

Pension Restructuring Ahead of April 2027

PRIVATE IMPLEMENTATION BRIEFING

How substantial pension assets
could be restructured as part
of your wider estate strategy.

COORDINATE | ENGINEER | PROTECT



Good planning today can preserve
more for your loved ones tomorrow.

The April 2027 Inheritance Tax Change

From 6 April 2027, most unused pension funds and pension death benefits are expected to fall within the scope of Inheritance Tax.

This creates a material issue for individuals with substantial pension assets.

BEFORE 6 APRIL 2027



Most unused pension funds and death benefits are outside of your estate for Inheritance Tax purposes.



FROM 6 APRIL 2027



Most unused pension funds and death benefits are expected to be included in your estate for Inheritance Tax.



Good planning today can preserve more for your loved ones tomorrow.

The Potential Solution

A Specialist Flexible Pension Arrangement

We investigate a specialist pension arrangement designed for individuals with larger pension funds who want to:



Retain investment flexibility

Your underlying pension capital remains invested.



Move part, not all

You do not have to move your entire pension.



Create retirement income

Income can be structured around your needs.



Transfer existing investments

In certain circumstances, investments may transfer rather than everything sold to cash.



Consider your estate

Includes a mechanism for assets remaining on death.



Potential IHT benefits

Pension assets may be treated differently for IHT purposes from April 2027.



The exact combination of benefits depends on your circumstances and the advice you receive.



You Do Not Have to Move Your Entire Pension

Create a blended pension strategy.

EXAMPLE: £1,000,000 EXISTING PENSION



**£500,000
REMAIN WITH
EXISTING PROVIDER**

Keep part of your pension
exactly where it is.

OR



**£500,000
SPECIALIST PENSION
RESTRUCTURING**

Restructure part of your pension
within a specialist arrangement.



One pension strategy. Two different structures.

The appropriate amount, if any, is established during
the advice process.



What You Need to Know

Key Questions Answered



Does my money remain invested?

Yes. Your capital remains invested within the permitted investment framework.



What income can I take?

Income is flexible and can be structured around your needs, subject to the terms of the arrangement.



Do I have to move everything?

No. You can move part of your pension and keep the rest with your existing provider.



What happens on death?

There is a separate mechanism for residual assets. Ownership and tax treatment depend on your structure and circumstances.



Can existing investments transfer?

In certain circumstances, existing investments can potentially be transferred (in specie).



Is this regulated?

Yes. The arrangement is provided by an established regulated provider and you receive regulated financial advice.



You receive full disclosure of costs, charges, benefits, risks and implications before any transfer takes place.



The Implementation Process

A Coordinated, Structured Approach

We manage the entire process from start to finish, working with specialist professionals to implement your pension strategy.

- 1



Initial Review

We review your current pension arrangements, objectives and wider estate plan.
- 2



Specialist Research & Due Diligence

We conduct detailed due diligence on the available specialist arrangements and providers.
- 3



Build the Right Professional Team

We assemble a team of regulated professionals with the right expertise for your circumstances.
- 4



Advice & Recommendations

You receive regulated financial advice and a clear recommendation tailored to your needs.
- 5



Implementation Planning

We coordinate the plan, confirm timings, documentation and the implementation steps.
- 6



Execution & Documentation

All applications and legal documentations are prepared, completed and submitted.
- 7



Ongoing Coordination

We liaise with all parties, monitor progress and ensure nothing is missed.
- 8



Completion & Confirmation

We confirm successful implementation and provide you with a completion report.



You have one point of contact throughout.

We coordinate every element so you don't have to manage multiple advisers or providers.



Why Act Before April 2027?

The Benefits of Taking Action Now

Acting before the changes take effect gives you more options, greater flexibility and the potential for significant tax efficiency.



Consider the Current Tax Position

Restructuring before April 2027 may result in different Inheritance Tax treatment, depending on the arrangement selected and your individual circumstances.



Protect More of Your Wealth

Potentially reduce the Inheritance Tax payable by your loved ones.



Allow Time for Implementation

A coordinated process can take several months to complete properly.



Ensure the Right Structure for You

Design a flexible strategy that fits your circumstances, objectives and retirement plans.



Greater Flexibility & Choice

More time to evaluate options and select the most appropriate arrangement.



Peace of Mind

Confidence that your pension assets and estate are structured as efficiently as possible.



The window of opportunity is limited.

Action before April 2027 gives you and your family more certainty, more control and more potential value.



Next Steps

Your Path to Greater Clarity and Control

If you would like to explore how this could work for you, here is what happens next.



1

Arrange an Initial Meeting

We will have a confidential discussion about your circumstances, objectives and what you would like to achieve.



2

Assess Your Situation

We gather the key information needed to understand your pensions, estate and wider financial picture.



3

Explore the Options

We investigate the most appropriate strategies and structures available for your circumstances.



4

Provide Recommendations

You receive clear advice and a recommended strategy tailored to your needs.



5

Implement with Confidence

We coordinate the implementation process and manage everything from start to finish.



Our role is to coordinate, engineer and protect.

We bring together the right people, the right strategy and the right process for you.



Important Information

Please read the following important information carefully.



1. Our Role

Estate Architect does not provide regulated financial, investment or pension advice and does not recommend specific financial products.

Our role is to coordinate the implementation process, introduce and work alongside appropriately authorised advisers and specialist providers, and support you throughout the process.



2. Regulated Advice

Any regulated financial or pension advice, including the suitability of any pension transfer, investment or product, will be provided by the appropriately authorised adviser following their own assessment of your individual circumstances.

You will have the opportunity to review and approve any proposal before implementation.



3. Tax Information

Any tax information or potential tax benefits referred to in this briefing are illustrative and depend upon individual circumstances and the legislation in force at the relevant time.

We do not provide tax advice. You will have access to qualified tax advisers within our network who can provide tax advice relevant to your circumstances. You are also encouraged to seek independent tax advice from your own trusted advisers and have any proposals checked by them should you wish to do so.



Nothing will be transferred, invested or implemented until you have received the relevant information, regulated advice and documentation from the authorised adviser and have chosen to proceed.

