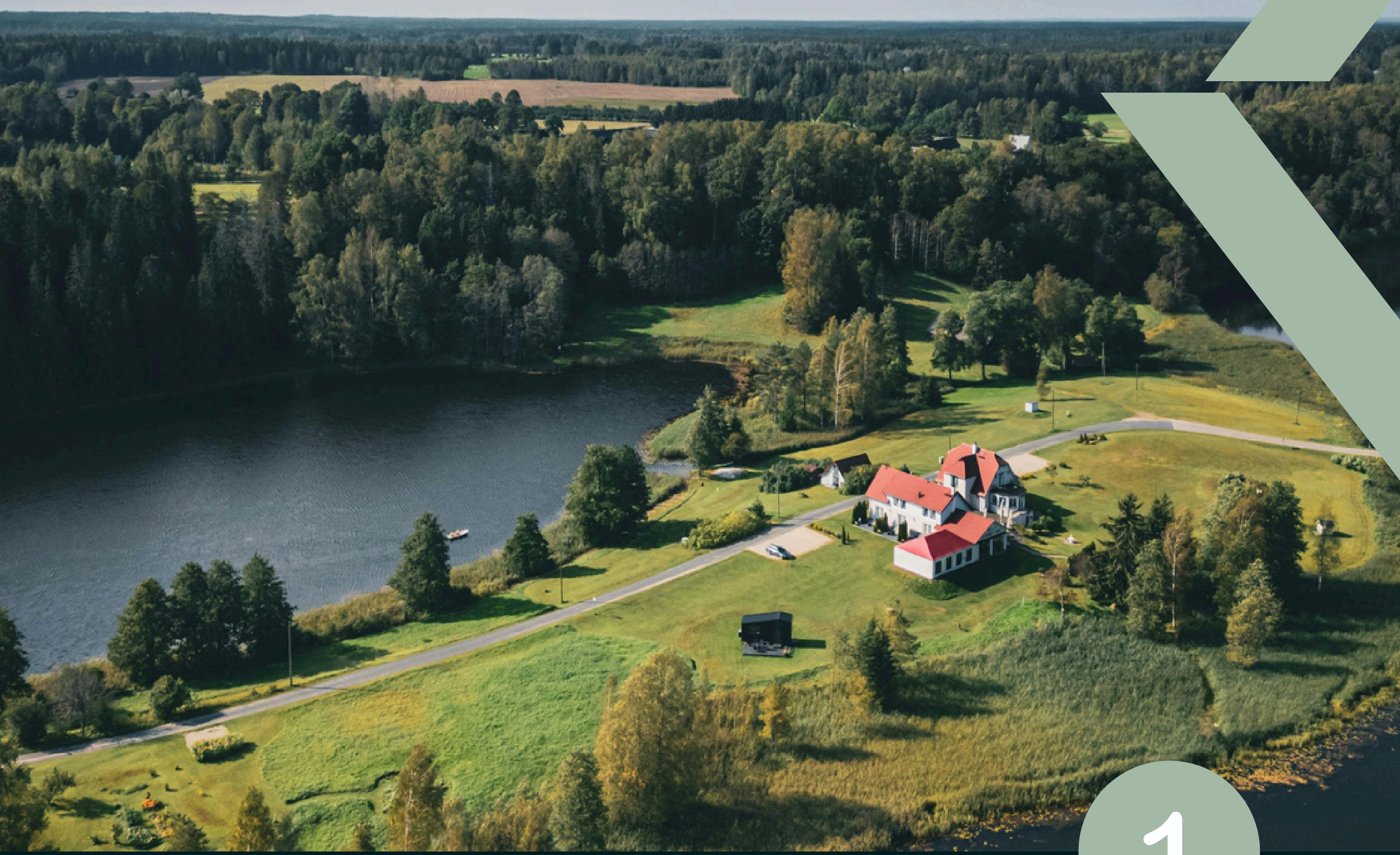
BUSINESS RELIEF & POWER OF ATTORNEY

INGENIOUS INSIGHTS



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INGENIOUS

September 2026

BUSINESS RELIEF & POWER OF ATTORNEY

MARGARET HUGHES 82

OBJECTIVE

To reduce potential future Inheritance Tax (IHT) exposure while maintaining control and access to funds.

CLIENT SITUATION

Margaret's estate totals approximately £1.6 million, including her home and £700,000 in cash and investments. She has recently been diagnosed with early-stage dementia, and her attorney, David, sought professional advice to reduce the potential IHT burden while retaining access to capital to meet future care costs.

Prior to her diagnosis, Margaret was a confident investor with experience in the stock markets, making this type of investment familiar and appropriate for consideration.

£1.6M TOTAL ESTATE

£700,000 CASH & INVESTMENTS

EARLY-STAGE DEMENTIA DIAGNOSIS

ADVICE & STRATEGY

After assessing the options available, a decision was made to invest £300,000 into a Business Relief (BR) qualifying service - the Ingenious IEP Real Estate strategy. Provided the investment remains qualifying, after two years it is expected to attract 100% Business Relief, effectively removing its value from Margaret's taxable estate for IHT purposes.

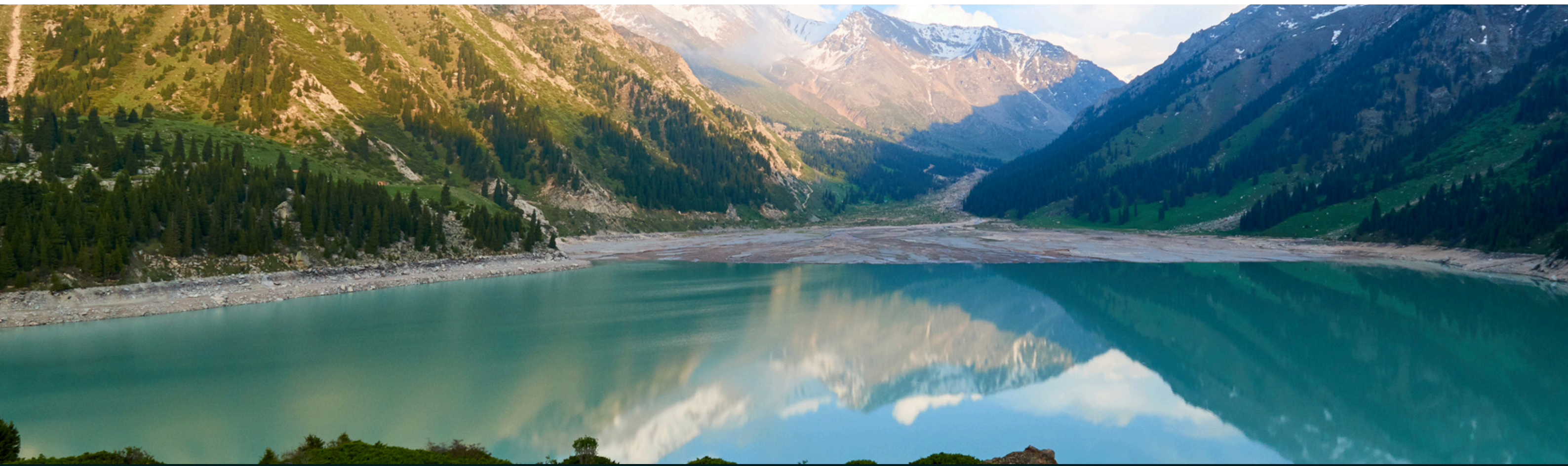
In addition, Margaret or any of her immediate family members (including her power of attorney) have access to care consultancy, which is a complimentary service offered to any Ingenious IEP investors.

£300,000
Investment amount

2 YEARS
Time to potential IHT Relief

£120,000
Potential IHT saving (40%)

This approach allowed the attorney to act in Margaret's best interests by delivering estate planning benefits without the need for gifting or setting up trusts, while keeping the assets accessible if care costs arise.



SUMMARY

POWER OF ATTORNEY/IHT PLANNING

Key client need

£120,000

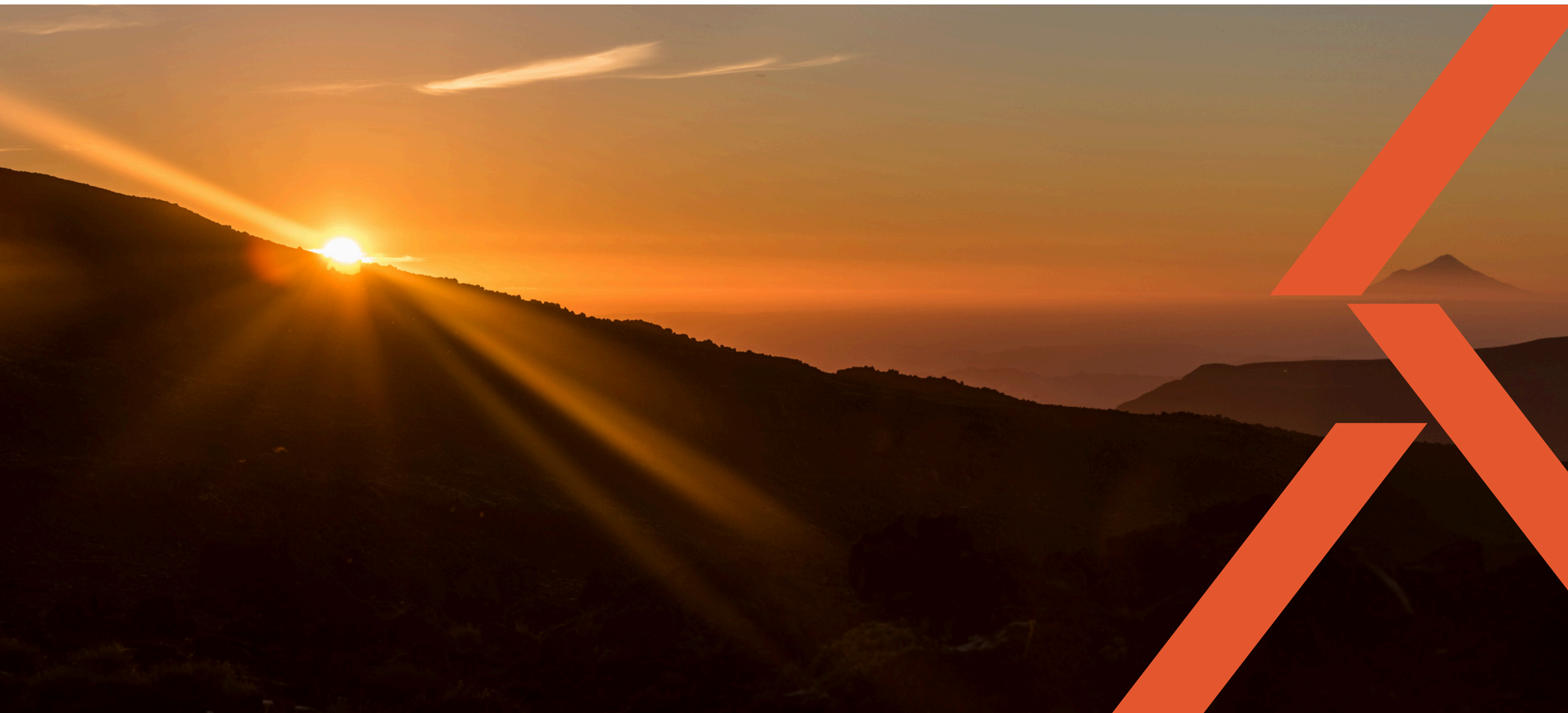
Potential IHT saving (40%)

£300,000

Investment amount

2 YEARS

Time to potential IHT Relief



THE IEP CARE SERVICE

David was unsure what sort of care Margaret might need, or where to turn for support. Through the investment in IEP Real Estate, he gained complimentary access to Grace Consulting, an independent care adviser who helped him understand the options available. Grace Consulting guided David through what care Margaret might need, whether this could be provided at home, and, as her dementia progressed, what level of care would be appropriate and where to find it, including local homes that met her needs.

How Grace Consulting helped:

01 Visit

A dedicated specialist assessed Margaret's specific situation through a visit, virtual meeting, or phone conversation.

02 Guidance

Advice on appropriate care options, with Margaret's best interests at heart.

03 Search

A bespoke search and assessment of the most appropriate local providers.

04 Information

Details on the likely cost of care in the area, and how to prepare both practically and financially.

WHAT THIS MEANS FOR INVESTORS

David's situation is common among attorneys managing finances for a loved one with a diagnosis like Margaret's. Financial and tax planning is only part of the picture. Knowing what care looks like, when it might be needed, and how to fund it is just as important and is often the part families feel least equipped to navigate alone.

Margaret and David's case followed a clear path, one that many attorneys will recognise:

01 **Diagnosis** – Margaret is diagnosed with early-stage dementia

02 **Advice sought** – David, as attorney, takes professional advice on reducing IHT exposure while retaining access to funds

03 **Care service engaged** – Grace Consulting helps David plan for Margaret's care needs as they evolve

This gave David the confidence to act in Margaret's best interests on both fronts. Potentially reducing the future IHT liability on her estate, and making sure the right care is in place if and when she needs it.

GET IN TOUCH WITH US

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PLANT THE SEED FOR EFFECTIVE ESTATE PLANNING

Important information

Grace Consulting provides independent care advice, and is not registered with the Financial Conduct Authority as it is not authorised to provide financial advice.

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