

# Loan Trust

All details are input in Light Blue boxes

1. Input clients name, Select if Single or Joint Settlor Trust Loan amount, and Expected growth rate

2. Input 'income'/loan repayment amount and when to start being paid

3. Input rate NRB to increase, and details of CLTs in previous 7 years

4. Deed of Waiver. Input If all/part of the loan has been waived If Yes, input when waived, and Amount waived

Calculate o/s loan when amount waived

5. Input year when information required

Will calculate amount of;  
• loan outstanding, and  
• growth outside estate

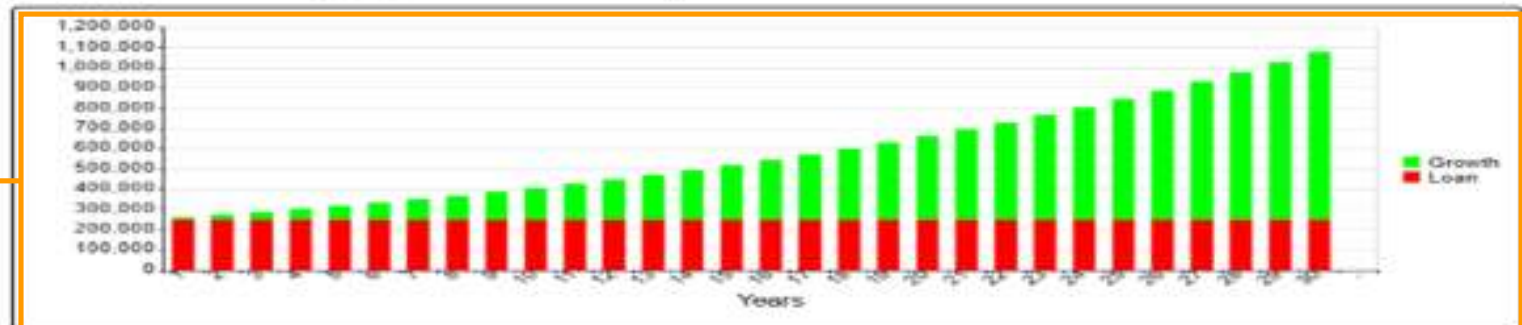
If potential periodic charge, this will show year in which Loan Trust value expect to exceed NRB.

These figures show;  
• Potential periodic & exit charge, and  
• Amount of IHT saved due to growth outside of client's estate

This bar chart shows fund value;  
• Red bars represent loan outstanding, &  
• Green bars is amount outside estate for IHT

Client's name	Mr X
Single or Joint settlor	Single
Initial Fund	250,000
Net Return p.a.	5.00%
'Income' loan repayment (3)	0
Start in Year	2
Assumed Growth rate in NRB (4)	2.5%
Previous CLTs in last 7 years	0
Deed of Waiver completed?	No
Completed at start of year? (5)	1
Outstanding loan at start of year	£250,000
Amount to be waived	0
Information at end of year	30
Loan outstanding	£250,000
Growth outside estate	£830,484
Loan Trust value expected to exceed NRB at year 25	

Year	Periodic charges	Exit Charges	IHT saved by effecting trust (2)
1		0	5,000
2		0	10,250
3		0	15,763
4		0	21,551
5		0	27,628
6		0	34,010
7		0	40,710
8		0	47,748
9		0	55,133
10	0		62,889
11		0	71,034
12		0	79,588
13		0	88,565
14		0	97,993
15		0	107,893
16		0	118,287
17		0	129,202
18		0	140,662
19		0	152,695
20	0		165,330
21		0	178,599
22		0	192,528
23		0	207,152
24		0	222,610
25		0	238,835
26		0	255,697
27		0	273,348
28		0	292,010
29		0	311,814
30	10,569		332,194



Figures showing the cashflow situation of the Loan Trust is also shown on a separate tab