, visit triplepoint.co.uk or call 020 7201 8990.

Jack Rose

HEAD OF DISTRIBUTION. TRIPLE POINT

¹ YouGov/Kingsley Napley. The survey covered 2,220 UK adults aged 18+ online over 24-25 September 2025.

² YouGov tracker: How fair is inheritance tax?

The facts about IHT.

What is inheritance tax?

IHT is a tax on the value of your estate when you die. Your estate includes everything you own, such as your home and other properties, savings, investments, jewellery and other personal possessions. From April 2027, any unspent pensions will also be included in the value of your taxable estate.

Any outstanding debts you owe will be deducted from the value of your estate before IHT is calculated.

If IHT is due, the beneficiaries of your estate will usually have to pay HM Revenue & Customs (HMRC) within six months of the date of death. After this date, interest on the amount owed will start accruing.

The amount of IHT to be paid depends on several factors: the total value of your estate, and who you leave your estate to. Let's explore these in more detail.



How the IHT threshold works

If your estate is worth less than £325,000, there's no IHT to pay. This is because everyone has a tax-free allowance (known as the nil-rate band) of £325,000.

If your estate is worth more than this, IHT is charged at a rate of 40% on anything above the threshold.³

For example, if your estate is valued at £600,000:

£600,000 minus £325,000	=	£275,000
40% of £275,000	=	£110,000

How your marital status affects IHT

If you're **married or in a civil partnership**, you can leave your entire estate to your spouse free from IHT. This doesn't affect your own nil-rate band, which means when your spouse dies, their estate could benefit from both tax-free allowances, potentially up to £650,000 before any IHT is due.

If you've been **widowed**, your estate may still benefit from your partner's unused allowance, provided they left everything to you. That can also double the available threshold.

Unmarried couples don't get the same IHT benefits. Each person is treated as an individual, with a separate nil-rate band. You can't transfer any unused allowance between you, even if you've lived together for decades.

Are you leaving your home to your children or grandchildren?

If the answer is yes, your estate may be able to claim another IHT allowance: the residence nil-rate band. This was introduced in 2017 to reduce the amount of IHT paid when passing on the family home to direct descendants (children, including foster and stepchildren, or grandchildren).

The residence nil-rate band is currently £175,000. When combined with the nil-rate band of £325,000, it means your estate could be worth up to £500,000 before any IHT is due.

As with the standard allowance, married couples and civil partners can transfer any unused residence nil-rate band between them, provided the estate was left in full to the surviving spouse. This means a surviving spouse could pass on up to £1 million IHT-free, if the family home goes to direct descendants.

However, the residence nil-rate band starts to taper for estates worth more than £2 million. For every £2 over that threshold, £1 of the residence nil-rate band is lost. This tapering is based on the total value of the estate, not just the value of the home.

The Autumn Budget 2025 announced that both the nil-rate band and the residence nil-rate band will remain frozen until at least April 2031.

³ Leaving at least 10% of your net estate to charity can reduce the IHT rate to 36%.



Why are more estates paying IHT?

In March 2025, the Office for Budget Responsibility (OBR) estimated that IHT receipts for the 2025/26 tax year would reach £9.1 billion.⁴ The OBR expects IHT receipts to increase to £14.3 billion annually by 2029/30. Back in 2005/06, they amounted to just £3.3 billion. So, why are more estates being caught by IHT than ever before?





People are living longer

The good news is that average life expectancy has improved, and rising asset prices have pushed up the value of people's savings and investments. Many estates are now worth more simply because people have had more time to accumulate wealth, which in turn increases their chances of triggering an IHT bill.



House prices have soared

Property has played a major role in pushing estates above the IHT threshold. According to Nationwide's House Price Index⁴, the average UK home was worth £77,698 in April 2000. By April 2025, that figure had risen to £261,692, nearly three-and-a-half times its 2000 level. House price growth has far outpaced inflation, and that means even modest family homes can now tip an estate into taxable territory.



Frozen tax thresholds

The nil-rate band has been frozen for a long time. In fact, the last time it was raised, from £312,000 to £325,000, was in April 2009, when Gordon Brown was Prime Minister. Back then, the average UK house price was £154,066, comfortably below the main IHT threshold. Since then, property values have risen sharply while the nil-rate band has stayed the same. The residence nil-rate band has also failed to keep pace with rising house prices. As a result, more estates now fall within the IHT net, and with both IHT allowances fixed at current levels until April 2031, that trend is set to continue.

Over the last 20 years, annual IHT receipts have increased from £3.3 billion in 2005-2006 to £8.2 billion in 2024-2025.⁵



Family structures are increasingly complex

Modern families don't always fit the traditional rules. Rising numbers of cohabiting couples, blended families, and second or third marriages mean estate planning is often more complicated than in the past. For example, cohabiting partners can't transfer unused IHT allowances, which can lead to unexpected tax bills for the surviving partner.

⁴ <https://www.nationwidehousepriceindex.co.uk/>

⁵ <https://obr.uk/forecasts-in-depth/tax-by-tax-spend-by-spend/inheritance-tax/>



Working out your potential IHT liability.

How much is your estate worth?	
Property (including main residence)	£
Savings and investments (including ISAs)	£
Other assets	£
Life assurance policies (not in trust)	£
Any inheritance you have received or are likely to receive	£
Total 1	£

How much do you owe?	
Outstanding mortgage	£
Any loans or overdraft	£
Credit card debts	£
Any other financial obligations	£
Total 2	£

What's your marital status?	
Single	
Married or in civil partnership	
Widowed	

Subtract Total 2 from Total 1 to get your net worth:	£
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Is the potential value of your estate currently less than £325,000?

Then no IHT is likely to be due. But things can change. Asset values can grow over time, especially if house prices rise or you continue to build up savings and investments. It's worth keeping an eye on your estate's overall value, especially if you haven't made a plan.

Is the potential value of your estate currently more than £325,000?

Then you'll likely use up your nil-rate band, and anything above that could be taxed at 40%.

Other questions to consider

If you're married or in a civil partnership, are you planning to leave everything to your partner?

If so, your unused IHT allowances could be passed on, potentially doubling the amount that can be IHT-free when they die.

If you've been widowed, did your partner leave their entire estate to you?

You may be able to combine their unused allowances with your own, increasing your estate's tax-free threshold.

If you own a home, are you planning to leave it to your children or grandchildren?

If so, your estate could qualify for the residence nil-rate band.

These questions can be complex, and the answers depend on your circumstances.

A financial adviser can help you work out your estate's likely IHT liability, and whether you're making full use of the available allowances.

What about pensions and IHT?

At present, most private pensions fall outside of estates for IHT calculations. But this is changing. In the Autumn Statement 2024, the Chancellor confirmed that from April 2027, after you die any unspent pension pots will be included in the value of your estate, and potentially subject to IHT.

Defined benefit pensions

If you have a final salary or defined benefit pension, this pays a guaranteed income for life, based on your salary and years of service. When you die, it usually provides a reduced income for your spouse or civil partner. These pensions don't usually form part of your estate and can't be passed on as a lump sum.



Defined contributions pensions

Defined contribution pensions work differently. You build up a pension pot over time, and at retirement, you can normally take up to 25% tax-free, then draw down the rest as income. Currently, if any of your pension pot remains when you die, it can be passed on to your beneficiaries without triggering IHT. But from April 2027, that will change. Any unused pension funds will be included in your estate and may be liable for IHT.

Income tax may also apply

If you die before the age of 75, your beneficiaries can usually access any unused pension funds tax-free. But if you die after 75, any withdrawals they make will be taxed at their marginal income tax rate. For beneficiaries paying additional rate tax, this could be an effective tax charge of 67%.



Ways to reduce an IHT bill.



Making a will



Gifting your assets



Settling assets into trusts



Insurance policies



Investments that qualify for Business Relief



Ways to reduce an IHT bill

Making a will



A will is one of the simplest and most effective ways to take control of what happens to your estate when you die. Yet according to the 2025 National Wills Report⁶ by The National Will Register, only 37% of UK adults have made one, a fall from around half in previous years.

Without a valid will, you'll be treated as having died intestate. That means your estate will be divided according to fixed legal rules, not necessarily in line with your wishes. It may also mean more of your estate ends up with the taxman, and your loved ones could face confusion, delay, or even legal disputes.

The rules of intestacy vary across the UK. In England and Wales:

- **If you're married or in a civil partnership and have no children**, your spouse or partner inherits everything tax-free.
- **If you're married with children**, your partner inherits the first £322,000 and half of anything above that.⁷ The rest goes to your children.
- **If you're single or a single parent**, your estate passes to your closest surviving relatives in a fixed order, starting with children, then parents, then siblings. Without a will, the courts may also decide who gets parental responsibility for your children.
- **If you're part of an unmarried couple**, your partner won't automatically inherit anything, no matter how long you've been together.
- **If you have no surviving relatives**, your estate passes to the Crown.

Making a will ensures your assets go to the people and causes you care most about. It's usually best to make your will through a solicitor or another qualified professional, who can ensure it is valid and accurately reflects your wishes. And if you choose to leave at least 10% of your net estate to charity, your estate may qualify for a reduced IHT rate of 36% instead of 40%.

⁶ The National Wills Report 2025

⁷ <https://www.gov.uk/inherits-someone-dies-without-will/y/england-and-wales/yes/after-jul-2023/yes>

Ways to reduce an IHT bill

Gifting your assets

Giving away money or possessions during your lifetime can be a good way to reduce the value of your estate and lower a potential IHT tax bill. But there are rules to follow, and it's important to understand how the exemptions work.

Your annual gifting allowance

Each tax year, you can give away up to £3,000 without it counting towards your estate for IHT purposes. This is known as your annual exemption. If you don't use it, you can carry it forward for one year, but no more than that. You can also give small gifts of up to £250 to as many people as you like each year. However, you can't combine the £250 small gift exemption with your £3,000 annual exemption for the same person.

Wedding gifts

Weddings come with their own gifting rules. You can give:

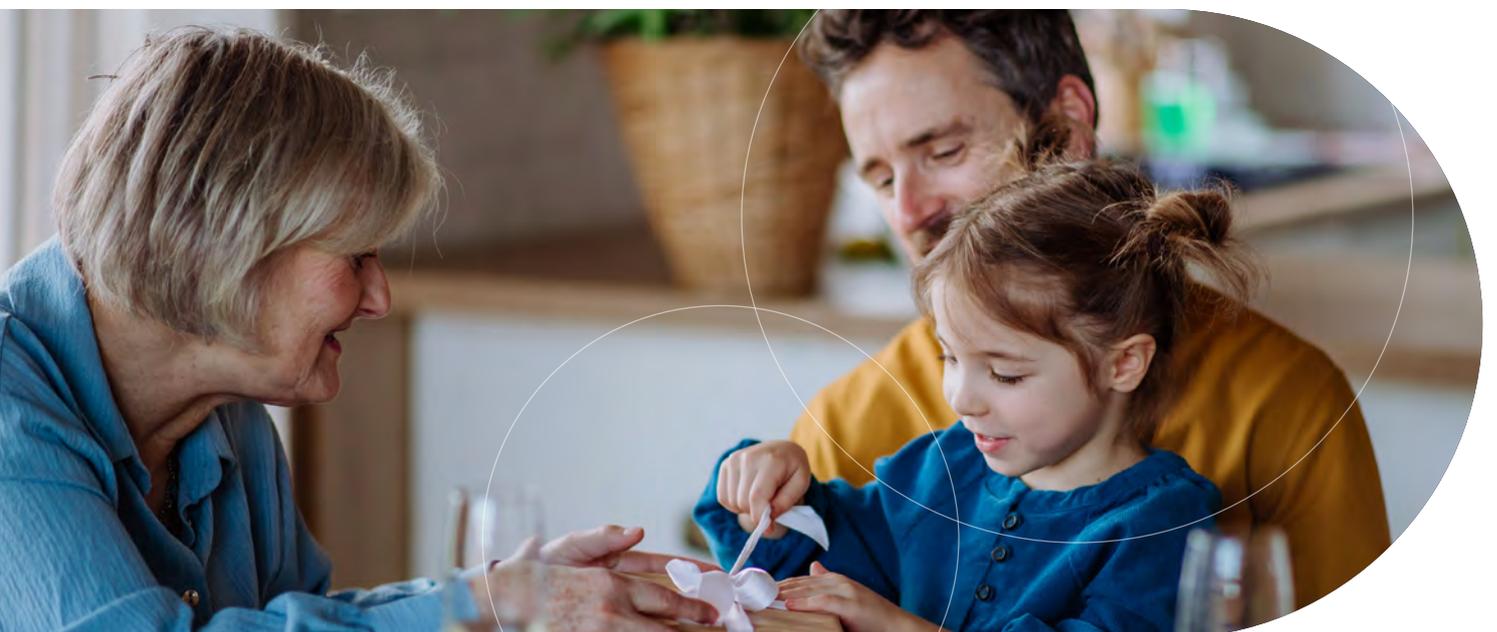
- up to £5,000 to a child
- up to £2,500 to a grandchild or great-grandchild
- up to £1,000 to anyone else getting married

Gifts left to charities

Any gift left to a registered charity is IHT-free. The same applies to gifts made to political parties, housing associations, museums, universities, and institutions such as the National Trust.

Larger gifts and the seven-year rule

Gifts made outside of your exemptions are known as potentially exempt transfers (PETs). These may fall out of your estate for IHT purposes, but only if you live for at least seven years after making the gift. If you die within seven years, the gift may be taxed, which is where taper relief comes in.





How taper relief works

If you die within three years of making the gift, the full 40% IHT rate could apply. If you die between three and seven years, the amount of IHT payable is reduced on a sliding scale (see the chart below). However, taper relief only applies to the amount of the gift that exceeds the nil-rate band. When calculating IHT, your nil-rate band is first used against any gifts made in the seven years before death, so taper relief only helps if those gifts total more than £325,000.

Number of years between gift given and death	Proportion of IHT payable on the gift
First three years →	100% (no taper relief)
Three to four years →	80%
Four to five years →	60%
Five to six years →	40%
Six to seven years →	20%
Over seven years →	0% (no IHT due)

Gifting isn't right for everyone

Reducing your estate through gifting can be a helpful way to lower your potential IHT bill. It also gives your loved ones the chance to enjoy their inheritance while you're still around to see it. But gifting is not without risks. If you die within seven years of making a large gift, the gift will use up any available nil-rate band and there could still be tax to pay. And many people feel uneasy about giving away money they might need later, especially if it means losing control over how that money will be spent.

Before making significant gifts, it's a good idea to speak to a financial adviser. They can help you weigh up the options and decide what's right for your circumstances.

Keep records of gifts in a safe place

If you decide to give away money or assets during your lifetime, it's important to keep a clear record. Make a note of what was given, when the gift was made, and who received it. These details can help your executors show that the right exemptions apply, and avoid any unnecessary IHT.

Ways to reduce an IHT bill

Settling assets into trusts



Trusts are one of the oldest forms of estate planning, having been around for centuries. Assets are placed into the trust by the owner of the trust, or the **'settlor'**. Those assets are then held or managed by **'trustees'** appointed on behalf of the people who are named to benefit from the trust – the **'beneficiaries'**.

Why use a trust?

Trusts are useful when you want more control over who benefits from your estate and when. For example, you might use a trust to:

- Leave assets to children or grandchildren, but only grant them access when they've reached a certain age.
- Give someone an income or the right to use certain assets (such as property) during their lifetime, while ensuring those assets are passed to someone else later.
- Set certain conditions or restrictions on how your estate is distributed among beneficiaries.

These are the most common trusts used for estate planning purposes:

Discretionary trusts

A discretionary trust is often used to leave assets to several beneficiaries, such as children or grandchildren, while keeping control over how and when those assets are accessed. The trustees manage the assets and decide when to pass them on, typically once beneficiaries reach a certain age. If the settlor survives for seven years after placing assets into the trust, those assets fall outside of their taxable estate. However, IHT charges may still apply when the trust is set up, on each ten-year anniversary, and when assets are distributed to beneficiaries.

Immediate post-death interest trusts

An IPDI trust gives someone the right to benefit from an asset, for example, by living in a property or receiving rental income from it, for the rest of their life. After they die, the asset passes to a different beneficiary.

These trusts are often used where someone has remarried but wants to ensure children from a previous relationship still inherit the asset. For instance, a spouse might be allowed to remain in the family home for life, before the property passes to the children.

Discounted gift trusts

With a discounted gift trust, the settlor (owner of the trust) makes a gift into the trust but continues to receive regular payments for life. The value of the gift is 'discounted' based on the settlor's age, health and other factors, reducing the value of their taxable estate straight away. However, if the capital payments are not spent, the remaining capital could still be liable for IHT after the settlor dies.

Loan trusts

With a loan trust, the settlor lends money to the trustees, who invest it on behalf of the beneficiaries. The growth on the investments sits outside of the settlor's estate for IHT purposes, but the original loan remains repayable, so the settlor can still access that capital during their lifetime.

IHT charges on trusts

Since 2006, certain types of trust have been subject to charges when the trust is created, on each ten-year anniversary, and when assets are transferred out to beneficiaries. In addition, some trusts are treated in a similar way to lifetime gifts. This means that if the person setting up the trust dies within seven years of settling assets into it, the value of those assets may still be counted as part of their estate for IHT purposes. If the combined value exceeds the available nil-rate band, it will use up that allowance and may also create an IHT liability. This in turn could mean there is no available nil-rate band to use against other assets in the estate.

Are trusts worth considering?

Trusts can be a very effective way of controlling how your estate is passed on as well as reducing your taxable estate. They are also very helpful if your family circumstances are a little more complex, or your wishes for your estate are not straightforward. But they're not for everyone. Trusts can be costly to set up and manage, and the rules are complex, particularly when it comes to tax. If you're considering using a trust, it's worth talking to a solicitor or chartered accountant who can help you understand what's involved and whether a trust is the right option for you.

Ways to reduce an IHT bill

Insurance policies



Using a life policy to help pay an inheritance tax bill is a common, if somewhat traditional, estate planning tool. It doesn't reduce the IHT due on your estate, but it can provide the funds needed to cover it. There are two main types of life policy used in this context: whole of life and fixed term insurance.

What's the difference?



Whole of Life

A life assurance policy, also known as whole-of-life cover, provides lifelong protection. As long as you keep up the premiums, the policy is guaranteed to pay out a fixed lump sum when you die. This can be used by your beneficiaries to help settle any IHT owed on your estate.

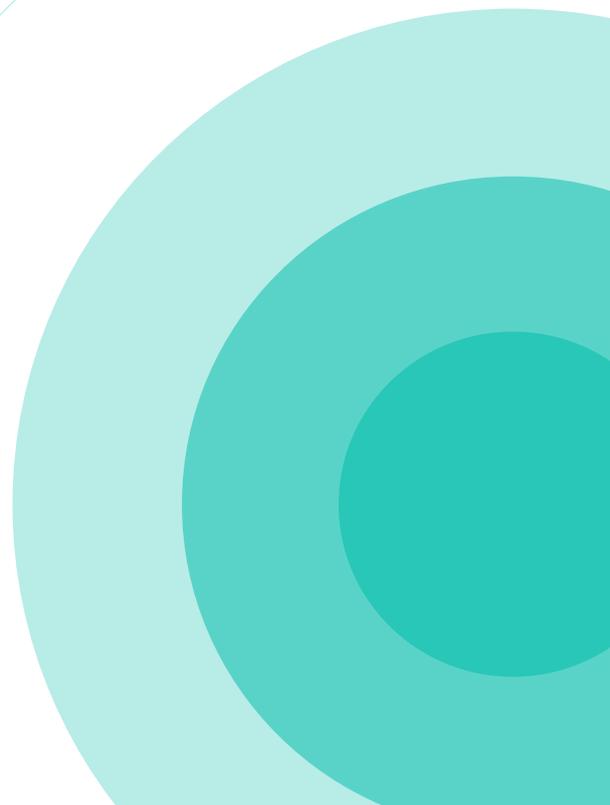


Fixed Term insurance

By contrast, life insurance, often called term insurance, covers you for a fixed period. If you die within that term, the policy pays out. If not, it doesn't. This kind of cover can be useful if you expect only a temporary IHT liability.

Are life policies free from IHT?

Life policies are usually included as part of your taxable estate when you die. However, if the policy is written in trust, the payout will usually fall outside of your estate and won't attract tax, provided the trust is set up correctly. As with all financial products, different policies suit different needs. If you're thinking about using life cover as part of your estate planning, it's worth speaking to a financial adviser who can help you find the right structure for you and your family.



●●●
Plan with
purpose.



Ways to reduce an IHT bill

Investments that qualify for Business Relief



What is Business Relief?

Business Relief was introduced in 1976 to make it easier for family-owned businesses to be passed from one generation to the next, without triggering a large IHT bill that could force the family to sell the business. Today, almost 50 years later, Business Relief is an established part of estate planning, and not just for business owners.

How does it reduce IHT?

If you own shares that qualify for Business Relief, their value may be exempt from your taxable estate provided they were held for at least two years, and were still held at death.

However, from April 2026, new Business Relief rules apply:

For qualifying shares in **unquoted companies**:

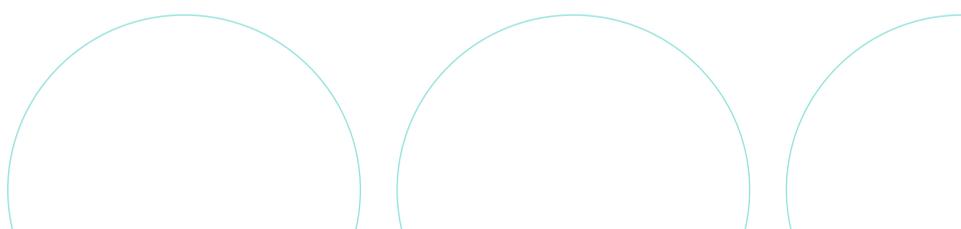
Your estate can receive 100% relief on up to the first £2.5 million of share value. Any value above this threshold qualifies for 50% relief.

For qualifying shares in companies listed on the **Alternative Investment Market (AIM)**:

50% relief is available, regardless of the value of the shares.

Do I need to run a business to benefit?

No. You can invest in Business Relief-qualifying companies by choosing a dedicated investment manager – such as Triple Point – to invest on your behalf in companies they reasonably expect to qualify for Business Relief. Provided you hold the investment for two years and still own it at the time of death, your estate can claim full IHT relief on its value.



Why use Business Relief as part of your estate planning?



You want faster IHT-exemption:

Business Relief-qualifying investments can be a quicker and more flexible way to reduce IHT than many other options. While gifts and trusts typically take seven years to fall outside of your estate, Business Relief-qualifying shares can become exempt after just two years. That makes them especially attractive if you are starting estate planning later in life, or where seven years feels too long to wait.



You don't want to lose control over your wealth:

Unlike gifts, these investments remain in your name. That means you retain control, and if your circumstances change, you can choose to sell the investment and access the capital, subject to liquidity as liquidity is not guaranteed. Just be aware that once withdrawn, the value of the investment would fall back into your estate and become subject to IHT again.



You want a simple estate planning option:

For many, owning an investment is a much simpler route than setting up a trust or arranging life insurance, particularly where health or age might make those other options more difficult. And when the time comes, claiming Business Relief is usually a straightforward process handled by the executor of your will or the administrator of your estate. If you have any questions, Triple Point has a dedicated Estates and Probates team who can help by explaining the steps you need to take.



You want to transfer wealth tax-efficiently between you and your spouse or civil partner:

The Autumn Budget 2025 confirmed that from April 2026, the allowance for 100% rate of Business Relief will be transferable between spouses and civil partners. This means the surviving spouse can add any unused allowance to their own £2.5 million allowance, resulting in a potential combined allowance of up to £5 million.



Your legacy is more than a simple transfer of wealth – it's the opportunity to secure your family's inheritance, ignite economic growth and inspire a better tomorrow.

Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment.

[Take 2 minutes to learn more.](#)

The Triple Point Estate Planning Service.

The Triple Point Estate Planning Service is designed to help you plan your legacy with confidence and reassurance. It keeps your wealth invested and accessible today, while ensuring it can one day be passed on to your loved ones.

Investing with purpose

This is not a passive investment. It was designed to achieve stable, consistent and positive investment returns. Your capital is actively deployed into the real economy, where it will help fund innovation, employment and essential services, creating economic prosperity for future generations. The result is an estate planning approach that looks after your present needs while also helping to build a more resilient future for generations to come.

Built around three core investor objectives

Keeping your wealth invested and accessible

The investment remains in your name, so you stay in control. You can choose to draw a regular income, or access part or all of your capital if your needs change. Just remember that any money withdrawn will fall back into your taxable estate.

Passing on more of your wealth, more quickly

Because the Triple Point Estate Planning Service invests in companies reasonably expected to qualify for Business Relief, your investment could become 100% exempt from IHT after just two years, provided you still hold it when you die. That's significantly faster than the seven years taken by traditional estate planning routes such as gifting or setting up a trust.

Targeting stable growth over time

You can choose from two straightforward investment strategies: Navigator and Generations. Since launch, these have delivered annualised returns of 4.5% and 2.0% respectively⁸, with positive growth achieved every quarter since launch.

Important: As with any investment, the money you invest is at risk and there is no guarantee the returns we target will be achieved. How the Triple Point Estate Planning Service has performed in the past may not be repeated and should not be viewed as a guide to future performance. Tax reliefs depend on your personal circumstances, and tax rules can change. Any withdrawals are subject to liquidity.

⁸ Annualised returns as of September 2025.



We are Triple Point.

At Triple Point, we think every investment should help people with the things that matter most to them. So, we listen and learn from investors and financial advisers, connecting the dots in innovative ways to overcome financial challenges with inspired solutions.

This means that whether you are looking to grow wealth, leave a legacy, or simply to invest in the things that matter to you, we have the knowledge, the insight and the vision to help complete your investment journey.

Visit triplepoint.co.uk for more information on our approach to sustainability, our responsible investment commitments, how they support the Triple Point Estate Planning Service, and the Consumer Facing Disclosure.

Our Awards



5 Star Winner 2025
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Winner
ESG
Champion
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Winner
Best BR
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Manager - Unlisted



The power of connection.

Ever since we launched 21 years ago, we've used our problem-solving mindset to uncover simple solutions that others miss across a range of industries, asset classes and sectors. We're more than an investment group, we're a productive capital partner, thinking unconventionally to achieve an immediate impact and a positive lasting effect.

There are 225+* employees at Triple Point, all committed to leaving the world demonstrably better than we found it. That's why we're a certified B Corp, signed up to the Principles for Responsible Investment, and were named as a Sunday Times 'Best Place to Work' for 2025.

2004

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£2.3bn
assets under
management*

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Corporation

225+
employees*

* at 30 September 2025

To find out more about how Triple Point can help you to invest, either talk to your financial planner or connect with us by visiting triplepoint.co.uk.

Triple Point.



For further information about the Triple Point Estate Planning Service, please call or email:

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