

BUSINESS RELIEF & POST-BUSINESS SALE PLANNING

INGENIOUS INSIGHTS

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MARCH 2026

BUSINESS RELIEF & POST-BUSINESS SALE PLANNING

STEPHEN WARD 64



OBJECTIVE

To mitigate Inheritance Tax (IHT) following the sale of a family business while maintaining investment flexibility and access to capital.

CLIENT SITUATION

Stephen recently sold his long-established engineering business for £2.8 million. Having spent most of his life building the company, he wanted to preserve the proceeds for his family while minimising future IHT liabilities.

Stephen is in good health and not yet ready to make large lifetime gifts. He also prefers to retain access to some of the funds to support his retirement and possible family needs.



£2.8M BUSINESS SALE



WEALTH PRESERVATION FOR FAMILY



RETAIN ACCESS FOR RETIREMENT AND FAMILY NEEDS

ADVICE & STRATEGY

Following a full review, Stephen invested £500,000 of the sale proceeds into a Business Relief (BR) qualifying investment through the Ingenious IEP Private Real Estate service.

Because Stephen's previous shareholding in his trading business qualified for BR, replacement relief rules allow him to retain that IHT exemption immediately (i.e. without having to renew the two-year qualifying period), provided the new investment is made within three years of selling the original business assets.

£500,000



Investment amount

IMMEDIATE

(REPLACEMENT RELIEF)



Time to potential IHT Relief

£200,000



Projected IHT saving (40%)

This strategy enabled Stephen to continue investing in trading companies while retaining control and liquidity, ensuring his capital remained productive and IHT-efficient.



SUMMARY



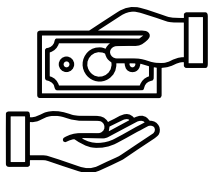
**POST-BUSINESS
SALE /
REPLACEMENT
RELIEF**

Key client need



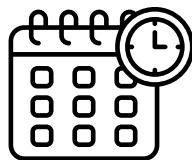
£200,000

Projected IHT Saving



£500,000

Investment amount



IMMEDIATE

Time to potential IHT Relief

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GET IN TOUCH WITH US



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PLANT THE SEED FOR EFFECTIVE ESTATE PLANNING

Important information

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Past performance is no guarantee of current or future returns and the investor may receive back less than invested. The price of the investments and the income deriving from them can go down as well as up and are not guaranteed.

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