



The Family Investment Company

In 5 Minutes

The Facts

- A Family Investment Company (FIC) is a private limited company
- It is set up similarly to any other company, but with different rules applied to ensure the company invests as opposed to trades. It is important to keep your trading company separate from your investments in order to preserve Business Property Relief (BPR)
- It is designed to safeguard and grow wealth in a tax-efficient manner, and ensure this is passed to your family without a 40% tax bill upon your passing
- Funds in the FIC can be invested in any asset class, at your discretion, from property to shares, and more
- The Family Investment Company must adhere to HMRC rules and regulations
- Although set up for the benefit of the family, the company director retains control over decisions, funds and assets in the FIC



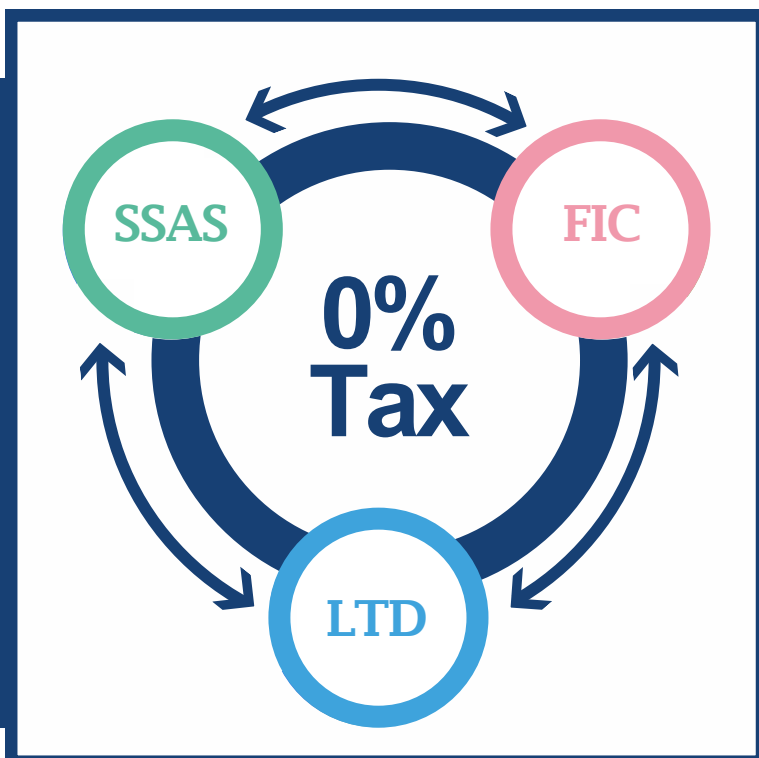
The benefits



- The Family Investment Company allows for more flexibility than a traditional trust arrangement
- It can hold assets and pass them down through the generations
- It simplifies succession
- Company cash from your trading company can be moved into the FIC to use for investment purposes
- Funds can be invested in any asset class, from property to shares
- Profits made within the company are not liable for the higher rates of Capital Gains or Income Tax. They are only liable for Corporation Tax
- Property can be held within the FIC for investment, to ring-fence family assets, for smooth inheritance planning, and/or to facilitate the portfolio growth
- Anything held in the FIC is free of Inheritance Tax as it is held outside of the estate
- Paperwork and legal wrangles and costs related to inheritance are avoided
- Directors can pay dividends from the FIC profits as a form of income
- The structure ensures the family is looked after, whilst the company director retains control of assets and funds

Combining with a Small Self-Administered Scheme (SSAS)

- Known as the Lifetime Business Tax Plan (LBTP), this tool allows business owners to align your business, wealth, investments, and financial situation whilst minimising your tax liabilities
- Enhance your investment potential and options
- Protect your trading company from inadvertently becoming an investment company, and avoid losing Business Property Relief
- Transfer in and take control of frozen or dormant pensions
- Combine and pool funds
- Grow your pension for retirement
- Fully optimise your whole financial situation by adding control, flexibility and fluidity
- Put the mechanics of succession into place whilst continuing to grow your business



By combining the benefits of a corporate structure with family ownership, a FIC offers a range of financial advantages for businesses today and legacy structures that can last generations.

We are registered with HMRC as trust and company formation providers and also provide technical SSAS compliance services.

Contact us today and allow us to create a tailored solution to suit your personal situation.

BOOK A CALL



ABOUT TLPI

Since 2004 we have successfully helped thousands of clients with financial plans and have enviable positive feedback and review history which can be found on online.

TLPI recognise that business owners and their families need to work with consultants that understand businesses and the problems that business owners need solutions to.

We want to help you grow your assets and reduce your taxes. All of our consultants are experienced in property, investment strategy, pensions and business.



TAKE ACTION TODAY.

TLPI has the experience and expertise to understand your personal goals and strategies, create a bespoke and personal product which affords you maximum flexibility.



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