

# Christian Selley – Private Wealth

## High Earner Private Wealth Planning Guide

A guide for professionals and executives seeking long-term clarity and tax efficiency.



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## **The High Earner's Wealth Checklist**

High earners often pay unnecessary tax simply due to a lack of planning structure. The aim is not to take excessive risk — it is to build a long-term plan that improves after-tax outcomes.

This guide covers the most common areas where professionals can regain control.

## **World-Class Basics: ISAs & Pension Planning**

The simplest strategies are often the most effective. Maximising ISA allowances can create long-term tax-free flexibility.

Pension contributions can provide significant tax relief and can form a powerful foundation for retirement and legacy planning.

## **Carry Forward: Using Unused Pension Allowances**

Carry forward rules can allow eligible individuals to contribute more than the standard annual allowance by using unused allowances from previous tax years.

This is especially relevant after bonus years, partnership distributions, or business windfalls.

## **Pension Tapering: What High Earners Need to Know**

For many professionals, the pension annual allowance may be reduced due to tapering rules based on income thresholds.

This can create unexpected tax charges if not planned correctly.

## **Tax-Efficient Investing: VCTs & EIS**

VCTs and EIS investments can provide valuable income tax relief and other incentives, but they carry higher risk and require careful suitability assessment.

They are typically used as part of a wider strategy for high earners with significant tax liabilities.

## **Offshore Investment Bonds: Deferring Tax Strategically**

Offshore investment bonds can provide tax deferral and control over withdrawals, particularly useful for long-term planning and intergenerational strategies.

They can be relevant where individuals expect lower income in future years or want flexibility in how gains are realised.

## **Inheritance Tax Planning for Professionals and Families**

Inheritance tax is often one of the largest avoidable costs for high earners. Planning can include pension nomination strategy, gifting, trusts and long-term investment structuring.

The key is to plan early — before the estate becomes unmanageable.

## **How a Private Wealth Adviser Adds Value**

The primary value is not picking funds. It is structuring decisions: tax efficiency, long-term planning, behavioural discipline, and proactive strategy review.

Clients typically seek advice when wealth becomes complex and the cost of mistakes becomes too high.

## 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>

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