



Sell once.
Keep more.
Retire confident.



TURN YOUR LIFE'S WORK INTO LASTING, TAX-EFFICIENT WEALTH,
HELP PROTECT YOUR FAMILY, AND FUND YOUR NEXT CHAPTER.

ASPECTS OF EXIT STRATEGY PLANNING, MADE SIMPLE

1. Map your number

Know your "enough" and how different deal structures will get you there. We build a personal plan with detailed cashflow modelling so you can see clearly what life after sale looks like.

2. Design the exit

We work in tandem with your accountant and other professionals to ensure no opportunities are missed and buyer confidence stays high.

3. Protect & pass it on

Help keep your family and business secure, before and after the sale. We plan retirement income at a risk level you're comfortable with and put the right structures in place so more passes to the next generation.

What we'll do for you

- Personal plan & cashflow modelling**
 Start with the end in mind. We'll model your future, so you know your "enough" number, test different deal options and map exactly how to get there.
- Tax-efficient extraction**
 Draw value in a way that supports both your goals and the deal. Optimise salary, dividends and bonuses alongside company-funded pensions, making full use of allowances.
- Retirement planning that fits your lifestyle**
 Define the income you want, keep flexibility as life changes, and blend your assets so your plan remains resilient for the long term.

- Estate & legacy planning**
 Your business and shareholdings may form part of your estate for inheritance tax. With trusts and structured gifting (where suitable), we help retain more of what you've built to pass to your family.
- Protect what you've built**
 We set up the right cover, correctly structured so benefits pay quickly and tax-efficiently: Key Person cover, Shareholder/Partnership Protection with *cross-options, Life Insurance, Relevant Life Plans, Income Protection and Critical Illness cover. We make sure it is properly written into trust so your family are fully protected.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

*Please note that advice in this area will require the referral to a service that is separate and distinct to those offered by St. James's Place.

Trusts are not regulated by the Financial Conduct Authority.

Business Owners say



"Joe helped me understand what the future could look like and how different scenarios would change what I need. I left feeling clear and confident about my options."

Company Director, Bedfordshire

Let's see if you're On Track. Call now.



Joe Moricca, MSc APFS
Chartered Financial Planner

Phone: 01832 279170



Senior Partner Practice
St James's Place

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