

Ready to Protect Your Family's Future

*Navigating estate
planning essentials*



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Your nine steps to beating inheritance tax – and finally getting peace of mind

If you've made it this far, it already tells me something important.

You've been thinking about this for a while.

You know inheritance tax isn't going away – not today, not tomorrow, and not even after April 2027 when the new pension rules come into play. You've seen the direction things are heading, and you know deep down that doing nothing isn't an option.

Inheritance tax planning isn't a one-time exercise. It's a living process. Your life changes. Your family changes. Your wealth grows, shifts, or gets tied up in new places. Your estate is a moving target, and so the plan that protects it needs to move too.

If you've read this far, you're already ahead of most people. You're ready to take control.

Why Most People Never Start

Most people know they have an inheritance tax problem. They even know roughly how much their estate is worth. But they put it off.

Some think they have time. Others convince themselves it's complicated. A few spoke to someone once, got lost in jargon, and never went back.

I see it all the time.
And that's exactly where I can help.

My Role – Clarity First, Complexity Later

I'm not here to sell you a product.

I'm here to give you clarity – to help you understand what you really have, where the risks are, and how to take simple, structured action.

Because before you can fix anything, you need to see the full picture.

That's what I do.

I bring everything together – your home, your investments, your pensions, your wills – and help you make sense of it all.

Then, once the real problems are clear, I'll connect you to the right FCA-regulated professionals who can handle the technical detail.

You'll have one strategy. One direction. One person overseeing the whole plan – me.

Your Nine Steps to Beating Inheritance Tax

1 Calculate your estate.

Put everything down – your property, savings, investments, pensions, life policies. Seeing it written down changes everything.

2 Deduct your allowance.

Remember, it's £500,000 for individuals and £1 million for married couples.

3 Do the maths.

Take what's left and multiply by 40%. That's what HMRC could take if you don't act.

4 Set your goals.

Decide what matters most. Protecting your spouse? Passing wealth to your children? Supporting your business or favourite cause?

5 Initial consultation.

That's where I come in – to map out the landscape and identify what type of IHT exposure you really have.

6 Meet the right specialist.

Once we know the problem, I'll introduce you to the right regulated expert – whether that's a trust planner, tax lawyer, or pension strategist.

7 Check the numbers.

We'll go through pros and cons, costs, and benefits so you can make informed, confident decisions.

8 Implement & record.

Once agreed, we'll make sure everything is properly executed and securely documented.

9 Review every year.

Your life moves, and so should your plan. Each year we'll adjust and fine-tune it to keep you compliant and protected.

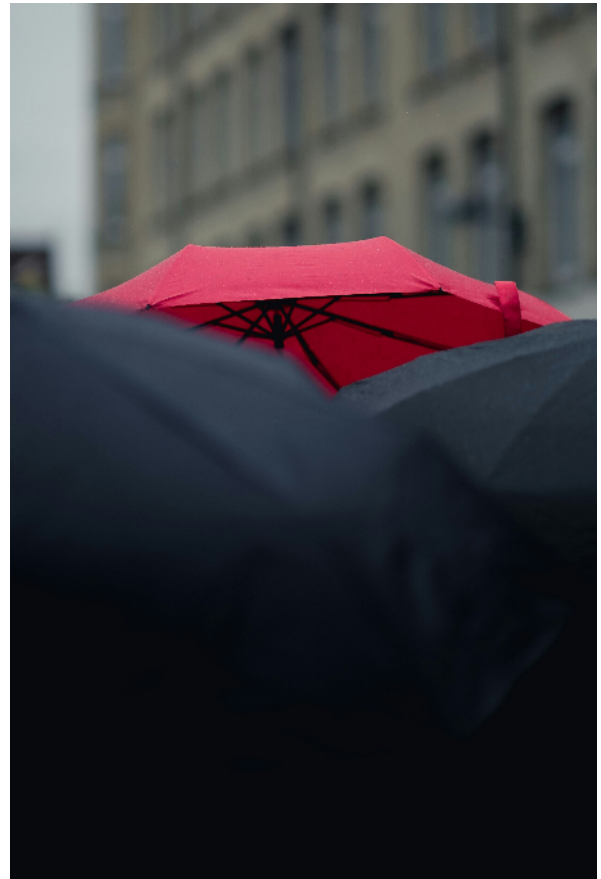
Why Work With Me

If you've read the earlier reports in this series, you already know I look at inheritance tax differently.

I'm not here to impress you with jargon or to sell a product. I'm here to make sense of the chaos that most people don't even realise is there.

Over the years, I've sat across the table from countless families — business owners, professionals, retirees — all feeling the same quiet frustration.

They've worked hard, paid their taxes, saved sensibly... and now they're being told that up to 40% of it could be taken again.



I get it.

That's why I started this consultancy.

After more than 25 years working inside the FCA-regulated world, I saw the same pattern again and again — great products, talented advisers, but no one pulling the strings together. Everyone was working in silos.

So now, I act as the person in the middle – the one who keeps the big picture in focus. I'm not trying to replace your accountant, your IFA, or your solicitor. I'm here to make sure all of them are pointing in the same direction.



It's a bit like being your estate's project manager.

You still have the architect, the builder, the electrician – but someone needs to coordinate the work, check the plans, and make sure the right materials are being used.

That's my role.

When we work together, you'll get structure, accountability, and continuity. I'll help you identify the right specialists for your needs, negotiate fair fees on your behalf, and make sure every part of your plan connects properly with the next.

And I stay with you long-term – checking in, making updates, and keeping your strategy relevant as your life, wealth, and family evolve.

Because inheritance tax planning isn't just about saving money.

It's about protecting the people you love from stress, confusion, and unnecessary loss.



That's why my clients work with me — not just for the numbers, but for the calm that comes with knowing it's all under control.

A Simple Truth

If you've read this far, you already know your estate needs attention. You've probably thought about it more than once.

Your IHT problem won't disappear.

The rules will keep shifting. Your assets will keep growing. And every year that passes without a plan just means a bigger problem later.

So let's fix it — properly, once and for all.

Call to Action

If you're ready to finally take control of your estate, protect your wealth, and stop worrying about what might happen, then let's talk.

I offer a free 30-minute consultation — no sales pitch, just clarity. We'll look at your full picture, outline your risks, and decide the best next step.

 Email: rsingh@marketinsider.uk

Because your estate isn't static — and neither should your plan be.

The sooner you start, the more options you have.
And peace of mind? That starts the moment you do.

Ready to...

In "Ready to Protect Your Family's Future," discover nine essential steps to effectively navigate inheritance tax and secure peace of mind for your loved ones. This guide demystifies the complexities of estate planning, empowering you to take control of your financial legacy with clarity and confidence. With expert insights and a structured approach, you'll ensure that your wealth is preserved for future generations, not lost to taxes.