

Terms & Conditions

Private Estate Diagnostic

Purpose of the Service

The Private Estate Diagnostic is designed to provide a clear and structured understanding of your current estate position. The aim is to review how your assets are arranged, identify areas that may require attention, and provide clarity before any further decisions are made.

What This Includes

This process includes a detailed review of the information you provide, followed by a private 60–90 minute strategy session. During this session, we explore your estate at a high level, identify key risks, inefficiencies, and areas of potential inheritance tax exposure, and highlight opportunities that may be available.

A written summary may be provided for reference purposes only. This is intended to support our discussion and does not constitute a formal report or regulated advice.

Nature of the Service

The Private Estate Diagnostic is a **strategic, first-stage assessment** of your estate. Its purpose is to provide clarity, structure, and direction, rather than detailed technical implementation or exhaustive analysis of every possible planning option.

While the review highlights relevant opportunities, it is not intended to identify or evaluate every available strategy in full detail. No specific product recommendations or regulated advice will be provided as part of this service.

Regulatory Position

Market Insider provides strategic guidance and coordination across different areas of estate planning. We do not provide regulated financial advice, tax advice, or legal advice. Where appropriate, we may work alongside or introduce suitably authorised professionals to support implementation.

Implementation

This service does not include the implementation of any strategy, restructuring, or recommendations. Any implementation work, if required, is separate and subject to further engagement and fees.

Timing

The Private Estate Diagnostic is typically delivered within 7–10 working days, subject to the timely provision of accurate and complete information.

Fees and Payment Terms

The fee for the Private Estate Diagnostic is £2,500, payable in advance. This fee reflects the time, analysis, preparation, and intellectual input involved in reviewing your estate and preparing for the session.

Once work has commenced, including analysis and preparation, the fee is considered fully earned and non-refundable. Fees are not contingent on any outcome, findings, or future engagement. Sessions may be rescheduled with reasonable notice, subject to availability.

Scope and Information

This review is based on the information provided by you. We do not independently verify the accuracy or completeness of this information, and our observations are therefore dependent on what is made available at the time of review.

Reliance

This service is provided for strategic guidance and should not be relied upon in isolation for making financial, tax, legal, or investment decisions. Appropriate regulated advice should be sought before acting on any matters discussed.

Confidentiality

All information shared during this process is treated as private and confidential and used solely for the purpose of your Private Estate Diagnostic.

Next Steps

The Private Estate Diagnostic represents the initial stage of a broader estate planning process.

Any further work, including detailed strategy development or implementation, is separate, subject to additional fees, and will be discussed and agreed independently.

Acceptance and Acknowledgement

By proceeding with payment, you confirm that you understand and accept the following:

A. Understanding of the Service

This service is designed to provide a structured, high-level understanding of your estate and highlight areas that may benefit from further attention.

B. Nature of Service

This is a strategic, educational, and coordination-based service. No regulated financial, tax, or legal advice is provided.

C. Third-Party Involvement

Any specialist advisers (including tax, legal, pension, or investment professionals) are engaged separately and are not included within this service.

D. Scope and Outcomes

The review is based on the information provided and is intended to highlight potential areas of improvement. No guarantee is given in relation to outcomes, tax savings, or future results.

E. Fees and Terms

You agree to the fee structure and refund terms outlined above.

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