

Business exits in 2026: A stronger case than ever for early, integrated planning

Business owners continue to see their company as central to their retirement and family legacy – but recent legislative developments mean traditional assumptions deserve fresh scrutiny.

Changes to Business Asset Disposal Relief, the treatment of share sales and the increased importance of shareholder protection are making exit outcomes more complex and more sensitive to planning.

For accountants, solicitors and professional partners, this creates a powerful opportunity to deliver joined-up support that strengthens outcomes and deepens client trust.

Working together early enables:

- clearer modelling of post-tax proceeds
- stronger liquidity planning
- alignment of pensions and succession
- contingency strategies that safeguard families
- better management of risk and value extraction

The strength of collaboration is not simply in tax efficiency – it's in protecting the intent behind decades of effort.

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Case Study

Beyond the sale: Building wealth after a business exit

Client A had received an unexpected offer for the sale of their business. Customer loyalty and a commitment to staff were more important, but the offer represented an opportunity to receive significant wealth at an important stage in the client's life.

There was further opportunity for shares in the new company, meaning a likely further cash event in the medium term. Whilst holidays around the world and fast cars were appealing, working collaboratively with Client A, a solid financial plan was established utilising tax-advantaged investment wrappers to maximise the benefit of the funds.

- Under new ownership, protection contracts needed to be reviewed to ensure appropriate insurance existed in the event of death, critical illness or long-term sickness as this would directly impact the performance of the business.
- An array of pension plans were consolidated and invested alongside spare capital in ISAs and other assets to start building wealth for the longer term.

If you have clients considering succession or contemplating a sale in the coming years, we'd welcome the chance to support them together.



Key highlights:

- Prior to the sale of the company, Client A worked with the lawyer involved in the transaction to ensure free cash was used to make company pension contributions, saving tax on this element of sale proceeds at the point of sale.

Property, investment and changing client priorities

Clients across all segments are re-evaluating the role of property in their long-term plans. For some, rising costs and regulatory pressure have shifted the appeal of holding multiple properties; for others, property remains a reassuring anchor but needs balancing with more liquid, diversified investments.

Partners have told us they are seeing more clients seeking clarity around:

- access to more nuanced lending or locking in a more cost-effective rate, both supported by Advanta Mortgages
- sustainable withdrawal planning
- diversification strategies that protect family assets
- integrating property portfolios with tax and estate considerations

Our advisers can work alongside you to support clients through these conversations, providing modelling, guidance and integrated planning that help them make informed decisions.



Key legislative dates for shared clients

As the tax landscape continues to evolve, the following developments are worth highlighting to clients and teams:

- The rising cost of the workforce. Increased National Insurance contributions, increases to the living wage. Business costs are increasing and often it's not going far enough to provide employees with support with the cost of living.
- More individuals may now fall within the Self Assessment requirement.
- The Business Property Relief limit is set at £2.5 million, with full spousal transferability, creating meaningful opportunities for business owning families where business assets may now be subject to Inheritance Tax since April 2026.
- And from April 2027, unused pension funds may be treated as part of your estate for Inheritance Tax, prompting many to revisit their estate planning sooner rather than later..

We will continue to share technical updates as more detail becomes available.



A more human Advanta: Our rebrand and digital transformation

As Advanta Group continues to evolve, we're bringing together our expertise, services and values under a refreshed brand that better reflects the business we are today and the partnerships we build.

Our rebrand is designed to create greater clarity across our offering while reinforcing what has always set us apart: a people-first approach, deep expertise and a commitment to delivering exceptional outcomes for clients and professional partners alike.

We're proud to have recently launched our new Advanta Group website, providing a more intuitive digital experience, clearer access to our services and insights and a stronger platform to support the way we work with advisers, introducers and strategic partners.

The rebrand is now being rolled out across the business ahead of our official external launch in September, which will be marked by partner and colleague launch events in London and Glasgow.

While our look and feel are evolving, our purpose remains the same: helping clients make confident financial decisions through trusted advice, collaborative partnerships and genuinely personal service.

This is more than a new identity. It's a reflection of the Advanta we're building for the future: more connected, more accessible and more human.

Advanta Foundation: Final tickets for Line Out Lunch and future ways to support community impact

The **Advanta Foundation** is a core part of Advanta's purpose-led culture and continues to deliver meaningful support to children's charities and community projects both in the UK and internationally. Every pound raised directly funds our charitable partners thanks to the Foundation's volunteer-run model.



On 24th September, we are hosting our first Women's Line Out Lunch in London – and the response has been overwhelming. The event is now almost sold out, with only a very limited number of tickets still available.

If your firm is unable to secure a remaining ticket, there are still ways to be involved:

- making corporate or matched donations

- sponsoring future events
- joining our growing network of supporters
- nominating children's charities for future Foundation partnerships

We would be delighted to involve you in whichever way feels right for you and your organisation. In the first instance, please reach out to **gpiggott@theadvantagroup.co.uk** for further information.



**Every pound
raised directly
funds our
charitable partners**

Your home is at risk if you do not keep up the repayments on your mortgage. Investments can go down as well as up; therefore, investment values do change and are not guaranteed.

The Financial Conduct Authority does not regulate Inheritance Tax advice. The content of this newsletter does not constitute advice. We are not tax or legal specialists and therefore should you require advice in this area we recommend you speak with a suitably qualified accountant or solicitor.

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