



peacheys
charteredaccountants

HIGH ON FACTS

Incisive analysis of your business plans and results

LOW ON TAX

A full range of tax strategies to help you pay as little tax as possible

YOU KEEP THE MAX

Help and advice on how to keep what you've built up and protect the future
for your family

NO WILL?

You might as well say...



1. **TO MY FAMILY** I leave you a right mess to sort out over the next few months or years
2. **TO MY WIFE** check the intestacy rules to see what you get
3. **TO MY KIDS** you have the rest and you can force mum to sell the house if you need the cash
4. **TO SOCIAL SERVICES** if the kids are orphaned you decide who looks after them. Take the care home fees from the estate as well
5. **TO THE TAXMAN** you can have all of the tax I could have avoided
6. **TO THE BANK/LAWYER** please charge what you like to sort it out

Protect your family and
write wills today

NO BUSINESS WILL?

(Partnership / shareholder agreement)



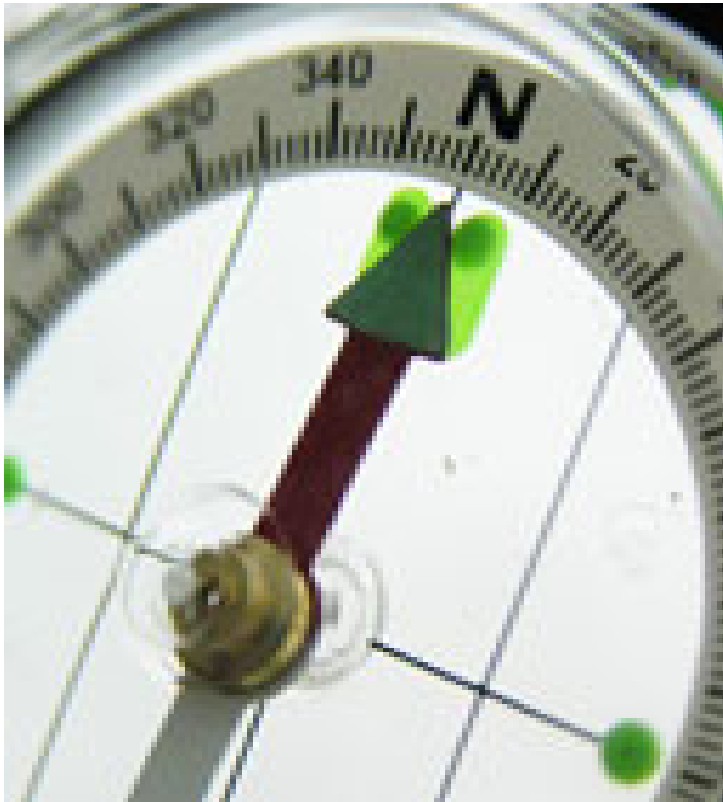
1. **TO MY PARTNERS** I leave you a right mess to sort out over the next few months or years. There's no money to help out either – good luck!
2. **TO MY SPOUSE** I know you don't know anything about the business but you'd better learn quick before my partners shaft you!
3. **TO MY KIDS** I know you haven't seen much of me but I was doing this for you. Sorry there's nothing left
4. **TO HMRC** You'll probably lose out too if it all goes bust
5. **TO THE BANK** You'll be alright (you always are)
6. **TO THE LAWYERS** Fill your boots

NO EXIT STRATEGY?



1. **TO MY PARTNERS** I have no real idea:
 - Where we are going
 - How we are going to get there
 - When we'll get there
 - How we'll get out when we do
 - How much we'll all get
2. **TO MY SPOUSE** I'm not sure:
 - How we'll manage if I can't work in the meantime
 - What happens if any of the others get ill
3. **TO MY KIDS** If you don't want the business then I'll probably have to wind it up

HOW CAN PEACHEYS HELP?



1. **PERSONAL STRATEGY**

- Will planning
- Inheritance tax planning
- Retirement and financial planning
- Wealth protection

2. **BUSINESS STRATEGY**

- Advice on set up, structure and finance
- Growth strategies
- Remuneration strategies
- Tax mitigation
- Succession and exit planning including sale planning



Protect your family and
plan your future

WHAT SHOULD I DO NOW?

WEALTH PROTECTION CHECKLIST

PERSONAL

1. Does your **will** do what you want it to do?
2. Is it **tax-efficient**?
3. Does it protect your estate from **care home fees**?
4. Are you still worried about **inheritance tax**?
5. Have **powers of attorney** been put in place to make it easier to look after your affairs?
6. Have your **investments and pensions** been reviewed in the last 2 years?

BUSINESS

1. Have you got a **business will** (partnership/shareholder agreement)?
2. Have you got an **exit or succession plan**?
3. What is the **value** of the business?
4. Will you have the **cash** to achieve your exit/succession plan?
5. Does your business provide **pensions** for directors / employees?
6. Does your business provide any of the following benefits for directors / employees – if so are you getting the best deal?
 - **Life assurance**
 - **Income protection**
 - **Private medical insurance**

I would like to know more about

Name Date

1. ASK FOR OUR “**WEALTH PROTECTION CHECKLIST**”
2. TALK TO ANY OF THE TEAM
3. OUR EXPERTS INCLUDE:
 - **STEVE THEAKER** (estate and capital tax planning)
 - **PAUL BYETT** and **GARETH FRANCIS** (business strategy and finance)
 - **NIGEL COURTNEY** (corporate and personal taxation)
 - **PETER WHITE** (financial planning and pensions)
 - **ELAINE THEAKER** (wills and powers of attorney)



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