

## It's all about you

Plus Minus take the time to learn about your situation and the unique investment or retirement challenges you face. Custom solutions are necessary to help you plan for your future, and this extends to all the services we offer.

## Investment and retirement planning

We take the guesswork out of identifying when, and how much, to invest — structuring a timescale for investment and suggesting the best markets for growth. We'll also take you through the risks, ensuring you're comfortable with all of your investments.

As an expert accountants firm for businesses in London and UK, we'll not only make you aware of tax liabilities, we'll also help to mitigate them as far as possible. We are updating about policies in UK, contribution schemes and risk assessment.

## Personal investment advice

Plus Minus can help you plan for your savings and retirement. We'll show you exactly which investment opportunities offer higher returns, better tax savings, and other incentives. Benefit from our expertise in creative investment ideas, market research, new opportunities, and bespoke investments to suit your profile.

## Pension contribution advice

Many business owners sell up to fund their retirement, but they're making a mistake. In most cases, the tax benefits and regular pension income from a business far outweigh the costs of keeping it going.

As a business owner, you won't pay Income Tax or Capital Gains Tax on investments held in your pension. You'll also get reliefs on contributions you do make. The Government pays 20% of your pension contribution and higher- and additional- rate taxpayers can claim another 20-25% back. So you could pay as little as £55 where you'd otherwise pay £100.

Plus Minus can advise you on the best options for your future lifestyle, ensuring you never miss an opportunity.

## Tax efficient investing

Many of our new portfolio are paying more tax than they should be.

Plus Minus tax planning experts can show you just how much money you lose to the tax man. We're all in favour of paying our share, but it doesn't make sense to pay any more.

## ISAs (Individual Savings Accounts)

ISAs are essentially savings accounts with tax breaks. With an ISA, you can grow your wealth without having to worry about paying Income Tax or Capital Gains Tax.

The ISA allowance is updated annually, dictating the amount you can save in that year without paying tax. For 2017/18, that figure is £20,000. If you don't save the full amount the remainder can't be carried over to the following year, so it pays to make efficient use of the allowance.

There are various models for ISA savings, including a mix of cash, shares, and innovative finance ISAs. Plus Minus can help you choose the best for you.

## Business exit planning

One of the trickier tasks for business owners is knowing when to quit. Leaving behind a business in which you've invested so much time and effort can be hard at the best of times.

### ✓ Planning

Plus Minus can at least help to develop a clear action plan, setting realistic goals and optimal timeframes for your exit strategy. We've helped many business owners and managers with the best strategies for them.

### ✓ Selling the business

Often the best strategy is to simply sell up. This might mean selling your share in the business or finding a new owner. Plus Minus can take you through the whole process, from valuation and preparing the business for sale to finding suitable buyers and negotiating a deal.

We always make sure our clients realise their full business value in any sale.

### ✓ Tax planning

For sole traders and Limited Companies, there are tax implications to be aware of when selling a business. Plus Minus can advise you on your tax liabilities and help plan the disposal to your benefit.

## Tax incentive

Plus Minus help business owners find tax efficient investments from a range of options.

Venture Capital Trusts (VCTs) can be invaluable for efficient financial planning. After using up your ISA and pension allowances, a VCT could be the next logical step for tax efficient investing.

The Enterprise Investment Scheme (EIS) is designed to help medium - higher-risk businesses to get financial support by offering tax reliefs on new shares in qualifying

companies. To offset the increased risk, investors receive a slate of valuable tax benefits, including a 30% Income Tax relief on the total investment.

The EIS is aimed at wealthier investors, who may invest up to £1m annually in qualifying companies. Depending on your Income Tax liability, this could mean savings of up to £300,000. Investors are locked into the scheme for 3 years when they invest, but the benefits are numerous:

- Income Tax relief: EIS allowances are allocated on an individual basis, which means members of the same family could each invest and be eligible for Income Tax relief.
- Capital Gains Tax (CGT) exemption: Gains are tax-free on shares held for at least 3 years when the Income Tax relief is claimed. You could hold the shares for much longer, potentially accruing your CGT exemption over time.
- Loss relief: Losses on the EIS can be set against your capital gains or income in the current or previous tax year.

The Seed Enterprise Investment Scheme (SEIS) was introduced in 2012 to motivate seed investments in early stage companies. With the SEIS, you could be eligible for an initial tax relief of 50% on investments up to £100,000, as well as CGT exemption on gains from SEIS shares. Each company enrolled on the scheme can raise a maximum of £150,000 from investors.

Access to these tax relief opportunities depends on your circumstances, which are naturally subject to change. Plus Minus can help you understand your eligibility, as well as your tax liabilities on investments.

Call an advisor for an initial consultation.