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**ways we can
support you and
your business**

Powering your potential

We know that owning a business can be exhilarating, frustrating and challenging – often in the same day.

Your business success and your personal finances are closely connected – but hitting the right balance between them can be tricky.

That's where we come in.

We're uniquely positioned to help you make the best decisions now and for the long term – for you and your business.

We advise business owners on everything from effective tax strategy to agile cash-flow management, pension and protection schemes, and planning successful exit strategies when the time is right.

We have access to a range of helpful tools. These, combined with our financial expertise, will give you the ability to see the bigger picture – right across everything, both at home and at work – and how your financial future could look. This will give you the peace of mind that comes from knowing you're doing the right thing.

Read on to find out what we can do to help you and your business.

**Contact us today to build a financial
plan for you and your business**



◆
***Giving you the peace of mind
that comes from knowing
you're doing the right thing***
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What we do



Help you see the complete picture

As a business owner, you will inevitably have a crossover between your personal and company finances. We're experts in both personal wealth management and business financial planning, so we can help you take a holistic view.

We have the all-round expertise to help you build a strong financial plan – from working out the best way to draw an income from your business, to calculating how much you will need in later life and how you might make that future a reality.

Whatever your priorities, we can work with you to create a plan that aligns your current and future business activities with your personal goals to help you achieve the future you want.



2

Understand the true value of your business

You may have built up a lot of value in your business over the years, which you can extract to help support your financial goals, such as retirement or starting something new. Our tools allow you to compare your business to other similar companies, giving you a clear picture of how competitive yours is. From this, we can help you understand how to maximise that value and make your business even more attractive to a potential buyer, helping you to plan for whatever comes next.



3

Help you make the most of available tax advantages

We can help to ensure that, across your business and your personal finances, you're maximising the tax reliefs and allowances available to you – whether that's working out how much to pay into your pension, the optimum salary you should be drawing, or the most tax-efficient way to extract profits from your business on an ongoing basis.

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



4

Provide pensions advice

It might be that a large proportion of your retirement income depends on the sale of your business when you're ready to exit. Or, it might be a case of paying regularly into your pension pot throughout your career, or investing in other ways.

But whatever your plans and your circumstances, we can help you make the right decisions for now and your future.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

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Cash-flow planning

Calculating how to make your money work as hard for you

as possible – both now and in the future – can be tricky. We can help you find the right balance between enjoying your life and reinvesting for the future, while ensuring your cash flows are looking healthy.

We have the expertise and tools to help you work out the best decisions for you and can give you the peace of mind that comes with knowing you're making the right choices.

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We can help you find the right balance
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Advise on extracting wealth from your business

What proportion of your profits should you take out of your business, and how much should you reinvest in it? And what are the tax implications of the decisions you make? We can help you answer these questions.

Plus, when the time comes for you to exit, we can advise you on the value of your business and the best ways of extracting the wealth you've worked so hard to generate.

We're also well placed to advise you on how to manage that wealth to secure your future, whether you're wanting it to generate a retirement income, help you start something new or pass it on to future generations.

Please note that advice relating to exit strategy, may involve the referral to services that are separate and distinct from those offered by St. James's Place.



Keep you protected

It's important to ensure you have plans in place in case, for example, you're unable to work or you lose a key member of staff. We can advise on the best ways to protect yourself and your business should such events arise.



Support your employees

Doing the right things to support your team can be complex and time-consuming. We can advise on matters such as staff pension schemes and employee benefits, and how to ensure your business profits from these both financially and in terms of employee wellbeing.



Regular reviews

We recognise that in the world of business, things rarely stay the same – particularly in the current climate. This can also be true when it comes to planning your personal finances. We'll always be there to support you as and when your circumstances change, and we'll conduct regular reviews to check your plans are on track and adjust them when necessary.



Why choose us?

We have a deep-rooted understanding of running a business.

The SJP family is made up of small businesses, so we have first-hand understanding and experience of the challenges you face. What's more, we can be found all around the country, forming part of the business communities we serve.

With this local knowledge, combined with our financial expertise, we're uniquely placed to help you build the future you want, for you and your business.

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What next?

To find out how we can power your potential,
get in touch with us now

Advising Business Owners



SJP



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