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How 2027-Ready Is Your Family? The Penguin Pension & Legacy Quiz

Eight questions. No scare tactics. No fake 'high-risk' red warning screen. Just a useful way to spot what you know, what you don't, and what might deserve a conversation.

The eight questions

1. Do you know roughly what your Estate is worth when your Pensions are included?

☐ Yes, within about 10% [2 points]
☐ Roughly [1 point]
☐ No idea [0 points]

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2. Do you know which IHT allowances may be available to you or your family?

☐ Yes [2 points]
☐ Some of them [1 point]
☐ Not really [0 points]

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3. If your total wealth including Pensions is near £2 million, have you checked the Residence Nil Rate Band taper?

☐ Yes / not relevant [2 points]
☐ I know about it but haven't checked [1 point]
☐ No [0 points]

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4. Have you checked the beneficiary nomination or Expression of Wish on every Pension?

☐ Yes, recently [2 points]
☐ Some / a while ago [1 point]
☐ No [0 points]

The eight questions (continued)

5. Do you know what death-benefit options your main Pensions give beneficiaries?

☐ Yes [2 points]
☐ Some idea [1 point]
☐ No [0 points]

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6. Could your spouse, family or Executors find every Pension and know who to contact?

☐ Yes [2 points]
☐ Probably [1 point]
☐ They'd be detective work [0 points]

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7. Have you considered whether the 2027 change affects how you should fund Retirement or make gifts?

☐ Yes, as part of the whole plan [2 points]
☐ Thought about it [1 point]
☐ No [0 points]

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8. Do your Will, Trusts, Pension nominations and wider Estate Planning broadly tell the same story?

☐ Yes [2 points]
☐ I think so [1 point]
☐ Not sure [0 points]

Your score

Add your points. Maximum score: 16.

13–16: Organised

You appear to have the main pieces joined up. That does not mean the plan never needs reviewing, but you are starting from a strong position. Keep nominations, values and family information up to date.

8–12: Worth Reviewing

You know quite a lot, but there are a few gaps worth closing. Pick the questions where you scored 0 or 1 and use those as your review list.

0–7: Let's Get This On The List

This does not mean you have a Tax problem. It means you do not yet have enough information to know whether you have one. Start with the Estate value, Pension list and beneficiary nominations.

Your answers point you somewhere

Q1–Q3 → Read: Will the 2027 Pension Changes Actually Affect Me? / The £2 Million IHT Trap

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Q4–Q5 → Read: What Happens to My Pension When I Die?

Q6 → Use: Seven Pensions. Six Months. One Headache. + Pension Treasure Map

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Q7 → Read: Should I Spend My Pension First Now? / Giving While You're Living

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Q8 → Consider a joined-up Pension, Will, Trust and Estate Planning review

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The score is an educational prompt, not a risk rating or personalised recommendation.

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One Life. Live It Well.

Get in touch with us.
We are always here to help you.



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