



THE DIRECTORS' TAX PLAYBOOK

**Advanced Tax and Wealth Strategies
for Company Directors**

*Your roadmap from
retained profits to lasting legacy*

PLAYBOOK



STEP 1:

Understand the game you are playing

OBJECTIVE:

Shifting from “annual tax return” thinking to “multi-decade wealth strategy”

WHY IT MATTERS

Most directors focus on the next quarter's profits or dividends. The wealthy think decades ahead, using structures that reduce tax now, multiply returns over time, and pass assets efficiently to the next generation.

TWO WEALTH STRUCTURES YOU MUST KNOW:

- 1. Small Self-Administered Scheme (SSAS):** A company pension scheme for directors that can actively invest, loan money to their business, and acquire assets, all whilst growing tax-free.
- 2. Family Investment Company (FIC):** A private company holding your family's investments. You can control it like any other business but design it so that your children/grandchildren benefit financially without inheriting full control too soon.

EXAMPLE:

A director with £300k retained profit and £250k in pension funds sets up both a SSAS and FIC. The SSAS loans £100k from the pension to the company for expansion, while £200k of retained profit is moved into the FIC to start a long-term property portfolio.



ACTION

1. Audit your retained profits, pension value, and personal investments.
2. Identify if you have idle funds that could be working harder.

BOOK A CALL

01

STEP 2:

Ensure the timing is right

OBJECTIVE:

Avoid missing out on tax breaks and compounding returns

THE PROBLEM

- **Tax allowances are shrinking every year:** Annual and lifetime allowances are being steadily reduced, limiting how much you can shield from tax and eroding long-term financial efficiency.
- **HMRC can remove or reduce reliefs overnight:** Government policy changes can instantly close down opportunities, leaving you exposed if you have not acted in time.
- **Every month you delay reduces compounding power:** By waiting, you lose valuable growth potential inside tax-free structures like SSAS or FIC, meaning less wealth accumulation over the long term.

EXAMPLE:

If you had moved £200k into a tax-free structure five years ago earning 6% annually, you would have an extra ~£67,000 now; money you will never recover if you delay.



ACTION

1. Review the current tax year's thresholds and reliefs with a specialist.
2. Create a "this year" implementation deadline, not a "someday" plan.

BOOK A CALL

02

STEP 3:

Deploy your first wealth structure: The SSAS

OBJECTIVE:

Activate your pension to serve your business and retirement at the same time.

HOW IT WORKS

- You set up a SSAS for yourself and up to 10 more additional members (often family or co-directors).
- Funds in the SSAS can be invested far more flexibly, in everything traditional pensions can invest in, and more.
- You can loan up to 50% of the SSAS to your business at an interest rate you set, at least 1% above commercial rate, which your business repays to your pension.

BENEFITS

- Funds grow tax-free inside the SSAS.
- Interest paid by your business to the SSAS is tax-deductible.
- You keep control of investment decisions.

EXAMPLE:

A construction company director uses a SSAS to buy his £400k office building. The business pays £28k/year rent directly into his pension, not to an external landlord.



ACTION



1. Review pension value (works best with £100k+).
2. Set up SSAS with HMRC registration and trustee.
3. Decide between loanback, property purchase, or market investments.

BOOK A CALL

03

STEP 4:

Build your legacy vault: The FIC

OBJECTIVE:

Move profits into a controlled family investment structure for long-term growth

HOW IT WORKS

- You create a private limited company with a tailored share structure.
- You own voting shares (control), family members own non-voting shares (benefits).
- Profits are taxed at Corporation Tax rates (often lower than personal rates).

BENEFITS

- Protect assets from high personal income tax.
- Pass wealth down without giving up decision-making power.
- Enable dividend planning to minimise family tax liabilities.

EXAMPLE:

A tech company director moves £500k retained profit into a FIC and uses it to buy rental properties. Over 10 years, the FIC generates a property portfolio worth £1.2m whilst keeping all control in the founder's hands.



ACTION



1. Choose assets (cash, shares, property) to transfer.
2. Structure the share classes with legal advice.
3. Establish dividend and reinvestment policies.

[BOOK A CALL](#)

04

STEP 5:

Combine forces: The Lifetime Business Tax Plan (LBTP)

OBJECTIVE:

SSAS and FIC work together as an integrated, tax-efficient wealth structure.

EXAMPLE STRATEGY:

- Your SSAS loans £150k to your company.
- The company uses the capital to generate profit, which is transferred to the FIC.
- The FIC invests in rental property and pays dividends to family shareholders.



BENEFITS

- **You earn interest in your pension:** Keep money working for you inside a SSAS, earning tax-efficient returns instead of sitting idle.
- **You grow assets in your FIC:** Build long-term family wealth by compounding investments within a tax-advantaged structure.
- **You reduce Corporation Tax in your business:** Use strategic contributions and planning to lower taxable profits and keep more capital in your company.

ACTION



1. Create a flow chart of funds between SSAS, company, and FIC.
2. Identify what investments or property fit best in each.
3. Implement with both financial and legal oversight.

BOOK A CALL

05

STEP 6:

Create specialised strategies

PROPERTY PURCHASE VIA SSAS

- Buy business premises inside your pension.
- Business pays rent to SSAS (tax-free growth).
- Asset is protected from company creditors.

INHERITANCE TAX (IHT) PLANNING

- Use FIC and trusts to reduce estate value subject to IHT.
- Keep family wealth intact across generations.

EXAMPLE:

An engineering firm owner uses a SSAS to own their £800k workshop, saving £56k/year in Corporation Tax and adding £280k to pension over five years...tax-free.



STEP 7:

Take action NOW

YOUR NEXT STEPS

1. Book a confidential strategy call to design your tailored plan.
2. Coordinate with accountant and adviser to align tax, investment, and legal structures.
3. Implement before the next tax year ends to lock in current allowances.

[BOOK A CALL](#)

06

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 supported thousands of clients with their financial planning, earning consistently positive feedback and reviews, which are available online.

At TLPI, we understand that business owners and their families require consultants who truly grasp the challenges of running a business and can provide practical solutions.

Our goal is to help you grow your assets and minimise your taxes. All of our consultants bring extensive experience in property, investment strategy, pensions, and business, ensuring you receive informed, tailored advice.



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.



Telephone: 01235 426666



Email: enquiries@tlpi.co.uk



Web: www.tlpi.co.uk



BOOK A CALL

