

FutureGuard

The integrated later-life planning platform.

Round 1 · £1,000,000 ·

ASA (Advance Subscription Agreement) + CLN (Convertible Loan Note)

April 2026

⚠ Strictly private and confidential. For certified HNW / sophisticated / professional investors only.



FUTUREGUARD

Later Life Planning

THE OPPORTUNITY

Estate planning is broken — and getting more expensive every year

Three structural drivers, all moving in the same direction — and none of them reversing. The customer cohort grows year-on-year, both demographically and as the consequences of the April 2026 IHT reforms work through the advisory system.

£5.5tn

Intergenerational Transfer

UK wealth set to transfer over the next 30 years (Kings Court Trust / CEBR)

60%

Die Intestate

of UK adults still die intestate or with materially out-of-date documentation (Money & Pensions Service)

Apr 2026

IHT Reform Live

BPR and APR reform substantially widens the IHT base, driving a structural increase in demand for planning advice

THE PROBLEM

Customers face four firms, four contracts, four bills and four conversations

And nobody connects the dots. The current market is structurally fragmented — each professional operates in isolation, creating duplication, cost, and dangerous gaps in coverage. The result: customers pay 30–50% more in professional fees than they need to, and still die with disorganised affairs.

Will Writers

Charge £150–£500 to draft a will. Don't review it. Don't speak to the IFA, the trustee, or the solicitor.

Financial Advisers

Charge 1–2% of assets to advise on investments. Don't update the will. Don't speak to the trustee.

Trustees & Solicitors

Charge professional fees per matter. Don't share a customer record. Don't update each other when life events occur.

Funeral & Digital Legacy

An afterthought. Almost always handled in crisis, badly, by family members with no prior guidance or documentation.

SOLUTION

FutureGuard: one customer record. Five integrated brands. The full lifecycle.

Built on the **Financial DNA** data spine — every life event, every adviser input, every trustee action, in one place, kept current. Each brand delivers a discrete professional service; together, they form the only fully integrated later-life planning proposition available in the UK market.

1. WillWise

AI-assisted will, LPAs and digital estate plan completed in a single guided session.

2. AI IFA

IFA-grade research depth delivered as planning context. Regulated advice routed to the FCA-authorised adviser panel.

3. SettleWise

Probate and estate-administration legal services delivered by qualified solicitors at the Group's SRA-regulated firm.

4. Ingenious / WAY Commercial Services

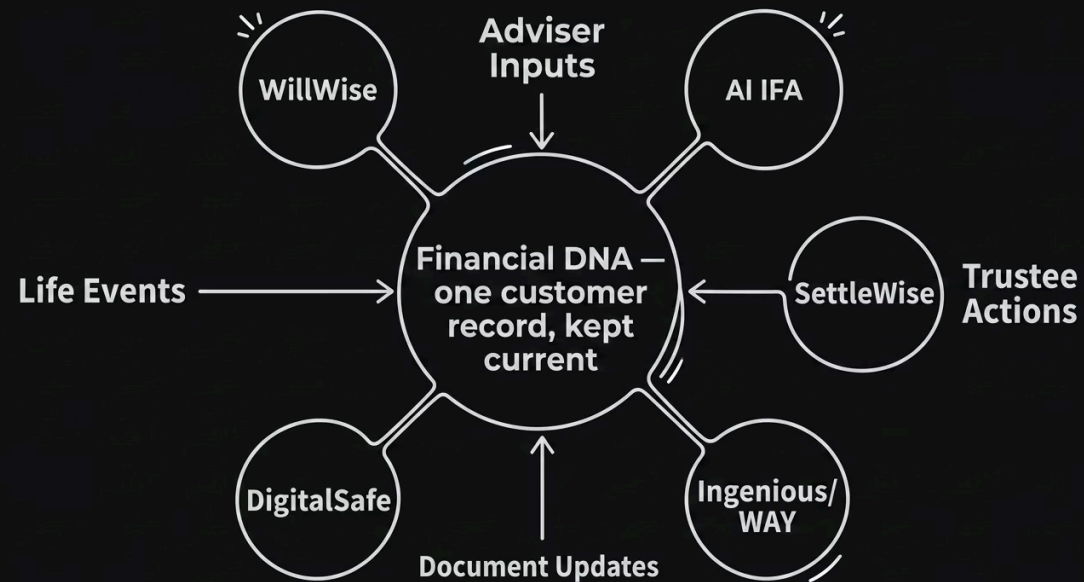
Trust services delivered through the integrated WAY operational stack — one of the UK's leading specialist trust and estate-planning businesses.

5. DigitalSafe

Long-horizon digital legacy vault. Keys, deeds, accounts, instructions — encrypted, timestamped, and held in custody for decades.

Financial DNA is the data spine. The brands are services on top.

One customer record, capturing every life event across every brand — kept perpetually current. Every customer interaction across any brand updates the central spine, and other brands see that update the next time they run. This creates compounding value for the customer, and compounding lock-in for FutureGuard.



Every interaction — across any brand — updates the spine. Other brands see the update next time they engage with the customer, enabling proactive, joined-up advice that the fragmented market cannot replicate.

THE MOAT

The relationship with WAY is the moat

This is not a vendor relationship. It is an integrated operational stack — built into the platform at the architecture level — that a new entrant would need years to replicate at a regulated trust house.

Depth

Trust and estate-planning operating stack of one of the UK's leading specialist firms, integrated at the platform level — not bolted on.

Revenue

Round 1 anchored by early-stage revenue visibility from the WAY commercial services arrangement — c.£250k Y1 across fixed services and trust fees.

Extension

Acquisition of WAY Fund Managers, subject to FCA Change of Control, would close the loop on the trust value chain. Not a Round 1 precondition — upside optionality.

MARKET

A market structurally underserved by digital and consolidated platforms

The estate-planning, trust, and probate market is large, recurring, and growing — driven by demographics, increasing asset values, and the April 2026 IHT reforms. FutureGuard's five-brand integrated position addresses the full value chain.

£12bn

TAM (Total Addressable Market)

UK estate-planning, will-writing, trust admin, IHT and probate professional fees per annum

£3.0bn

SAM (Serviceable Available Market)

Subset reachable through digital channels and IFA referral networks at Round 1 build maturity

£250m

SOM (Serviceable Obtainable Market)

Realistic 5-year revenue band from FutureGuard's five-brand position; current model targets ~£13m by Y5

i Market sizing is illustrative and based on professional-fee aggregates. Sources include HMRC IHT receipts data, SRA returns, IRN Research consumer legal services UK, and management estimates. Full sources available in the data room.

Five revenue streams. Different unit economics. Same customer.

Lifecycle revenue per acquired customer (ARPU — Average Revenue Per User, totalled across all five brands) is materially in excess of CAC (Customer Acquisition Cost — the marketing and sales spend required to win one customer).. Each brand contributes a distinct, self-contained revenue stream — whilst the shared Financial DNA data spine reduces the marginal cost of serving the customer across additional brands over time.

Brand	Driver	Unit Economics	Note
WillWise	Customer × ARPU	£500 ARPU / customer	Subscription / package
AI IFA	Referral × Avg fee	£2,500 / referral	Pre-AR; revenue share with FCA-authorized adviser
SettleWise	Engagement × Avg fee	£2,500 / engagement	Fixed-fee probate and estate-admin matters
Ingenious / WAY	Annual fees	£248k Y1 → £1.07m Y5	Fixed services + new-trust fees + WFM allocation
DigitalSafe	Subscriber × ARPU	£60 ARPU/ subscriber	Annual / lifetime tiers; long-horizon custody

Full detail in the Investment Memorandum, Section 9. Bottom-up financial projections in the Round 1 Financial Model.

TRACTION

Early-stage revenue visibility from the WAY commercial services arrangement

Not contracted day-one revenue — but a real, defined commercial relationship that provides a credible bridge to revenue whilst the consumer brands ramp. Round 1 closes the platform build-out and launches the full five-brand integrated proposition.

£248k

Y1 Anchor Revenue

From the WAY commercial services arrangement (fixed + trust fees), ramped through Year 1

5

Integrated Brands

Built and fully integrated within the Round 1 perimeter — one platform, one customer record

4

Board Directors

Wilcox (Chair), Austin (CEO), Chanter (CFO), Zorlu (CTO) — on the Board from day one

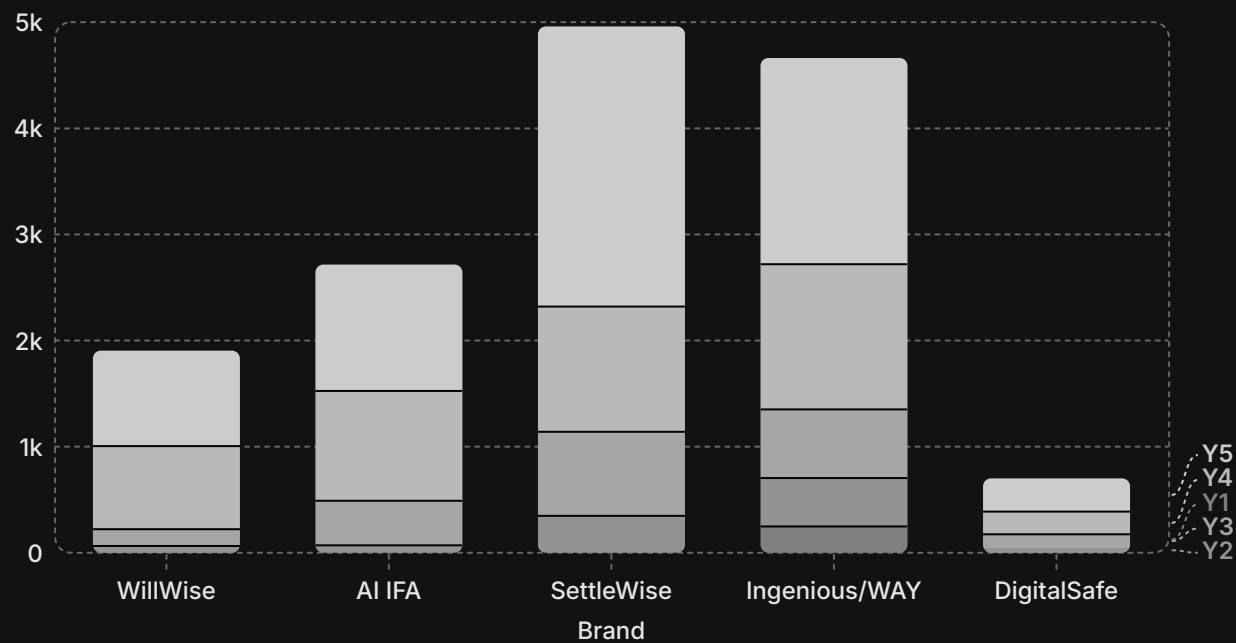
£8.84m

Y5 Modelled Revenue

Total modelled revenue across the five brands by Year 5, per the Round 1 Financial Model

Bottom-up projections by brand, Y1 to Y5

Revenue modelled from the ground up — by brand, by revenue stream, and by unit economics — for each of the five years. All values in £'000s. Full detail in the Round 1 Financial Model.



Revenue (£'000)	Y1	Y2	Y3	Y4	Y5
WillWise	4	60	158	783	900
AI IFA	—	70	420	1,035	1,191
SettleWise	—	348	792	1,180	2,640
Ingenious / WAY	248	456	647	1,368	1,944
DigitalSafe	—	47	127	214	313
Total Revenue	540	2,054	3,647	6,110	8,840

WORKED EXAMPLE

What it looks like per £10,000 of Round 1 subscription

EIS reliefs (ASA), quarterly coupon (CLN) and a Y5 exit illustration. All figures are illustrative only and do not constitute a forecast or guarantee of returns. Investors should read the Risk Warnings in full before subscribing.

Route A · ASA · EIS-Qualifying

Subscription: £10,000

EIS income-tax relief @ 30% (Y0): (£3,000)

Net capital at risk: £7,000

Loss-relief floor if total loss (40% taxpayer): (£2,800)

Maximum economic downside: £4,200

Y2 conversion at £3.75m effective cap: 0.27%

Post-Series-Seed dilution (£3.25m @ £15m): 0.22%

Y5 EBITDA × 10× exit multiple: £58.9m

Y5 illustrative exit value: £129,000

CGT on the gain (qualifying EIS): nil

Total cash returned (incl. £3k IT relief): £132,000

18.9×

on £7,000 net capital at risk

Route B · CLN · Non-EIS

Subscription: £10,000

10% coupon, paid quarterly (12 + 6 months): £1,500

Tax on coupon @ 40%: (£600)

Net coupon retained: £900

Y2 conversion at £3.75m effective cap: 0.27%

Post-Series-Seed dilution (£3.25m @ £15m): 0.22%

Y5 EBITDA × 10× exit multiple: £58.9m

Y5 illustrative exit value: £100,000+

10.1×

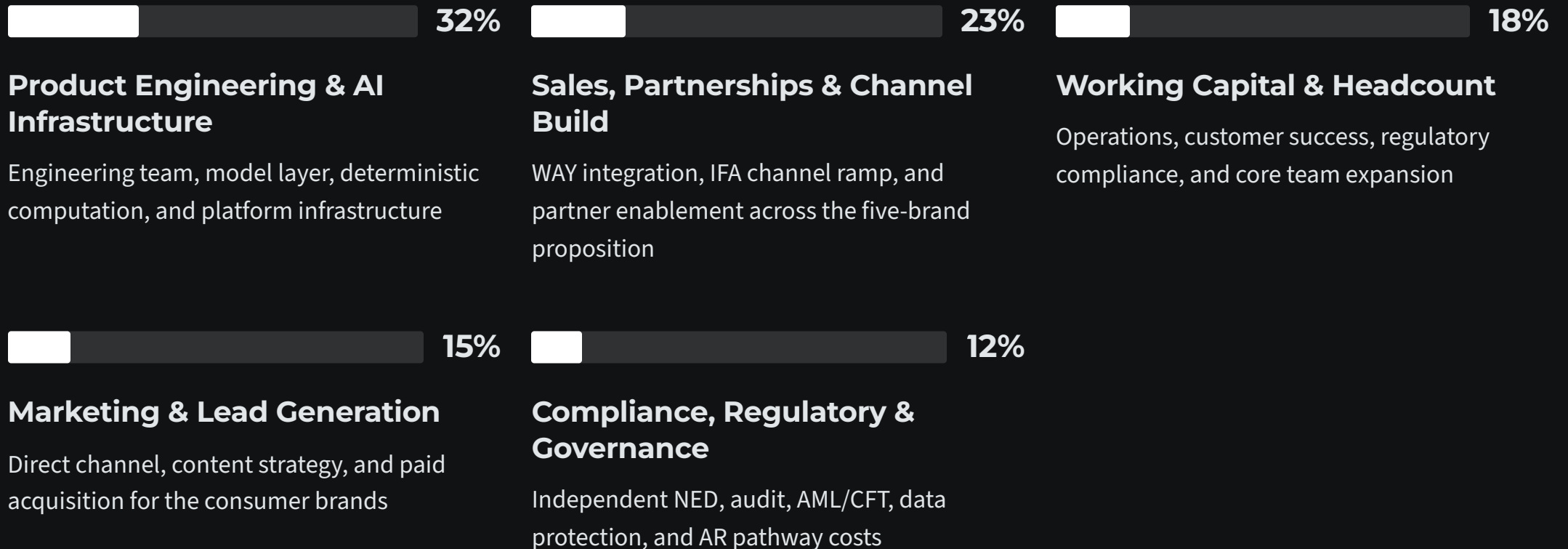
gross return on £10,000 subscription



These figures are illustrative only. EIS reliefs are subject to individual eligibility and HMRC qualification. The CLN does not qualify for EIS. Past performance is not indicative of future results.

How the £1m is allocated

Indicative allocation across five operational priorities. The Board may reallocate within the Round 1 perimeter as plans develop, but the core build objectives — platform completion, WAY integration, and channel ramp — remain fixed milestones.



A four-person executive at the intersection of regulated services and AI

Backed by an institutional partner with four decades of domain authority in the UK trust and estate-planning sector.

Deirdre Austin · Chief Executive Officer

Senior operational and strategic leader. Career principally focused on structuring large-scale monetisation projects for Transport for London, several London Boroughs and major charitable causes. Extensive experience in multi-stakeholder platform delivery across financial services and technology. Strong commitment to ESG and Net Zero. At FutureGuard, responsible for overall business strategy, partner integration, regulatory compliance, and day-to-day execution across the five Round 1 brands

Jude Zorlu · Chief Technology Officer

AI and platform architecture specialist. Full-stack, SaaS and backend developer with a strong backend-first mindset and deep attention to scalability, performance and long-term maintainability. Production-ready software across software, web and SaaS platform builds. Leads FutureGuard's shared technology stack — the multi-agent orchestration layer (Claude-backed), microservices infrastructure, cross-brand identity system, and the Financial DNA data spine. Project portfolio available on request.

Paul Wilcox · Non-Executive Chairman

Founder of the WAY Group — c.£240m AUA, 1,800+ active trusts. 45+ years in UK trust and estate planning. The anchor of the WAY commercial services arrangement.

Trevor Chanter FCSI · Chief Financial Officer

Chartered Fellow (FCSI). Former Chief Investment Officer at WAY Fund Managers Ltd (FCA-authorised). His professional history directly underpins the acquisition relationship.

Two routes — investor elects one, never both

ASA for EIS-qualifying UK taxpayers; CLN for non-EIS investors. Both routes share the same pre-money cap and conversion discount. The minimum subscription is £20,000 for both the ASA and the CLN. The Board retains discretion to accept smaller subscriptions.

Route A · ASA · EIS-Qualifying

Pre-money cap	£5,000,000
Conversion discount	25% to next Qualifying Round
Long-stop	12 months + optional 6-month Board extension
EIS qualification	Structured to qualify; HMRC Advance Assurance in progress
Minimum subscription	£20,000 (smaller at Company discretion)
Investor profile	UK income-tax payers eligible to claim EIS

Route B · CLN · Non-EIS

Pre-money cap	£5,000,000
Conversion discount	25% to next Qualifying Round
Coupon	10% per annum , paid quarterly, accruing from drawdown
Long-stop	12 months + optional 6-month Board extension
Minimum subscription	£20,000 (smaller at Company discretion)
Investor profile	Non-UK / corporate / non-EIS UK investors

 EMI option pool: 10% pre-money, carved from founders' holdings prior to subscription. Round 1 investors are not diluted by the option pool.

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. The cap protects the investor from upside dilution.

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 cap price. This rewards Round 1 investors for taking earlier risk.

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

The principal risks investors should weigh

This is a non-exhaustive selection of material risks. Full schedules with mitigations are set out in the standalone Risk Warnings document, which investors must read before subscribing. Investment in early-stage private companies carries a high risk of total capital loss.

WAY Relationship Concentration

The WAY relationship is the moat — and the principal concentration risk. Loss or material change to this arrangement would be materially adverse to the business.

EIS / HMRC Outcome

Advance Assurance is in progress and has not yet been granted. The parallel CLN structure has been disclosed. EIS reliefs are not guaranteed.

Regulatory Perimeter

AI IFA presents planning context only; the regulated step is performed by the FCA-authorized panel adviser. An Appointed Representative upgrade is flagged post-Round 1.

Execution Risk

Five integrated brands must be built, launched, and operated to plan within the funded runway. Delay in any brand affects the consolidated revenue trajectory.

Future Financing Risk

Operations are forecast to be self-funding from Y2. An optional Series Seed is upside, not survival. Macro and adverse-case sensitivities may still create a financing requirement.

£1,000,000

Round 1, ASA + CLN, on £5m pre-money cap with 25% discount

01

Complete the integrated five-brand build

Deliver the full WillWise, AI IFA, SettleWise, Ingenious/WAY, and DigitalSafe proposition on the Financial DNA data spine.

02

Onboard the WAY commercial services arrangement at scale

Ramp the anchor revenue relationship through Year 1 to the c.£248k modelled contribution.

03

Stand up the AI IFA panel and the SettleWise solicitor team

Establish FCA-authorized adviser referral panel and SRA-regulated legal capacity for estate-administration matters.

04

Deliver the milestones supporting a Series Seed in Y2

Prove the integrated proposition and unit economics at scale, creating the conditions for a Series Seed on materially improved terms.

FutureGuard Ltd · Company No. 17077565 · April 2026



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