ROXTON WEALTH

THE LIFE & WEALTH SERIES

Selling a Business

One of the most important financial decisions you may ever make deserves careful planning.

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Financial & mortgage advice, tailored to you

A business exit is not only about what you sell for.

It is about what the sale makes possible afterwards. The sale may be the end of one chapter — what you do with the proceeds, and how you plan for the life that follows, can shape the next one.

MORE THAN MONEY

More than a business sale.

A business sale can bring relief, pride, excitement and opportunity. It can also bring uncertainty. For many owners, the company has been central to everyday life for years — shaping income, routine, relationships, identity and future plans. That is why exit planning should not begin only when an offer arrives.

A BUSINESS SALE MAY AFFECT

- Your regular income
- Your tax position
- Your retirement plans
- Your investment strategy
- Your family's financial security
- Your home and mortgage plans
- Your future work choices
- Your relationship with risk
- Your sense of purpose after ownership

The strongest exits are not only well negotiated. They are well planned around the life that follows.

AM I READY?

The questions business owners often ask.

Am I ready to sell?

You may be ready because you want more time, a new challenge, retirement, a different lifestyle or a chance to realise the value you have created. Market conditions, health, family or a partner's plans may also play a part. There is no perfect moment — but clarity around your objectives helps you assess opportunities more confidently.

What happens next?

A sale may involve accountants, solicitors, corporate finance professionals, tax advisers, lenders, employees and shareholders. It can take time and may involve due diligence, negotiations, warranties, deferred consideration or ongoing involvement. The financial planning conversation should sit alongside that process, not wait until it is complete.

What will life look like afterwards?

You may want to retire, continue working, advise the business, invest in another venture, spend more time with family or take a break before deciding. The right financial plan depends heavily on that answer.

How do I protect what I have built?

A sale can transform business wealth into personal wealth — a different set of decisions around cash, investments, pensions, family support, property, tax, protection and long-term security. A sale can create liquidity; planning helps turn that liquidity into lasting choice.

A successful exit begins with knowing what success means to you.

BEYOND THE HEADLINE NUMBER

The questions beneath the transaction.

It is easy for a sale to focus entirely on the price, the multiple, the tax bill, the completion date. Those things matter — but the financial outcome only makes sense in the context of your wider life.

01 What do I want the sale to achieve for me and my family?

02 How much income will I need after the business is sold?

03 Do I want to work again, and in what capacity?

04 Will I still have a mortgage, business guarantees or other debt?

05 How much of the sale proceeds may be needed for tax?

06 What level of risk am I comfortable taking once the money is no longer inside the business?

07 Do I want to support children, family members or charitable causes?

08 How important is it to preserve capital, create income or grow wealth over time?

09 What would I do if the sale is delayed, the price changes or part of the consideration is deferred?

The goal is not only to secure a good sale. It is to make sure the proceeds support the life you have worked to create.

Preparation before the sale.

A business sale often moves quickly once serious conversations begin. Preparing earlier creates more space to think — before emotions are high and the financial picture is changing.

01 Understanding your objectives

Start with the reason behind the sale — retirement, more freedom, less responsibility, a new challenge, family time, a move abroad or succession. The sale structure should support those wider aims where possible.

02 Personal goals

Think about what you want your future to look like: retire fully, work selectively, invest in new businesses, buy property, travel or build a different type of career. These choices affect the income, flexibility and capital you may need.

03 Family considerations

A sale can affect your partner, children, business partners and wider family. Discussing future support, lifestyle changes, inheritance priorities and succession early can reduce uncertainty later.

04 Financial readiness

Understand your household spending, mortgage and debt, current pensions, savings and investments, expected tax position, any guarantees linked to the business, future income needs and the accessible cash you may want after the sale.

The proceeds should not be the first time you look at your personal financial picture.

What happens to the proceeds?

After years of building a business, receiving sale proceeds can feel both rewarding and disorientating. The question is not simply where to put the money — it is what the money needs to achieve.

01 Cash management

Some money may need to remain accessible — tax liabilities, planned property purchases, mortgage repayments, family support, lifestyle costs or contingency reserves. Cash provides flexibility, but holding excessive cash indefinitely may erode spending power through inflation.

02 Investments

Investments may suit money intended for longer-term goals. The right approach depends on your objectives, timescale, existing wealth, income needs and attitude to risk. The value of investments can fall as well as rise, and you may get back less than you invested.

03 Retirement planning

A sale may accelerate retirement plans — allowing you to reduce work, stop working, contribute more to pensions where appropriate, or create a more flexible income strategy for later life.

04 Family wealth planning

You may want to support children, grandchildren, family members or charitable causes. The timing and structure of that support should sit alongside your own long-term income, lifestyle and care-planning needs.

A sale proceeds plan should balance three things: enjoying today, protecting tomorrow and keeping enough flexibility for life to change.

Protecting wealth after the sale.

Before a sale, much of your wealth may have been tied to one business you understood deeply. After a sale, the challenge often changes from building value to protecting and managing it.

01

Risk management

A large lump sum can create pressure to act quickly. Ideas may come from friends, business contacts, property projects or new ventures. Some may be attractive, some suitable, others may not fit your long-term needs at all. A clear plan helps you distinguish opportunities that support your goals from decisions made simply because money is newly available.

02

Diversification

Diversification means not relying too heavily on one investment, sector, asset class, property or business opportunity. It cannot remove investment risk, but spreading risk can reduce dependence on any one outcome. The right approach depends on your circumstances, timescale, objectives and risk tolerance.

03

Long-term planning

Protecting wealth is not the same as never taking risks. You may still need growth to support a long retirement, rising costs, family goals or future lifestyle choices. The key is ensuring risk is deliberate, understood and connected to a clear purpose.

You spent years building wealth through one business. The next chapter may be about making sure your future is not dependent on one new decision.

Planning your next chapter.

For many owners, the sale is not an ending. It is a chance to choose what comes next — more time, fewer responsibilities, a new project, a move abroad, more family life, or simply space to think after years of ownership.

Retirement

The sale may create the option to retire fully or gradually. That need not mean stopping all work immediately — it may mean consultancy, mentoring, non-executive roles, volunteering or choosing projects because you enjoy them rather than because you need the income.

New ventures

Some owners know they want to build again. A new venture may be exciting, but it should be considered separately from the wealth you need to protect for personal security, family and retirement. You may allocate a defined amount to future opportunities rather than putting the wider plan at risk.

Family priorities

The next chapter may involve more time with a partner, children, grandchildren or parents — and supporting family through education, property, care or life changes.

Lifestyle goals

You may want to travel, buy a home in a different location, improve your health, enjoy hobbies or create a different pace of life. A successful exit should not only give you money — it should give you more control over how you use your time.

Supporting family and future generations.

For many owners, the purpose of building wealth was never only personal — it may have been about security for the family, funding education, helping children, protecting a partner or leaving a legacy. A sale can make some of those ambitions more possible.

01

Legacy planning

Consider what you would like your wealth to achieve during your lifetime and after it — gifts, family support, charitable giving, property, pension benefits or longer-term legacy arrangements. Inheritance and estate planning are not regulated by the Financial Conduct Authority; legal advice should be sought where appropriate.

02

Wealth transfer

You may wish to help children or grandchildren with education, a first home, career development or other significant life stages. The key question is whether that support remains sustainable alongside your own income needs, future care considerations and lifestyle plans.

03

Family conversations

A sale can create assumptions about inheritance, gifts or future support. Clear conversations help manage expectations before uncertainty turns into pressure. You need not disclose every detail — but explaining what matters to you can help.

Legacy is not only what you pass on. It is the clarity, opportunity and security you create for the people around you.

Common mistakes after a business sale.

01	Making rushed decisions	After a sale it can be tempting to act quickly — to invest, buy property, support family or start another venture. Taking time to understand the full picture can be valuable.
02	Holding excessive cash without a plan	Cash may suit short-term needs, tax and emergencies. But leaving all proceeds in cash for a long period can create other risks, including inflation reducing spending power over time.
03	Lack of long-term planning	A large lump sum can look like permanent freedom. The reality depends on future spending, tax, returns, family commitments, life expectancy and care needs. Without a plan, money can feel abundant at first and restrictive later.
04	Lifestyle inflation	A sale can create the ability to spend more — enjoyable and well deserved. But higher fixed costs, expensive property and regular commitments can reduce flexibility faster than expected.
05	Treating every opportunity as a business opportunity	You may be used to backing your judgement quickly. Personal wealth planning requires a different mindset — not every exciting opportunity needs to become part of your financial future.

The most expensive mistakes after an exit are often made in the first few years. A clear plan gives you room to enjoy success without putting it under pressure.

The emotional side of exiting a business.

Business ownership can become part of who you are — being the person people rely on, making decisions, managing pressure, leading a team. When that ends, even after a successful sale, it can create a sense of loss as well as relief.

01

Identity change

You may no longer be introduced as the owner, founder, managing director or person behind the business. That can feel liberating. It can also feel unfamiliar.

02

Purpose

Work may have given you challenges, routine, relationships and a reason to get up every day. A post-sale plan should consider what will replace or reshape those things.

03

Adjusting to life after ownership

It can take time to adjust to a different pace of life. You may want to rest, travel, reconnect with family, explore new interests or start another venture. There is no need to decide everything immediately — the financial plan should give you the flexibility to take that time.

A successful exit is not only about leaving something behind. It is about moving towards something meaningful.

BUILT AROUND YOUR LIFE

A joined-up approach to business exit planning.

A sale can affect almost every part of your personal financial life — retirement plans, property, investment strategy, family support, protection, income and legacy. That is why decisions should not be made in isolation.

Investments

Putting longer-term money to work towards future growth, income or family goals where appropriate.

Pensions

Forming part of future retirement income, particularly where work reduces or stops after the sale.

Protection

Life insurance, income protection and other arrangements may need reviewing as employment, responsibilities and family position change.

Retirement planning

Options around retirement timing, phased work, consulting, lifestyle changes and future income.

Legacy planning

Family support, wills, beneficiary nominations, charitable giving and estate planning become more relevant once wealth is no longer tied up in the business.

Mortgage & property

Repay borrowing, move home, retain or invest in property, or simplify your housing position — considered alongside income, tax and flexibility.

A business exit can create a lot of options. Joined-up planning helps you choose the ones that fit the life you want next.

A CLEAR STARTING POINT

The business exit planning checklist.

You may not need to resolve every point before beginning a sale process. But working through these questions can help identify the areas that need attention.

YOUR SALE & TRANSACTION

- What are my reasons for selling?
- What would success look like beyond the sale price?
- What is the likely structure and timing of the sale?
- Could there be deferred consideration, earn-outs or ongoing involvement?
- Have I involved legal, tax, accountancy and corporate finance support?

YOUR PERSONAL FINANCES

- What income do I need after the sale?
- What debts, mortgages or guarantees remain?
- How much cash may be needed for tax, spending and contingency?
- What pensions, savings and investments do I already have?
- What level of risk feels appropriate once wealth is outside the business?

YOUR FAMILY & FUTURE

- What support would I like to provide to my family?
- Do I need to discuss plans with a partner or family?
- What lifestyle changes do I want the sale to make possible?
- Do I want to retire, work differently or build another venture?
- What legacy do I want to create?

YOUR NEXT STEPS

- Which decisions need to be made before sale?
- Which decisions can wait until after completion?
- Do I have a joined-up plan for cash, investments, pensions, protection, property and legacy?
- Who should be part of the conversation?

The best time to ask these questions is before you need the answers.

START A CONVERSATION

Protect what you've built. Plan what comes next.

We help business owners connect financial planning, pensions, investments, protection, mortgage and property planning, retirement goals and legacy ambitions where relevant. We do not replace your solicitor, accountant or corporate finance team — we make sure the personal financial decisions around the exit are connected to the life you are building after it.

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Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

Important information.

SCOPE & RISK WARNINGS

This guide is for general information and education only. It does not constitute personal financial, investment, pension, mortgage, protection, tax, legal, accountancy, corporate finance, business valuation or estate-planning advice.

The sale or disposal of a business can have significant legal, tax, commercial and financial consequences. Appropriate advice should be sought from suitably qualified legal, tax, accountancy and corporate finance professionals before making decisions. Any personal financial recommendation will be based on your individual circumstances following a full assessment where required.

Tax treatment depends on individual circumstances and may change in the future. Inheritance and estate planning is not regulated by the Financial Conduct Authority. The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested. Your home may be repossessed if you do not keep up repayments on your mortgage. Insurance policies are subject to terms, conditions, exclusions and underwriting.

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