

# FUTUREGUARD LTD | Company No. 17077565

## EXECUTIVE SUMMARY — £2,000,000 Pre-Seed Round

**ASA (EIS-qualifying) + CLN (non-EIS alternative)**

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*For Certified High Net Worth Individuals and Sophisticated Investors Only*

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### Investment Highlights

<b>Company</b>	FutureGuard Ltd — the UK's first integrated later-life planning platform
<b>Company Number</b>	17077565
<b>Brands</b>	9 specialist platforms: wills, financial advice, probate, trusts, IHT planning, care, funerals, digital legacy, memorials
<b>Round</b>	£2,000,000 pre-seed
<b>Route A — UK Investors</b>	Advance Subscription Agreement (ASA). £12.5M valuation cap. 50% discount to EIS round. EIS-qualifying: 30% income tax relief, CGT exemption on gains, loss relief
<b>Route B — Other Investors</b>	Convertible Loan Note (CLN). £12.5M valuation cap. 50% conversion discount. 10% annual coupon. 12-month maturity
<b>Next Round</b>	EIS at £25M pre-money. £5M target. Anticipated 6–12 months
<b>Minimum Investment</b>	£10,000
<b>Day-1 Revenue</b>	SettleWise — contracted trust deed drafting for WAY Trustees. 300–360 new trusts per year. ~£150,000–£200,000 annual revenue
<b>Target Market</b>	£15B+ UK later-life market. £7.5B IHT receipts. 600,000+ deaths per year
<b>Use of Funds</b>	Product build (WillWise, AI IFA Platform, SettleWise), technology infrastructure, team, marketing launch

<b>Comparable</b>	Empathy (US) — single vertical (bereavement logistics) — raised \$13M seed, now \$162M total at ~\$500M valuation
<b>Exit Horizon</b>	3–5 years. Trade sale or growth equity

## The Opportunity

The UK records approximately 600,000 deaths per year — a figure projected to rise above 700,000 by 2040 as the population ages. Each death triggers an average of 40 separate tasks across 12 or more professional relationships: solicitors, financial advisers, accountants, funeral directors, banks, HMRC, the Probate Registry, care providers, insurers, pension trustees, and more. These professionals operate in silos. There is no single platform that connects them, guides families through the process, or reduces the profound administrative and emotional burden of later-life planning and bereavement administration.

The market these professionals collectively serve is worth over £15 billion per year in the UK alone. Inheritance tax receipts reached £7.5 billion in 2023–24 and are forecast to grow substantially as frozen thresholds draw increasing numbers of estates into the IHT net. The combination of demographic momentum, rising asset values, and regulatory complexity creates a structural, growing demand for integrated later-life services — yet no technology-led platform addresses the full continuum from planning to settlement.

FutureGuard is that platform. By building nine interconnected consumer brands under a single technology infrastructure and shared data architecture, FutureGuard addresses every stage of the later-life journey: will-writing, lasting powers of attorney, financial advice, trust administration, IHT planning, probate, care navigation, funeral planning, funeral pre-funding, digital document storage, and digital memorials. Crucially, FutureGuard operates across the entire journey — before death, at death, and after death — creating multiple revenue touchpoints and the opportunity to become the trusted central relationship for ageing families.

The market has validated the opportunity at individual vertical level. Empathy, serving bereavement logistics only in the US, raised \$13M at seed and has now raised \$162M at an implied valuation of approximately \$400–500M. Farewill raised £30M in total to serve wills alone in the UK. FutureGuard’s integrated, multi-vertical model addresses a substantially larger opportunity than either, starting from a market with higher legal formality, IHT complexity, and an established professional adviser distribution network.

## The Platform

FutureGuard operates nine specialist consumer brands across the full later-life planning spectrum:

**WillWise** — AI-powered will-writing and lasting powers of attorney, delivered online with fixed-price simplicity. **AI IFA Platform** — financial planning engine enabling FCA-authorized partner firms to deliver regulated later-life financial advice at scale.

**SettleWise** — SRA-regulated AI-powered legal services covering probate, trust deeds, deeds of variation, and LPAs, with day-one contracted revenue from WAY Trustees.

**Ingenious Trust Services** — professional trust administration (formerly Ingenious Trustees), operating as a white-label of Way Trustees, with FutureGuard retaining investment discretion and 50% of fees. **AfterLife** — funeral marketplace connecting bereaved families with funeral directors, generating 6% commission per funeral arranged. **CareWise** — care navigation and funding service helping families understand options, costs, and funding for residential and domiciliary care. **The Only** — funeral pre-funding and pre-planning platform, generating setup and assets-under-administration fees. **Digital Safe** — secure encrypted document vault for wills, policies, LPAs, and estate documents, accessed by families and advisers. **ToInfinity** — premium digital memorial platform, enabling lasting online tributes for individuals and families.

## Revenue Model

FutureGuard generates revenue across multiple streams from day one of platform operation:

- **SettleWise:** Legal service fees — probate grant applications (£495–£1,995), trust deed drafting (£350–£750). Contracted revenue from WAY Trustees for 300–360 new trust deeds per year, generating approximately £150,000–£200,000 per annum.
- **WillWise:** Will-writing fees (£49–£79 per will), monthly subscription service (£4.99/month), premium modules (LPA, mirror wills, storage).
- **AfterLife:** 6% commission on funeral services arranged through the marketplace.
- **AI IFA Platform:** Per-plan fees from FCA-authorized partner firms using the planning engine.
- **Ingenious Trust Services:** Annual trust administration fees (approximately 1% of AUM), with 50% retained by FutureGuard after Way Trustees administration costs.
- **CareWise:** Care planning packages (£695–£995), provider subscription and referral fees.
- **Digital Safe:** Annual subscription (£9.99–£29.99/year, tiered by storage and access level).
- **The Only:** Setup fees for pre-funded funeral plans, ongoing assets-under-administration fees.
- **ToInfinity:** Premium digital memorial creation (£79), with family subscription upgrades.

## The Team

**Paul Wilcox — Non-Executive Chairman.** 45+ years in financial services; founder of the WAY Group, where he built £240M AUM and 1,800 trust clients. Provides strategic guidance, industry relationships and governance oversight, with direct access to the professional adviser network and trust administration expertise underpinning FutureGuard's go-to-market strategy.

**Trevor Chanter FCSI — Chief Financial Officer.** Chartered Fellow of the Chartered Institute for Securities & Investment; experienced in financial services governance, investor reporting, and regulatory capital management.

**Deirdre Austin — Chief Executive Officer.** Senior operational and strategic leader responsible for overall business strategy, platform build, partner integration, regulatory compliance, and day-to-day execution across all nine brands.

**Jude Zorlu — Chief Technology Officer.** Technology architect responsible for FutureGuard's AI-powered platform infrastructure, data architecture, and product development across all nine consumer brands.

**Professional Advisers:** SeedLegals (EIS platform and compliance); Solicitors TBC; Accountants TBC.

## **Investment Structure**

### **Route A — Advance Subscription Agreement (ASA) — EIS-qualifying**

The ASA is an advance payment for shares, not a loan. No interest accrues. The Subscription Amount converts into ordinary shares upon a Qualifying Funding Round (a bona fide equity raise of at least £2,000,000) at the lower of: (a) the Qualifying Round Price less a 50% discount; or (b) the price per share implied by a £12,500,000 valuation cap. The Long-Stop Date is 6 months from subscription, ensuring shares are issued within the timeframe required by HMRC for EIS eligibility. The ASA is designed to be EIS-qualifying. Subject to HMRC Advance Assurance, UK investors may claim 30% income tax relief, CGT exemption on gains after a minimum 3-year holding period, and loss relief. *No guarantee is made that EIS relief will be available.*

### **Route B — Convertible Loan Note (CLN) — Non-EIS**

The CLN is a debt instrument carrying interest at 10% per annum, payable quarterly. Maturity is 12 months from the date of advance. At maturity, or upon a Qualifying Funding Round, the outstanding Principal Amount and accrued interest converts into ordinary shares at the lower of: (a) the Qualifying Round Price less a 50% discount; or (b) the price per share implied by a £12,500,000 valuation cap. The Company may alternatively repay the Principal Amount and accrued interest at maturity. The CLN is designed for investors who do not require or qualify for UK tax-advantaged schemes, including international investors. The CLN does not qualify for EIS, SEIS, or any other tax-advantaged scheme.

## **Investor Protections**

### **ASA investors (Route A):**

- EIS income tax relief of 30% reduces effective cost to 70p per £1 invested (subject to HMRC approval).
- CGT exemption on gains from EIS shares held for 3+ years.

- Loss relief: if the investment fails, losses are relievable against income, capping maximum downside at approximately 38.5p per £1 invested for a 45% taxpayer after EIS relief and loss relief combined.
- 50% conversion discount to the EIS round price, providing immediate uplift on conversion.
- £12,500,000 valuation cap protects against overpaying if the EIS round is raised at a higher valuation.

#### **CLN investors (Route B):**

- 10% annual coupon provides a guaranteed cash return while the Company is operational.
- 50% conversion discount provides substantial equity upside on conversion.
- £12,500,000 valuation cap protects conversion price.
- Senior to ordinary shareholders in a winding-up (unsecured, ranking behind any secured creditors).

#### **Both routes:**

- Pre-emptive rights to participate pro-rata in future equity rounds.
- Quarterly progress reports.
- Shares on conversion rank pari passu with all existing ordinary shares.

### **Risk Summary**

All early-stage investments carry risk. The following summarises the principal risks alongside the structural mitigations FutureGuard has built into its business model and investment terms. Full details are set out in the Risk Warnings document, which must be read before investing.

- **Pre-revenue status.** Most brands are in development, and most revenue streams have not yet commenced. **Mitigation:** SettleWise provides contracted revenue from day one (£150K–£200K p.a. via WAY Trustees). The 9-brand architecture means total failure requires all nine verticals to fail simultaneously. EIS loss relief caps the effective downside at approximately 38.5p per £1 invested for a 45% taxpayer.
- **Illiquid investment.** There is no public market for shares. Investors should expect to hold for 3–5 years. **Mitigation:** Target exit within 3–5 years via trade sale or growth equity round. The later-life sector is experiencing active M&A. Pre-emptive rights allow pro-rata participation in future rounds.
- **EIS relief not guaranteed.** Relief is subject to HMRC Advance Assurance and ongoing qualifying conditions. **Mitigation:** FutureGuard is structured from inception as a qualifying technology trade. SeedLegals appointed for EIS compliance. The ASA's 6-month long-stop ensures timely share issue per HMRC guidance.

- **Dilution from future rounds.** The Company intends to raise further capital. **Mitigation:** All investors receive pro-rata pre-emptive rights. The 10% EMI pool is carved from founders' holdings, not investor equity.
- **Regulatory and execution risk.** FutureGuard operates across regulated activities. **Mitigation:** The partnership model insulates FutureGuard from direct regulatory burden. Each brand operates independently — failure of one does not collapse the others. 7 of 9 MVPs are already live.

*Capital at risk. This document does not constitute financial advice. Investors should seek independent legal, financial, and tax advice before subscribing.*

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