

## **IHT PLANNING ON PENSIONS, IN LIFETIME ESTATE PLANNING AND ESTATE ADMINISTRATION**

**WEDNESDAY 24 JUNE 2026 – 14:00 – 17:15**

<b>Registration:</b>	13:30
<b>Venue:</b>	Marsham Court Hotel, 3 Russell Cotes Road, Bournemouth BH1 3AB
<b>Parking:</b>	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.
<b>Cost:</b>	<b>£100</b> Solicitor Member; Associate Member; Trainees (Solicitor, Cilex & Apprentices) <b>£150</b> Member of BDLS
<b>Booking Reference:</b>	688
<b>CPD:</b>	3
<b>SRA Competence:</b>	B <a href="https://www.sra.org.uk/solicitors/resources/continuing-competence/cpd/competence-statement/">https://www.sra.org.uk/solicitors/resources/continuing-competence/cpd/competence-statement/</a>

### **This lecture will cover:**

**(1) IHT on Pensions: preparing for this huge change: considering the latest legislation and guidance from HMRC and what this means for our advising clients – on wills, tax and estate planning, trusts and probate; and will include:**

- **Two big changes in the 2025 Budget give some hope for PRs – the 50% retention and Clearance provisions - make the PRs role more viable, but still some major concerns.**
- **50% retention: when do PRs need to give notice and what PRs need to do when the 15-month period ends, and how estate administration needs a complete re-think!**
- **The new Clearance provisions: what they do and don't mean!**
- **Preparing for April 2027: the great need to use the next year, to help clients get their estate planning in order, including potential changes for wills, trusts and estates.**
- **Changes for Spousal by-pass trusts and the use of pensions connected with current estates.**

**(2) Lifetime estate planning**

- **Life Assurance: the enhanced role for life cover in IHT planning - tips and traps to note.**
- **Reviewing the effective use of IHT exemptions and the arrangement of assets.**
- **Lawyers' roles in liaising with financial planners – helping our clients & our business.**

**(3) IHT Planning in estate administration**

- **How can we add value to estate admin work? The scope for planning.**
- **RNRB: ensuring the maximum value from RNRB with modest estates.**
- **Loss relief for estates, but not for pensions? Planning for losses and gains.**
- **Potential deeds of variation to make estates & trusts more IHT effective.**

**John will bring his great experience of co-leading (with Emma Chamberlain) the CIOT sub-group working on the pensions changes, on which he also represented CIOT in giving evidence to the House of Lords Finance Bill Sub-Committee in October 2025.**

### **Speaker Profile:**

This lecture will be presented by **JOHN BUNKER**. John is a freelance lecturer and also a Consultant Solicitor and Chartered Tax Adviser with Irwin Mitchell LLP. John is the co-Editor of the Law Society's new IHT Planning Handbook (published Dec 2020) of which he wrote one third and now also co-editor of Bloomsbury's "Practical IHT Planning". With over 30 years of experience as a solicitor specialising in wills, trusts, estate and tax planning, and more than 25 years as a Chartered Tax Adviser, John serves on HMRC's Capital Taxes Liaison Group and the sub-groups liaising with HMRC on pensions on IHT and on the TRS; and on TACT's Private Trusts Committee.



John co-leads the Chartered Institute of Taxation (CIOT)'s sub-group on IHT on Pensions and serves on CIOT's Private Client (UK) committee, which he chaired for 3 ½ years until Sept 2021.

John created his role in training and know-how, originally for Thomas Eggar's 100 strong Private Client team, in 2012 after 23 years as a partner. This role developed within Irwin Mitchell's Private Client Advisory team in 10 offices across the country. Alongside this John has developed external training work in a freelance capacity. He brings enthusiasm for his subject, where he seeks to illuminate technical details with practical insight, to training for local law societies, the Law Society, STEP and CIOT nationally, branches of STEP, CIOT and Association of Lifetime Lawyers (formerly SFE) and other professional groups, as well as Professional Conferences, MBL and individual firms.

**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. No refunds within 7 days of the course.