



Corporate exit – how we can help



You have worked hard to build your business – with the end goal being to step away and, hopefully, reap the rewards.

Yet, just like building a successful business, selling up and making a tidy profit requires a strategy. The value of your business might not be what you'd hoped, particularly given the impact of COVID-19, and there are a wide range of other considerations.

Here are some of the ways our wealth managers can help you with every aspect of your business exit:

Clarify what you need

We work to establish your goals and the lifestyle you would like, and from this produce a personal cashflow forecast to clarify your thinking ahead of an exit. This gives an indication of whether the potential proceeds from a sale, alongside your existing pensions, savings and investments are likely to be sufficient to fund your desired lifestyle.

Consider protection

We will carefully consider shareholder protection and key person insurance. These provide a valuable financial cushion to the business in the event of death or critical illness of a key employee.

Our financial planners will provide advice on these products, including whether critical illness or private medical insurance is transferable on exit for you or your family.

Establish a financial plan

Every successful business has a plan which adapts to changing conditions and your future prosperity deserves the same level of care.

We help to achieve your wealth ambitions before, during and after the transaction, advising on all aspects of investment and retirement planning.

Alongside financial planning, you benefit from the expertise of an investment manager to build a portfolio to achieve income and growth objectives.

Maximise tax allowances

Any financial plan makes the most of the tax allowances available to you. We consider the impact of Business Tax Relief and Capital Gains Tax – and other assets you might have, such as property and other investments.

We also consider any tax structures that may be driving the transaction and factoring these into advice.

With our help, you can move forward with confidence.

The value of investments and any income from them can fall and you may get back less than you invested.

Please note that this document was prepared as a general guide only and does not constitute tax or legal advice.

While we believe it to be correct at the time of writing, Brewin Dolphin is not a tax adviser and tax law is subject to frequent change.

Tax treatment depends on your individual circumstances; therefore you should not rely on this information without seeking professional advice from a qualified tax adviser.

No investment is suitable in all cases and if you have any doubts as to an investment's suitability then you should contact us.

The information contained in this document is believed to be reliable and accurate, but without further investigation cannot be warranted.