

The background of the slide features a vertical wooden log with several black wires wrapped around it. The log is positioned centrally and extends from the bottom towards the top. The background is a soft-focus forest scene, with a color gradient that transitions from a cool blue on the left to a warm yellow on the right. The overall aesthetic is natural and somewhat mysterious.

# **Briefing 6 The Diagnostic Estate Assessment Part 2**

The Power of Choosing Your Destiny



In this briefing, I explain why time is one of the most important factors in inheritance tax planning and why delaying action can become one of the biggest financial mistakes a family ever makes. The longer people wait, the fewer planning options remain available, the more expensive solutions become, and the larger the inheritance tax problem quietly grows in the background.

## The Diagnostic Estate Assessment

### Looking Under the Bonnet of Your Estate

The Diagnostic Estate Assessment is not advice, and it is not implementation. It is the investigation stage. It is the point where we look under the bonnet of your estate and find out what is really going on before any major decisions are made.

Most families would never agree to surgery without scans, tests, and a proper medical diagnosis first. Estate planning is no different. Before anyone starts discussing trusts, pensions, gifting, insurance, wills, or restructuring, we first need to understand the full picture.

The Diagnostic is designed to uncover the hidden tax leaks, structural weaknesses, administrative gaps, and planning opportunities within your estate. It shows where the risks are, where the inefficiencies are, and what your family could potentially lose if nothing changes.

### The Advisory Mess

The problem with trying to do this yourself is that you quickly end up in what I call the advisory mess.

You may need a solicitor, accountant, IFA, pension adviser, trust specialist, wills adviser, and possibly other experts. Each one may charge separately, often £2,000 to £3,000 each, meaning the total cost can easily reach £10,000 to £15,000 or more.

But the bigger issue is not just cost. The bigger issue is fragmentation.

Each adviser usually works in isolation. The solicitor looks at legal documents. The accountant looks at tax. The pension adviser looks at pensions. The financial adviser looks at investments. The trust specialist looks at trusts.

But who is looking at the whole estate?

That is where the danger lies. One piece of advice may solve one problem while creating another somewhere else. The result is meetings, calls, forms, repeated questions, conflicting advice, and still no unified blueprint.

Your Diagnostic Path

The Diagnostic gives you a clearer and more structured route forward.

Instead of trying to coordinate several different professionals yourself, the Diagnostic reviews the estate as one complete picture. It examines the key areas that usually create the biggest inheritance tax exposure and family risk.

This includes the forensic estate audit, the inheritance tax review, lifestyle and income sustainability, the wider strategy assessment, and the implementation support pathway if you later decide to move forward.

For most families, the Standard Diagnostic is sufficient. It provides the full review and gives you the clarity needed to understand your true position.

The Premium Diagnostic is designed for clients who need faster turnaround, a technical adviser report, or high-priority implementation access.

Bonus 1: 12-Month Implementation Credit

The first major benefit is the 12-month implementation credit.

This means that if you decide to move forward with implementation within 12 months, the diagnostic fee is credited against the implementation cost.

So the Diagnostic is not wasted money. It becomes the foundation of the wider planning work if you choose to proceed.

It also gives you freedom. You can take time to review the findings, speak to your family, and decide what level of action is right for you.

#### Bonus 2: Futureproof Refresh

Estate planning does not stand still. HMRC rules change. Pension rules change. Family circumstances change. Asset values change.

That is why the Diagnostic also includes a futureproof refresh.

If major rules change, or if your family circumstances materially change, the Diagnostic can be revisited so the planning remains current and useful rather than becoming an outdated report sitting in a drawer.

#### Bonus 3: £50,000 Tax Saving Guarantee



The second major protection is the £50,000 tax saving guarantee.

If the Diagnostic does not identify at least £50,000 of potential tax savings or structural benefit, the fee is refunded.

That is important because the Diagnostic should produce meaningful value. This is not about producing a generic report. It is about identifying real opportunities, real weaknesses, and real numbers.

In most cases, where an estate is already large enough to justify this process, the potential savings are usually far greater than £50,000.

### The Purpose of the Diagnostic

The real purpose of the Diagnostic is clarity.

It tells you:

- what your estate is worth,
- where the inheritance tax exposure sits,
- what the major structural gaps are,
- what risks your family may face,
- what planning opportunities may exist,
- and what the next logical steps should be.

It is the estate planning equivalent of a full health check.

You are not guessing anymore. You are not relying on fragmented opinions. You are getting a proper diagnostic picture before deciding what action, if any, should be taken.

### The Next Step

The next step is to complete the Diagnostic Estate Assessment.

Once payment is made, we arrange the onboarding call, gather the required information once, complete the forensic review, and then present the completed report either in person or over Zoom.

From there, you will have the clarity needed to decide whether to act, how urgently to act, and what level of protection your family may need.



## **Briefing 6 The...**

In this briefing, I explain why the Diagnostic Estate Assessment is the most important step in the entire estate planning process. It provides the clarity needed before any meaningful decisions can be made, helping identify inheritance tax exposure, uncover structural weaknesses, and begin building a strategy to protect your family and secure your long-term legacy.

