

Love, Longevity and Looking Ahead - Your LCA Update

Dear Adviser

LCA's heritage is built on trust, strength and long-term value, exactly why IFAs continue to choose us. In this issue, celebrating all things love and Valentines, we spotlight what sets LCA apart and cut straight to one of 2027's biggest
pension shifts: for unmarried couples, the price of love could mean a 40% IHT hit plus income tax for the surviving partner. Here's what advisers need to know now.

Heritage Matters – Why LCA Stands Apart



You may not have heard of London & Colonial (LCA), but we've been quietly shaping the retirement landscape since 2001. Based in Gibraltar's well-regulated financial centre, we were established as a public limited life insurance provider with permissions to write:

- Class I - Life & annuity
- Class III - Linked long-term assurance
- Class VI - Capital redemption

For over two decades, we've offered advisers and clients a refreshing alternative to conventional annuities - combining flexibility, strong governance, and investment choice.

A Strong Heritage, Evolving Ownership

LCA joined STM Group Plc in 2016, later becoming part of the Global Pension Corporation. Our most recent transition, pending regulatory approval, places us under Meridian VII Ascend, a consortium of experienced management and sector specialists.

Why Gibraltar?

Gibraltar offers world-class regulatory standards and was the first EU jurisdiction to introduce Protected Cell Company (PCC) legislation. LCA remains fully regulated by the Gibraltar Financial Services Commission, ensuring ongoing oversight and a highly robust framework.

Why Choose Us?

All LCA annuity products sold in the UK are protected by the Financial Services Compensation Scheme , giving advisers and clients the reassurance they expect.

But what truly sets us apart is our use of the Protected Cell Company (PCC) structure. Each policyholder's assets sit within their own legally segregated "cell", protected from other policyholders and from the company itself. This additional layer of security is a unique advantage and a compelling proposition for advisers seeking certainty for their clients.
Want to understand how PCC works? click here.



How the scheduled tax changes of April 2027 impact married and unmarried couples differently.

From April 2027, pensions are included into people's estates which could mean that the price of not being married could land your surviving partner a 40% IHT bill. This will need to settled by the executors before the pension funds are released, after which your partner will have to pay income tax - a double dose of taxation!

For the first time, unused DC pension assets will be pulled into an individual's estate for Inheritance Tax, creating a major shift in how advisers plan for cohabiting couples.

This isn't a minor tweak; it changes how wealth is passed on for millions of UK households.

There *are* ways to mitigate the impact - including structures that help to manage the tax burden, while avoiding the administrative burden families could face from 2027.

Click to read the full article and understand what advisers should be doing *now* to prepare clients.

Click here for full product information

If you'd like information in a different format or need a version with more technical details or compliance notes, just let me know!

LinkedIn Email

All the best,

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