Selling your business: turning a successful exit into long-term financial security

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THE COMPLETE GUIDE TO EXITING YOUR BUSINESS

Whether you're ready to move on from your business now or it is years away, an effective exit strategy could boost its value and make the process less stressful.

There are lots of areas you'll need to consider when creating an exit strategy that's right for you and the business, from how to get processes into shape and ready for your departure to deciding which exit route suits you.

This guide covers some of the main exit strategies you might want to weigh up and key considerations for business owners in five practical steps:

If you have any questions about the contents of this guide or would like our support when creating an exit strategy, please contact us:

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Don't overlook the emotional challenge of exiting your business

Selling a business can bring emotional challenges. You may have spent years building up your firm, and it may be more difficult than you expect to move on from it, or even to create an exit strategy.

While it can be difficult, setting out your exit strategy could help tackle the emotional challenges. Some of your concerns or apprehension might be related to uncertainty about what will happen to your business and what the next chapter of your life will look like. The prospect of stepping into the unknown can be scary, so an exit strategy may help.

At the start of 2024, there were around 5.5 million private sector UK businesses. Small and medium-sized businesses (those with fewer than 250 employees) make up 99.16% of UK businesses and account for around 6 in 10 private sector jobs.

So, if you're putting an exit strategy in place, you certainly won't be the only business owner tackling the task.

Source: Money.co.uk

48% OF BUSINESSES **DON'T** HAVE AN **EXIT STRATEGY** IN PLACE

An exit strategy can give you confidence in the future and provide a direction for your business. Yet, a worrying report from *FTAdviser* found that almost half of businesses don't have an exit plan in place even though, on average, business owners plan to step away in seven years.

When asked why they didn't have an exit strategy, business owners said they:

- Thought it was too early to consider (24%)
- Had no desire to sell their business (21%)
- Simply didn't need one (14%).

If you're not planning on leaving your business soon, it might seem like a task you can put off. However, it can take years to effectively prepare your business for your exit. You might want to take steps that could boost the value or provide training for your key employees to ensure operations can continue to run smoothly without you.

So, even if you're committed to staying within your business for the long term, setting out an exit strategy now could be valuable. It doesn't have to be set in stone and can be updated to suit your needs, but a plan could help you identify long-term goals and the steps you could take to make them achievable.

1 in 4 business owners have fast-tracked their exit strategy in 2023

While your goals should be at the centre of your exit strategy, factors outside of your control might also influence your decisions.

Indeed, according to a report in *Business Matters*, concerns around potential changes to the tax regime led to a quarter of business owners whose firms have a turnover of at least £5 million fast-tracking their exit strategy in 2023.

Other key factors affecting exit strategies among those surveyed were:

- Challenges accessing long-term capital (25%)
- High inflation pushing up business expenses (23%)
- Suffering the withdrawal of a key investor (19%)
- Complications navigating post-Brexit trade arrangements (18%)
- The rising cost of capital due to higher interest rates (18%).

The research found that uncertainty in the UK means almost two-thirds of business owners are looking to sell their enterprises.

While external influences might be unexpected, a robust exit strategy could mean you're in a better position to act if changes to the business environment affect your plans.

STEP 1: SETTING OUT YOUR GOALS

Starting with your reasons for selling your business could help you choose an exit strategy that's right for you. Your goals might influence things like timescale, the desired sale price, and more.

When you're setting out your long-term goals, answering these two questions could help you identify which options might be right for you.

1. WHAT ARE YOUR GOALS ONCE YOU EXIT YOUR BUSINESS?

Considering what you'd like your life to look like after you exit your business may be a good place to start when you're formulating your strategy. Defining your reason for moving on from the business could help guide the decisions you'll need to make.

A common reason for stepping back from a business is retirement. You might be looking forward to a slower pace of life or embarking on a new adventure once you have more free time.

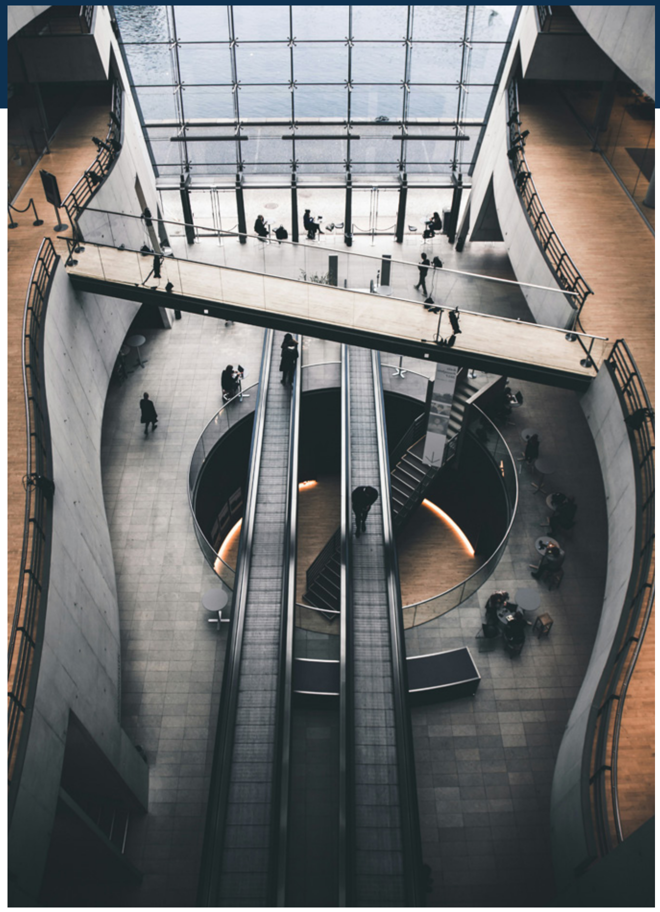
If retirement will be the reason you exit your business, think about what age you'd ideally like to retire. If you were in a financial position to do so, would you want to retire now or soon? Or are you keen to keep working into your later years?

Retirement isn't the only option for your future either. Instead, you might want to focus on a new business or project, or develop skills in a new area to support your long-term goals.

While you might think of financial planning as being solely about money and figures, it's much more than that. A tailored financial plan will start by understanding what you want to get out of life now and in the future.

So, working with a financial planner at this stage may be useful and help you clearly set out what your goals are once you've left the business and how you could turn it into a reality.

Unexpected events might also affect the reason you exit your business. For instance, you could receive an attractive offer from a prospective buyer that you decide is too good to turn down. While you might need to adjust your exit strategy in these circumstances, having the foundations in place could still be valuable.



2. WHAT CAPITAL DOES YOUR EXIT NEED TO GENERATE TO OFFER YOU FINANCIAL FREEDOM?

The next question you'll often need to answer is: How much do you need to sell your business for?

Your mind might jump to how much your business is worth, but you should focus on your personal needs and goals. To be financially secure once you exit your business, how much capital do you need to generate?

This is why setting out your plans for your life after you exit is so important. It's a step that may help you understand what potential sale price is "enough" for your goals.

Calculating how much you need could be complex. After all, the money you make from your business might need to provide financial security for several decades. Or you may want to factor in future income if you plan to work or take on another project.

As a financial planner, we can offer support here and use a cashflow model to guide your decisions and provide peace of mind.

CASHFLOW MODELLING COULD HELP YOU VISUALISE YOUR LONG-TERM FINANCES

Cashflow modelling is a useful tool that could help you visualise how the value of your assets will change over time based on the decisions you make.

Essentially, a cashflow model brings together all your finances, liabilities, income, and expenditure. It then creates a visual representation of how your wealth could change in the long term.

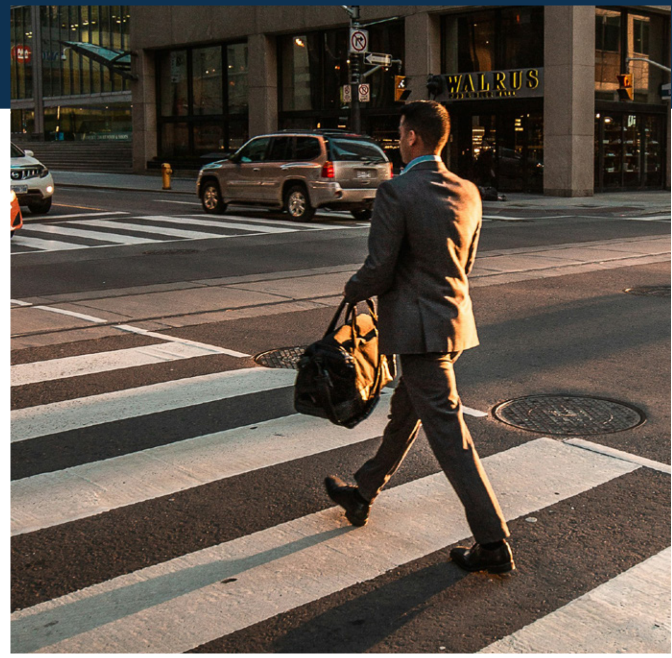
As well as considering your day-to-day spending, you can also factor in one-off events. For example, you might want to consider the impact of paying for a long trip that you plan to take once you leave the business or gifting a deposit to your children to help them get on the property ladder. Or, you may want to understand how an inheritance you expect to receive could affect your plans.

In addition, cashflow modelling will make certain assumptions. So, it could factor in the expected rising cost of living when calculating how your expenses will affect your wealth or forecasted investment returns.

As a business owner putting an exit strategy in place, a cashflow model could be beneficial when calculating how much you need to sell your business for. It can help you understand what assets you need to fund your lifestyle in the future and how a cash injection from leaving your business could support your goals.

Working with a financial planner to create a cashflow model can answer the questions like "What is 'enough'?" when you're reviewing exit strategies and opportunities.

Cashflow modelling will bring together all your assets to provide a comprehensive view of your wealth and how it might change. So, as well as incorporating the potential sale price of your business it will include other assets too, from pensions to property.



After gathering all the necessary information to build a cashflow model, the outcome could affect your decision.

1 You may find that the current value of your business would provide you with financial freedom now. If this is the outcome, you might want to consider if you'd like to exit your business sooner than anticipated. You could also explore options you may have previously thought were out of reach. For example, you might be in a position to take a dream holiday, or pass on some of the sale proceeds to your children.

2 You could find there is a gap between the value of your business and how much you need to be financially secure. Having this information now could mean you're in a better position to take steps to grow your business to secure the future you want. Alternatively, you might choose to adjust your plans to reflect the value.

A CASHFLOW MODEL COULD EASE WORRIES YOU HAVE ABOUT YOUR LONG-TERM FINANCIAL SECURITY

As you prepare to leave your business, you might worry about uncertainty. It could mark a significant change to your lifestyle and finances. Cashflow modelling could also boost your confidence if you have concerns.

You can change the information a cashflow model uses to answer questions like:

- Would I still be financially secure if I sold my business earlier than expected due to ill health or other factors?
- How would a period of high inflation affect my financial resilience over the long term?
- Could I afford to invest in another business or project?
- Would my family be financially secure if something happened to me?
- How would selling my business for a lower price affect my lifestyle?

Addressing your concerns using a cashflow model could help put your mind at ease and mean you can move your exit strategy forward with confidence.

The drawbacks of cashflow modelling

Cashflow modelling can be an incredibly useful tool, especially when you're making large financial and lifestyle decisions. However, it isn't perfect and there are some drawbacks you should keep in mind.

First, the information it provides is based on the data you input. So, it's important to ensure the figures are kept up to date and continue to reflect your current circumstances.

Second, cashflow modelling will make assumptions. For this reason, a financial buffer is often important. For example, you may state that your investments will deliver annual returns of 5% based on your portfolio and historical information. However, investment returns cannot be guaranteed and a buffer could provide some security if your portfolio experiences volatility.

STEP 2: CHOOSING AN EXIT STRATEGY THAT SUITS YOU

There's more than one way to exit a business. The option that is right for you will depend on your lifestyle goals and priorities.

4 POTENTIAL EXIT STRATEGIES YOU MIGHT WANT TO CONSIDER

1

Selling your business

When you think about exiting your business, a sale might be the first option that comes to mind.

Selling your business to another person or company could help you achieve the highest price possible, especially if your business has strategic selling points that are attractive to potential buyers, such as providing a route to a new market or a talented team in a competitive industry. As a result, one of the key benefits is the financial security it could provide you.

However, there's often a lot of work you'll need to do to prepare your business for sale if you want to maximise its value. You might want to take steps to increase sales, extend your customer base, or reduce risk to increase the potential sale price.

Then, of course, you'll need to find the right buyer. Selling a business may be a lengthy process that takes several years, so preparing well in advance is often useful.

There are drawbacks to consider too. As you'll be handing over the reins of your business to someone you may not know well, there might be emotional challenges. You may worry about what the change means for your employees, customers, and the reputation of the business you've worked hard to achieve.

You should also be aware of the tax implications of selling your business. Usually, if you sell shares within your business, you'll need to pay Capital Gains Tax (CGT) on the gains you've made. However, tax allowances and relief, such as claiming Business Asset Disposal Relief (BADR), could reduce your overall bill.

You can read more about the CGT and BADR on page 17.

While common, these four exit strategies aren't your only options.

For instance, you may choose to remain part of your business until you die and pass it on to beneficiaries as an inheritance. Another option could be to sell off your stake as part of an initial public offering (IPO) that would lead to your business becoming publicly listed, or you could choose to wind down your business if there are no obvious buyers or successors.

2

Passing your business on to family

Passing a business on to family can be rewarding and help you create a legacy that could provide long-term security for future generations, but it's not always straightforward.

If you want to leave your business to your child or another family member, they might already be involved in its operations in some way. You'll need to consider carefully whether your successor has the right skills and knowledge to run the business. You may identify gaps that you could help them close, such as by working in different roles throughout the company.

Some business owners find that a transition period is valuable. If you're still involved in the business after your successor has taken over the reins, you can be on hand to offer guidance and insight when it's needed.

Yet, it can be challenging to still be close to the business but not in control. You might not agree with the decisions your successor makes as they move the business forward.

From a tax perspective, passing your business on to family could be beneficial. For example, it may be possible to defer a CGT bill, so that your successor pays it at a later date when the gains are released. You may also be able to claim business property relief to reduce a potential Inheritance Tax (IHT) bill.

You can read more about IHT and business property relief on page 18.

3

Passing your business on to your leadership team

In a management buyout, the business is bought by an existing management team. While the sale price may not be as high as a trade sale, this route may be more efficient as the team will already know your business well.

If you have a leadership team you trust, a management buyout could be a good option for you.

As you know your management team, you might worry less about the future of the business and employees. You may want to consider if the management team has the right range of skills to transition to business owner, and where you could offer support to make handing over the business smoother.

Management buyouts are typically funded through financing, including through debt and equity. So, there is a risk that the team may struggle to raise sufficient funding for the deal.

Again, the profits you make when selling your business are likely to be liable for CGT, which you might be able to reduce through tax relief.

4

Using an Employee Ownership Trust

If you don't have a family successor but still want to leave a legacy, you may want to use an Employee Ownership Trust (EOT).

When using an EOT, the shares you sell would be transferred to an all-employee trust, which is then held for the benefit of employees, rather than giving direct share ownership to employees. To encourage business owners to consider this option, shares sold to EOTs may benefit from tax relief.

As well as the potential tax benefits, you may appreciate knowing that your business will continue to operate and your employees will remain in their current roles.

However, you should keep in mind that it may take longer to be paid. You'll usually be paid from future profits over several years. So, you should factor in your financial needs once you exit the business when weighing up this option. It could also take longer than some of the alternative options to prepare your business for your exit.

Do you want to continue to play a role in your business?

While you're thinking about how you'll exit your business, you may also want to consider if you'd like to play an ongoing role. For example, you might want to sit on the board of directors which will allow you to have ongoing oversight without being responsible for day-to-day operations. Or you could retain shares in the business, which could support your financial plan.

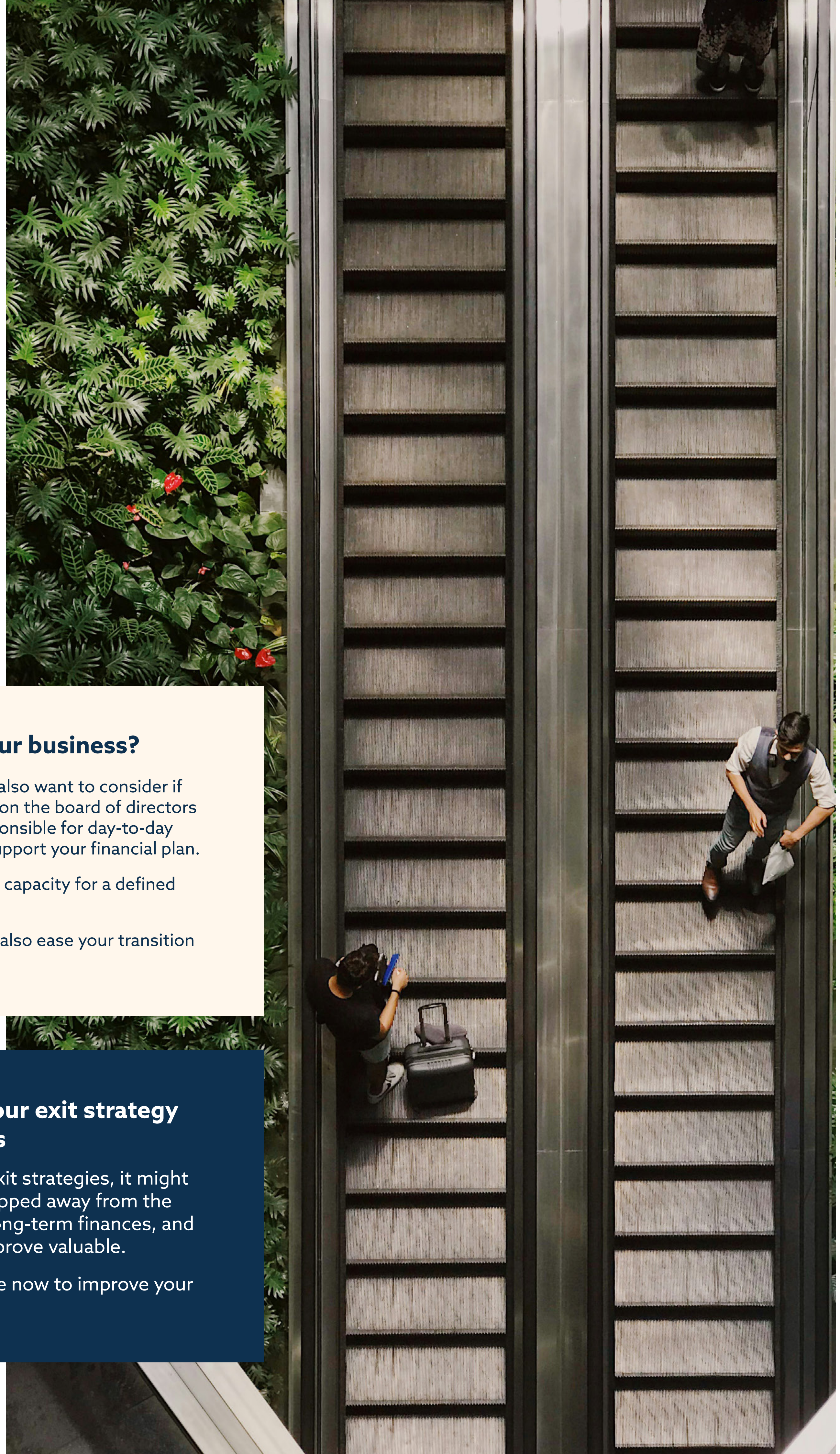
Indeed, in some cases, you remaining part of the business in some capacity for a defined period could be part of the deal.

Continuing to be part of the business you've built in some way could also ease your transition into the next chapter of your life.

Working with a financial planner as you prepare your exit strategy could support your long-term goals

If you're only just weighing up the pros and cons of the different exit strategies, it might seem early to start thinking about your finances after you've stepped away from the business. However, the decision you make now could affect your long-term finances, and working with a financial planner early in the process could prove valuable.

If you'd like to talk about your finances and the steps you could take now to improve your security, please contact us.



PART 3: PREPARING YOUR BUSINESS FOR SALE

If you want to maximise the sale price of your business, there's often a lot of preparation that needs to happen first, from setting out your targets to getting your firm valued.

6 VITAL STEPS TO PREPARE YOUR BUSINESS AND ATTRACT BUYERS

1. *Set out your objectives and consider your target buyer*

In the first section of the guide, we've already covered the importance of setting out your objectives and calculating the sale price you need to achieve your goals. As you start to prepare your business, it's worth returning to these – have your plans changed at all?

You may also want to consider your objective for your business. What would your ideal scenario be?

For instance, would you prefer your business to merge with a corporation, or do you want to continue as a business by passing it on to your management team? Considering the buyer at this stage could help you tailor your preparation to increase your chances of attracting the right person.

2. *Define your time frame*

While you might have a vague date in mind for exiting your business, now is the time to start thinking about realistic timescales. As well as your personal goals, you might want to factor in how long preparing your business could take and whether the timing of the sale could affect the price.

Keep in mind that you might need to be flexible about your timings. It could take longer to find the right buyer, or delays may happen throughout the process.

3. *Consider how to make your business as attractive as possible*

A key step when selling your business is making it an attractive prospect for potential buyers. It can take months or years to get the business to where you want to be, so even if your exit date is some time away, it's not too soon to start preparing.

In the lead-up to exiting your business, you might want to:

- Review the talent within your team to identify where further training or a new hire could strengthen your operations
- Contact customers to renew their contracts and ensure accounts are up to date
- Settle any outstanding disputes
- Fix or invest in new equipment if necessary
- Take steps to increase the profitability of your business.

Making yourself redundant could be attractive to buyers

It might seem strange after you've put so much work into making your business a success, but making yourself redundant could entice buyers.

If you play an integral role in the running of your business, it may suggest that it couldn't continue to operate successfully without you. This isn't an attractive prospect for buyers or could pose risks if you'll be passing the business on to a family member or your management team. So, handing key responsibilities over to capable employees could be valuable.

Alternatively, offering to continue working within the business for a period after the sale could ease concerns and allow for a smoother transition.

4 *Create a business manual*

There may be lots of things that happen within your business that only you're aware of, or you're the only one who understands how all the different areas come together. If the day-to-day running of your operations could look complicated from the outside, a manual might be useful.

Creating a business manual may be an insightful exercise and help prospective buyers understand your company's value, how it operates, and whether it aligns with their needs.

In addition, the process of interrogating how your business functions could help you analyse your current operations and how improvements might be made.

5. *Get your business valued*

Once you're almost ready to start speaking to potential buyers, a business valuation is essential. There are several different ways to value your business but it may be based on material assets, projected profits, the sector you work in, and your business's reputation.

You'll often need to negotiate during the sales process, and you should be prepared to defend your business's valuation with evidence. If your valuation is based on projected profits, showing the long-term growth of your business, how you're entering a new market, or how you've made operations more cost-effective could be useful.

While you can complete your business valuation yourself, there could be benefits to working with an expert. Your attachment to your business could affect how you view its value, and an expert opinion could give the figure more legitimacy to buyers.

6. *Carry out due diligence*

Before putting their hand in their pocket, buyers will carry out extensive due diligence. Getting all the necessary paperwork in order now could help speed up the sale and show potential buyers that your business is organised and effectively run.

Think about the information you'd like to review if you were going to buy your business. Buyers could request details about:

- Contracts with suppliers, customers, and employees
- Intellectual property
- Business assets, including property
- Liabilities
- Companies House records
- Shareholder positions.

FINDING A BUYER FOR YOUR BUSINESS

If you'll be exiting through a trade sale, finding a buyer is a crucial step.

You don't have to use a broker, but there could be benefits to doing so. They'll act as a middleman between you and buyers. They could help you by finding prospective buyers and vetting them, saving you time. As selling businesses is their job, expert negotiation skills could lead to a higher sale price too.

Usually, you'll pay a broker a percentage of the sale price for their services. The fee can vary significantly, so ensure you understand the potential costs.

If you want to find a buyer yourself, you could use online listings and engage with your business contacts to encourage interest.

If you'll be handling negotiations yourself, you should be prepared to haggle – after all, the buyer will want to secure a lower price or better deal terms. While you might have an emotional attachment to the business, try and focus on the facts when negotiating – what are your USPs that mean your business could benefit the buyer, or how does your due diligence show that a higher price is deserved?

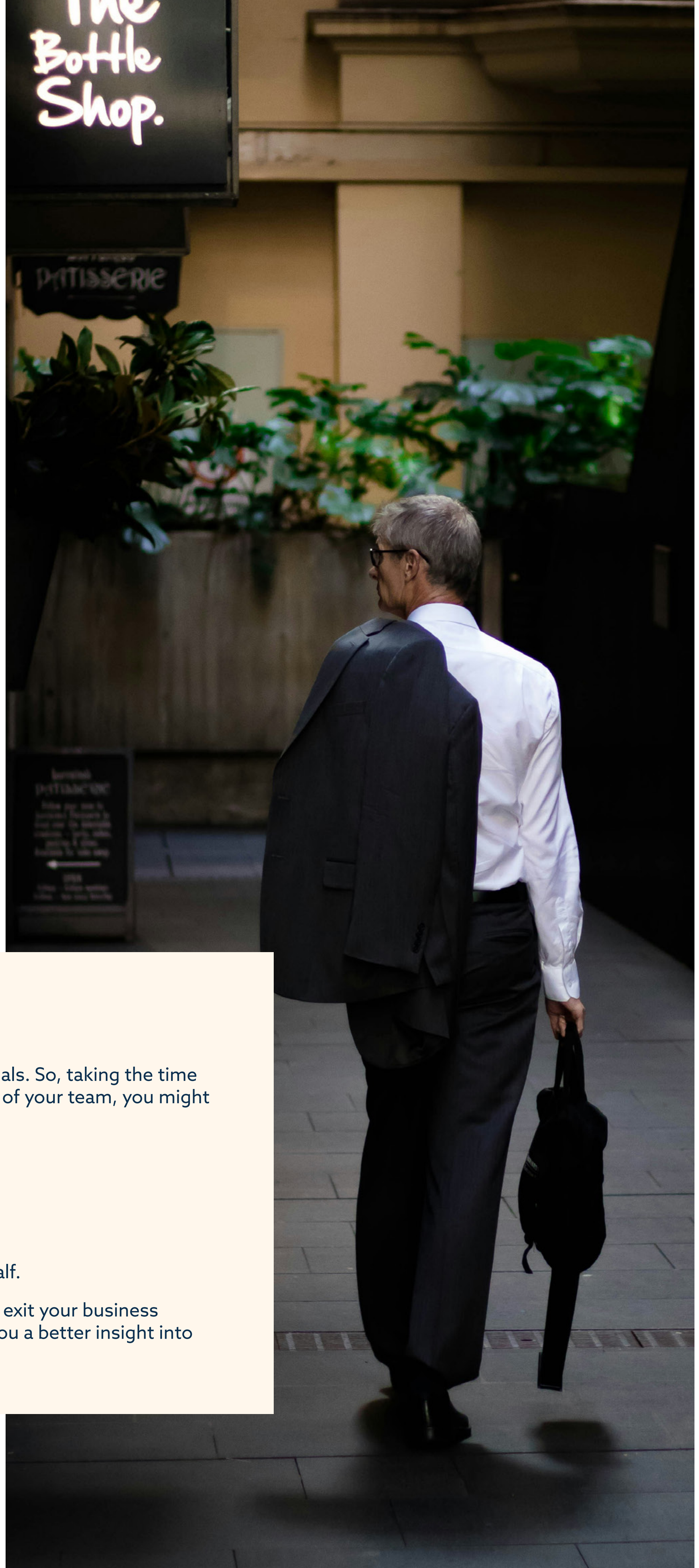
Ideally, you should ensure your conversations are in writing or are followed up with an email to clarify the details. Depending on the nature of the information you'll be sharing, you may also want buyers to sign a non-disclosure agreement.

Bringing together your team

The sale of a business will often benefit from the input of several professionals. So, taking the time to find people you trust and want to work with is an important step. As part of your team, you might need a:

- Solicitor to focus on legal issues, such as drafting a sale agreement
- Accountant who will prepare financial documents
- Financial planner to help you manage your personal finances
- Business broker to research potential buyers and negotiate on your behalf.

You might also want to seek specialist expertise. For instance, if you plan to exit your business through an Employee Ownership Trust, speaking to a specialist could give you a better insight into the process.



PART 4: MANAGING YOUR TAX LIABILITY NOW AND ON THE SALE OF YOUR BUSINESS

Understanding tax rules and allowances could help you make your wealth go further while you're preparing to exit your business, and once you've received the sale proceeds.

2 USEFUL WAYS TO MANAGE YOUR TAX LIABILITY NOW

1. *Managing your income and tax liability*

As you're in control of your income, you could take steps to reduce your tax liability. Many business owners choose to take a salary and dividends to create an income.

If you want to take money from your business, one of the most common ways is by taking a salary. If you do, the income, including bonuses, could be liable for Income Tax and it's important to calculate how much the bill could be and the thresholds for paying a higher rate.

For the 2026/27 tax year, the Income Tax rates are:

Income Tax band	Income Tax rate
Personal Allowance (up to £12,570)	0%
Basic rate (£12,571 to £50,270)	20%
Higher rate (£50,271 to £125,140)	40%
Additional rate (more than £125,140)	45%

Please note: *Income Tax bands and rates differ in Scotland.*

When setting your salary, you should be mindful of the thresholds for paying the higher and additional rate of Income Tax to avoid an unexpected bill.

You could further supplement your salary by taking dividends from your business – they could provide a tax-efficient way to boost your income.

A dividend is a way of distributing some of a company's profit. As a business owner, you may choose to pay yourself dividends. For the 2026/27 tax year, you could receive up to £500 before dividends are taxed.

The amount of tax you pay on dividends that exceed this threshold will depend on which Income Tax band(s) the dividends fall within once your other income is considered. For 2026/27, the tax rates on dividends are:

- Basic-rate: 10.75%
- Higher-rate: 35.75%
- Additional-rate: 39.35%.

Using your Dividend Allowance can make financial sense. Paying yourself dividends to supplement your salary could also reduce your tax bill overall, even when you exceed the allowance.

In addition, you don't need to pay employer or employee National Insurance contributions (NICs) on dividends. So, it could reduce overall tax liability for both you and your business.

2. *Making the most of your pension*

As well as the income you receive from your business now, you might want to consider how you could improve your finances in retirement too.

Paying money into your pension could be tax-efficient for both you and the business.

From a personal finance perspective, when you contribute to your pension, you'll receive tax relief, paid at the highest rate of Income Tax you pay. This could provide a valuable boost to your retirement savings.

For the 2026/27 tax year, the pension Annual Allowance for most people is £60,000. The Annual Allowance is the maximum that you can pay into your pension each tax year without an additional tax charge. It covers contributions made by you, your employer, and other third parties. However, you can only claim tax relief on up to 100% of your annual earnings.

If you're a high earner or you have already flexibly accessed a pension, your Annual Allowance may be lower.

In addition, making a pension contribution from pre-taxed company income is usually an allowable business expense. So, your business could receive tax relief, saving up to 25% in Corporation Tax.

If you'd like to understand what steps you could take to improve your finances before you exit your business, please contact us to arrange a meeting.

2 TAXES YOU MAY NEED TO CONSIDER WHEN YOU EXIT YOUR BUSINESS

1

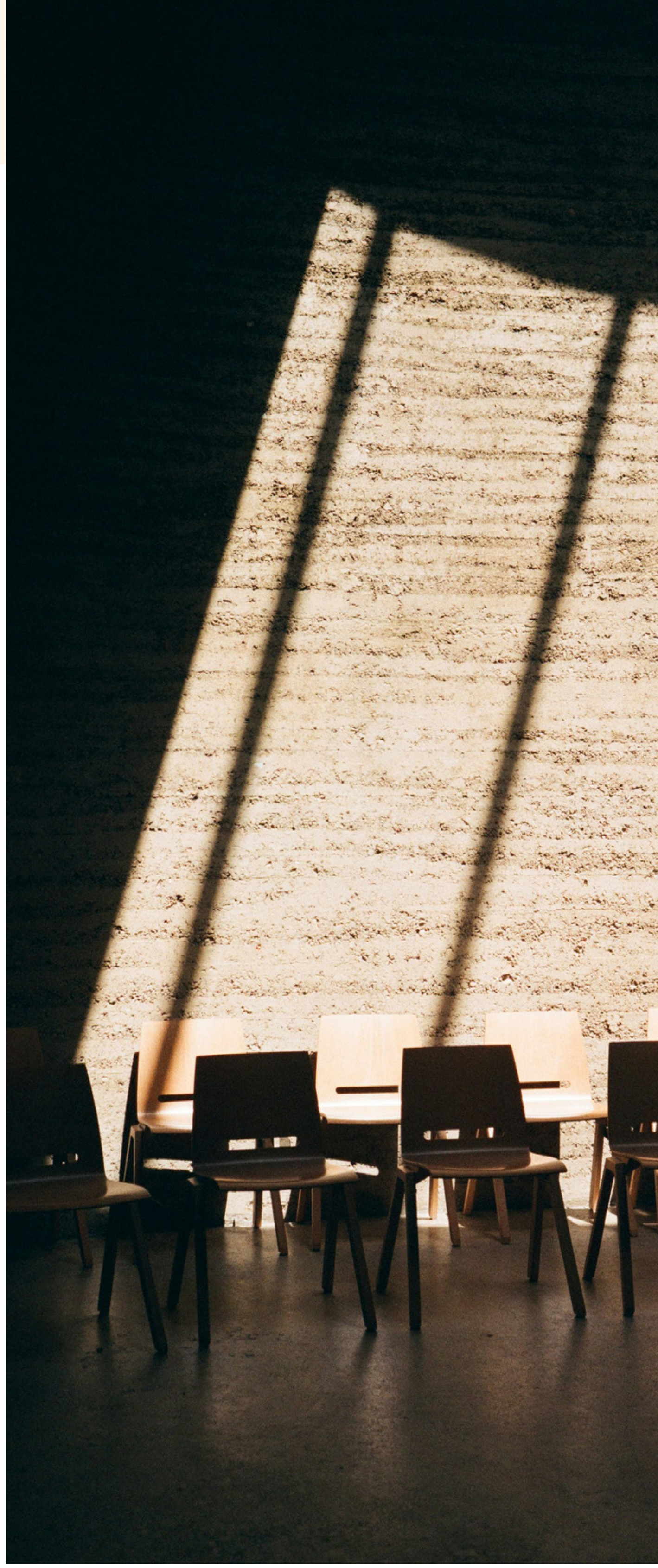
Capital Gains Tax

Capital Gains Tax (CGT) is a type of tax you pay when you dispose of certain assets, including shares that aren't held in a tax-efficient wrapper, and make a profit.

In the 2026/27 tax year, you can receive up to £3,000 in gains before CGT is due, this is known as the "Annual Exempt Amount".

The rate of CGT you pay will depend on which tax band(s) the taxable gains fall into when added to your other income. In 2026/27:

- If you're a higher- or additional-rate taxpayer your CGT rate would be 24% on your gains from residential property and other chargeable assets
- If you're a basic-rate taxpayer, depending on your taxable income and the size of your gain, you may benefit from a lower CGT rate of 18% on your gains from residential property and other chargeable assets.



So, you could end up with a hefty tax bill when you exit your business if you don't make use of reliefs.

However, Business Asset Disposal Relief (BADR), previously known as the Entrepreneurs' Relief before 6 April 2020, could cut your tax liability if you're a sole trader or business partner. You must have owned the business for more than two years if you're selling it, and the same conditions apply if you're closing the business, though you must dispose of the business assets within three years to qualify for the relief.

BADR means you'll pay tax at 18% on all gains on qualifying assets disposed of from 6 April 2026. As a result, if you could pay the higher CGT rate, BADR may reduce your tax bill.

2

Inheritance Tax

If you're passing on your business to your family, during your lifetime or on death, you may need to consider Inheritance Tax (IHT).

The standard rate of IHT is 40%, so your estate could face a significant bill. The good news is there are often steps you can take to reduce a potential IHT bill, including if you're passing on a business.

In 2026/27, the nil-rate band is £325,000 – this is the amount you can pass on to your loved ones before IHT may be due. Many estates can also make use of the residence nil-rate band, which is £175,000 in 2026/27 if they leave their main home to a direct descendent.

You can pass on unused allowances to your spouse or civil partner. So, if you're planning as a couple, you could leave up to £1 million to beneficiaries before IHT is due.

You should also keep in mind that gifts may be considered part of your estate for IHT purposes for up to seven years. So, if you passed on assets, including shares in your business, to your beneficiary and passed away within seven years, the assets could be liable for IHT.

Business Relief could reduce the value of a business or assets when calculating an IHT bill.

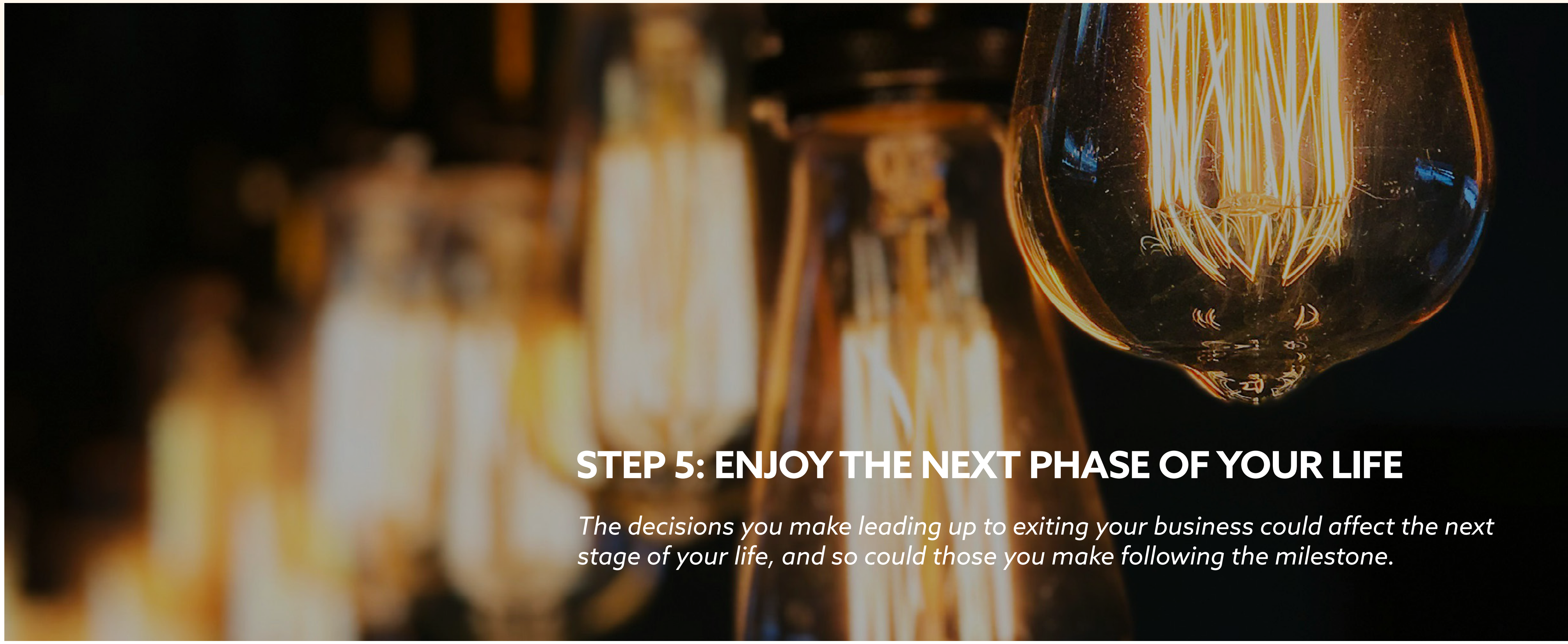
You could receive Business Relief of:

- 100% on a business or interest in a business, and shares in an unlisted company
- 50% on shares controlling a more than 50% of the voting rights in a listed company; land, buildings, or machinery owned by the deceased and used in a business they were a part of; and land, buildings, or machinery used in a business and held in a trust that it has the right to benefit from.

You must own the business or assets for at least two years before you pass away for your estate to use Business Relief.

As of 2026/27, Business Relief has a £2.5 million cap for 100% relief on combined qualifying assets. The portion of your assets that exceeds this threshold would only receive relief at 50%.

IHT can be complex and mitigating a potential bill often requires you to be proactive. If you'd like to discuss what tax your estate could face when you pass away, please contact us.



STEP 5: ENJOY THE NEXT PHASE OF YOUR LIFE

The decisions you make leading up to exiting your business could affect the next stage of your life, and so could those you make following the milestone.

ONGOING FINANCIAL REVIEWS COULD HELP YOU GET MORE OUT OF THE NEXT STAGE OF YOUR LIFE

Exiting your business can lead to a lot of conflicting emotions. You might miss the routine being a business owner brought, or be excited about your next steps. As well as navigating your new lifestyle, your finances might have changed significantly too.

As part of your exit, you might have received a substantial lump sum, or expect to receive payments spread out over several years. It's important to understand how to manage your new income and assets in a way that suits your goals – the decisions you make now could affect the rest of your life, particularly if you plan to retire.

Financial planning could help you get to grips with your finances and feel confident about your future.

Using cashflow modelling, we can help you understand how the sale proceeds and other assets, such as savings or property, may be used to achieve your aspirations.

It could help put your mind at ease and help you answer questions like:

- What income can I sustainably withdraw from my assets if I plan to retire?
- Can I afford to fund another business project?
- What would happen to my income if my investments performed poorly?
- Am I in a position to pass on financial gifts to my children?
- How secure would my family be if something happened to me?

Regular reviews with a financial planner could help you stay on track to reach your goals and ensure your plan is updated if your circumstances or aspirations change.

Contact us to talk about your exit strategy and long-term financial plan

Whether you're nearing your exit date or you want to start putting a long-term strategy in place, working with a financial planner could be beneficial.

We could help you assess your finances now and understand how the decisions you make could affect both your business and your lifestyle. Please contact us to arrange a meeting to discuss your exit strategy and financial plan.

Contact Us

01372 540 988

admin@capelalley.co.uk

Please note: This e-zine is for general information only and does not constitute advice. The information is aimed at retail clients only.

The Financial Conduct Authority does not regulate estate planning, tax planning or cashflow planning.

Please do not act based on anything you might read in this e-zine. All contents are based on our understanding of HMRC legislation, which is subject to change.

Approver Quilter Financial Services Limited May 2026.