



With only a few more sleeps till Santa, the run up to Christmas is in full swing. Of course not everybody celebrates Christmas but we hope you will join us for a fun way of looking at some of the advice our [Private Wealth](#) team can offer. To help stop you from becoming a Scrooge here's our own 12 days of Christmas.

### On the first day of Christmas – a partridge in a pear tree

Christmas is an annual festival commemorating the birth of Jesus Christ. If you're a new parent, you should write up a Will as soon as possible after your baby is born or adopted and you should consider appointing a guardian. We can provide advice and prepare the relevant paperwork for you.

### On the second day of Christmas – two turtle doves

What a romantic sentiment. Turtle doves stay with their partner for a lifetime and hence symbolise true love and loyalty. Maybe it's time to think about getting that cohabitation agreement in place. Being part of a cohabitation agreement can provide a number of advantages for a couple that is living together.

### On the third day of Christmas – three French hens

If you live in the UK and have a second home overseas, such as a farmhouse in rural France (where you plan on keeping those hens), we can advise you on the tax implications of owning assets overseas.



## On the fourth day of Christmas – four calling birds

A “calling” bird is a song bird, but the original song actually referred to “colly birds”. Colly meant as black as coal, so colly birds would have been blackbirds. Being clear when it comes to legal drafting by focusing on the meaning and what is actually intended is really important. We are here to help delve into the detail for you.

## On the fifth day of Christmas – five gold rings

For those of you who may be giving or receiving an engagement ring this Christmas, you should know that marriage revokes your existing Will. Please contact us for assistance if you wish to update your Will.

## On the sixth day of Christmas – six geese a-laying

We can provide you with succession planning advice for your “nest egg”.

## On the seventh day of Christmas – seven swans a-swimming

When it comes to passing on wealth, it’s only natural to have some concerns that someone might go “swanning off”. We can provide advice on trusts to help safeguard your money.

## On the eighth day of Christmas – eight maids a-milking

Own a farm? Your assets may qualify for Business or Agricultural Relief from inheritance tax. We can assist you with tax planning advice.

## On the ninth day of Christmas – nine ladies dancing

No wedding is complete without some dancing. Did you know that you can give a tax-free gift of up to £5,000 to your child who is getting married or starting a civil partnership? Let us know if you have any questions about the rules of gift-giving.

## On the tenth day of Christmas – ten lords a leaping

Are you a Lord of the manor? We can provide expert strategic advice in dealing with substantial landed estates, having acted for estate clients for over a century. We understand the long term nature of managing portfolios and are here to help.

## On the eleventh day of Christmas – eleven pipers piping

The sound of all those bagpipes might just make you want to pack up your bags and go on a long trip away! Did you know that it’s possible to set up a financial affairs lasting power of attorney (LPA) to allow your attorneys to pay bills on your behalf? Speak to us if you would like more information on LPAs.

## On the twelfth day of Christmas – twelve drummers drumming

Drum roll please, we made it to the end!

I hope your Christmas stocking is stuffed with goodies somewhat more exciting. Now sit back, relax and have a mince pie!



If you would like further advice, please contact [Jessica Jamieson](mailto:jessica.jamieson@cripps.co.uk) on (0)1892 506 019 or [jessica.jamieson@cripps.co.uk](mailto:jessica.jamieson@cripps.co.uk).



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