

Pensions Planning Guide

Protecting the farm, the family and the next generation

For farming families, your farm, land, business, home and pensions all form part of the wider family financial picture.

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2026 Edition

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Do You Know How Your Pensions Could Affect Your Family's Inheritance?

The Pension & IHT Change

FROM 6 APRIL 2027

Most unused pension funds and pension death benefits are due to be brought into the estate for Inheritance Tax purposes.

This means your pension could increase the value of your estate on death and, in turn, increase the IHT your family may have to pay.

For farming families, pensions should now be considered alongside the farm, land and business rather than in isolation.

Could Your Pension Create An Additional IHT Liability For Your Family?

What Should Farming Families Consider?

01	**REVIEW**	**Pensions • Farm • Land • Business • Investments • Ownership** Understand what you have, how it is invested and how it fits within your overall estate.
02	**PLAN**	Consider your Will, succession arrangements and who you want to benefit.
03	**CONSIDER**	Review pension planning, lifetime gifts and other estate-planning options in light of the new rules.
04	**PREPARE**	Understand any potential IHT liability and how it could be funded without putting the farm at risk.



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Your Farming Family Checklist

- [ ] Do you know the value of your pensions?
- [ ] Do you know how your pensions are invested?
- [ ] Have you considered the 2027 IHT changes?
- [ ] Have your APR and BPR position been reviewed?
- [ ] Is your Will and succession plan up to date?
- [ ] Have you considered who should receive your assets?
- [ ] Do you know how any potential IHT would be funded?

Book A Farming Family Pension & IHT Review

Understand your position. Plan ahead. Protect the next generation.

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This guide is for general information only and does not constitute personal tax, legal or financial advice. Pension and Inheritance Tax rules are subject to detailed conditions and legislation. Individual circumstances differ and appropriate professional advice should be obtained before taking action. Tax legislation and HMRC guidance can change.

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