**Private & Confidential**

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| Addressee  address  Date | **Plan:**  Product Name  **Plan number:**  Plan number  **Customer:**  Cutomer Name |

Dear <Firstname> <Surname>

**1 in 10 people are co-habiting in Ireland. Are you one of them?**

Assets passing on death between married couples are exempt from Inheritance Tax. **BUT** this only applies in the case of “legal spouses” or “registered civil partners”. All other couples, even qualified cohabitants, are treated as strangers for Inheritance Tax purposes.

**The stranger threshold for Inheritance Tax is currently €16,250 (2020)**

**Inheritances in excess of €16,250 are subject to tax at 33%.**

I am attaching a short flyer with some illustrations to show you what I am talking about.

**Will you have to pay inheritance tax on the death of your partner?**

If you think this affects you I would invite you to contact me with a view to reviewing your family and mortgage protection arrangements to ensure that you and your family receive the proceeds of your life assurance policy when you need it most in the most tax efficient way possible.

Yours Sincerely

Broker Name