

'Pension raid' warning as April 2027 Inheritance Tax changes approach

From April 2027, most unused pension funds will be included in a person's estate for Inheritance Tax, & Beaumont Wealth is urging families to start planning now

SHROPSHIRE, UNITED KINGDOM,
September 17, 2026 /

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warning as April 2027 [Inheritance Tax](#) changes approach



inheritance tax planning

A major change to Inheritance Tax from 6 April 2027 will mean that most unused pension funds and pension death benefits are included within a person's estate for Inheritance Tax purposes, creating new tax and administrative challenges for many families.

The changes, introduced through the Finance Act 2026, represent one of the biggest shifts in [estate planning](#) for decades and could have significant implications for people who have built up substantial pension wealth alongside their home and other assets.

More families could face a larger Inheritance Tax bill

Pensions have long been a tax-efficient way to pass on wealth, but this will change from April 2027.

Including unused pensions within the value of an estate could potentially push some families above key tax thresholds.

Mark Evans, Managing Director and Chartered Financial Planner at Beaumont Wealth, said: "Many people still think of their pension as sitting outside their estate, but that will no longer be the case for most unused pension funds from April 2027. It's a significant change that means retirement and estate planning need to be considered together, not separately."

It's not just about the tax

The new rules also mean more responsibility for those managing the estate after someone passes away.

Personal representatives, usually the executors of an estate and often adult children, will need to identify, value, and report pension arrangements. If there are several pensions, each one will

need to be valued separately, making things more complicated at an already tough time.

Mark added:

“This is why financial planning is becoming a family conversation. If your children are likely to be your executors, helping them understand your pension arrangements and your wishes today can save a great deal of stress in the future.”

A narrowing window to plan

With less than a year before the new rules take effect, there's still time to review your situation and make informed decisions, but that window is narrowing.

As every family's circumstances are different, professional advice is essential before making significant financial decisions.

Supporting families across Shropshire, Cheshire, and North Wales

With offices in Shrewsbury, Chester, and Oswestry, Beaumont Wealth helps individuals and families across Shropshire, Cheshire, and North Wales understand complex financial changes and build long-term plans with confidence.

Mark said:

“The best planning isn't about rushing to make changes. It's about understanding how the rules work together and putting a considered plan in place that reflects your family, your goals, and the legacy you want to leave.”

As the April 2027 deadline approaches, Beaumont Wealth is encouraging anyone with significant pension savings to review their position sooner rather than later. Starting the conversation now gives more time to understand the options and put a considered plan in place, rather than making decisions in the run-up to the new rules taking effect.

About Beaumont Wealth

An independent financial planning firm with over 25 years' experience, Beaumont Wealth specialises in pensions and retirement planning, investment management, and Inheritance Tax planning for individuals, families, and businesses across Shropshire, Cheshire, and North Wales.

Beaumont Wealth is a Chartered firm and ranked 6th in the FT Adviser's Top 50 Boutique Financial Advisers 2025.

For tailored advice on your pension and estate planning, contact Beaumont Wealth today at www.beaumontwealth.co.uk or call 0330 124 7860.

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