FutureGuard

The technology-led coordination layer for legal and financial planning

ROUND 1 — £1,000,000

Advance Subscription Agreement (EIS-qualifying)

£5,000,000 pre-money cap

FutureGuard in One Paragraph

FutureGuard Ltd is a UK technology business building the coordination layer for later-life legal and financial planning across five integrated planning brands — WillWise, AI IFA, SettleWise, Ingenious Trust Services and DigitalSafe. The Company is anchored by a deep commercial and operational integration with the WAY Group, one of the United Kingdom's leading specialist trust and estate-planning businesses. The integration is the moat. Round 1 funds 12–18 months of operational runway and the build-out of the partner channel ramp.

The Opportunity

- **£6–8bn p.a. UK later-life planning market**— fragmented across solicitors, Independent Financial Advisers (IFAs), accountants and trustees with no shared customer record.
- **Demographic and tax tailwinds**— UK 55+ population growing ~200k net per year; record Inheritance Tax (IHT) receipts; pension-IHT inclusion from April 2027 is the largest planning trigger in a generation.
- **Technology window**— modern AI permits IFA-grade analysis in minutes rather than hours, opening the upper-mass and lower-affluent segment to coordinated planning for the first time.

Why FutureGuard Wins

- **Deep WAY integration**is structural and difficult for an entrant to replicate. Provides early-stage revenue visibility and a defined route to the trust-administration end of the lifecycle.
- **AI IFA model**conducts IFA-grade research and matches qualified leads to a Financial Conduct Authority (FCA)-authorised adviser panel for the regulated step. Earns referral fees on exceptionally well-prepared leads.
- **Lifecycle data spine (DigitalSafe)**holds the customer for 25–30 years; every interaction across the planning brands accretes to the same structured record. Compounding Lifetime Value (LTV) that single-product competitors cannot match.

Financial Highlights

£'000 (five-brand group)	Y1	Y2	Y3	Y4	Y5
Revenue	550	2,032	3,631	6,344	9,422
EBITDA	(498)	629	1,981	4,035	6,469
EBITDA margin %	(91%)	31%	55%	64%	69%

Five-brand group, central case: 5% annual price growth on all fees and a +50% trust-volume ramp. Illustrative, not a forecast.

ASA Investment Terms

Round size	£1,000,000 (combined ASA and CLN)
Instrument	Advance Subscription Agreement (EIS-qualifying)
Pre-money cap	£5,000,000
Conversion discount	25% to next qualifying funding round, subject to the cap
Long-stop	12 months from subscription, with optional 6-month Board extension
EIS qualification	Structured to qualify; HMRC Advance Assurance application in progress
EMI option pool	10% pre-money, carved from founders' holdings prior to subscription
Minimum subscription	£20,000 (smaller subscriptions at Company discretion)
Eligibility	Investment Professionals / Certified High Net Worth (HNW) / Self-Certified

	Sophisticated
Tax treatment	Subject to HMRC Advance Assurance and individual circumstances; no interest payable; no refunds

Investment Terms Explained

Pre-money cap (£5,000,000). The maximum company valuation used to calculate how many shares the investor receives at conversion. The £5m cap means a Round 1 investor's conversion price is calculated as if FutureGuard is worth no more than £5m — even if the next priced round values it higher. Caps the dilution on a high-priced subsequent round.

Conversion discount (25%). The reduction off the next round's share price applied at conversion. Round 1 investors convert at the lower of (i) 75% of the next round's price or (ii) the price implied by the £5m pre-money cap. Compensates Round 1 investors for taking earlier risk.

EMI option pool (10% pre-money). A ring-fenced pool of shares for staff incentives under HMRC's tax-advantaged Enterprise Management Incentives scheme, carved from founder holdings before investor subscription, so Round 1 investors are not diluted by it. As options are issued and exercised, the dilution falls on the founder block, not on incoming investors.

Why the ASA

The ASA is the route designed for UK income-tax-paying investors who wish to claim Enterprise Investment Scheme (EIS) relief. Subject to HMRC Advance Assurance and to the investor's individual circumstances, EIS provides 30% income tax relief, Capital Gains Tax (CGT) deferral, IHT business relief after two years, and CGT exemption on disposal after three years.

The ASA carries no interest, is non-refundable, and confers no rights inconsistent with EIS qualification. It converts to ordinary shares at the next qualifying funding round at the lower of (i) a 25% discount to the round price or (ii) the price implied by the £5,000,000 pre-money cap.

Process

- Self-certify under the Financial Services and Markets Act 2000 (FSMA) — Investment Professional / Certified HNW / Self-Certified Sophisticated.
- Execute Non-Disclosure Agreement (NDA) and receive data room access — full Investment Memorandum (IM), financial model, draft instrument, tax counsel opinion, WAY commercial framework, corporate records.
- Management call with the Company's CEO and CFO to address questions on thesis, model and structure.
- Subscribe by executing the ASA and transferring subscription monies to the Company's solicitor's client account.

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