

Christian Selley – Private Wealth

Business Owner Wealth & Exit Strategy Guide

A practical guide for UK business owners with £250,000+ investable assets.



Phone: 07960097335 | Email: christianselley@tpllp.com

Book a private consultation: <https://calendly.com/christian-selley>

Contents

1. The Business Owner's Wealth Checklist
2. Profit Extraction: Salary, Dividends & Employer Pension Contributions
3. Using Pensions as a Strategic Asset (Not Just Retirement)
4. Exit Planning: How to Prepare 12–36 Months Before a Sale
5. Capital Gains Tax & BADR (Business Asset Disposal Relief)
6. Protecting the Business: Key Person, Shareholder & Relevant Life Cover
7. Inheritance Tax Planning After Liquidity
8. What a Private Wealth Plan Typically Includes

The Business Owner's Wealth Checklist

Most successful business owners build significant value inside their company, but often leave their personal wealth structure under-optimised.

This guide outlines the core areas that typically drive the largest improvements in after-tax outcomes and long-term security.

Profit Extraction: Salary, Dividends & Employer Pension Contributions

For directors of limited companies, the combination of salary, dividends and employer pension contributions is often the most tax-efficient way to extract profits.

Employer pension contributions can be highly effective because they are typically deductible against corporation tax (subject to HMRC rules), and do not attract National Insurance in the same way as salary.

Using Pensions as a Strategic Asset (Not Just Retirement)

Pensions are one of the most powerful long-term planning tools available to UK business owners. In many cases, pension funds can sit outside your estate for inheritance tax purposes.

Used correctly, pensions can provide both retirement flexibility and legacy planning advantages.

Exit Planning: How to Prepare 12–36 Months Before a Sale

The strongest exits are planned, not rushed. Preparation often increases valuation, improves deal terms, and reduces post-sale tax leakage.

Key steps include reducing reliance on the owner, strengthening recurring revenue, and building a clean and defensible financial story.

Capital Gains Tax & BADR (Business Asset Disposal Relief)

Business Asset Disposal Relief (BADR) can significantly reduce the rate of capital gains tax on qualifying disposals, subject to eligibility and lifetime limits.

The difference between a well-structured disposal and a poorly planned one can be substantial.

Protecting the Business: Key Person, Shareholder & Relevant Life Cover

Many profitable businesses are exposed to a single point of failure: the owner, a key director, or a vital revenue generator.

Protection planning can help ensure the business survives unexpected events and that families are not forced into rushed decisions.

Inheritance Tax Planning After Liquidity

Once a business is sold, the planning problem changes. You may move from Business Relief-qualifying assets into cash and investments that sit fully inside the estate for inheritance tax.

This is where structured planning, gifting strategies, trusts and long-term investment structures can become relevant.

What a Private Wealth Plan Typically Includes

A private wealth plan is not a product recommendation. It is a structured strategy that connects your personal objectives, tax planning, investment approach and long-term family goals.

For business owners, this often includes scenario modelling, exit forecasting, retirement planning and legacy structuring.

Next Step — Request a Private Consultation

To ensure this service is suitable, all enquiries are reviewed before a consultation is offered. If you have £250,000+ in investable assets and would like a confidential discussion, you can book a private introductory call below.

Book a call: <https://calendly.com/christian-selley>

Email: christianselley@tpllp.com

Phone: 07960097335

Regulatory profile: <https://www.truepotential.co.uk/christian-selley/>

Christian Selley is a self-employed Partner of True Potential Wealth Management LLP.

Important: This guide is for information only and does not constitute financial advice. Tax treatment depends on individual circumstances and may change.