INHERITANCE TAX PLANNING & ESTATE COORDINATION

ESTATE IMPLEMENTATION TERMS & CONDITIONS

Purpose of the Service

Estate Architect provides private implementation support, strategic coordination, project oversight, and implementation management relating to estate planning, inheritance tax planning, property structures, pension arrangements, investments, wealth preservation, family governance, succession planning, and broader estate matters.

The purpose of the service is to assist clients in progressing implementation activity in a structured, coordinated, and efficient manner following completion of a Diagnostic Assessment or other estate review process.

Nature of the Service

This is a private implementation, coordination, and project management service.

Depending upon the implementation pathway selected, services may include:

- Strategic implementation oversight
- Coordination with specialist professionals
- Meetings and introductions
- Information gathering and documentation support
- Property, pension, investment, and estate implementation support
- Family governance and succession planning support
- Estate administration and continuity planning
- Structural review and implementation guidance
- Ongoing implementation monitoring and support

The precise scope of services will depend upon the implementation option selected by the client.

No regulated financial advice, legal advice, tax advice, mortgage advice, pension advice, investment advice, or personal recommendations are provided.

Third-Party Professionals

Where appropriate, Estate Architect may coordinate with or introduce third-party professionals, including solicitors, accountants, tax specialists, pension specialists, trustees, lenders, estate planners, wealth managers, or other suitably authorised professionals.

Any engagement with third-party professionals is entirely separate and subject to their own fees, terms, responsibilities, regulatory permissions, and professional obligations.

Third-party fees, implementation costs, legal costs, lender fees, professional fees, trust costs, tax charges, investment costs, administration costs, and other implementation expenses are not included unless expressly agreed in writing.

Fees and Payments

Fees relate to implementation support, strategic input, coordination, project management, administration, meetings, implementation oversight, specialist liaison, monitoring, documentation review, and ongoing implementation activity.

Implementation fees become earned upon commencement of onboarding, preparation, coordination, implementation activity, project management, specialist engagement, or related work.

All payments are non-refundable once implementation activity has commenced.

Fees are not contingent upon:

- Tax savings achieved
- HMRC outcomes
- Third-party approvals
- Lender approvals
- Legal outcomes
- Investment performance
- Pension outcomes
- Implementation success
- Future financial results
- Any specific outcome or benefit

Timeframes

Implementation timescales vary depending upon complexity, asset structures, third-party involvement, legal processes, lender requirements, pension providers, trustees, documentation requirements, regulatory considerations, family circumstances, and other external factors.

Any implementation timeframes discussed are estimates only and are not guaranteed.

Regulatory Position

Estate Architect provides implementation support, strategic guidance, coordination, and project oversight only.

Estate Architect does not provide regulated financial advice, legal advice, tax advice, mortgage advice, pension advice, investment advice, or personal recommendations.

Clients should seek advice from appropriately qualified and authorised professionals before making financial, tax, legal, pension, investment, lending, or estate planning decisions.

Information and Reliance

Implementation activity is based upon information supplied by the client and third parties.

Estate Architect does not independently verify all information provided and accepts no responsibility for inaccuracies, omissions, errors, outdated information, or incomplete disclosures.

Clients remain responsible for ensuring information provided is accurate and complete.

No Guarantees

Estate planning outcomes depend upon numerous factors outside the control of Estate Architect, including future legislation, HMRC interpretation, family circumstances, asset values, tax rules, regulatory changes, third-party decisions, and implementation choices.

Accordingly, no guarantees, warranties, or assurances are provided regarding:

- Tax savings
- Inheritance tax reductions
- Asset protection
- Probate outcomes
- Family outcomes
- Wealth preservation outcomes
- Legislative treatment
- Future financial benefits
- Implementation success

Confidentiality

All information shared during the engagement will be treated as private and confidential and used solely for the purposes of providing implementation services.

Acceptance

By proceeding with payment, you confirm that:

A. You understand the nature of the implementation service.
B. You understand that Estate Architect provides implementation support, coordination, and strategic guidance only.
C. You understand that no regulated financial, legal, tax, mortgage, pension, or investment advice is being provided.
D. You understand that third-party professionals may be introduced and engaged separately.
E. You accept the fee structure and refund terms outlined above.
F. You acknowledge that implementation outcomes cannot be guaranteed.
G. You understand that implementation fees are not contingent upon future results, tax savings, or specific outcomes.
H. You agree to these Terms & Conditions.

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