

# The Final Third – A Personal Thank You

---

*Why only one-third of people ever get it right*

---



If you've made it this far — thank you.

You've stuck with me through what's probably been the most detailed discussion you've ever had about inheritance tax. That alone says a lot about you. It tells me you care deeply about your family's future and that you're serious about doing something meaningful with your estate.

Now, here's a truth I've learned after decades in this industry: when it comes to inheritance tax planning, people tend to fall into three groups.

### **The First Third**

The first group are the people who do nothing.

They read the headlines, maybe even watch a few videos, but they convince themselves they'll deal with it "one day." They mean well, but they wait too long.

These are the people who will end up leaving their children with a tax bill that could have been reduced — or even avoided.

Some will try to do it themselves. They'll Google, watch YouTube, maybe even fill in a few forms. But as I've said before, IHT isn't something you can DIY. A little knowledge really can be a dangerous thing.

Even the simplest plans — gifting, family trusts, or pension drawdowns — have traps buried deep within them. And as the government continues to tighten the rules, the window to fix these mistakes keeps closing.

I genuinely wish them well. But most won't get far.

### **The Second Third**

Then there's the second group — the ones who take action but go down the wrong path.

They mean business. They'll speak to their accountant or their IFA because that's who they trust. But the problem is, accountants are trained to handle accounts, not IHT planning. And financial advisers give general advice -- not specialist inheritance tax strategies.

They'll probably get referred to someone who "knows a bit about IHT," and before long, they'll be setting up a trust or buying a product they don't fully understand.

Their advisers mean well, but they're looking at the problem through a narrow lens. It's like blind leading the blind.

In the end, these people often end up back where they started -- except this time it's more expensive, and sometimes the damage can't be undone.

### The Final Third

And then there's the third group.

The ones who get it right.

They recognise that inheritance tax is one of the biggest financial decisions they'll ever make -- and that it deserves to be handled properly.

They understand that this isn't about products or paperwork, but about people.

It's about protecting what they've built, safeguarding their family's future, and ensuring the legacy they leave behind is one of care, not confusion.

These are the people I work with.

### My Clients

I only work with a small number of high-net-worth clients.

That's intentional.

When I ran my FCA-regulated wealth management firm, I had hundreds of clients. It was fast-paced, successful, and rewarding -- but personal relationships were often lost in the noise.

Now, I do things differently. Each client I take on means something to me. I know their story, their goals, their families. They all have my direct mobile number, and my West London office is always open for them.

I'm not trying to build another large firm.

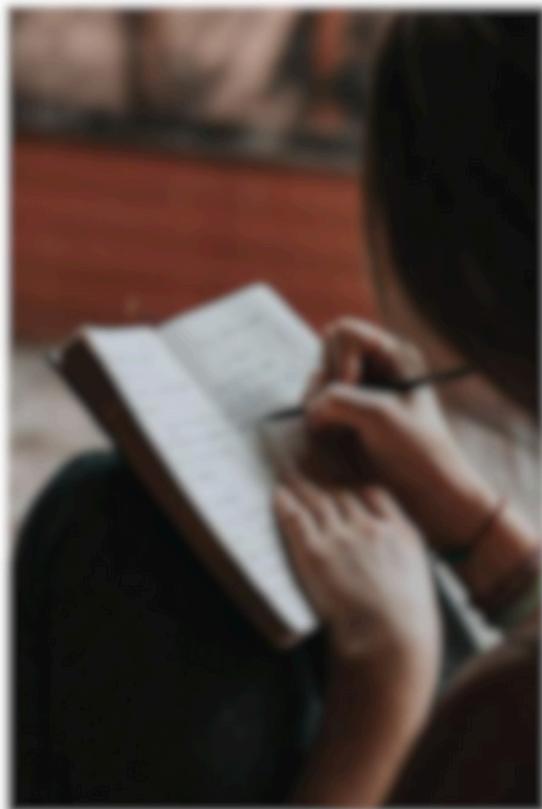
I'm steadily growing through word of mouth and personal referrals -- one client at a time. And yes, I turn people away if I don't think it's the right fit.

Your estate needs to be significant enough to make the work worthwhile -- because my goal isn't to save you a few thousand pounds. It's to help reduce your potential tax bill from hundreds of thousands to as little as possible.

That takes time, care, and focus.

#### A Sincere Thank You

So, to the first two-thirds -- those who've made it to the end of this series -- thank you.



Even if you never work with me, I hope you've found something useful, something that's sparked a thought, or something that's helped you better understand the system we're all up against.

Knowledge is power -- and even awareness is a step forward.

But to the final third -- those of you who are ready to take the next step -- I'm genuinely excited to work with you.

Together, we'll map out your estate, identify where your risks lie, and build a plan that protects your wealth and your family.

No jargon. No sales pitch. Just structure, clarity, and the confidence of knowing it's handled.

#### Next Step

If you're ready to join the third who get it right, here's how to begin.



Start with a simple, free 30-minute consultation. We'll talk through your current position, your goals, and your options. You'll walk away with a clear understanding of what needs to be done -- whether you decide to work with me or not.

 Email: [raingh@marketinsider.uk](mailto:raingh@marketinsider.uk)

It's not just about saving tax. It's about peace of mind, and the knowledge that your family's future is protected.

And that starts the moment you decide to take action.

## The Final...

---

In "The Final Third -- A Personal Thank You," discover the crucial difference between those who neglect inheritance tax planning and those who take decisive action to protect their family's future. This book draws on decades of experience, revealing the mistakes commonly made and providing a clear path for high-net-worth individuals ready to secure their legacy with confidence. Join the final third who understand that effective estate planning is about people, not just paperwork, and take the first step towards peace of mind.