


# BREAKING NEWS!!

The next big thing for UK home owners!

## Do you need more income? Have you considered taking an income from your UK property?

We can provide you and your spouse/partner with a life long income.  
We can also help you to mitigate your UK Inheritance Tax!

- You remain the owner/s of the property
- You remain living in the property
- You reduce Inheritance Tax liabilities
- You enjoy a better way of life
- You have more money to spend
- You increase the inheritance to your next of kin
- You can sell the property at any time at full market value



Sometimes in life, one comes across a solution to a problem which is a win win scenario for all of those concerned.

We at Hamiltons have always sought to provide the home owner with a solution to the UK Inheritance Tax problem. We want to provide our home owner clients with total flexibility and as many advantages as possible within a tax effective structure.

### A New Equity Release of Life

Do you own a mortgage free property in the UK worth more than £300,000? If so be prepared to pay the Tax Man 40% of its value over £300,000 when you pass it to your next of kin. The Chancellor calls this Inheritance Tax. We call it a Voluntary Tax. Why do we call it Voluntary? Because it is a Tax that does not have to be paid as long as you plan!

Our revolutionary new product provides just that, it gives you, the home owner/s, an income from the property during your life time. At the same time it gives you the flexibility to sell, upgrade or even downsize to suit your personal circumstances. Yet it does not affect your next of kin's inheritance, in fact it will allow the asset to pass without potential liability to Inheritance tax at all.

For more information on the above please contact Hamiltons Financial Services on:  
Tel.: (+34) 952 599 113 or email [info@hamiltons-group.com](mailto:info@hamiltons-group.com)  
Ask for one of our private client managers.



# ATTENTION!!

Do you own a property in Spain?

Are you sitting on a

**TAX TIME BOMB?**

Need extra income?

**You could be increasing your yearly income  
and reducing your Inheritance Tax Liability!**

PROPERTY VALUE	INHERITANCE TAX LIABILITY	GUARANTEED CASH RELEASE
300.000 €	69.675 €	45.000 €
400.000 €	105.147 €	60.000 €
500.000 €	144.896 €	75.000 €
600.000 €	187.169 €	90.000 €
700.000 €	229.669 €	105.000 €
800.000 €	272.169 €	120.000 €
900.000 €	319.844 €	135.000 €
1 MILLION	368.719 €	150.000 €



**DO NOT WAIT FOR  
THE TAX MAN TO  
KNOCK ON YOUR  
DOOR!**

Illustrations based on current tax calculations assuming property is owned jointly. Income options are available.  
For your free individual quotation contact Hamiltons Financial Services S.L.