Grafton Court
Wealth Management

Corporate Wealth Planning Brochure

Helping Your Business Prosper, Today and Tomorrow

graftoncourt.co.uk

GRAFTON COURT

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1. Introduction

At Grafton Court Wealth Management, we understand that business success brings with it both opportunity and complexity. Protecting your business, growing your wealth, and planning effectively for the future are essential — and we are here to guide you at every stage.

Our Corporate Wealth Planning services are designed to help business owners and directors manage risk, enhance business value, and make smarter financial decisions. By aligning your business structure with your personal financial goals, we help you unlock long-term value, reduce tax inefficiencies, and create a more integrated, future-ready approach to wealth.

The value of your investments can go down as well as up, so you could get back less than you invested. The Financial Conduct Authority does not regulate tax planning.

DIRECTOR

Martin Walls

Often, business owners separate their company from their personal finances. We help bridge that gap — turning the business into a powerful tool for long-term wealth, security, and legacy.

2. Our Services Overview

We offer tailored advice and solutions across all aspects of corporate wealth management, including:

Protecting Your Business

Safeguard your business against the unexpected with strategies that manage risk, protect key individuals, and secure long-term continuity.

Growing Your Business Wealth

Unlock opportunities to build and retain value within your company through efficient investment and our Cash Management Service.

Linking Business and Personal Wealth

Align your business structure with personal financial goals to extract value tax-efficiently and build long-term personal wealth.

Business Exit Planning

Prepare for a successful exit with strategic planning that maximises value, minimises tax, and supports your goals for life beyond the business.

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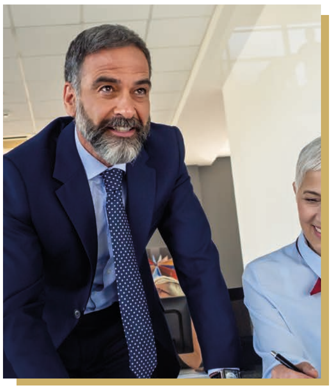
3. Protecting Your Business

Prepare for the unexpected with strategies that protect your business from the financial impact of losing a key person or shareholder. We help ensure continuity, stability, and control — even in challenging circumstances.

Shareholder Protection

We help you safeguard your company's future in the event of a shareholder's death or critical illness. With structured agreements and protection plans in place, you can ensure control of the business remains with the intended parties, and surviving shareholders have the means to purchase shares without financial strain.



Key Person Protection

The loss of a key individual can have serious financial repercussions. We work with you to assess your exposure and implement protection strategies that help maintain stability and protect cash flow if the unexpected occurs.

DIRECTOR

Martin Walls

As a business owner, your company isn't just your livelihood today — it's the foundation of your future. Protecting your interest in the business means safeguarding your lifestyle, your retirement, and your team. It's about keeping the business on course to meet both personal and professional goals.

4. Growing Your Business Wealth

Investing Within Your Business

At Grafton Court Wealth Management, we believe that business investments should be made with the same discipline and care as personal wealth. If your company is holding surplus capital, it's essential to ensure those funds are working efficiently to support your broader strategic goals.

Our investment service for businesses is underpinned by a robust, structured, and disciplined investment process designed to deliver consistent, long-term performance through a repeatable methodology.

Our Approach Includes:

Long-Term Focus

We invest to meet long-term objectives rather than attempting to time short-term market movements. Stability, consistency, and disciplined strategy are at the heart of our philosophy.

Top-Down Asset Allocation

Our asset allocation decisions are driven by in-depth analysis of the global economic environment. We optimise your investment portfolio's allocation in line with the economic cycle, helping to manage risk and seek opportunities over time.

Diversification

We ensure diversification across asset classes, geographical regions, sectors, and investment managers to help manage risk and enhance potential returns.

In-House Expertise

Our dedicated Investment Office acts as the central hub for our investment process. Supported by a Research Team, Asset Allocation Committee, and Fund Selection Committee, we draw upon both internal expertise and respected industry insight to build and manage portfolios.

Rigorous Due Diligence

We undertake comprehensive research and due diligence on every fund and asset we recommend, using a carefully managed selection and monitoring process. All investments are subject to ongoing performance benchmarking and regular reviews.

Governance and Compliance

We maintain strict governance procedures to ensure our investment process remains objective, transparent, and compliant with regulatory standards.

4. Growing Your Business Wealth

Our Investment Service for Corporates Can Help You:

- Preserve and grow your company's surplus cash or reserves.
- Align your investments with your liquidity needs and risk appetite.
- Achieve tax-efficiency where appropriate.
- Maintain a flexible structure to support future business plans and access to capital when needed

Whether your business is looking to build a reserve for future expansion, protect working capital against inflation, or enhance returns on excess cash, our structured investment service is designed to deliver solutions that are aligned to your corporate objectives.

Cash Management Service

We offer a specialist cash management service, provided in conjunction with Cascade Cash Management Ltd, to help businesses structure and optimise their cash holdings.

Through a sophisticated cash optimisation process, we can recommend the most suitable mixture of deposit accounts to meet your needs — whether you prioritise access, rate security, or depositor protection.

Service Features Include:

- Cash structuring tailored to your specific objectives.
- FSCS coverage considerations to optimise depositor protection.
- Monthly reviews of market rates.
- Notification and facilitation of account switching when materially better rates are identified.
- Annual reviews to reassess and optimise your cash strategy.

5. Linking Business & Personal Wealth

One of the most valuable opportunities for owner-directors is aligning your business with your personal financial goals.

At Grafton Court Wealth Management, we help you take a joined-up view — developing tailored strategies that optimise both your business structure and personal finances, now and into the future.

Our Linking Business and Personal Wealth Covers:

Director Salaries and Dividends

We advise on the most effective blend of salary and dividends, balancing tax efficiency with pension entitlements and personal allowance thresholds — ensuring your income strategy supports your wider goals while minimising unnecessary tax liabilities.

Pension Contributions

Pensions remain one of the most powerful tools for building long-term personal wealth. We help you structure employer contributions that reduce Corporation Tax, enhance your retirement savings, and support future financial independence.

Company-Funded Benefits and Insurance

We help you make strategic use of company-funded benefits such as Relevant Life Policies, private medical insurance, and electric vehicle schemes — offering valuable personal cover in a tax-efficient corporate wrapper.

Retained Profits and Investment Strategy

Where profits aren't immediately needed personally, we advise on investing surplus cash through the company using corporate investment accounts, helping you balance risk, growth potential, and corporate tax considerations.

Exit and Succession Planning

We consider how your income and investment strategy fits into your eventual exit or succession plan — aiming to reduce future Capital Gains Tax and ensure eligibility for Business Asset Disposal Relief wherever possible.

Benefits of Our Approach:

- Align your company’s finances with personal wealth goals
- Reduce your overall tax burden — personally and corporately
- Preserve business liquidity while growing personal assets
- Plan ahead for retirement or sale in a tax-aware, structured way

6. Business Exit Planning

Preparing You — and Your Wealth — for the Next Chapter

Exiting your business is one of the most significant financial events of your life. Whether you plan to sell, pass it to the next generation, or step back into a non-operational role, careful exit planning is key to securing the outcome you need to begin the next chapter with confidence.

At Grafton Court Wealth Management, we work alongside you well in advance of a transition to ensure your exit is aligned with your long-term financial goals.

Our Business Exit Planning Services Include:

Pre-Exit Wealth Structuring

We help you structure your personal and business assets in advance of a sale or succession, advising on the exit approach, available tax reliefs and allowances, and the wider financial implications — all with a view to optimising the outcome from both a business and personal perspective.

Personal Financial Planning

After a successful exit, many business owners find themselves asset-rich but income-poor. We design a post-sale investment and income strategy tailored to your needs, ensuring your proceeds work for you — providing growth, income, or both — in a tax-efficient manner.

Pension and Retirement Planning

We incorporate pension contributions and potential lifetime allowance planning into the exit strategy, enabling you to lock in tax benefits while securing future financial security.

Succession and Legacy Planning

For owners passing a business to the next generation, we provide advice on succession strategies, trust structures, and inheritance tax mitigation, helping you protect family wealth and ensure a smooth transition.

Mitigating Risk During Transition

Business exits can sometimes be a multi-year process. We support you though the transition period advising on performance-based earn-outs, deferred consideration and impact on your personal financial position.

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6. Business Exit Planning

The Benefits of Planning Early:

- Maximise the value of your business.
- Minimise Capital Gains Tax and Inheritance Tax exposure.
- Ensure proceeds are structured to support your long-term goals.
- Maintain control over the process and outcomes.
- Reduce emotional and financial uncertainty.

Why Choose Grafton Court Wealth Management?

Bespoke Planning

Your business is unique — so are our solutions. Every recommendation we make is tailored to your circumstances, aspirations, and risk profile.

Expertise and Partnership

We combine specialist technical knowledge with a genuine understanding of business realities. We partner with you for the long term, adapting our advice as your business evolves.

Comprehensive Service

Whether you're safeguarding your business, investing surplus cash, extracting profits, or planning your exit, we provide a complete, joined-up service that helps you grow and protect your wealth.

Our Corporate Advice Process

A Clear, Structured Approach to Supporting Your Business Wealth

At Grafton Court Wealth Management, we follow a carefully structured process to deliver the best outcomes for our corporate clients. Our Initial Advice Service ensures that every recommendation is tailored to your business's specific needs, objectives, and circumstances. Here's what you can expect when working with us:

Initial Adviser Call

One of our corporate financial planners will call you to explain our services and establish if there is likely to be value in arranging an initial meeting. If agreed, we'll schedule the meeting at a time and format that suits you (in person or virtual).

Initial Meeting

This meeting is held entirely at our expense. It's an opportunity for you to meet your adviser, explore how we can help, and for us to gain a deeper understanding of your business goals, risks, and opportunities. Following this, we usually seek your consent to gather full information on any existing plans, investments, or agreements for review.

6. Business Exit Planning

Our Corporate Advice Process

Planning Meeting

With a thorough understanding of your business in place, we will present our initial analysis and highlight areas where we can add value — whether through protection planning, investment structuring, cash management, profit extraction, or exit strategy planning. At this stage, we agree the specific scope of work, and you'll receive a clear and detailed quote for our advice services. Please note: A fixed charge becomes payable after this stage if you wish to proceed with formal advice.

Recommendations Meeting

We present our formal recommendations based on our detailed analysis, explaining the rationale behind each proposed strategy. We will outline how these recommendations align with your business objectives, risk appetite, tax planning needs, and future exit plans.

Implementation

If you choose to proceed, we will facilitate the full implementation of the agreed strategies — managing paperwork, coordinating with third parties (e.g., insurers, investment platforms, or cash managers), and ensuring a smooth and efficient process. At this point, implementation charges (as previously agreed) become payable.

Ongoing Support

Following implementation, we offer ongoing corporate advice services to ensure your financial strategies continue to align with your evolving business circumstances. Annual reviews and access to our corporate advisory team ensure your plans remain effective, compliant, and proactive.

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