



Helping you make the most of your finances

At HB&O, we understand that thinking about your death can be a difficult subject. Indeed, many people fail to plan for the eventuality of death, leaving loved ones to sort out their finances at what is already a very difficult time.

However, it pays to make arrangements for what happens to your finances when you die, or if you are no longer able to take care of your own affairs.

That is why HB&O has introduced its legacy services, to help protect your current and future wealth for your family.

While we cannot lessen the burden of death, HB&O can ensure you take full advantage of the tax opportunities available to guarantee your loved ones are adequately provided for, making a huge difference to their financial security and your peace of mind.

Should you require us to, HB&O can also administer your estate, drafting the required accounts and liaising with HM Revenue & Customs. We will also complete all the necessary tax forms and minimise the amount payable, if possible.

On a less sombre note, we can also use our expertise and experience to ensure you and your family enjoy a financially secure lifestyle in your later years, including planning in advance for the costs of long-term care.

To discuss our legacy services in more detail, please feel free to contact us.

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