

# HNWIs move to protect assets from tax bills and divorce risks

LONDON , UNITED KINGDOM, December 4, 2025 /EINPresswire.com/ -- Following further changes to Inheritance Tax (IHT), Capital Gains Tax (CGT) and pensions relief in the Autumn Budget, new data from the latest [Saltus Wealth Index Report](#) shows that high net worth individuals (HNWIs) in the UK have already been taking proactive steps to protect and pass on their wealth - both from HMRC and their own families.

The survey of 2,000 HNWIs with at least £250,000 in investible assets, from wealth management firm Saltus, highlights widespread planning around wealth protection. More than a third (35%) of HNWIs have made formal pension beneficiary nominations, and a similar proportion (34%) have set up a discretionary or family trust. One in four (25%) say they have specifically placed property in trust to pass on to their children, while 12% have done the same for grandchildren.

More broadly, one in five HNWIs have already started passing on their wealth, with 15% saying they have already gifted significant wealth to their children, and 11% to their grandchildren. Looking ahead, 42% intend to gift to their children in the future and 21% to their grandchildren.

Despite signs that wealth protection and preservation is front of mind for many HNWIs, only 56% of respondents said they had a formal will in place, suggesting that up to 44% may not have a formal plan for their estate.

Fiscal uncertainty prompts wealth protection:

The data show that 78% of respondents expected tax rises this year, with fears around reforms to Capital Gains Tax (46%), Inheritance Tax (36%) and pensions relief (40%) amongst the most prominent. Furthermore, almost half (46%) see tax changes as the biggest single risk to their wealth.

As a result, many already have, or are planning to put, wealth transfer strategies in place to ensure their assets are protected and efficiently passed on to future generations.

A third of respondents (33%) are considering strategies to protect their pensions from IHT, while 30% are reviewing or adjusting pension savings or retirement income planning due to possible future changes to legislation, and a similar proportion (29%) would consider using trusts to manage tax exposure on their pension or estate.

HNWIs looking to 'skip a generation' and 'retain control' of gifted wealth:

Beyond tax planning, HNWIs are focused on retaining control and ensuring their wealth is transferred responsibly, with many concerned about their beneficiaries' relationships and maturity.

Nearly a quarter (23%) of those with children say they would like to gift during their lifetime but want to retain financial control, while 16% say they would like to gift but worry that their beneficiaries are not yet ready to manage the responsibility. While 19% of HNWIs with children say they have equal plans for each generation of their family, 6% plan to skip a generation and gift wealth directly to grandchildren.

For others, those concerns have prompted them to put formal safeguards in place to ensure their intentions are upheld. In addition to the third (35%) of HNWIs who have made formal pension beneficiary nominations, 14% say they have attached specific conditions to gifts or inheritance, while nearly one in five (18%) married respondents say they have put pre- or post-nuptial agreements in place to ensure their wealth is protected from ex-partners and their families in the event of a marriage breakdown.

Henrietta Grimston, Chartered Financial Planner at wealth management firm Saltus, said: "Tax uncertainty and concerns about intergenerational wealth transfer are clearly front of mind for many high net worth families. We're seeing more clients take action earlier - setting up trusts, reviewing wills and making lifetime gifts - not just to reduce potential tax liabilities, but to ensure their wealth is handled responsibly.

"There's also a clear shift in how families are approaching legacy planning. Trusts are no longer just for the ultra-wealthy, they're being used as a practical way to protect assets, manage complex family dynamics and make sure people's wishes are followed, whether that means supporting grandchildren directly or protecting wealth from a child's partner or future ex-spouse.

"While trusts are being used as a practical way to manage complex family arrangements, they aren't the only solution. For example, wills are absolutely vital for ensuring wishes are carried out after death, while pre and post nuptial agreements are a good options to protect assets from the financial impact of a family breakdown – ensuring that wealth remains within the family and is not greatly diminished in a divorce settlement.

"If you're thinking about passing on wealth during your lifetime through any vehicle, and have any doubts about the financial maturity of your children or grandchildren, the stability of their relationships, or how that money might ultimately be used, attaching conditions to gifts or using trusts can give peace of mind. Ultimately, the right solution depends entirely on the family's unique circumstances, goals, and their need for control, wealth preservation, and flexibility for life's challenges."

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