



HOW YOU CAN PROTECT YOUR BUSINESS

STUART REILLY Independent Financial Adviser



Pensions Contribution

Company pension contributions reduce your corporation tax bill while helping you save for the future.

They move funds from your business into your personal retirement plan in a tax-efficient way.

It is a simple and powerful method to help grow your long-term wealth while strengthening your financial security.



Relevant Life Insurance

A cost-effective way for businesses to provide life cover for directors or employees.

Premiums are paid by the company, not from personal income, creating valuable tax savings.

It offers the same benefits as personal life cover, helping to protect your family while remaining efficient for the business.



Shareholder Protection

Shareholder Protection provides a cash lump sum if a shareholder passes away or is diagnosed with a critical or terminal illness.

This allows the remaining shareholders to buy their shares, keeping control of the business within the right hands and avoiding potential financial or ownership disputes.



Executive Income Protection

An income protection plan funded by your company, offering an efficient way to safeguard your earnings.

It can cover both your salary and dividends, ensuring your personal income continues if illness or injury prevents you from working.

This plan helps protect your lifestyle and financial security.



Key Person Insurance

Every business has people who are essential to its success.

If that person could not work or passed away, Key Person Insurance can protect your profits and give your business the funds to recover.

It provides a financial buffer to help you replace key staff and maintain stability.



Cash Management

Some businesses hold cash in low-interest accounts.

Through our cash management service, we can identify the most competitive best market rates for your reserves across flexible and fixed-term accounts.

This helps your business to potentially earn more interest while maintaining access to funds when required.



Corporate Investing

If your business holds surplus funds, we can help you make that money work harder.

Corporate investments can potentially offer better returns while keeping access to capital when needed.

We work with you to find suitable options that match your goals and appetite for risk.



Group Life Policies & PMI

Employee benefits help to make a real difference to recruitment and retention. Recent research shows most workers value health and protection benefits when choosing an employer.

Providing life insurance or medical cover builds loyalty and supports the wellbeing of your team, creating a happier and more stable workforce.

What benefits do UK employees value most? | Paydata



Workplace Pensions

Employers must automatically enrol eligible staff into a pension scheme.

Many choose the most basic option, but it is worth considering better solutions that improve outcomes for your employees.

We can help you provide a quality pension scheme that supports your staff and demonstrates your commitment to their future.



Personal Wealth & Estate Planning

Your personal wealth matters as much as your business.

We can help you plan for the future through ISAs, Bonds, Investment Accounts, Trusts and inheritance tax planning.

Our goal is to create a clear personal wealth strategy that supports you, your family and future generations.

The information contained in this article is based on the opinion of Continuum and does not constitute financial advice or a recommendation to any investment, protection or inheritance tax strategy, you should seek independent financial advice before embarking on any course of action. The Financial Conduct Authority does not regulate deposit accounts, estate planning, wills, tax and trust advice. The value of an investment can go down as well as up. When investing Capital is at risk. Levels and basis of reliefs from taxation are subject to change and their value depends upon your personal circumstances. We recommend that the investor seeks professional advice on taxation matters. A pension is a long-term investment; the fund value can go down as well as up and this can impact the level of pension benefits available. Pension Income could also be affected by interest rates at the time benefits are taken. Pension savings are at risk of being eroded by inflation.

MORTGAGES | LIFE INSURANCE | SAVINGS | INVESTMENTS | PENSIONS | ESTATE PLANNING



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