

LIFETIME TRUSTS AND POST BUDGET ISSUES - THE NEED TO KNOWS**WEDNESDAY 11 FEBRUARY 2026 – 09:30 – 12:45**

Registration:	09:00
Venue:	Marsham Court Hotel, 3 Russell Cotes Road, Bournemouth BH1 3AB
Parking:	This is at the rear of the hotel (postcode BH1 3AU) and there is no parking charge. On arrival, please inform hotel reception of your car registration number and, when you leave, ask for the exit code to raise the exit barrier. Alternatively, there is parking at Berry Court in St Peter's Road, Central Car Park in Upper Hinton Road or street parking around the hotel.
Cost:	£100 Solicitor Member; Associate Member; Trainees (Solicitor, Cilex & Apprentices) £150 Non Member of BDLS
Booking Reference:	669
CPD:	3
SRA Competence:	B https://www.sra.org.uk/solicitors/resources/continuing-competence/cpd/competence-statement/

Tax planning is becoming more prevalent following the budget changes, and practitioners are often faced with challenges when trusts are already in place. The introduction of the Residence Nil rate band has meant that many who placed their family homes into trust many years ago will lose out on a valuable IHT allowance; those with significant agricultural and business assets in trust are now also facing problems at 10 year charges, with significant costs being levied when the IHT limits kick in in 2026.

This session will run through the need to know of lifetime trusts, how charges are levied, and how to calculate charges from April 2026. We will also cover options available to mitigate problems, and the advice you can provide to those who will be subjected to extra charges in light of budget changes. We will cover

- **Types of lifetime trust**
- **Calculating a 10 year charge and exit charges**
- **The impact of the APR/BPR rules on trusts**
- **Mitigating tax problems**
- **The interaction between RNRB and trusts of property**
- **Practical tips on using trusts as a tax vehicle**

Speaker Profile:

This lecture will be presented by **Helen Forster**. Helen is the Managing Director of her law firm, HTF Legal, based in Yorkshire. She is a solicitor and trusts and estates practitioner and has spent over 14 years working in the private client sector. Over the years she has received numerous awards including Managing Partner of the Year 2025 in the Modern Law Private Client awards, as well as highly commended as Female Trailblazer of the Year 2025 in the Modern Law Awards. Her firm was awarded Boutique Law Firm of the Year 2025 in the same awards. Her particular specialisms include tax planning and mental capacity work and, in addition, she provides training and seminars around the country on the subject.



Please book online at: <https://www.bournemouthlaw.com/bournemouth-district-law-society-lectures>

Course Notes: Lecture notes will be emailed to delegates in advance for either printing or accessing via their laptop or alternative device on the day. **Payment for lectures:** Please be aware that payment must be received at the office **before** the lecture takes place. Course bookings will only be confirmed upon payment. All payments are to be paid by BACS. No refunds within 7 days of the course.