	Discounted Gift Trust	Loan Trust	Discretionary Trust (non-DGT)
Capital access	Set regular payments of up to 5% per year.	Full access to the original loan but not the growth.	No access
Tax treatment	Immediate IHT discount. Plus, PET* or CLT** depending on the type of trust.	No IHT on growth outside the estate. Original loan subject to IHT.	CLT ** This means there may be an immediate IHT charge.
Best for...	Those wanting both structured access to capital plus immediate potential IHT benefit.	Those wanting control over assets and gradual IHT reduction.	Those wanting to make a full gift but give trustees flexibility over distributions.

Notes:

* *Chargeable Lifetime Transfer (CLT): This immediate 20% charge may apply to some or all of the gift into the trust. Further IHT may be payable if the person making the gift dies within seven years.*

** *Potentially Exempt Transfer (PET): This is a gift made during your life, which will be fully exempt from IHT after seven years.*