



Why an IHT Consultant Beats an IHT Specialist

The difference between getting advice — and getting it right

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If there's one mistake I see time and time again when it comes to inheritance tax (IHT), it's this: people go straight to a specialist.

It sounds logical — if you've got a tax problem, you find a tax expert. But unless you know exactly what kind of IHT problem you have, you can't know which expert you actually need.

You might have an IHT issue with cash, another tied to your home, and another within your pension. Each needs a completely different solution — and a completely different specialist.

That's where I come in.

Why Going Straight to a Specialist Often Backfires

Think about what you'd do if you were unwell. You wouldn't immediately rush to a heart surgeon. You'd see your GP first — someone who understands the whole body and can decide whether you actually need the cardiologist, the orthopaedic surgeon, or perhaps no specialist at all.

It's exactly the same with IHT.

You don't start with a trust expert or a BPR fund manager or a pension adviser. Because you don't yet know what kind of problem you have. If you go straight to them, you'll only ever get one answer:

- The **trust specialist** will say "you need a trust."
- The **BPR manager** will say "you need Business Property Relief."
- The **life insurance broker** will tell you to "buy a policy."

They're not wrong — but they're not objective.

You don't need a product.

You need a diagnosis.

The IFA Trap

Many people start by asking their IFA for help — which makes sense. But here's the catch: most IFAs aren't qualified or regulated to give detailed inheritance tax guidance.

So, what happens? They refer you to a friend who calls themselves an "IHT specialist." And that "specialist" usually happens to sell the very product they'll recommend.

You end up in a sales funnel rather than a strategic plan.

That's how people with a modest estate get sold complex offshore bonds, or homeowners are persuaded to set up expensive trusts, when all they really needed was a coordinated, simple plan.

The Consultant's Advantage

As an IHT consultant and strategist, my role is to look at the entire picture — not to sell you something, but to help you understand where your real exposure lies and what type of solutions might fit.

I've spent more than 25 years in the FCA-regulated world, and in 2024 I stepped away to focus on consultancy work. That means I've retained my network of trusted professionals — the very best tax advisers, solicitors, trust planners, and investment specialists — all fully FCA-regulated.

Because of those relationships, my clients often get better service, priority treatment, and discounted fees compared to going direct.

Even when you factor in my consultancy fee, most clients end up paying less overall, while getting a far more joined-up and coordinated approach.

Why Being Broad is a Strength

People assume that specialists always know more. But in IHT planning, at the beginning, that's not true.

It's actually better to work with someone who sees the full financial body, not just one organ.

Think of me like your GP. I don't perform open-heart surgery – but I understand the full system well enough to spot when something's wrong and decide which specialist to bring in.

And because I've worked across so many aspects of estate planning, I can confidently say this:

- I probably know **more about SPIs** than a relocation adviser in Dubai who only deals with non-dom clients.
- And I probably know **more about trusts** than an EIT expert who spends his days selling agricultural relief schemes.

That's not arrogance – it's perspective.

My job isn't to know everything about one strategy. It's to know enough about all of them to build a complete, cohesive plan.

How I Work

When we start working together, we don't talk products – we talk people.



We look at your entire estate: your home, your investments, your pensions, your business holdings, and your future plans. Together, we identify where the largest potential inheritance tax risks lie.

From there, I'll create a clear roadmap outlining which areas need specialist attention. Then, I'll introduce you to the best FCA-regulated experts for those specific areas.

Often, I'll recommend speaking to two or three different specialists, not just one – to get alternative views before making any commitments.

Once you've chosen your route, I stay involved. I'll help you coordinate between specialists, ensure everything remains compliant and aligned, and schedule annual reviews to adapt as your life or the law changes.

And importantly, I'll make sure your family knows who I am – so that when that difficult day comes, they have one point of contact who already understands the whole picture.

Beyond Planning – Organisation and Legacy

A major part of what I do isn't just about strategy – it's about structure.

Most people don't realise how disorganised their financial life has become until it's too late.

Multiple bank accounts, old life policies, forgotten ISAs, missing passwords – and then their children inherit a mess.

I'll help you clean that up.

There are brilliant digital estate tools now that consolidate and secure everything in one place. I'll show you how to use them, or set them up for you.

That way, when your time comes, your family doesn't just inherit your assets – they inherit order. They'll know that Dad took care of everything.





Final Thoughts

An inheritance plan shouldn't begin with a specialist – it should begin with someone who understands the whole landscape.

That's what I do.

I'm not here to replace your advisers. I'm here to coordinate them, ensure your plan makes sense, and that every part of your estate – property, pensions, cash, investments – is working in harmony.

Think of me as your financial GP. I'm not the surgeon, but I know exactly which specialists to call – and when.

Call to Action

If you want to stop guessing and start planning, I can help you map your entire estate, identify your real inheritance risks, and connect you to the right regulated experts to fix them.

✉ Email: rsingh@marketinsider.uk

Together, we'll create clarity, structure, and a plan that truly protects your family – not just from tax, but from confusion.

Why an IHT...

Discover why starting with an IHT consultant can save you time, money, and unnecessary stress compared to jumping straight to a specialist. By examining your entire financial landscape, I will pinpoint your unique inheritance tax risks and connect you with the right experts, ensuring a cohesive and effective strategy. Together, we'll not only protect your family's legacy but also bring order to your financial affairs.