



Case Study – business sale

Mr B was bought out from a private business where he was a shareholding director. He received approximately £4 Million but this would have to fund him and his family for the rest of their lives.

Our advice

Identified what expenditure was likely, what tax bills were due and what ongoing income was needed.

As the clients were cautious all monies required for imminent expenditure were placed into top high interest deposit accounts.

On-going income was secured using low risk deposits and guaranteed bonds.

A portfolio was set up on the wrap account to provide effective tax-free “income”.

A long-term portfolio was set up using an offshore bond facility.

Pension plans were amended to give maximum Inheritance tax efficiency.