

# Christian Selley – Private Wealth

## The UHNW Private Wealth Blueprint

A strategic guide for UK families and business owners with £1,000,000+ in investable assets.



Phone: 07960097335 | Email: [christianselley@tpllp.com](mailto:christianselley@tpllp.com)

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



# Contents

1. The UHNW Planning Problem (Why Wealth Becomes Harder Over £1m)
2. Inheritance Tax Exposure: The Silent 40% Risk
3. Pensions as an Estate Planning Tool
4. Gifting Strategy: Reducing the Estate Without Losing Control
5. Trust Planning: Control, Protection & Legacy
6. Family Investment Companies (FICs): Long-Term Family Wealth Structuring
7. Business Relief & Estate Planning Investments
8. Offshore Bonds & Tax Deferral for UHNW Clients
9. Family Governance: Preventing Wealth Erosion
10. What a Private Wealth Plan Looks Like at UHNW Level

## **The UHNW Planning Problem (Why Wealth Becomes Harder Over £1m)**

Once wealth reaches seven figures, the risks shift. The greatest threats are rarely investment performance alone — they are tax leakage, poor structuring, and a lack of long-term planning discipline.

This guide outlines the core areas high-net-worth families should consider when protecting and transferring wealth in the UK.

### **Inheritance Tax Exposure: The Silent 40% Risk**

Inheritance Tax (IHT) is often the largest avoidable cost faced by wealthy families. Many estates become unintentionally taxable due to property growth, business exits, and a lack of early gifting strategy.

Understanding the size of the liability is the first step. Planning early is the second.

### **Pensions as an Estate Planning Tool**

For many wealthy individuals, pensions are not simply retirement vehicles — they can be one of the most effective long-term inheritance planning structures available.

When structured correctly, pensions may sit outside the estate for IHT and allow tax-efficient intergenerational transfer.

### **Gifting Strategy: Reducing the Estate Without Losing Control**

A well-managed gifting plan can reduce IHT exposure while preserving lifestyle flexibility.

This can include the use of annual gifting allowances, regular gifts out of surplus income, and larger lifetime transfers structured over time.

### **Trust Planning: Control, Protection & Legacy**

Trusts can provide structure and control when transferring wealth to children and grandchildren, particularly where beneficiaries are young, financially inexperienced, or exposed to divorce risk.

Trust planning should always be coordinated with professional legal and tax advice.

### **Family Investment Companies (FICs): Long-Term Family Wealth Structuring**

Family Investment Companies are increasingly used by wealthy families to retain control of capital while transferring value across generations.

They can provide governance, asset protection, and flexibility when designed correctly.

## **Business Relief & Estate Planning Investments**

Some investors consider Business Relief qualifying investments as part of an inheritance tax strategy. These solutions can reduce IHT exposure but carry higher investment risk and suitability considerations.

They should only be used within a diversified strategy and with full awareness of the risks.

## **Offshore Bonds & Tax Deferral for UHNW Clients**

Offshore investment bonds can provide long-term tax deferral and flexibility, particularly useful for wealthy individuals who want control over the timing of taxable gains.

They can also support intergenerational strategies through assignment and segmented planning.

## **Family Governance: Preventing Wealth Erosion**

Many fortunes are lost not through markets, but through poor decision-making and family disputes. Wealth governance is about creating clarity: who receives what, when, and under what structure.

A clear plan can reduce conflict, protect beneficiaries, and preserve the family legacy.

## **What a Private Wealth Plan Looks Like at UHNW Level**

At UHNW level, planning becomes multidisciplinary. The best outcomes are usually achieved when wealth planning, tax strategy, estate structuring, and investment governance work together.

This often includes scenario modelling, stress testing, long-term cashflow forecasting, and coordinated planning with accountants and solicitors.

## Next Step — Request a Private Consultation

If you have £1,000,000+ in investable assets (or are approaching a major liquidity event) and would like a confidential discussion around long-term wealth structuring, inheritance planning and tax efficiency, you can request a private consultation below.

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

**Email:** [christianselley@tpllp.com](mailto: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.*