Business Owners

Is your business your pension?

You will have spent time planning, building and developing your business but you may not have had time to do the same with your own personal assets. How much do you need to realise as an exit value to retire comfortably or plan the next project or stage of life? What have you got in place if things don't work out?

Our ***Business Owners Service*** aims to:

- **Quantify your 'number' –** how much you will need to retire – **and how to get there**
- Plan a tax efficient retirement income from **all of your assets**-
  - We will agree with you an appropriate investment strategy for your risk tolerance and overall financial position, so that your family's financial future is assured, whatever happens in markets
- Help with building, diversifying and protecting your wealth inside and outside of your business. This might include:
  - *Tax Alpha*: optimising pension contributions and other allowances, perhaps working with your accountant to extract profit/remuneration in the most tax efficient way
  - Using your pension fund to buy your business premises
  - *Health & Safety*: making sure the value in your business is protected or transferred tax-efficiently to your family should the worst happen to you
  - *A clearer view ahead*: consolidating your pension arrangements
- Keep you Informed – the goalposts will get moved, we will update you promptly and advise you of any action you need to take

Our Services

Before we start we will:

- Get to know you, your current financial position, and your needs and objectives.
- Obtain information and review the features of your existing products and policies.
- Liaise with your other professional advisers.

Agree and implement the plan:

- You will receive a tailored report that clearly sets out our advice.
- We will explain how the solution aims to meet your needs and objectives.
- Your solution will be centred on your financial security, providing a suitable and tax efficient investment strategy.
- We will implement the agreed plan, prepare documentation and liaise with the product providers

As you would expect, the service also includes:

- A Review Meeting to monitor progress towards your objectives
- Access to the Autonomy Wealth investment service
- Access to our Advisory Team - calls and emails returned within 24 hours
- Online access to your portfolio via platform
- Liaising with your other professional advisers and we will refer you to external specialists when you need them
- Help with wider family issues – education funding; long term care; legacy planning